

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

1914

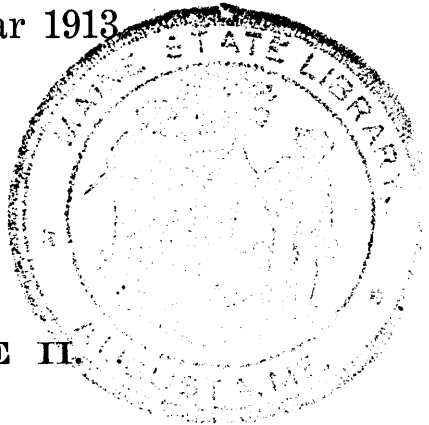
BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments and Institutions

For the Year 1913



VOLUME II.

OCT 20 1915

FIFTY-SEVENTH ANNUAL REPORT

OF THE

BANK COMMISSIONER

OF THE CONDITION OF THE

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

OF THE

STATE OF MAINE

1913



WATERVILLE
SENTINEL PUBLISHING COMPANY

1914

BANKING DEPARTMENT.

*ROBERT F. DUNTON*Bank Commissioner*
†HARRY M. SMITH*Bank Commissioner*
WILLIAM G. ELLIS*Deputy Bank Commissioner*
CLARIDEL BRADSTREET*Clerk*
JOSEPHINE I. CONY*Stenographer*

*Term ended July, 1913.

†Term commenced July, 1913.

STATE OF MAINE.

BANKING DEPARTMENT,
AUGUSTA, February 5, 1914.

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

The official year of this department began December 1st, 1912, and over one-half of the 149 institutions and branches under supervision had been examined and the results published in the local papers before the present commissioner began his term of office. For this reason this report will contain the results of the examinations made during the year, the tables compiled from the returns of officers as of October 25, 1913, the reports of institutions in process of liquidation as made by the receivers, the codification of the banking laws and of the law regulating the sale of securities, and such suggestions as will affect the work of the department for the coming year, but will leave until a later date such recommendations as may be made to the next legislature.

Upon taking over the duties of commissioner, I was assisted in many ways by the full correspondence of my predecessor, the Hon. Robert F. Dunton, who treated me with the utmost consideration and courtesy.

The work has increased to such an extent that Deputy Commissioner Wm. G. Ellis, who had been with the department for nineteen years was carrying more work than he should have been called upon to undertake. I had decided, at the earnest solicitation of Mr. Ellis not to incorporate this paragraph in my report, but on the night of December 31st, after completing his part of the work for the year just closed, he was stricken by a serious illness from which he died on January 17th, and

I now feel justified in inserting it and acknowledging here for my predecessors and myself our gratitude for faithful service rendered to the people of the State. The doctors pronounced the cause of his illness to have been overwork. He had worked fifteen years without a vacation, and in recent years had averaged from three to four examinations a week for about eleven months each year. The recommendations of his chiefs, calling for more help, have fallen upon deaf ears, and his only reward has been in the knowledge of duty faithfully done.

As the Massachusetts Commissioner has 61 examiners and assistants without a relatively large amount of work as compared with ours, I feel that whatever recommendations in the interest of efficient service are made to the next legislature will receive consideration, and the present system of economy which has hampered the department having supervision of our savings banks, trust companies, loan and building associations, and the sale of securities in the State, will be changed to a broader policy, more in keeping with the responsibility which can be measured only by the millions shown below.

The institutions under the supervision of this department now number 131 parent institutions and 18 branches, with combined assets of \$172,710,062.37, as follows:

48 Savings Banks	\$104,515,830 88
45 Trust Companies	} 62,980,976 91
18 Trust Company Branches	
37 Loan and Building Associations	5,205,361 05
1 Loan Company	7,893 53
<hr/>	
149 Total	\$172,710,062 37

Deposits in savings banks have increased \$2,292,902.05, the savings deposits in trust companies have increased \$1,882,497.26, the accumulated capital of loan and building associations has increased \$203,913.24 during the past year.

The total number of depositors in these banks and associations is as follows:

Savings Banks	236,932
Trust Companies	135,959
Loan and Building Associations	11,389
<hr/>	
Total	383,280

The population of the State is 742,371. Over one-half are personal depositors and therefore, indirectly, every man, woman and child in the State is relying on the banking department to supervise and safe-guard his or her holdings in the banks. These deposits in the institutions pay a tax of \$616,810.92 to the State.

The State appropriated \$10,800 for the work of this department during the year 1914, which includes about \$2,000 for the expenses incident to the printing, binding and distributing of the report.

To sum up,—the legislature allows \$8,800 for the expense of supervising the handling of \$172,710,062.37 owned directly by over one-half of our population and indirectly affecting every man, woman and child, partnership and corporation of the present and future, and the State accepts in taxes from this source \$616,810.92.

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.
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	2,793,034 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	33,542,186 46	3,434,726 94	126,658,038 12	9,899,600 99
1907	92,853,235 59	39,848,624 25	3,676,452 95	136,378,312 79	9,720,274 07
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
1912	102,211,711 28	58,672,508 63	4,900,286 56	165,784,506 47	11,063,693 30
1913	104,515,830 88	62,980,976 91	5,205,361 05	172,702,168 84	6,917,362 37

SAVINGS BANKS.

Comparative statement of liabilities and resources on October 26, 1912, and October 25, 1913:

1912.	LIABILITIES.	1913.
\$93,505,528 43	Deposits	\$95,798,430 48
5,650,165 18	Reserve fund	5,774,216 18
53,362 96	Special reserve fund	53,634 72
2,847,654 71	Profits	2,831,950 08
155,000 00	Other liabilities	57,599 42
\$102,211,711 28	Total liabilities	\$104,515,830 88
RESOURCES.		
\$9,176,245 08	Public funds in Maine	\$9,174,072 65
17,768,558 70	Public funds out of Maine	17,455,786 70
9,427,000 20	Railroad bonds in Maine	9,919,339 00
33,805,738 76	Railroad bonds out of Maine	33,695,079 40
6,909,053 90	Corporation bonds in Maine	7,522,241 35
348,795 25	Corporation bonds out of Maine	345,795 25
2,229,912 62	Railroad stock in Maine	2,410,200 72
692,119 37	Railroad stock out of Maine	720,798 87
397,049 00	Corporation stock in Maine	479,149 00
47,275 00	Corporation stock out of Maine	47,275 00
1,422,773 00	National bank stock in Maine	1,342,628 00
21,400 00	National bank stock out of Maine	18,000 00
57,165 00	Other bank stock in Maine	64,215 00
13,236,085 80	Loans on mortgages of real estate	14,432,546 35
2,239,505 24	Loans on collateral	2,206,312 30
145,255 26	Loans to municipalities	172,319 58
778,826 39	Loans to corporations	754,183 41
1,658,766 68	Real estate investment	1,662,492 77
269,998 40	Real estate foreclosure	306,625 60
41,898 59	Furniture and fixtures	40,113 05
167,086 89	Premium account	142,925 48
19,394 71	Other resources	19,481 15
1,150,420 65	Cash on deposit	1,383,207 53
201,386 79	Cash on hand	192,042 72
\$102,211,711 28	Total resources	\$104,515,830 88
233,159	Number of depositors	236,932
\$401 04	Average to each depositor	\$404 33
3 89	Average rate of dividends paid	3 91
\$3,406,554 43	Amount of dividends paid	\$3,561,708 51
28,109 76	Municipal tax	30,977 63
465,881 78	State tax	480,230 89

BANK COMMISSIONER'S REPORT.

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DEPOSITS AND WITHDRAWALS.

Deposits, October 26, 1912.....	\$93,505,528 43
Deposited during the year.....	\$17,469,694 19
Dividends added during the year.....	3,561,708 51
	\$21,031,402 70
Withdrawn during the year.....	18,738,500 65
Increase in deposits.....	2,292,902 05
Deposits, October 25, 1913.....	\$95,798,430 48

EXHIBIT A.	1912.		1913.	
	Number of depositors.	Amount of deposits.	Number of depositors.	Amount of deposits.
Deposits of \$500 or less...	172,060	\$20,565,718 28	174,200	\$18,894,162 05
Deposits of over \$500 and not over \$2,000.....	55,505	57,491,305 63	56,670	60,572,022 98
Deposits of over \$2,000 and not over \$5,000.....	5,275	12,865,947 71	5,716	13,679,700 30
Deposits of over \$5,000.....	319	2,532,556 81	346	2,652,545 15
Total.....	233,159	\$93,505,528 43	236,932	\$95,798,430 48
EXHIBIT B.				
Deposits of \$2,000 or less	227,565	\$78,057,023 91	230,370	\$79,466,185 03
Deposits of over \$2,000.....	5,594	15,448,504 52	6,062	16,332,245 45
Total.....	233,159	\$93,505,528 43	236,932	\$95,798,430 48

CLASSIFICATION OF RESOURCES.

RESOURCES.	1913.		1912.	1903.
United States bonds.....	-	-	-	.95
Public funds in Maine.....	\$9,174,072 65	8.78	8.98	3.67
Public funds out of Maine.....	17,455,786 70	16.70	17.38	22.24
Railroad bonds in Maine.....	9,913,444 00	9.49	9.22	8.49
Railroad bonds out of Maine.....	33,695,079 40	32.24	33.07	32.98
Corporation bonds in Maine.....	7,522,241 35	7.19	6.76	5.04
Corporation bonds out of Maine.....	345,795 25	.33	.35	.65
Railroad stock in Maine.....	2,419,200 72	2.31	2.18	1.09
Railroad stock out of Maine.....	720,798 87	.68	.68	.46
Corporation stock in Maine.....	479,149 00	.46	.39	.56
Corporation stock out of Maine.....	47,275 00	.05	.05	.08
National bank stock in Maine.....	1,342,628 00	1.29	1.39	2.52
National bank stock out of Maine.....	18,000 00	.02	.02	.09
Other bank stock in Maine.....	64,215 00	.06	.06	.07
Loans on mortgages of real estate.....	14,432,546 35	13.80	12.95	10.93
Loans on collateral.....	2,206,312 30	2.11	2.19	4.43
Loans to municipalities.....	172,319 58	.17	.14	.50
Loans to corporations.....	754,183 41	.72	.76	1.34
Real estate investment.....	1,662,492 77	1.60	1.62	.77
Real estate foreclosure.....	306,625 60	.29	.27	.53
Furniture and fixtures.....	40,113 05	.04	.04	.05
Premium account.....	142,925 48	.14	.16	.56
Expense account.....	-	-	-	.05
Other resources.....	25,376 15	.02	.02	.01
Cash.....	1,575,250 25	1.51	1.32	1.94
Total.....	\$104,515,830 88	100.00	100.00	100.00

TABLE OF VALUES.

	1909.	1910.	1911.	1912.	1913.
Estimated value of resources above liabilities.....	\$10,410,673 24	\$10,363,589 39	\$10,145,417 20	\$10,684,136 88	\$9,887,769 87
Reserve fund.....	5,231,507 70	5,383,785 52	5,462,815 06	5,650,165 18	5,774,216 18
Undivided profits.....	2,443,935 39	2,596,319 38	2,686,628 47	2,847,654 71	2,831,950 08
Total book profits.....	\$7,675,443 09	\$7,980,104 90	\$8,149,443 53	\$8,497,819 89	\$8,606,166 26
Estimated value above book profits.....	\$2,735,230 15	\$2,383,484 49	\$1,995,973 67	\$2,186,316 99	\$1,281,603 61
Premium account.....	291,842 62	196,335 07	179,763 30	167,086 89	142,925 48
Total dividend paid.....	3,268,389 17	3,281,796 82	3,326,545 64	3,406,554 43	3,561,708 51
Deposits.....	88,557,027 66	90,265,739 66	89,503,613 05	93,505,528 43	95,798,430 48

DIVIDENDS.

1912.		RATE OF DIVIDENDS.	1913.	
Number of banks.	Amount of dividends.		Number of banks.	Amount of dividends.
30	\$2,699,643 71	4 per cent. paid by	33	\$2,918,211 59
3	79,882 45	3½ per cent. paid by	1	69,751 96
15	627,078 27	3½ per cent. paid by	14	573,744 96
48	\$3,406,554 43	3.89 average rate, 1912 3.91 average rate, 1913	48	\$3,561,708 51

	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.
5 % paid by.....	-	-	-	-	-	-	-	1	-	-
4½% paid by.....	-	-	-	-	-	1	-	-	-	-
4 % paid by.....	2	1	2	9	36	37	29	30	30	33
3½% paid by.....	-	1	2	18	2	3	3	1	3	1
3¼% paid by.....	23	29	34	18	13	10	19	17	15	14
3¼% paid by.....	3	6	2	4	-	-	-	-	-	-
3 % paid by.....	23	14	11	3	1	1	-	-	-	-
2 % paid by.....	-	-	-	-	-	-	1	-	-	-
Total number.....	51	51	52	52	52	52	52	49	48	48
Average rate.....	3.28	3.41	3.51	3.66	3.92	3.90	3.81	3.92	3.89	3.91

Summary of deposits, earnings, dividends and expenditures for the year ending October 25th, 1913.

Deposits, October 26, 1912.....	\$93,505,528 43	
Deposits, October 25, 1913.....	95,798,430 48	
Average deposits for the year.....	94,651,979 45	
Gross income.....		4,856,071 11
Dividends paid.....	\$3,561,708 51	
Municipal tax.....	30,977 63	
State tax.....	480,230 89	
Annual expenses.....	222,911 70	
Increase of reserve fund.....	124,051 00	
Decrease of undivided profits.....	15,704 63	
Decrease of premium account.....	24,161 41	
Per cent.—Average rate of dividends.....		1912 3.89 1913 3.91
Gross income to average deposits.....		5.12 5.13
Annual expenses to average deposits.....		.24 .23
State tax to average deposits.....		.51 .51
Expense to gross income.....		4.71 4.59

TRUST COMPANIES.

The changes for the year among the trust companies all occurred during the term of my predecessor.

The Pittsfield Trust Company of Pittsfield and its two branches at Jonesport and Corinna were closed May 27th, 1913, by order of the Court, and a receiver appointed. His report as of date of November 29th, 1913, will be found on page xxiv of this volume.

The People's Trust Company of Farmington completed its liquidation without loss to the depositors.

The Lincoln Trust Company of Lincoln, on April 16, 1913, Mousam River Trust Company of Sanford, on January 16, 1913, and Old Town Trust Company of Old Town on March 12, 1913, were each granted certificates of organization by Mr. Dunton, and their reports, for part of their first year, appear among the trust company reports.

The comparative liabilities and resources of the trust companies on October 26, 1912, and October 25, 1913, are shown in the following table:

1912.	LIABILITIES.	1913.
\$3,415,400 00	Capital stock	\$3,465,400 00
2,361,421 00	Surplus	2,505,421 00
1,506,387 18	Undivided profits	1,045,650 73
27,944,585 32	Savings deposits	29,827,082 58
16,590,989 30	Demand deposits	16,244,856 19
1,281,946 85	Certificates of deposit	1,211,903 13
1,364,846 30	Trust department	4,875,768 49
1,240,030 59	Sinking funds for corporations	1,449,498 86
1,951 70	Unpaid dividends	1,445 14
149,093 80	Treasurers' checks outstanding	162,955 75
130,168 40	Due to other banks and bankers	138,382 45
2,641,791 80	Bills payable	1,401,856 65
43,896 39	Other liabilities	50,755 94
\$58,672,508 63	Total liabilities	\$62,980,976 91
	RESOURCES.	
\$25,754,092 87	Demand and time loans	\$25,104,595 83
6,260,484 84	Mortgages of real estate	6,664,267 63
85,549 27	Overdrafts	34,530 75
18,832,152 33	Stocks and bonds	19,362,304 14
1,298,546 28	Trust investments	4,869,251 79
1,287,530 75	Sinking funds investments	1,438,933 07
805,283 74	Real estate owned	962,158 85
118,366 88	Due from other banks and bankers	223,877 34
176,839 64	Furniture and fixtures	204,184 15
2,741,589 46	Cash on deposit	2,873,551 88
1,312,072 57	Cash on hand	11,240,125 26
-	Other resources	3,196 22
\$58,672,508 63	Total resources	\$62,980,976 91

85,901.....	Number of depositors, savings deposits.....	90,322
39,221.....	Number of depositors, demand deposits.....	44,515
1,406.....	Number of depositors, certificates of deposit.....	1,122
126,528		135,959
\$333,194 00.....	Amount of dividends on stock.....	\$340,504 00
960,658 26.....	Amount of interest paid on savings deposits.....	1,145,882 91
254,242 81.....	Amount of interest on demand deposits.....	418,573 11
\$1,548,095 07.....	Total profits distributed.....	\$1,904,960 02
3.61%.....	Average rate of interest on savings deposits.....	3.69%
9.75%.....	Average rate of dividends on stock.....	9.82%

GROWTH OF TRUST COMPANIES.

The following table shows the number of trust companies, amounts of their capital stock, surplus, deposits, and total assets for the last twenty years:

YEAR.	Number.	Capital.	Surplus.	Deposits.	Assets.
1894.....	15	\$1,205,400 00	\$96,500 00	\$3,531,461 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 38
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
1912.....	44	3,415,400 00	2,361,421 00	45,817,521 47	58,672,508 63
1913.....	45	3,465,400 00	2,505,421 00	47,215,159 04	62,980,976 91

LOAN AND BUILDING ASSOCIATIONS.

The number of these associations is the same as last year, but two changes were made. The Mechanics' Loan and Building Association of Portland, in June, 1913, paid all bills of the association, its office furniture was sold, the loss on the real estate was assessed to the shareholders, and checks were mailed for the balance in final settlement of all accounts. The loss to the shareholders was very slight.

The Central Maine Loan and Building Association of Lewiston began business January 7, 1913.

The liabilities and resources of the loan and building associations in 1912 and 1913 are shown by the following table:

1912.	LIABILITIES.	1913.
\$4,176,093 15	Accumulated capital	\$4,380,006 39
140,852 21	Guaranty fund	153,257 35
220,741 38	Advances	215,559 54
3,287 42	Forfeited shares	6,090 23
14,612 20	Due on loans	37,079 57
230,076 40	Bills payable	279,834 60
114,217 80	Profits	127,011 63
1,515 54	Other liabilities	6,521 74
\$4,901,396 10	Total liabilities	\$5,205,361 05
RESOURCES.		
\$4,525,480 15	Loans on mortgages of real estate	\$4,836,732 95
86,529 75	Loans on shares	90,235 61
18,325 00	Other loans	20,019 46
113,830 15	Real estate foreclosure	15,826 88
22,472 50	Stocks and bonds	23,302 50
3,191 80	Permanent expense	2,564 71
125,420 44	Cash	109,062 09
6,137 31	Other resources	7,616 85
\$4,901,396 10	Total resources	\$5,205,361 05
11,118	Number of shareholders	11,389
72,534½	Number of shares outstanding	75,268
25,382	Number of shares pledged for loans	27,007½
4,035	Number of borrowers	4,340
4,957	Number of loans	5,213
4.15%	Average rate of interest allowed on advance payments	4.30%
.69%	Average premium charged on loans	.64%
5.92%	Average rate of interest charged on loans	5.95%
5.59%	Average rate of dividends paid	5.76%
\$222,511 68	Amount of dividends	\$234,662 42

These associations are a powerful incentive to thrift, are great home builders, and the total accumulated capital of all the companies in the United States was over one billion one hundred and twenty million last year.

The growth of the loan and building associations 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.
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 42	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	2,735,719 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	3,434,926 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	3,899,142 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 31	126,348 64	4,850	4,402,213 96	4,645,137 11
1912	37	11,118	4,176,093 15	140,852 21	4,957	4,630,293 90	4,901,396 10
1913	37	11,389	4,380,006 39	153,257 35	5,213	4,946,988 02	5,205,361 05

NATIONAL BANKS.

While the National Banks have no place in the work of this department the following tables are given to show the relative growth of our state and national associations.

Comparative statement of resources and liabilities of the 69 national banks of this State on November 26, 1912, and November 20, 1913:

LIABILITIES.	1912	1913
Capital stock	\$7,740,000 00	\$7,740,000 00
Surplus fund	3,733,950 00	3,780,550 00
Undivided profits	2,547,966 75	2,744,856 97
National bank notes outstanding	5,880,540 00	5,931,497 50
Due to other national banks	496,462 31	318,082 67
Due to State banks and bankers	1,580 41	21,751 83
Due to trust companies and savings banks	1,186,896 07	1,478,456 91
Due to approved reserve agents	265,059 00	231,158 66
Dividends unpaid	9,966 79	12,464 82
Individual deposits	45,712,804 39	48,066,968 00
United States deposits	156,410 62	202,266 06
Deposits of United States disbursing officers	131,913 46	161,914 08
Postal savings deposits	64,804 68	93,085 69
Bonds borrowed	86,000 00	107,000 00
Notes and bills re-discounted	28,000 00	10,050 00
Bills payable	1,107,000 00	720,000 00
Other liabilities	71,271 85	76,167 88
	\$69,220,541 33	\$71,696,271 07

RESOURCES.

Loans and discounts.....	\$37,368,369 03	\$38,550,366 84
Overdrafts.....	38,324 75	48,268 87
United States bonds to secure circulation.....	5,995,750 00	6,058,250 00
United States bonds to secure deposits.....	345,150 00	282,140 00
Other bonds to secure deposits.....	204,179 20	314,759 70
United States bonds on hand.....	3,000 00	3,000 00
Premiums on United States bonds.....	75,408 67	75,346 71
Stocks, securities, etc.....	14,031,601 15	14,476,003 10
Banking houses, furniture and fixtures.....	1,085,951 48	1,125,041 21
Other real estate owned.....	74,773 48	71,392 31
Due from national banks (not reserve agents).....	287,131 56	440,739 94
Due from State banks and bankers.....	131,400 48	188,433 23
Due from approved reserve agents.....	5,453,367 45	5,771,990 03
Checks and other cash items.....	173,302 87	142,327 67
Exchanges for clearing house.....	163,009 99	147,809 68
Bills of other national banks.....	350,357 00	375,356 00
Fractional currency, nickels and cents.....	14,355 95	17,754 99
Specie.....	2,611,305 53	2,757,335 79
Legal tender notes.....	503,933 00	541,790 00
Redemption fund with Treasurer United States.....	296,467 24	301,612 50
Due from Treasurer United States.....	9,002 50	6,552 50
	\$69,220,641 33	\$71,696,271 07

The national banking system, in the matters of reserves, circulation, and investments is undergoing a re-organization and whether we believe in the fundamentals of the new law, and do not approve of some of the minor provisions, or whatever our attitude of mind may be, we must loyally help the men who must guide and guard our section in the field of national banking.

At the same time our State banking institutions, with total assets of \$172,700,000 must be thought of and protected. The mutual savings banks exist mainly in the northeastern states. The South and West do not have them, and have no interest in them. Hence, in the new currency bill no place was made for them, and no provision was made in any way to protect our loan and building associations. There was an opportunity offered to the trust companies to enter and become members of the reserve association, and by so doing come under national supervision and examination. But our trust companies have decided to wait and watch developments, because they can see no advantage to their institutions in entering at this time, and because they feel they can do a better work for their communities if they are under the supervision and control of their own State. From it they received their charters,—to it they pay their taxes, and in the election and appointment of its officers, they and the people whom they serve have a direct voice. They prefer regulation by State officials, rather than to be under

the control of men who have no knowledge of the local conditions.

Congress very wisely did not put the most objectionable feature, namely the Federal guarantee of deposits, into the currency bill, but it is still under consideration by a sub-committee of the Banking and Currency Committee, and may come up again soon. Not only would this put a premium on poor banking but its effect on our state institutions can be seen by any thinking man.

VERIFICATION.

During the coming year, the pass books of the savings banks and trust companies having savings deposits must be verified by such method and under such rules as the bank commissioner may prescribe. The commissioner has written to each bank, and suggested to the directors three plans which will accomplish the result desired with the least friction and the best positive check, also asking them to recommend to him for approval some person or firm of accountants to do the work, and an itemized estimate of the cost to the State. Adding that it would be his preference that the directors hire some competent accountant or firm to make a thorough audit of at least the liability side of their banks and have the bank pay the balance between the amount allowed by the auditor of State and the entire cost, thus getting a more thorough audit of the liability side of these banks than this department can accomplish without many times more funds.

The three plans are as follows:

1. Advertising the savings bank accounts by number in a newspaper, showing balances of a certain date, and sending a copy of the paper to each depositor.
2. Calling in as nearly as possible all pass books.
3. Sending out cards asking depositors to fill in balance and amount of deposit at time of last deposit, or extending these figures of a given date and asking the depositor to verify same.

In any case the person or firm who verifies must work and have his mail come independently of the bank, and report his

results and finding directly to the bank commissioner, or to the executive board as they may decide.

A letter will also be sent to all loan and building associations asking the directors to have a verification made of the pass books of their share-holders by having the individuals sign verification sheets made out for this purpose.

"BLUE SKY" LAW.

During the last session of the legislature, a bill to regulate the sale of securities within the State was passed and the administration of the law was vested in this department.

Blanks and explanations were printed and distributed to dealers in securities several months before January 1, 1914, upon which date the law became effective, and the legitimate dealers understood and appreciated the fact that Maine had no wish to interfere with their business. One hundred and five dealers and over one hundred salesmen or agents have been licensed and no friction has resulted as far as this office is informed. As only one month has passed since the registration began no results can be reported. The full text of this law is printed in the back of this volume, Chap. 209, Public Laws, 1913.

PRIVATE BANKING.

Another important law passed by the last legislature prohibits persons, firms or corporations other than those duly authorized under the laws of this State or the National Banking Act to receive deposits, except a corporation that may desire to encourage thrift among its employees.

Under this law the corporation may file with the bank commissioner a complete statement of its financial condition. If satisfied that the applying corporation is solvent and reputable he may issue a license authorizing it to receive deposits from its employees only, upon filing with the treasurer of state its bond payable to him for the use of its depositors, and secured by a surety company authorized to do business in this State in such amount as the bank commissioner may specify, conditioned for the payment of such deposits and interest thereon. As the commissioner has insisted that the bond be large enough

to assure the payment of all deposits, there is no danger in this State of a failure of the same character as that of the Siegel stores, and their dry-goods bank, which occurred recently in two of our sister states.

OVERDRAFTS.

The practice of allowing depositors in trust companies to overdraw their accounts has been dealt with firmly by this department during the last six months with the satisfactory result that the total amount of overdrafts is found to have been reduced from \$85,549.27 in 1912 to \$34,530.75 in 1913. We have called the attention of the treasurers, in case of delinquency, to a part of an opinion of the United States Supreme Court, which we here reprint.

"A usage to allow customers to overdraw and 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 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 cashier, as cannot receive any countenance in a court of justice. It would 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'."

REAL ESTATE LOANS ON FARM PROPERTY BY COUNTIES.

The following is a compilation of the estimates of the Savings Bank and Trust Company treasurers for their several institutions giving the amount of farm loans held by the banks in the several counties:

COUNTIES.	Savings Banks.	Trust Companies.
Androscoggin	\$122,820 09	\$39,745 77
Aroostook	554,230 39	579,162 47
Cumberland	251,516 96	42,382 93
Franklin	83,933 05	83,642 25
Hancock	30,276 44	45,591 50
Kennebec	684,341 09	179,187 12
Knox	6,725 10	-
Lincoln	43,724 40	-
Oxford	122,421 29	104,418 21
Penobscot	8,242 00	211,236 69
Piscataquis	41,267 60	215,548 60
Sagadahoc	33,022 00	3,000 00
Somerset	399,612 12	12,505 22
Waldo	15,126 95	15,269 44
Washington	40,779 93	3,060 00
York	157,725 74	6,580 00
	\$2,595,765 15	\$1,541,330 20
Total for savings banks and trust companies		\$4,137,095 35
Total real estate mortgages held by same		20,435,078 61
Percentage of farm loans to real estate mortgages		20.2%

REPORTS OF RECEIVERS.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK— BATH.

BATH, MAINE, November 4, 1913.

*To the Hon. Harry M. Smith,
Bank Commissioner,
Augusta, Maine.*

Under order of the Court, The Bath Trust Co., Receiver of the People's Safe Deposit & Savings Bank of Bath, Maine, respectfully presents the following statement of its progress in settlement of the affairs of said bank since its last report to your Department under date of November 8th, 1912:

RECEIPTS.

Cash on hand on November 8th, 1912	\$55,075 44
Interest on stocks and bonds	8,358 00
Collected on account of loans	9,150 00
Securities maturing and paid since last report ..	9,000 00
Interest on loans	431 08
Rents	2,182 42
Sale of two Masonic Building Ass'n., Biddeford bonds	1,000 00
Miscellaneous	95 50
	<hr/>
	\$85,292 44

DISBURSEMENTS.

Taxes, Real estate and Personal	\$611 52
Insurance	287 48
Repairs on Building	11 52
Sundry expenses	2 20
Premium on Receiver's bond	200 00
Cash on deposit in Bath Trust Co., Nov. 4, 1913	84,179 72
	<hr/>
	\$85,292 44

Owing to the continued depression of the market for securities of all descriptions the Receiver has not deemed it judicious to sell any of the remaining assets of the People's Safe Deposit & Savings Bank since its last report, and none have been sold excepting two Masonic Building Association bonds which were purchased by its Treasurer as noted above.

The Receiver had hoped to be in a position to apply to the Court for authority to make a further distribution to the depositors of the People's Safe Deposit & Savings Bank early in the coming year, but conditions must improve in order to justify a further dividend in the immediate future. To dispose of any of the remaining assets of the Bank at this time would entail great loss to the depositors and the nature of these assets is such that a fair price is unobtainable under present market conditions.

ASSETS NOW IN HANDS OF RECEIVER.

Town of York, Me., High School, 3s, due June 1, 1915	\$500 00
Town of York, Me., High School, 3s, due June 1, 1925	1,000 00
Town of York, Me., High School, 3s, due June 1, 1931	1,000 00
City of Hammond, Ind., School, 5s, due 1918...	3,000 00
City of Key West, Fla., Market, 5s, due 1917...	5,000 00
Bangor & Aroostook, Con., 4s, due 1951	15,000 00
Portland Railroad Co. (Maine), 3½s, due 1951..	6,000 00
Buffalo & Susquehanna, 4s, due 1951	10,000 00
Chicago Rys. Co., Series A., 4-5s, due 1927....	10,000 00
Chicago Rys. Co., Series B., 4-5s, due 1927....	10,000 00
Chicago Rys. Co., Adj. Inc., 4s, due 1927	3,800 00
Chicago Rys. 16 2-3 Frac. Scrip on above.	
Chicago Rys. Co., Pur. Money, 4s, due 1927....	3,000 00
Chicago Rys. Co., 150 Frac. Int. on above (Scrip)	
Concord, Maynard & Hudson Street, Mass. 5s, 1922	5,000 00
Dover, Somersworth & Rochester St., N. H., 5s, 1921	5,000 00
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00
Kansas City, Excelsior Springs & Northern, 4s, 1928	5,000 00
Leroy & Caney Valley Air Line, 5s, 1926	5,000 00
Marion Railway, Light & Power Co., O., 5s, 1924	5,000 00
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00
Rochester, Syracuse & Eastern Elec., 5s, 1945..	5,000 00
Rock Island Southern, 5s, 1947	3,000 00
Rutland-Canadian, 4s, 1949	5,000 00
St. Louis & San Francisco, Cons. Mort., 4s, 1951	2,000 00
Southern Indiana, 4s, 1951	5,000 00
Taunton Street, Mass., 5s, 1914	10,000 00
Tri-City Railway, Light & Power Co., 5s, 1923	7,000 00
Wabash-Pittsburg Terminal, 4s, 1954	5,000 00
Old Colony Trust Co., Rec't.	
Bangor Power Co., 1st. 4-4½-5s, 1931	3,000 00
25 shares Bangor Railway & Elec. Co. (com.)	
750 Scrip Bangor Power Co., 1st. 4s.	

Hyde Windlass Co., Bath, Maine, 1st., 5s, 1925	5,000 00
Masonic Building Association, Biddeford, 4½s, 1914	1,000 00
Masonic Building Association, Biddeford, 4½s, 1915	1,000 00
Masonic Building Association, Biddeford, 4½s, 1916	1,000 00
Rumford Falls Power Co., 4½s, 1929	5,000 00
Bennington Water Power & Lt. Co., Vt., 5s, 1923	14,000 00
Berlin Water Co., N. H., 5s, 1917	5,000 00
20 shares Duluth-Superiro Trac. Co., pref. stock	
8 shares Kansas City Southern, pref. stock ...	
15 shares Sagadahock Real Estate Ass'n., Bath	
3 shares First National Bank, Bath	
16 shares Bath Trust Company	

Respectfully submitted,

BATH TRUST COMPANY, RECEIVER,

People's Safe Deposit & Savings Bank,

By WILLIAM B. MUSSENDEN, *Treas.*

SACO SAVINGS BANK—SACO.

SACO, MAINE, Nov. 15, 1913.

*Hon. Harry M. Smith,
Bank Commissioner,
Augusta, Maine.*

DEAR SIR:

We enclose our report in detail for the year 1913.

Yours very truly,

FRANK W. NUTTER,

FRANK C. DEERING,

Receivers of Saco Savings Bank.

RECEIPTS.

Cash on hand at last report	\$164,498 33
Sale of stocks and bonds	176,319 75
Loans paid	42,744 48

Interest collected	35,579	87
Rents	9,446	33
Other sources	219	36
	<hr/>	
	\$428,808	12

DISBURSEMENTS.

Paid Insurance	1,928	17
Taxes	904	96
Repairs and care of real estate	2,105	74
Expenses:		
Attorney fees	\$609	65
Rent and use of telephone...	212	50
Receivers' bond	450	00
Exchange on draft	47	
Copies of decree	75	
Postage, express, etc.....	114	50
Receivers on account	1,500	00
Master's fee	60	00
Printing and publishing notice	10	00
	<hr/>	
Dividend No. 1 25% additional amount..	5,473	85
Dividend No. 2 25% amount paid	333,412	42
Cash		
Deposited in First Nat'l Bank,		
Boston	\$53,711	09
Saco Nat'l Bank	5,281	91
York Nat'l Bank	20,000	00
on hand	3,032	11
	<hr/>	
	\$428,808	12
Amount due depositors less dividends paid	684,611	45

SALE OF SECURITIES.

\$13,000	Manistee Light & Traction Co., 5s, in part	\$1,300	00
10,000	Brooklyn Union Elevated, 5s, 1950....	9,975	00
5,000	Toledo Terminal, 4½s, 1957	4,187	50
10,000	St. Joseph Ry., Lt. & Heat Co., 5s, 1937	9,875	00

45,000	Missouri, Kansas & Texas Ext., 5s, 1944	44,043 75
34,000	Maryland, Delaware & Virginia, 5s, 1955	32,555 00
35,000	Rochester, Syracuse & Eastern, 5s, opt.	
	1915	27,950 00
16,000	York Light & Heat Co., 5s, 1927	15,680 00
50	shares Lockwood	5,137 50
18	shares York National Bank	2,520 00
100	shares Biddeford National Bank ..	8,000 00
148	shares Saco National Bank	15,096 00
		<hr/>
		\$176,319 75

SECURITIES AND CASH ON HAND.

Bangor & Aroostook, 4s, 1951	\$40,000 00
Bangor & Aroostook, Washburn Ext., 5s, 1939..	5,000 00
Northern Maine Seaport, 5s, 1925	19,000 00
Ashland Light, Power & Street Ry., 5s, 1939..	1,000 00
Columbus, Delaware & Marion Electric, 5s, 1921	15,000 00
Detroit, Toledo & Ironton, 4s, 1955	55,000 00
Dover, Somersworth & Rochester, 5s, 1921	5,000 00
Freeport Railway, Light & Power Co., 5s, 1922	20,000 00
Fort Dodge, Des Moines & Southern, 5s, 1937	16,000 00
Iowa Central, 4s, 1951	25,000 00
Kansas City, Clinton & Springfield, 5s, 1925 ...	10,000 00
Litchfield & Madison, 5s, 1934	55,000 00
Marion Railway, Light & Power Co., 5s, 1924 ..	10,000 00
New York, Auburn & Lansing, 5s, 1935	25,000 00
Norwich & Westerly Street, 5s, 1936	25,000 00
Pere Marquette of Indiana, 4s, 1943	15,000 00
St. Louis & San Francisco, 5s, 1927	20,000 00
Southern Indiana, 4s, 1951	20,000 00
Wabash-Pittsburg Terminal, 4s, 1954	60,000 00
Wheeling & Lake Erie, 4s, 1949	15,000 00
Western Maryland, 4s, 1952	25,000 00
Old Orchard Water Co., 4s, 1922	15,000 00
Stockton Springs Water Co., 4½s, 1926	10,000 00
Eastman Car Company, 5s, 1916	10,000 00
Boston & Maine Railroad stock	20,000 00
Atchison, Topeka & Santa Fe, pref. stock	1,700 00
Duluth-Superior Traction Co., pref. stock	8,000 00

Duluth-Superior Traction Co., com. stock	2,000	00
Pepperell Manufacturing Co.	13,600	00
York Manufacturing Company	25,500	00
Hotel at Poland		
Loans on mortgages of real estate	128,081	18
" " collateral	5,399	60
Real estate foreclosure	2,944	10
Cash:		
Deposit in First National Bank, Boston.	53,711	09
York National Bank	20,000	00
Saco National Bank	5,281	91
On hand	3,032	11

Submitted by

FRANK W. NUTTER,

FRANK C. DEERING,

Receivers, Saco Savings Bank.

PITTSFIELD TRUST COMPANY—PITTSFIELD.

To the Hon. Harry M. Smith,

Bank Commissioner of Maine:

The undersigned, William L. Pushor, of Pittsfield in the county of Somerset, Receiver of the Pittsfield Trust Company respectfully reports:

First: That he was duly appointed trustee of said company by a decree of the Supreme Judicial Court dated May 27th, 1913, and forthwith gave bond and began the performance of his duties. He reports that the following is a summary of the assets of said company as they existed on the date of his appointment according to his report thereof filed with said court on August 25, 1913.

SUMMARY OF ASSETS.

		Non-Segregated.	Segregated.
Loans	(Schedule A)	\$100,599 18	\$218,570 17
Stocks and bonds	" B	59,355 00	36,456 06
Real estate	" C	3,646 96	
Furniture and fixtures	" D	9,504 85	

Cash items	"	E	26,122 34	
Overdrafts	"	F	11,741 38	
			<hr/>	<hr/>
			\$210,969 71	\$255,026 23
Total assets			465,995 44	

August 25, 1913.

That the following is a summary of the liabilities of said company on the date of his appointment as found by him under said decree as shown in his report as to claims and deposits filed with said court on August 25, 1913.

SUMMARY OF LIABILITIES.

	Savings Deposits.	Demand Deposits
Pittsfield	\$121,145 64	\$49,577 05
Jonesport	111,707 33	37,003 19
Corinna	16,140 26	37,046 75
	<hr/>	<hr/>
	\$248,993 23	\$123,626 99
Total deposits	372,620 22	
Total claims allowed	39,147 52	
	<hr/>	
Total liabilities	\$411,771 24	

That the following is an account of the progress made in the settlement of the affairs of the company up to and including November 29th, 1913.

RECEIPTS.

Cash from the Treasurer of the Pittsfield Trust Co.....	\$26,318 01
Collection on account of segregated loans	144,453 22
Collection on account of non-segregated loans	26,222 19
Collection on account of cash items	424 62
Collection on account of overdrafts	8,788 90
Interest on loans	3,505 51
Interest on stocks and bonds	1,105 00
Interest on cash deposits	121 69
Rentals	121 00
	<hr/>
	\$211,060 14

PAYMENTS.

Note of Pittsfield Trust Co. to the National Shawmut Bank, Boston		\$31,500 00
Drafts outstanding May 27, 1913, drawn on National Shawmut Bank, Boston	\$1,288 16	
Cashier's checks outstanding May 27, 1913, Issued at Corinna Branch	1,245 81	
Jonesport Branch	3,624 80	6,158 77
<hr/>		
Checks charged to depositors' account by order of the Court		691 17
Postal Savings deposits by order of the Court		1,229 84
Interest on Postal Savings deposits		15 06
Interest on note to National Shawmut Bank...		325 48
Collections		21 47
Taxes; real estate, personal property and State Insurance; fire and fidelity		836 63
Day and night watch at Portland Mfg. Co. mill		496 50
Expense of office, including rent, heat, light, telephone, postage, legal services, etc.....		2,007 97
Cash Nov. 29	\$2,597 59	
Cash on deposit Nov. 29, in Pittsfield National Bank, Pittsfield, Me., segregated	143,308 09	
Non-segregated	21,172 12	167,077 80
<hr/>		
		\$211,060 14
Balance of Pittsfield Trust Co. assets; stocks and bonds as carried on books of company—segregated ...	\$36,456 06	
Non-segregated	59,355 00	95,811 06
<hr/>		
Loans and discounts as carried on books of company—		

segregated	\$74,116 95	
Non-segregated	74,376 99	148,493 94

Respectfully submitted this twenty-ninth day of November, 1913.

WILLIAM L. PUSHOR,

Receiver.

WATERVILLE TRUST COMPANY—WATERVILLE.

To the Hon. Harry M. Smith,

Bank Commissioner of Maine:

The undersigned, Charles F. Johnson of Waterville, Maine, and Harry L. Holmes of Fairfield, Maine, having been appointed Receivers of the Waterville Trust Company by a decree of the Supreme Judicial Court of the State of Maine, herewith, in accordance with Chapter 48, Section 44, of the Revised Statutes, submit to you a report of the progress made by them in the settlement of the affairs of said Waterville Trust Company, from the time of their acceptance of their appointment, July 10th, 1909 to November 15, 1913, inclusive.

Respectfully,

(Signed) CHARLES F. JOHNSON,

HARRY L. HOLMES

Receivers of the Waterville Trust Company.

RECEIPTS.

Cash from the Treasurer of the Waterville Trust Co.....	\$216,466 27
Collections on account of loans and discounts..	495,321 77
Collections on account of cash items	9,288 66
Collections on account of overdrafts	127 88
Proceeds from sales of stocks and bonds	141,629 63
Proceeds from sales of real estate	53,295 00
Proceeds from sales of furniture and fixtures	7,960 00
Interest on loans and discounts	14,509 84
Interest on cash deposits	15,872 26
Interest on stocks, bonds and vessel property	30,530 17

Interest on cash items	285 84
Rentals, etc.....	9,144 39
Collections on account of stock assessment	60,600 00
Miscellaneous	7,708 22
	<hr/>
Total	\$1,062,739 93

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 National Bank, New York	\$14 40	
The First National Bank of Boston	8,773 32	
The Atlantic National Bank, Boston	237 35	
The Casco National Bank Portland	68 30	9,093 37
	<hr/>	
For Cashiers' checks outstanding on May 10th, 1909, issued at the Dexter Branch	\$560 00	
Corinna Branch	1,735 91	
Newport Branch	2,172 63	
Hartland Branch	1,563 16	6,031 70
	<hr/>	
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 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' Account paid in full on account of set-offs allowed in settlement of notes from such depositors to the Trust Com- pany	45,695 44
For Depositors' Dividends Nos. 1, (50%) and 2, (25%)	784,082 52
For Principal of George B. Bearce account No. 3173, regarded as a Trust Deposit agree- able to a decree of the Court under date of October 2, 1911	1,000 00
For Insurance, fire, marine and fidelity	3,884 08
For Taxes, real estate, personal property and State	3,992 09
For Real Estate Expenses, water rates, repair, 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 rents, lights, post- age, printing, telephones, collection fees, etc.....	24,776 43
	<hr/>
	\$918,609 47

CASH ON DEPOSIT, NOVEMBER 15, 1913.

In The First National Bank of Boston, Mass.	\$28,983 21
The Casco National Bank, Portland, Maine	29,738 67
The Ticonic National Bank, Waterville, Maine	26,749 64
The Fourth-Atlantic National Bank of Boston, Mass.....	28,927 20
The Kennebec Trust Company of Water- ville, Maine	29,731 74
	<hr/>
Total	\$144,130 46

BALANCE OF WATERVILLE TRUST COMPANY ASSETS.

Stocks and Bonds	\$26,475 77
(at valuations as carried on the books of the Company)	
Loans and Discounts	2,536 67
(at valuations as carried on the books of the Company and now in process of collection)	
Collateral Securities	11,125 00
(at valuations as taken over on account of so-called Syndicate notes as agreed with Creditors' Committee)	
Total	\$40,137 44

(Signed) CHARLES F. JOHNSON,
HARRY L. HOLMES

Receivers of the Waterville Trust Company.

State of Maine
Kennebec ss.

WATERVILLE, December 29th, 1913.

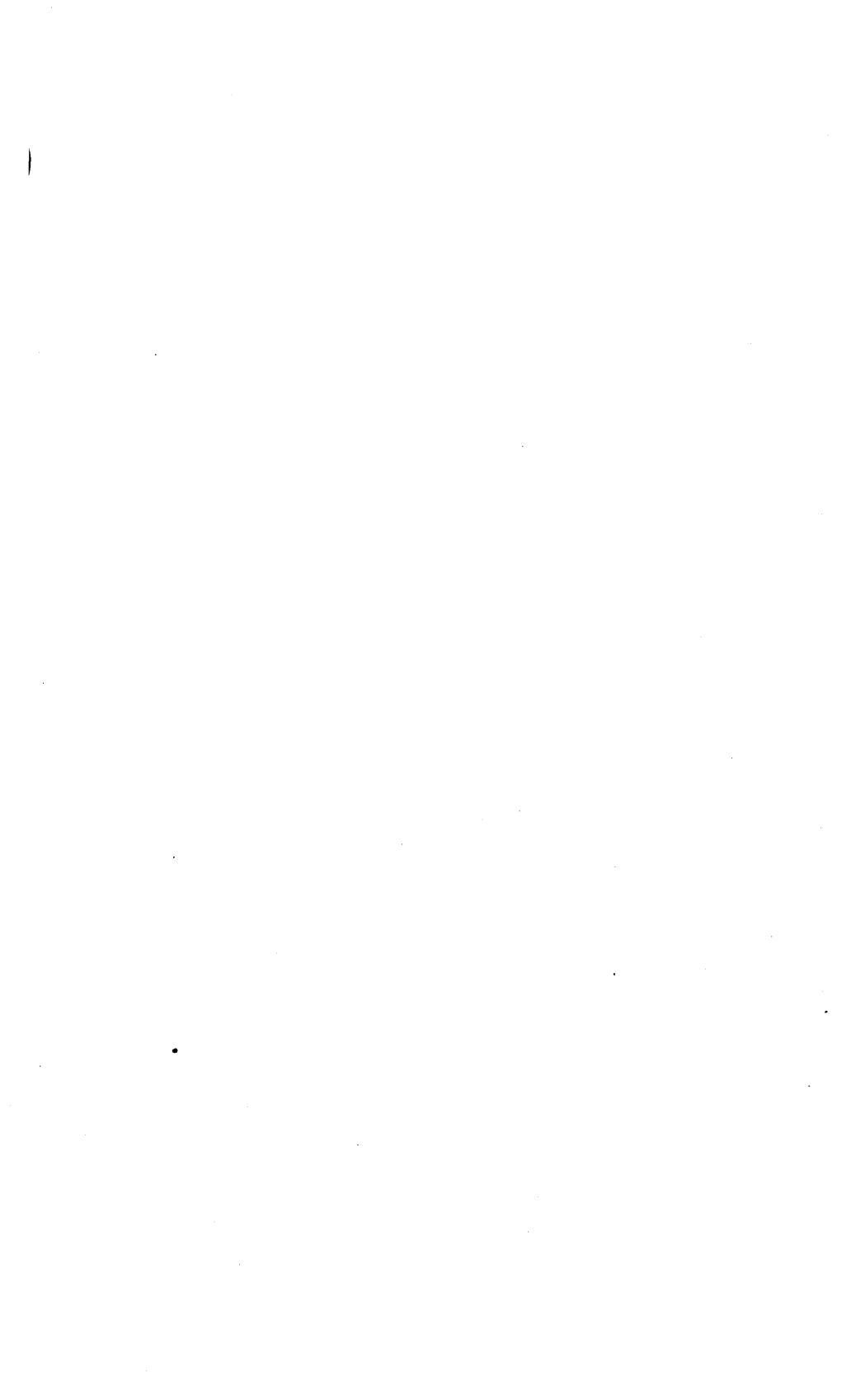
Personally appeared the above named Charles F. Johnson and Harry L. Holmes, Receivers of the Waterville Trust Company and made oath that the above report by them signed is true to the best of their knowledge and belief.

Before me,

C. N. PERKINS,

Justice of the Peace.





ABSTRACT

OF THE

Annual Examinations

OF

SAVINGS BANKS

1913

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

March 6, 1913.

CYRUS GREELEY, President.

J. P. 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, H. L. Lord.

Organized March 5, 1870.

LIABILITIES.

Deposits	\$4,092,954 00
Reserve fund	250,000 00
Undivided profits	105,002 38
	\$4,447,956 78

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	\$10,150 00	\$10,000 00	
Aroostook, 4½s, 1915, Railroad..	10,000 00	10,100 00	10,000 00	
City of Belfast, 4s, 1918, Refunding..	5,000 00	5,025 00	5,000 00	
Lewiston, 4s, 1927, Refunding..	7,000 00	7,105 00	7,000 00	
Lewiston, 4s, 1923, Refunding..	13,500 00	13,635 00	13,500 00	
Lewiston, 4s, 1924, Refunding..	3,500 00	3,535 00	3,500 00	
Lewiston, 4s, 1937, Refunding..	3,000 00	3,060 00	3,000 00	
Portland, 4s, 1935-43, City Hall	75,000 00	76,500 00	75,000 00	
Waterville, 3½s, 1924, Refunding	5,000 00	4,825 00	5,000 00	
Town of Caribou, 4s, opt. 1915, Refunding	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	7,070 00	7,000 00	
Brunswick & Topsham Water Dist., 4s, 1936.....	40,000 00	40,000 00	40,000 00	
Gardiner Water District, 4s, 1934.....	6,000 00	6,000 00	6,000 00	
Livermore Falls Water District, 4s, 1929	20,000 00	20,000 00	20,000 00	
Portland Water District, 4s, 1928.....	100,000 00	101,500 00	100,000 00	
Van Buren Water District, 4s, 1925....	15,000 00	14,850 00	13,800 00	
Total public funds of Maine.....	354,000 00			\$352,800 00
County of Allegheny, Pa., 4s, 1936, Road	10,000 00	10,200 00	10,000 00	
Ashland, Wis., 4s, 1914-16, Fund.	2,500 00	2,500 00	2,500 00	
Marion, Ore., 5s, 1931, Sch. Dist.	10,000 00	10,950 00	10,000 00	
Wyandotte, Kan., 4½s, 1925, Bdg.	20,000 00	20,700 00	20,000 00	
City of Alpena, Mich., 5s, 1929, Water	10,000 00	11,000 00	10,000 00	
Duluth, Minn., 4½s, 1921, Inde-	5,000 00	5,175 00	5,000 00	
pendent School District.....	10,000 00	10,300 00	10,000 00	
Fort Scott, Kan., 4½s, 1929, Sch.	10,000 00	10,300 00	10,000 00	
Los Angeles, Cal., 4½s, 1916-42,	10,000 00	10,300 00	10,000 00	
Water.....	4,500 00	4,500 00	4,500 00	
Moline, Ill., 4½s., opt. 1904, Wat.	5,000 00	4,950 00	5,000 00	
Muskegon, Mich., 4s, 1925, Ref.	10,000 00	10,450 00	10,000 00	
Newport, Ky., 5s, 1919, Street	10,000 00	10,450 00	10,000 00	

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Omaha, Neb., 4½s, 1934, Refund.	50,000 00	52,500 00	50,000 00	
Salem, Ore., 5s, 1920, Refunding	20,000 00	20,600 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	30,750 00	30,000 00	
Spokane, Wash., 4½s, 1933, Bdg.	25,000 00	25,875 00	25,000 00	
Superior, Wis., 4s, 1924, Refund.	5,000 00	4,950 00	5,000 00	
Total public funds out of Maine	237,000 00			237,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	20,000 00	21,600 00	19,550 00	
Bangor & Aroostook, 4s, 1951	50,000 00	41,250 00	47,700 00	
Bangor & Aroostook, Washburn Ext. 5s, 1939	25,000 00	25,500 00	24,400 00	
Bangor Railway & Elec. Co., 5s, 1935	25,000 00	25,250 00	25,000 00	
Boston & Maine, Rex, 4s, 1942	25,000 00	23,750 00	25,000 00	
Boston & Maine, 3½s, 1923	10,000 00	9,100 00	10,000 00	
Lime Rock, 4s, 1929	10,000 00	9,800 00	10,000 00	
Maine Central, 5s, 1923	13,000 00	13,780 00	13,000 00	
Northern Maine Seaport, 5s, 1935	10,000 00	10,200 00	10,000 00	
Portland & Rumford Falls, 4s, 1926	25,000 00	25,000 00	25,000 00	
Portland Terminal Company, 4s, 1961	20,000 00	20,000 00	18,350 00	
Rockland, Thomaston & Camden, 4s, 1921	5,000 00	4,900 00	4,875 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	33,000 00	36,630 00	33,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	10,000 00	10,000 00	9,350 00	
Somerset, 4s, 1955	50,000 00	48,750 00	48,000 00	
Somerset, 5s, 1917	1,000 00	1,020 00	1,000 00	
Total railroad bonds of Maine	332,000 00			324,225 00
Amesbury & Hampton St., Mass., 5s, 1919	20,000 00	20,000 00	20,000 00	
Ashland Light, Power & St., 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	
Aurora, Elgin & Chicago, 5s, 1946	25,000 00	25,250 00	24,125 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	51,750 00	50,000 00	
Bloomington & Normal Ry., & Lt. Co., 5s, 1928	20,000 00	20,000 00	19,200 00	
Boston & Worcester St., 4½s, 1923	10,000 00	9,800 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	250 00	1,000 00	
Brookton, Bridgewater & Taunton St., Mass., 5s, 1917	10,000 00	10,000 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931	16,000 00	16,640 00	16,000 00	
Central Branch, 4s, 1919	15,000 00	13,950 00	13,925 00	
Chicago, Indianapolis & Louisville, 5s, 1947	15,000 00	16,200 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	35,200 00	38,000 00	
Clearfield & Jefferson, 6s, 1927	40,000 00	46,800 00	40,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	25,000 00	27,500 00	25,000 00	
Cleveland Railway, O., 5s, 1931	5,000 00	5,050 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	20,000 00	20,000 00	19,850 00	
Des Moines Street, Ia., 6s, 1914	5,000 00	5,025 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	7,500 00	6,450 00	6,000 00	
Detroit & Mackinac, Mort. Gold 4s, 1995	2,000 00	1,800 00	2,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	15,000 00	15,000 00	15,000 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>
Gardner, Westminster & Fitchburg St., 5s, 1920	9,000 00	9,000 00	9,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	30,000 00	28,500 00	30,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1930	25,000 00	25,000 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950	25,000 00	23,750 00	25,000 00	
Indianapolis & Louisville, 4s, 1956	25,000 00	21,250 00	21,750 00	
Indianapolis, Newcastle & Eastern Traction, 6s, 1919	25,000 00	25,250 00	25,000 00	
Joplin & Pittsburg, 5s, 1930	40,000 00	40,000 00	39,075 00	
Louisville & Nashville, A. K. & C. Div. 4s, 1955	5,000 00	4,650 00	4,650 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	
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	10,250 00	10,000 00	
New Bedford, Middleboro & Brockton St., 5s, 1920	3,000 00	3,000 00	3,000 00	
Newport & Fall River, 5s, 1918	10,000 00	10,000 00	10,000 00	
Northampton & Amherst St., Mass., 5s, 1920	10,000 00	10,000 00	10,000 00	
Ohio Central Traction, 5s, 1923	25,000 00	23,750 00	24,500 00	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928	20,000 00	20,000 00	19,900 00	
Omaha & Council Bluffs Street, 5s, 1928	25,000 00	25,000 00	24,575 00	
Pere Marquette, 6s, 1912	3,300 00	1,650 00	3,300 00	
Pere Marquette of Indiana, 4s, 1943	25,000 00	20,000 00	23,750 00	
Pontiac, Oxford & Northern, 6s, 1916	13,000 00	13,260 00	13,000 00	
Providence & Taunton Street, 5s, 1918	10,000 00	10,000 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, 1945	35,000 00	29,750 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	25,500 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	
Sioux City Service Co., Ia., 5s, 1928	10,000 00	10,000 00	9,700 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,000 00	4,925 00	
Southern Indiana, 4s, 1951	50,000 00	42,500 00	45,750 00	
Syracuse, Lake Shore & Northern, 5s, 1947	40,000 00	40,000 00	38,375 00	
Terre Haute Traction & Light Co., 5s, 1944	1,000 00	1,000 00	850 00	
Toledo Terminal, 4s, 1957	55,000 00	50,600 00	55,000 00	
Topeka Railway, Kan., 5s, 1930	30,000 00	30,000 00	29,500 00	
Trenton-Passenger, N. J., 6s, opt. 1913-21	12,000 00	12,540 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 Division, 4s, 1939	10,000 00	8,000 00	8,500 00	
Wabash, Toledo & Chicago Div., 4s, 1941	19,000 00	15,200 00	16,085 40	
Wichita Railroad & Light Co., Kan., 5s, 1932	25,000 00	25,000 00	24,750 00	
Williamsport & North Branch, 4s, 1931	25,000 00	16,250 00	25,000 00	
Worcester & Marlborough St., Mass., 5s, 1917	10,000 00	10,000 00	10,000 00	
Youngstown & Ohio River, 5s, 1935	25,000 00	25,000 00	24,800 00	
Total railroad bonds out of Maine	1,383,800 00			1,350,972 80
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917, (notes)	40,000 00	40,000 00	38,812 50	
Bangor Power Company, 4-4½-5s, 1931	7,500 00	7,125 00	7,500 00	
Bath & Brunswick Light & Power Co., 5s, 1930	21,000 00	21,000 00	20,580 00	

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, 1914-31.....	71,000 00	71,000 00	71,000 00	
Dover Gas Light Co., (Me. & N. H.) 5s, 1925.....	10,000 00	10,000 00	10,000 00	
Eastern Manufacturing Company, Bangor, 5s, 1933.....	30,000 00	30,000 00	28,632 00	
Eastern Steamship Company, 5s, 1927.....	64,000 00	64,000 00	64,000 00	
Lewiston & Auburn Elec. Light Co., 5s, 1939.....	75,000 00	75,000 00	75,000 00	
Lewiston Gas Light Co., 4s, 1924.....	5,000 00	4,900 00	5,000 00	
Oakland Water Company, 5s, 1918.....	1,500 00	1,500 00	1,500 00	
Orono Pulp & Paper Company, 5s, 1941.....	10,000 00	10,000 00	10,000 00	
Pejepscot Paper Co., Brunswick, 5s, 1925.....	10,000 00	10,000 00	9,900 00	
Portland Electric Company, 5s, 1926.....	12,000 00	12,000 00	12,000 00	
Portland Lighting & Power Co., 4½s, 1921.....	13,000 00	13,000 00	13,000 00	
Total corporation bonds of Maine.....	370,000 00			366,924 50
Cottage City Water Co., Mass., 5s, 1930.....	14,000 00	14,000 00	14,000 00	14,000 00
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric Company, com.....	5,000 00	2,500 00	2,500 00	
Eastern Maine.....	2,000 00	2,300 00	2,000 00	
European & North American.....	28,000 00	26,400 00	28,000 00	
Portland & Ogdensburg.....	55,000 00	27,500 00	27,500 00	
Portland Railroad.....	50,000 00	56,250 00	55,000 00	
Portland & Rumford Falls.....	15,000 00	30,000 00	30,000 00	
Total railroad stock owned.....	155,000 00			145,000 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Co., Auburn.....	2,750 00	1,925 00	2,315 00	2,315 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	6,200 00	6,634 00	6,200 00	
First National Bank, Lewiston.....	60,000 00	78,000 00	60,000 00	
First National Bank, Portland.....	3,300 00	3,696 00	3,300 00	
Manufacturers National Bank, Lewiston.....	9,200 00	9,660 00	9,200 00	
National 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.....	98,300 00			98,300 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.....		800 00	800 00	
City of Auburn.....		980 00	980 00	
Augusta.....		1,000 00	1,000 00	
Lewiston.....		500 00	500 00	
Seattle, Wash.....		100 00	100 00	
Town of Lisbon.....		900 00	900 00	4,280 00
<i>Loans on Railroad Bonds.</i>				
Auburn & Syracuse Electric, N. Y.....		1,000 00	1,000 00	
Bangor & Aroostook.....		300 00	300 00	
Old Colony Street, Mass.....		1,700 00	1,700 00	
Pere Marquette of Indiana.....		692 82	692 82	
Rumford Falls & Rangeley Lakes.....		1,400 00	1,400 00	5,092 82
<i>Loans on Corporation Bonds.</i>				
Berlin Mills Company.....		750 00	750 00	
Lewiston & Auburn Electric Light Company.....		20,000 00	20,000 00	20,750 00
<i>Loans on Corporation Stock.</i>				
Avon Manufacturing Company.....		1,000 00	1,000 00	
Border City Manufacturing Company, Fall River, Mass.....		500 00	500 00	

ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
B. Peck Real Estate Company, Lewiston.....	700 00	700 00	
Continental Mills, Lewiston.....	1,400 00	1,400 00	
Dececo Company, Fall River, Mass.....	500 00	500 00	
E. Plummer & Sons, Lisbon Falls.....	100 00	100 00	
Hill Manufacturing Company, Lewiston.....	1,700 00	1,700 00	
Lyman Falls Power Company.....	6,000 00	6,000 00	
Osborne Mills, Fall River, Mass.....	4,000 00	4,000 00	
Fejepsco Paper Company, Brunswick.....	1,300 00	1,300 00	17,200 00
<i>Loans on National Bank Stock.</i>			
Chapman National Bank, Portland.....	150 00	150 00	
Manufacturers National Bank, Lewiston.....	250 00	250 00	
National Shoe & Leather Bank, Auburn.....	800 00	800 000	
Rockland National Bank, Rockland.....	375 00	375 00	
			1,575 00
<i>Loans on Trust Company Stock.</i>			
Lewiston Trust & Safe Deposit Company.....	600 00	600 00	
Livermore Falls Trust & Banking Company.....	10,000 00	10,000 00	10,600 00
<i>Loans on Savings Banks Books.</i>			
Androscoggin County Savings Bank.....	7,280 00	7,280 00	
People's Savings Bank, Lewiston.....	2,193 00	2,193 00	9,473 00
<i>Loans to Corporations.</i>			
Avon Manufacturing Company, Lewiston.....	37,500 00	37,500 00	
Continental Mills, Lewiston.....	15,000 00	15,000 00	
Kora Temple Association, Lewiston.....	2,500 00	2,500 00	
Main Street Free Baptist Association, Lewiston.....	2,000 00	2,000 00	57,000 00
Loans on Maine Central Railroad stock.....	11,000 00	11,000 00	
Loan on life insurance policy.....	750 00	750 00	
Loans on mortgages of real estate.....	1,347,367 22	1,347,367 22	1,359,117 22
Real estate foreclosure.....	24,294 75	24,294 75	24,294 75
Cash on deposit.....	39,664 60	39,664 60	
Cash on hand.....	3,371 99	3,371 99	43,036 59
Unpaid accrued interest.....	50,290 86		4,447,956 78
	4,542,885 24		
Due depositors, earned dividend and accrued State tax.....	4,153,804 40		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	389,080 84		

AUBURN SAVINGS BANK—AUBURN.

March 12, 1913.

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	\$1,930,333 69
Reserve fund	100,000 00
Undivided profits	21,886 02
	\$2,052,219 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 Androscoggin, 4s, 1914-16, Land Damage.....	\$5,000 00	\$5,000 00	\$5,000 00	
Aroostook, 4½s, 1915, R. R. Aid	10,000 00	10,100 00	10,000 00	
Washington, 4s, opt, 1923, R. R.	20,000 00	20,200 00	20,000 00	
City of Auburn, 4s, 1931, Refunding..	10,000 00	10,150 00	10,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,025 00	5,000 00	
Deering, 4s, 1918, School.....	5,000 00	5,025 00	5,000 00	
Westbrook, 4s, 1918, Funding..	10,000 00	10,050 00	10,000 00	
Brunswick & Topsham Water Dist. 4s, 1926.....	20,000 00	20,000 00	20,000 00	
Kennebec Water District, 3½s, 1920-5..	25,000 00	24,000 00	23,386 50	
Portland Water District, 4s, 1928.....	20,000 00	20,300 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	34,800 00	35,000 00	
County of Atchison, Kan., 4s, 1929, Adjustment.....	20,000 00	19,700 00	20,000 00	
Gallia, O., 5s, 1919, Turnpike.....	6,000 00	6,330 00	6,000 00	
Sumner, Kan., 5½s, 1920, Refund..	10,000 00	10,750 00	10,000 00	
Van Wert, O., 5s, 1915-16, Fund.	10,000 00	10,250 00	10,000 00	
Wyandotte, Kan., 4½s, 1926, Bdg.	20,000 00	20,700 00	20,000 00	
Wyandotte, Kan., 4½s, 1926-7, Bridge.....	9,000 00	9,135 00	9,000 00	
City of Akron, O., 4s, 1913-14, Sch. Dist.	10,000 00	10,000 00	10,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District.....	10,000 00	10,350 00	9,600 00	
Elwood, Ind., 6s, 1921, Refund.	5,000 00	5,600 00	5,000 00	
Kansas City, Mo., 3½s, 1919, Sch. District.....	10,000 00	9,800 00	10,000 00	
Omaha, Neb., 4s, 1921, Sewer Renewal.....	10,000 00	9,900 00	10,000 00	
Owensboro, Ky., 4s, 1930, St. Improvement.....	10,000 00	9,850 00	10,000 00	
Superior, Wis., 4s, 1924, Refund.	5,000 00	4,950 00	5,000 00	
Total public funds out of Maine.....	175,000 00			169,600 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	6,000 00	6,360 00	5,850 00	
Bangor & Aroostook, 5s, 1943.....	25,000 00	27,000 00	24,100 00	
Bangor & Aroostook, 4s, 1951.....	30,000 00	24,750 00	27,905 00	
Bangor & Aroostook, Car Trust 5s, 1915-16.....	6,000 00	6,000 00	6,000 00	
Boston & Maine, 4s, 1942.....	30,000 00	28,500 00	30,000 00	
Boston & Maine, 3½s, 1923.....	10,000 00	9,100 00	9,662 50	

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>
Boston & Maine, Reg. 4½s, 1944	15,000 00	15,450 00	15,000 00	
Dexter & Newport, 4s, 1917	15,000 00	15,000 00	15,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,350 00	10,000 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	10,200 00	10,000 00	
Washington County, 3½s, opt. 1924	25,000 00	21,375 00	23,327 50	
Total railroad bonds of Maine	237,000 00			231,345 00
Akron, Bedford & Cleveland, 5s, 1915	10,000 00	10,000 00	10,000 00	
Allegheny & Western, 4s, 1908	15,000 00	14,700 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	15,150 00	14,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	20,700 00	20,000 00	
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 Street, Pittsfield, Mass., 5s, 1922	10,000 00	10,100 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	14,700 00	14,760 00	
Buffalo Railway, N. Y., 5s, 1931	5,000 00	5,200 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	6,720 00	7,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	13,000 00	11,440 00	13,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953	30,000 00	26,400 00	28,900 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Div., 4s, 1939	10,000 00	9,400 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,500 00	15,000 00	
Columbus, Buckeye Lake & Newark Traction, 5s, 1921	5,000 00	5,000 00	4,975 00	
Columbus, London & Springfield, O., 5s, 1920	10,000 00	10,000 00	9,874 50	
Concord, Maynard & Hudson St. Mass., 5s, 1922	10,000 00	10,000 00	10,000 00	
Concord & Montreal, 4s, 1920	20,000 00	19,600 00	20,000 00	
Des Moines & Fort Dodge, 4s, 1935	15,000 00	12,375 00	14,700 00	
Des Moines Street, Ia., 6s, 1919	5,000 00	5,200 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	20,000 00	19,000 00	20,000 00	
Elizabeth & Trenton, N. J. 5s, 1962	10,000 00	10,000 00	9,800 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920	15,000 00	15,000 00	15,000 00	
Hereford, 4s, 1930	20,000 00	20,000 00	19,564 80	
Illinois Central, Louisville Div. 3½s, 1953	25,000 00	21,500 00	25,000 00	
Illinois Central, Omaha Div., 3s, 1951	10,000 00	7,800 00	9,050 00	
Illinois Central, St. Louis Div. 3½s, 1951	5,000 00	4,225 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	20,000 00	19,000 00	19,300 00	
Kanawha & Michigan, 4s, 1990	10,000 00	9,300 00	8,200 00	
Lehigh & New York, 4s, 1945	10,000 00	9,350 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	10,400 00	10,000 00	
Manhattan, 4s, 1990	10,000 00	9,500 00	10,000 00	
Mason City & Fort Dodge, 4s, 1955	10,000 00	8,000 00	9,200 00	
Milford, Attleboro & Woonsocket, 5s, 1919	10,000 00	10,000 00	10,000 00	
Minneapolis & St. Louis, 4s, 1949	10,000 00	6,500 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	10,500 00	10,000 00	

AUBURN SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New York Central & Hudson River, 3½s, 1997	10,000 00	9,000 00	9,500 00	
Ogdensburg & Lake Champlain, 4s, 1948	20,000 00	17,000 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	10,200 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	4,250 00	4,287 50	
Rutland, 4½s, 1941	25,000 00	25,000 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	17,000 00	18,400 00	
St. Louis & San Francisco, 4s, 1951	20,000 00	16,000 00	20,000 00	
St. Paul City Railway, Minn., 5s, 1937	10,000 00	10,700 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	6,150 00	6,000 00	
Toledo & Indiana Traction, 5s, 1931	5,000 00	5,000 00	4,900 00	
Toledo Terminal, 4½s, 1957	16,500 00	15,180 00	16,500 00	
Trenton Passenger, N. J., 6s, opt., 1927	10,000 00	11,250 00	10,000 00	
Ulster & Delaware, 4s, 1952	15,000 00	12,750 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	3,000 00	4,500 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	10,000 00	10,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	6,500 00	7,500 00	
Wisconsin Central, M. & S. E. Div. 4s, 1951	13,000 00	11,700 00	12,220 00	
Worcester & Southbridge St., Mass., 4½s, 1922	10,000 00	9,500 00	10,000 00	
Youngstown & Ohio River, 5s, 1935	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine	828,500 00			804,979 80
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917 (notes)	20,000 00	20,000 00	19,450 00	
Bangor Power Company, 4-4½s, 1931	11,250 00	10,687 50	10,000 00	
Bath & Brunswick Light & Power Co., 5s, 1930	10,000 00	10,000 00	9,800 00	
Berlin Mills Co. (Me. & N.H.) 5s, 1915-30	33,000 00	33,000 00	32,850 00	
Consolidated Elec. Light Company of Maine, Portland, 4½s, 1925	10,000 00	10,000 00	10,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1931-2	20,000 00	20,000 00	19,128 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. Lt. Co., 5s, opt. 1909	18,000 00	18,000 00	18,000 00	
New England Elevator Co., Portland, 3½s, 1913-15	8,000 00	8,000 00	7,840 00	
Pejepscot Paper Co., Brunswick, 5s, 1921	10,000 00	10,000 00	9,900 00	
Portland Elevator Company, 4s, 1933-7	10,000 00	10,000 00	10,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,000 00	10,000 00	
Rumford Falls Power Co., 4s, 1945	15,000 00	14,700 00	13,800 00	
Total corporation bonds of Maine	195,250 00			190,568 00
Denver Union Water Co., Col., 5s, 1914	5,200 00	4,940 00	5,200 00	5,200 00
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric, common	7,500 00	3,750 00	-	
European & North American	10,000 00	13,000 00	10,000 00	
Portland & Ogdensburg	50,020 00	25,010 00	22,605 85	
Portland Railroad	10,000 00	11,250 00	11,400 00	
Total railroad stock owned	77,520 00			44,005 85

AUBURN 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>
Little Androscoggin Water Power Co., Auburn.....	1,700 00	1,190 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	2,500 00	2,500 00	
Canal National Bank, Portland.....	4,300 00	4,601 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	28,750 00	22,500 00	
First National Bank, Portland.....	7,800 00	8,736 00	7,800 00	
Manufacturers' National Bank, Lewiston	11,500 00	12,075 00	11,500 00	
National Shoe & Leather Bank, Auburn	6,000 00	6,600 00	5,680 00	
Newcastle National Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
Total national bank stock owned.....	110,000 00			109,680 00
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland.....		5,000 00	5,000 00	
Bates Manufacturing Company, Lewiston.....		2,500 00	2,500 00	
Hannaford Bros. Company, Portland.....		100 00	100 00	7,600 00
<i>Loans to Corporations.</i>				
Avon Manufacturing Company, Lewiston (endorsed).		12,500 00	12,500 00	
Kora Temple Association, Lewiston.....		2,500 00	2,500 00	15,000 00
Loan on Portland Railroad bond.....		400 00	400 00	
Loans on mortgages of real estate.....		246,603 21	246,603 21	247,003 21
Real estate investment.....		18,000 00	18,000 00	
Real estate foreclosure.....		16,400 00	16,400 00	34,400 00
Premium account.....		-	25,000 00	25,000 00
Cash on deposit.....		27,322 57	27,322 57	
Cash on hand.....		6,128 78	6,128 78	33,451 35
Unpaid accrued interest.....		22,312 74		2,052,219 71
Due depositors, earned dividend and accrued State tax.....		2,069,506 80		
		1,948,592 62		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		120,914 18		

AUGUSTA SAVINGS BANK—AUGUSTA.

April 9, 1913.

LESLIE C. CORNISH, President

CHARLES R. WHITTEN, Treasurer.

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

Organized September 29, 1848.

LIABILITIES.

Deposits.....	\$7,390,518 00
Reserve fund.....	375,000 00
Undivided profits.....	100,027 03
	\$7,865,545 09

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Androscoggin, 4s, 1931, Jail..	\$30,000 00	\$30,450 00	\$30,000 00	
Cumberland, 3½s, 1924, County Building.....	100,000 00	96,500 00	98,250 00	
City of Auburn, 3½s, 1924, Refunding..	10,000 00	9,650 00	10,000 00	
Auburn, 4s, 1932, Refunding & School.....	45,000 00	45,675 00	45,000 00	
Augusta, 3½s, 1924, Refunding..	40,000 00	38,600 00	40,000 00	
Bangor, 4s, 1931, Refunding.....	127,000 00	128,905 00	127,000 00	
Bangor, 4s, 1935, Funding.....	75,000 00	76,500 00	75,000 00	
Belfast, 4s, 1929, Refunding.....	56,000 00	56,840 00	56,000 00	
Biddeford, 3½s, 1921, Refunding...	25,000 00	24,375 00	25,000 00	
Biddeford, 4s, 1914-17, Ref.....	18,000 00	18,090 00	17,948 20	
Brewer, 4s, 1913-22, Municipal..	20,000 00	20,100 00	20,000 00	
Brewer, 4s, 1925, Refunding.....	17,000 00	17,170 00	17,000 00	
Ellsworth, 4s, 1932, Refunding..	30,000 00	30,450 00	30,000 00	
Portland, 4s, 1929, Funding.....	100,000 00	101,500 00	100,000 00	
Portland, 4s, 1926-41, Ct. House	244,000 00	248,880 00	244,000 00	
Rockland, 4s, 1927, Refunding..	13,000 00	13,195 00	13,000 00	
Saco, 3½s, 1913-39, Refunding..	31,500 00	30,240 00	31,036 29	
Waterville, 4s, 1939, Refunding..	25,000 00	25,500 00	25,000 00	
Town of Eden, Reg. 4s, 1913-23, Engine House.....	21,500 00	21,500 00	21,500 00	
Eden, Reg. 4s, 1927, Park.....	21,000 00	21,000 00	21,000 00	
Fairfield, 4s, 1925-33, Refunding...	17,000 00	17,000 00	17,000 00	
Foxcroft, 4s, 1922-7, Bridge.....	6,000 00	6,000 00	6,000 00	
Houlton, 4s, 1930, Refunding.....	25,000 00	25,000 00	25,000 00	
Lisbon, 4s, 1929, Water.....	36,000 00	36,000 00	36,000 00	
Pittsfield, 4s, 1915, Water.....	1,000 00	1,000 00	985 00	
Presque Isle, 4s, 1930, Railroad..	20,000 00	20,000 00	20,000 00	
Presque Isle, 4s, 1930, School...	20,000 00	20,000 00	20,000 00	
Rumford, 4s, 1932, School.....	10,000 00	10,000 00	10,000 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	
Total public funds of Maine.....	1,190,000 00			1,187,706 19
County of Auglaize, O., 5s, 1913-17, Bdg.	5,000 00	5,100 00	5,000 00	
Brown, Minn., 4½s, 1915-18, Ditch	50,000 00	50,500 00	50,000 00	
Carroll, Ind., 6s, 1913, Funding..	35,000 00	35,000 00	35,000 00	
Chippewa, Mich., 4s, 1919, Bridge	13,000 00	12,935 00	13,000 00	
Chippewa, Mich., 4s, 1919, Court House.....	19,000 00	18,905 00	19,000 00	
Christian, Ky., 5s, opt. 1927, Rd.	75,000 00	81,000 00	75,000 00	
Clark, O., 5s, 1913-22, Bldgs....	28,500 00	29,640 00	28,500 00	
Clay, Minn., 6s, 1913-16, Ditch..	20,000 00	20,500 00	20,000 00	
Clermont, O., 5s, 1913, Refunding	2,500 00	2,500 00	2,500 00	
Delaware, O., 5s, 1913, Rd. Imp.	2,660 00	2,660 00	2,660 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 Franklin, Ky., 4½s, 1918, Ref.	15,000 00	15,150 00	15,000 00	
Franklin, Ky., 4s, 1919, Ref. . . .	50,000 00	49,750 00	50,000 00	
Franklin, O., 5s, 1913-18, Emergency . . .	32,000 00	32,960 00	32,000 00	
Franklin, O., 4s, 1914, Bridge . . .	10,000 00	10,000 00	10,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	75,000 00	79,875 00	75,000 00	
Jackson, O., 4s, 1915-17, Pike . . .	15,000 00	15,000 00	15,000 00	
Lawrence, O., 5s, 1917-19, Turnpike . . .	25,000 00	26,125 00	25,000 00	
Leavenworth, Kan., 5s, 1915, Ref.	55,000 00	55,825 00	55,000 00	
Madison, Ky., 4s, 1939, Ref. . . .	54,000 00	52,920 00	54,000 00	
Mahoning, O., 4½s, 1914-20, Bdg.	100,000 00	102,000 00	100,000 00	
Marathon, Wis., 5s, 1913, Asylum	22,500 00	22,500 00	22,500 00	
Marion, Ia., 4s, 1913-18, Court House . . .	26,000 00	25,870 00	26,000 00	
Marion, O., 5s, 1913-16, Ditch . . .	23,500 00	23,852 50	23,500 00	
McCracken, Ky., 5s, opt. 1923, Refunding . . .	25,000 00	26,500 00	25,000 00	
McCracken, Ky., 5s, opt. 1913, Refunding . . .	4,000 00	4,000 00	4,000 00	
Menominee, Mich., 4½s, 1922, Sch.	13,000 00	13,390 00	13,000 00	
Mercer, O., 5s, 1913-24, Bridge . . .	24,000 00	25,200 00	24,000 00	
Oakland, Mich., 4s, 1914, Court House . . .	10,000 00	10,000 00	10,000 00	
Ottawa, O., 5s, 1913-19, Bridge . . .	6,500 00	6,662 50	6,500 00	
Folk, Ia., 3½s, 1913-17, Ct. House	47,000 00	46,765 00	47,000 00	
Folk, Minn., 5s, 1919, Funding . . .	20,000 00	21,100 00	20,000 00	
Folk, Minn., 6s, 1914, Ditch . . .	9,000 00	9,180 00	9,000 00	
Putnam, O., 5s, 1913-15, Road . . .	16,000 00	16,160 00	16,000 00	
Racine, Wis., 4s, 1913-23, Hosp.	66,000 00	65,670 00	66,000 00	
Reno, Kan., 5½s, 1919, Funding . . .	50,000 00	53,250 00	50,000 00	
Richland, O., 4½s, 1915-21, Bdg.	34,500 00	35,362 50	34,500 00	
St. Croix, Wis., 5s, 1914, Asylum	10,000 00	10,100 00	10,000 00	
St. Louis, Minn., 4s, 1916, Road . . .	75,000 00	75,375 00	75,000 00	
St. Louis, Minn., 4½s, 1918, Ct. H.	50,000 00	51,500 00	50,000 00	
Sumner, Kan., 5½s, 1920, Ref. . . .	36,000 00	38,700 00	36,000 00	
Tipton, Ind., 5s, 1919-24, Ct. H.	30,000 00	31,800 00	30,000 00	
Todd, Minn., 5s, 1918, Ditch . . .	25,000 00	26,000 00	25,000 00	
Warren, Ky., 4s, 1929, Pike, Ref.	66,500 00	65,502 50	66,500 00	
Worcester, Md., 5s, 1933-45, Rd. . .	25,000 00	28,500 00	25,000 00	
City of Ashtabula, O., 5s, 1913-14, St. Improvement . . .	3,000 00	3,015 00	3,000 00	
Battle Creek, Mich., 3½s, 1921, Sewer . . .	15,000 00	14,400 00	15,000 00	
Boston, Mass., Reg. 3½s, 1944, Land and Buildings . . .	100,000 00	95,500 00	100,000 00	
Central Falls, R. I., 4s, 1924, Funding . . .	5,000 00	4,950 00	5,000 00	
Coffeyville, Kan., 5s, 1927, Ref.	9,000 00	9,450 00	9,000 00	
Cumberland, Md., 5s, 1922, Consolidated Debt . . .	64,000 00	68,160 00	64,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District . . .	20,000 00	20,700 00	20,000 00	
Eau Claire, Wis., 5s, 1917, Ref.	30,000 00	30,900 00	30,000 00	
Eau Claire, Wis., 4s, 1919, Bdg.	10,000 00	9,950 00	10,000 00	
Eau Claire, Wis., 4s, 1927, Ref.	21,000 00	20,685 00	20,325 80	
Elyria, O., 4½s, 1924-8, Water . . .	45,000 00	47,250 00	45,000 00	
Fort Scott, Kan., 4½s, opt. 1917, 31, Water . . .	57,000 00	58,140 00	57,000 00	
Fort Scott, Kan., 4½s, 1929, Ref.	25,000 00	25,750 00	25,000 00	
Galesburg, Ill., 4s, 1915-20, Electric Light . . .	20,000 00	20,000 00	20,000 00	
Green Bay, Wis., 4s, 1913-21, Court House . . .	15,750 00	15,671 25	15,750 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 Ishpeming, Mich., 5s, 1913-14, Sewer.....	20,000 00	20,100 00	20,000 00	
Jackson, Mich., 4s, 1925, Paving.....	15,000 00	14,850 00	15,000 00	
Kalamazoo, Mich., 4s, 1914-23, Public Improvement.....	100,000 00	99,500 00	100,000 00	
Kankakee, Ill., 4½s, 1916-20, Bdg. and Sewer.....	5,000 00	5,075 00	5,000 00	
Lacrosse, Wis., 3½s, 1919, Water Improvement.....	15,000 00	14,625 00	14,725 00	
Lacrosse, Wis., 3½s, 1919, Street Improvement.....	25,000 00	24,375 00	23,600 00	
Lexington, Ky., 5s, 1918, Fund. Funding.....	50,000 00	52,000 00	50,000 00	
Lexington, Ky., 4½s, 1932-3, Funding.....	105,000 00	110,250 00	105,000 00	
Madison, Wis., 3½s, 1919, Sewer.....	33,500 00	32,327 50	33,500 00	
Mansfield, O., 5s, 1913-16, Water.....	7,000 00	7,105 00	7,000 00	
Marinette, Wis., 6s, 1913-14, Bdg.	2,000 00	2,020 00	2,000 00	
Marinette, Wis., 5s, 1913, Sewer.....	2,000 00	2,000 00	2,000 00	
Marinette, Wis., 6s, 1913-17, Ref.	12,000 00	12,420 00	12,000 00	
Marion, Ind., 4s, 1918, Funding.....	9,000 00	9,000 00	9,000 00	
Marion, O., 6s, 1913-14, Sewer.....	1,500 00	1,515 00	1,500 00	
Marquette, Mich., 4s, 1916-21, Water.....	50,000 00	49,750 00	50,000 00	
Massillon, O., 4½s, 1913, Street.....	5,000 00	5,000 00	5,000 00	
Michigan City, Ind., 5s, 1913-15, School Buildings.....	9,000 00	9,090 00	9,000 00	
Minneapolis, Minn., 3½s, 1932, Park.....	67,000 00	63,650 00	67,000 00	
Moline, Ill., 4½s, opt. 1909, Street Improvement.....	15,000 00	15,000 00	15,000 00	
New York, N. Y., Reg. 3½s, 1920, Water.....	125,000 00	120,000 00	125,000 00	
New York, N. Y., Reg. 3½s, 1940, Hall.....	150,000 00	135,000 00	150,000 00	
New York, N. Y., Reg. 3½s, 1949, Rapid Transit.....	200,000 00	177,000 00	200,000 00	
New York, N. Y., Reg. 3½s, 1953, Docks and Ferries.....	130,000 00	114,400 00	130,000 00	
Owensboro, Ky., 4s, 1930, Street.....	52,000 00	51,220 00	51,900 00	
Pittsburg, Kan., 4½s, 1940, Park.....	7,000 00	7,280 00	7,000 00	
Pontiac, Mich., 5s, 1913-17, Sew.	5,000 00	5,075 00	5,000 00	
St. Cloud, Minn., 5s, 1913-24, Ref.	10,000 00	10,350 00	10,000 00	
Stillwater, Minn., 5s, 1917, Imp.	40,000 00	41,200 00	40,000 00	
Terre Haute, Ind., 4s, 1915, Fund.	25,000 00	25,000 00	24,625 00	
Waterloo, Ia., 4s, 1925, Ref.	55,000 00	54,450 00	55,000 00	
West Bay City, Mich., 4s, 1918, Sewer.....	10,000 00	9,950 00	10,000 00	
Youngstown, O., 5s, 1913, Fire Department Building.....	2,000 00	2,000 00	2,000 00	
Town of Bristol, R. I., 4s, 1932, Sewer.....	40,000 00	38,800 00	40,000 00	
Cranston, R. I., Reg. 4s, 1945, Municipal.....	50,000 00	49,000 00	50,000 00	
West Seneca, N. Y., 5s, 1920-38, Sewer.....	28,000 00	30,800 00	28,000 00	
Total public funds out of Maine.....	3,312,910 00			3,310,085 90
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	150,000 00	162,000 00	150,000 00	
Bangor & Aroostook, Washburn Ext., 5s, 1939.....	100,000 00	102,000 00	100,000 00	
Bangor & Aroostook, 4s, 1951.....	50,000 00	41,250 00	41,441 25	
Boston & Maine, Reg. 4s, 1926.....	75,000 00	71,250 00	75,000 00	
Boston & Maine, Reg. 4s, 1942.....	200,000 00	190,000 00	200,000 00	
Boston & Maine, Reg. 4½s, 1944.....	50,000 00	51,500 00	50,000 00	
Maine Central, 4½s, 1916.....	15,000 00	15,075 00	15,000 00	
Maine Central, 4s, 1914 (notes).....	197,000 00	197,000 00	195,475 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	

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>
Rumford Falls & Rangeley Lakes, 4s, 1923	5,000 00	5,000 00	4,750 00	
Washington County, 3½s, opt. 1924	102,000 00	87,210 00	97,750 00	
Total railroad bonds in Maine	1,188,000 00			1,171,461 25
<i>Chicago, Milwaukee & St. Paul (Chicago & Lake Superior Div.) 1st Mort., 5s, 1921.</i>	25,000 00	26,375 00	25,000 00	
<i>Chicago, Milwaukee & St. Paul (Chicago & Missouri River Div.) 1st Mort., 5s, 1926.</i>	100,000 00	108,000 00	100,000 00	
<i>Chicago, Milwaukee & St. Paul (Dubuque Div.) 1st Mort., 6s, 1920.</i>	105,000 00	117,600 00	105,000 00	
<i>Illinois Central, Louisville Div., 3½s, 1953</i>	250,000 00	215,000 00	250,000 00	
<i>New York Central & Hudson River, 4s, 1934.</i>	100,000 00	91,000 00	95,062 50	
<i>New York Central Lines, 5s, 1917.</i>	100,000 00	101,000 00	98,500 00	
<i>New York, New Haven & Hartford, 4s, 1956.</i>	100,000 00	90,000 00	93,500 00	
<i>New York, New Haven & Hartford, 6s, 1948.</i>	91,000 00	116,480 00	91,000 00	
<i>North Hudson County, 1st Mort., 5s, 1928</i>	50,000 00	52,000 00	50,000 00	
Total railroad bonds out of Maine	921,000 00			908,062 50
<i>Railroad Stock Owned.</i>				
Maine Central	283,100 00	311,410 00	352,594 75	
Portland & Ogdensburg	125,000 00	62,500 00	60,625 00	
Portland & Rumford Falls	45,100 00	90,200 00	88,812 50	
Total railroad stock of Maine	453,200 00			502,032 25
Pennsylvania	182,500 00	228,125 00	225,928 12	225,928 12
<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	15,040 00	9,400 00	
National 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		4,500 00	4,500 00	
Bangor & Aroostook		1,700 00	1,700 00	6,200 00
<i>Loans on Railroad Stock.</i>				
Augusta, Hallowell & Gardiner, preferred		17,500 00	17,500 00	
Pennsylvania		6,000 00	6,000 00	23,500 00
<i>Loans on Corporation Stock.</i>				
American Woolen Company, preferred		300 00	300 00	
Biddeford & Saco Water Company		17,000 00	17,000 00	
Camden & Rockland Water Company		15,000 00	15,000 00	
Central Maine Power Company, preferred		300 00	300 00	
Edwards Manufacturing Company, Augusta		10,425 00	10,425 00	
Sanford Mills		8,000 00	8,000 00	
Stockholm Lumber Company		5,500 00	5,500 00	56,525 00
<i>Loans to Corporations.</i>				
Augusta Hotel Company		5,200 00	5,200 00	
Maine Farmer Publishing Co., Augusta (endorsed)		10,000 00	10,000 00	

AUGUSTA SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Northern Maine Fair Association (endorsed)	3,000 00	3,000 00	27,850 00
Roman Catholic Bishop of Portland	9,650 00	9,650 00	
<i>Loans to Municipalities.</i>			
Town of Caribou	10,000 00	10,000 00	15,000 00
Oakland	5,000 00	5,000 00	
Loan on First National Bank, Richmond stock	5,000 00	5,000 00	274,490 00
Loan on life insurance policy	1,250 00	1,250 00	
Loans on Augusta Savings Bank books	6,830 00	6,830 00	
Loans on mortgages of real estate	261,410 00	261,410 00	
Real estate investment	25,000 00	15,000 00	
Premium account	—	35,600 00	35,600 00
Cash on deposit	54,438 91	54,438 91	55,003 88
Cash on hand	564 97	564 97	
			7,865,545 09
Unpaid accrued interest	74,656 62		
	7,892,204 25		
Due depositors, earned dividend and accrued State tax	7,460,464 80		
Estimated market value of resources above liability for deposits, earned dividend and State tax	431,739 45		

BANGOR SAVINGS BANK--BANGOR.

July 14, 1913.

CHARLES H. BARTLETT, President.

EVERETT F. RICH, Treasurer.

CHARLES H. HUBBARD, Assistant Treasurer.

TRUSTEES—Matthew Laughlin, Walter L. Head, Charles H. Bartlett, F. Marion Simpson, Eugene Danforth.

Organized March 27, 1852.

LIABILITIES.

Deposits.....	\$5,816,831 03
Reserve fund.....	375,600 95
Undivided profits.....	199,532 69
	<hr/>
	\$6,391,964 67

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	\$19,000 00	\$19,190 00	\$19,000 00	
Washington, 4s, opt. 1923, R. R. Aid.....	50,000 00	50,500 00	49,985 00	
City of Auburn, 4s, 1921, Sewer.....	14,000 00	14,140 00	14,000 00	
Auburn, 4s, 1932, Ref. & School	11,000 00	11,165 00	11,000 00	
Augusta, 4s, 1933, Highway.....	12,000 00	12,180 00	12,000 00	
Augusta, 4s, 1934, Imp. & Ref.	15,000 00	15,300 00	15,000 00	
Augusta, 4s, 1914-16, School.....	10,000 00	10,000 00	10,000 00	
Bangor, 4s, 1935, Water, Ref.	50,000 00	51,000 00	50,000 00	
Bangor, 4s, 1913-21, Refunding	18,000 00	18,090 00	18,000 00	
Bangor, 4s, 1928, Municipal.....	50,000 00	50,750 00	50,000 00	
Bangor, 4s, 1913-17, Water.....	25,000 00	25,000 00	25,000 00	
Belfast, Reg. 4s, 1918, Refunding	25,000 00	25,125 00	25,000 00	
Belfast, Coupon 4s, 1918, Ref.	6,000 00	6,030 00	5,990 00	
Biddeford, 4s, 1920, Refunding..	15,000 00	15,150 00	15,000 00	
Brewer, 4s, 1929, Municipal.....	30,000 00	30,450 00	30,000 00	
Lewiston, 3½s, 1931, Refunding	26,000 00	24,700 00	24,094 00	
Lewiston, 4s, 1927, Refunding..	5,000 00	5,075 00	5,000 00	
Old Town, 4s, 1928, Refunding..	25,000 00	25,375 00	25,000 00	
Portland, Reg. 3½s, 1922, Fund.	12,000 00	11,640 00	11,691 60	
Portland, 4s, 1929, Municipal...	30,000 00	30,450 00	30,000 00	
Portland, 4s, 1920-43, City Hall	58,000 00	59,160 00	58,000 00	
South Portland, 4s, 1918-25, Funding.....	22,000 00	22,000 00	22,000 00	
Waterville, 3½s, 1925, Funding..	8,000 00	7,720 00	7,520 00	
Waterville, 4s, 1939, Refunding.	50,000 00	51,000 00	50,000 00	
Westbrook, 4s, 1921-33, Ref.	25,000 00	25,375 00	25,000 00	
Town of Camden, 4s, 1913-14, School...	2,000 00	2,000 00	2,000 00	
Dexter, 3½s, 1940-6, Water.....	12,000 00	11,220 00	11,850 00	
Eden, Reg. 4s, 1913-17, Town Hall.....	10,000 00	10,000 00	10,000 00	
Eden, Reg. 4s, 1926, High School	21,000 00	21,000 00	21,000 00	
Houlton, 4s, 1917, Funding.....	6,000 00	6,000 00	6,000 00	
Patten, 4½s, 1915, Railroad.....	6,000 00	6,030 00	6,000 00	
Presque Isle, 4½s, 1914, School..	5,000 00	5,050 00	5,000 00	
Brunswick Village Corporation 4s, 1915-44, Sewer.....	30,000 00	30,450 00	30,000 00	
Augusta Water District, 4s, 1934.....	15,000 00	15,000 00	14,850 00	
Gardiner Water District, 4s, 1934.....	20,000 00	20,000 00	20,000 00	
Kennebec Water District, 3½s, 1920-5..	41,000 00	39,360 00	38,721 00	
Portland Water District, 4s, 1928.....	250,000 00	253,750 00	250,000 00	
Total public funds of Maine.....	1,029,000 00			1,023,731 60

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>
Commonwealth of Massachusetts, Reg. 34s, 1941, Metropolitan Water Loan	100,000 00	95,500 00	100,000 00	
County of Allegheny, Pa., 4s, 1933-4, Ref. Allegheny, Pa., 4s, 1923, Jail Ext.	40,000 00	40,800 00	40,000 00	
Cuyahoga, O., 4s, 1923-6, Fund.	20,000 00	20,200 00	20,000 00	
Franklin, O., 4s, 1916-19, Bldg.	10,000 00	10,250 00	10,000 00	
Jackson, Ill., 4s, 1917-21, Fund.	40,000 00	40,400 00	40,000 00	
Lucas, O., 4½s, 1915-21, Bridge	20,000 00	20,000 00	20,000 00	
Lyon, Kan., 4½s, opt. 1918-19, Refunding	3,000 00	3,000 00	3,000 00	
Mahoning, O., 4½s, 1917, Bridge.	5,000 00	5,100 00	5,000 00	
Morrison, Minn., 5s, 1914-15, Drain	3,000 00	3,045 00	3,000 00	
Prince George, Md., 5s, 1922, Deficiency	2,500 00	2,662 50	2,500 00	
Somerset, Md., 4½s, 1918-24, Ref.	10,000 00	10,350 00	10,000 00	
Somerset, Md., 4½s, 1933-48, Sch. Vanderburgh, Ind., 5s, 1918, Ct. House.	8,000 00	8,680 00	8,000 00	
Vernon, Mo., 4½s, 1918, Ref.	20,000 00	21,000 00	20,000 00	
Winneshiek, Ia., 4½s, 1918-20, Court House	25,000 00	25,375 00	25,000 00	
City of Alpena, Mich., 5s, 1931-4, Water	21,000 00	21,420 00	20,980 00	
Baltimore, Md., Reg. 4s, 1961, Dock	30,000 00	33,450 00	30,000 00	
Bay City, Mich., 5s, 1916, Imp.	25,000 00	25,000 00	24,250 00	
Bellaire, O., 4s, 1920, Water	5,000 00	5,125 00	5,000 00	
Buffalo, N. Y., Reg. 4s, 1926, Grade Crossing	25,000 00	24,875 00	25,000 00	
Chicago, Ill., 4s, 1921, Judgment, Funding	10,000 00	10,000 00	10,000 00	
Chicago, Ill., 4s, 1920-1, Sanitary District	15,000 00	15,225 00	15,000 00	
Cleveland, O., 4s, 1920-2, School District	54,000 00	54,540 00	54,000 00	
Cleveland, O., 4s, 1918, Market House	125,000 00	126,250 00	125,000 00	
Columbus, O., 4s, opt. 1912, Viaduct	25,000 00	25,250 00	25,000 00	
Columbus, O., 4s, opt. 1913, Elec. Light	10,000 00	10,000 00	10,000 00	
Duluth, Minn., 5s, 1923, Ind. Sch. District	25,000 00	25,000 00	25,000 00	
East Liverpool, O., 5s, 1920-33, Board of Education	9,000 00	9,720 00	8,865 00	
East Liverpool, O., 5s, 1923, Ref.	26,500 00	28,885 00	26,500 00	
Green Bay, Wis., 5s, 1914-15, Park	3,500 00	3,745 00	3,500 00	
Green Bay, Wis., 5s, 1914, Ref.	300 00	304 50	300 00	
Green Bay, Wis., 5s, 1914-15, School	400 00	404 00	400 00	
Green Bay, Wis., 5s, 1914-15, Bridge	800 00	812 00	800 00	
Green Bay, Wis., 5s, 1914-17, Hammond, Ind., 6s, 1916, Sch. City	900 00	913 50	900 00	
Hazleton, Pa., 4s, 1919-20, Sch. District	2,200 00	2,244 00	2,200 00	
Huntington, Ind., 6s, opt. 1904, School	13,000 00	13,650 00	13,000 00	
Huntington, Ind., 6s, 1913-16, Water	5,000 00	4,975 00	5,000 00	
Indianapolis, Ind., 4s, 1914, Sch. Commissioners	6,000 00	6,000 00	6,000 00	
Ironton, O., 5s, 1923, Imp.	11,000 00	11,275 00	11,000 00	
Janesville, Wis., 5s, 1913, School	25,000 00	25,000 00	25,000 00	
Kalamazoo, Mich., 4½s, 1914-15, Street Improvement	10,000 00	10,700 00	10,000 00	
	6,000 00	6,000 00	6,000 00	
	19,000 00	19,095 00	19,000 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 Kansas City, Kan., 4½s, 1940, Water & Improvement	50,000 00	52,000 00	50,000 00	
Lacrosse, Wis., 3½s, 1919, School	20,000 00	19,300 00	20,000 00	
Lafayette, Ind., 4½s, opt. 1915, Refunding Water	39,000 00	39,195 00	39,000 00	
Lansing, Mich., 4s, 1914, City Hall	2,000 00	2,000 00	2,000 00	
Lawrence, Kan., 4½s, opt. 1919, Refunding	3,000 00	3,045 00	3,000 00	
Marquette, Mich., 3½s, 1926, Ref.	15,000 00	14,100 00	15,000 00	
Massillon, O., 4s, 1914-16, Sch. District	10,000 00	10,000 00	10,000 00	
Minneapolis, Minn., 4s, 1917, Municipal	100,000 00	100,500 00	100,000 00	
Muncie, Ind., 5½s, 1915, School	10,000 00	10,300 00	10,000 00	
Muskegon, Mich., 5s, 1914, Water	1,000 00	1,010 00	1,000 00	
New Albany, Ind., 5s, 1915, Ref.	15,000 00	15,300 00	15,000 00	
Newark, O., 5s, 1922-32, Ref. Lt.	15,000 00	16,575 00	15,000 00	
Newark, O., 5s, 1921-3, Ref.	16,157 00	17,368 77	16,157 00	
New Britain, Conn., 4s, 1936, Sewer	10,000 00	10,000 00	10,000 00	
Newport, Ky., 5s, 1913, Funding	5,000 00	5,000 00	5,000 00	
New York, N. Y., Reg. 3½s, 1949, Rapid Transit	25,000 00	22,125 00	25,000 00	
New York, N. Y., Reg. 3½s, 1955, Municipal	30,000 00	26,250 00	29,700 00	
New York, N. Y., Reg. 4s, 1956, Municipal	105,000 00	102,375 00	105,000 00	
Omaha, Neb., 4s, 1919, Paving	10,000 00	9,950 00	10,000 00	
Omaha, Neb., 4½s, 1917-21, Dist. Street Improvement	40,000 00	40,800 00	40,000 00	
Omaha, Neb., 4½s, 1931, School District	10,000 00	10,450 00	10,000 00	
Pawtucket, R. I., 4s, 1929, Water Fund	32,000 00	32,000 00	32,000 00	
Pittsburgh, Pa., 4s, 1918-21, Water	50,000 00	50,250 00	50,000 00	
Pittston, Pa., 4½s, 1913-38, Imp.	23,500 00	24,087 50	23,500 00	
Port Huron, Mich., 5s, 1916, Ref.	5,000 00	5,125 00	5,000 00	
Port Huron, Mich., 4s, 1919, Ref.	11,000 00	10,945 00	11,000 00	
Port Huron, Mich., 4s, 1914, Repaving	10,000 00	10,000 00	10,000 00	
Port Huron, Mich., 4s, 1923, Bdg.	4,000 00	3,960 00	4,000 00	
Port Huron, Mich., 4s, 1932, Canal	13,000 00	12,805 00	13,000 00	
Portland, Ore., 5s, 1917, Water	3,000 00	3,075 00	3,000 00	
Portland, Ore., 5s, 1922, City Hall	2,000 00	2,110 00	2,000 00	
St. Paul, Minn., 4½s, 1917, Court House and City Hall	30,000 00	30,750 00	30,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge	25,000 00	25,625 00	25,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding	13,000 00	13,390 00	13,000 00	
Seattle, Wash., 4½s, 1927, Sewer	40,000 00	41,000 00	40,000 00	
Seattle, Wash., 5s, 1930, Ref.	10,000 00	10,900 00	10,000 00	
Steubenville, O., 4s, 1924, Water	6,000 00	6,000 00	6,000 00	
Syracuse, N. Y., Reg. 4½s, 1913-14, Improvement	20,000 00	20,100 00	20,000 00	
Syracuse, N. Y., Reg. 4½s, 1918-24, Fire Department	19,500 00	20,182 50	19,500 00	
Tacoma, Wash., 5s, 1932, Water, Refunding	25,000 00	27,375 00	25,000 00	
Toledo, O., 4s, 1924, St. Imp.	25,000 00	25,250 00	25,000 00	
West Bay City, Mich., 5s, 1920, School	45,000 00	47,475 00	45,000 00	
Youngstown, O., 5s, 1923-4, City Building	15,000 00	16,275 00	15,000 00	

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Burrillville, R. I., 3½s, 1939, Fund.	15,000 00	13,275 00	15,000 00	
Cranston, R. I., 4s, 1925, Munic.	4,000 00	3,960 00	4,000 00	
Cranston, R. I., 3½s, 1939, Munic.	5,000 00	4,500 00	5,000 00	
East Providence, R. I., 4½s, 1932, Fire District	5,000 00	5,325 00	5,000 00	
Township of Columbus, Neb., 6s, opt. 1907, Bridge	1,000 00	1,000 00	1,000 00	
Port of Portland, Ore., 5s, 1922, River Improvement	10,000 00	10,550 00	10,000 00	
Port of Seattle, Wash., 4½s, 1947, Port Improvement	25,000 00	26,125 00	24,095 00	
Total public funds out of Maine	1,858,257 00			1,856,147 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Coupon 5s, 1943	75,000 00	81,000 00	73,812 50	
Bangor & Aroostook, Reg. 5s, 1943	25,000 00	27,000 00	25,000 00	
Bangor & Aroostook, 4s, 1951	40,000 00	33,000 00	37,700 00	
Bangor Railway & Electric Co., 5s, 1935	35,000 00	35,350 00	34,750 00	
Boston & Maine, 4½s, 1929	10,000 00	10,100 00	10,000 00	
Boston & Maine, Reg. 4½s, 1944	40,000 00	41,200 00	40,000 00	
Boston & Maine, Reg. 4s, 1926	30,000 00	28,500 00	30,000 00	
Maine Central, 5s, 1923	1,000 00	1,060 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	10,100 00	10,000 00	
Portland & Ogdensburg, 4½s, 1928	20,000 00	20,600 00	20,000 00	
Portland Railroad, 4½s, 1916 (notes)	25,000 00	25,000 00	24,662 50	
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	9,800 00	9,370 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	25,000 00	27,750 00	25,000 00	
Somerset, 4s, 1955	20,000 00	19,500 00	18,900 00	
Washington County, 3½s, opt. 1924	10,000 00	8,550 00	8,700 00	
Total railroad bonds of Maine	509,000 00			499,642 50
Ashland Light, Power & Street, Wis., 5s, opt. 1914	25,000 00	25,000 00	23,750 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942	30,000 00	30,000 00	30,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	25,000 00	25,250 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	24,500 00	25,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925	25,000 00	22,500 00	22,575 00	
Bloomington & Normal Ry. & Lt. Co., 5s, 1928	30,000 00	30,000 00	28,800 00	
Boston & Worcester St., Mass., 4½s, 1923	40,000 00	39,200 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	30,160 00	28,355 00	
Central Branch, 4s, 1919	30,000 00	27,900 00	28,750 00	
Central Pacific, 4s, 1949	50,000 00	48,500 00	49,375 00	
Central Pacific, 4s, 1954	40,000 00	36,000 00	39,184 38	
Chicago, Burlington & Quincy, Ill. Div., 3½s, opt. 1929	40,000 00	34,400 00	37,350 00	
Chicago, Burlington & Quincy, Ill. Div., 4s, 1949	25,000 00	24,500 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	36,720 00	34,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930	25,000 00	23,000 00	25,000 00	
Chicago Railways Co., Ill., 5s, 1927, Series A	18,000 00	17,280 00	18,000 00	
Chicago Railways Co., Ill., 5s, 1927, Series B	43,000 00	37,840 00	43,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	25,000 00	23,750 00	25,000 00	

BANGOR SAVINGS BANK--Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago & West Michigan, 5s, 1921	20,000 00	20,000 00	19,800 00	
Chippewa Valley Railway, Light & Power Co., 5s, 1924	25,000 00	25,000 00	24,750 00	
Cincinnati, Lebanon & Northern, 4s, 1942	25,000 00	23,750 00	25,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	11,000 00	10,340 00	11,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	50,000 00	55,000 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	10,400 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	26,750 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	11,600 00	10,000 00	
Illinois Central, Western Lines, 4s, 1951	20,000 00	19,000 00	20,000 00	
Illinois Central, St. Louis Div. & Terminal, 3½s, 1951	25,000 00	21,125 00	25,000 00	
Illinois Central, Louisville Division & Terminal, 3½s, 1953	25,000 00	21,500 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950	20,000 00	19,000 00	19,300 00	
Iowa Central, 5s, 1938	15,000 00	15,000 00	15,000 00	
Jackson & Battle Creek Trac., Mich., 5s, 1923	35,000 00	35,000 00	34,650 00	
Keokuk & Des Moines, 5s, 1923	35,000 00	35,350 00	35,000 00	
Lehigh Valley Terminal, Reg. Gold 5s, 1941	25,000 00	27,750 00	25,000 00	
Lexington & Boston Street, 4½s, 1920	25,000 00	24,500 00	24,625 00	
Louisville & Nashville, A. K. & C. Div., 4s, 1955	50,000 00	46,500 00	46,500 00	
Maryland, Delaware & Virginia, 5s, 1955	50,000 00	50,000 00	50,000 00	
Milford & Uxbridge St., 5s, 1918	15,000 00	15,000 00	14,812 50	
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	30,160 00	29,000 00	
Ohio Central Traction, Consol. Mort., 5s, 1923	10,000 00	9,500 00	9,800 00	
Old Colony Street, 4s, 1954	25,000 00	22,500 00	22,375 00	
Omaha Street, Neb., 5s, 1914	2,000 00	2,000 00	2,000 00	
Omaha & Council Bluffs Street, 5s, 1928	5,000 00	5,000 00	4,925 00	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928	25,000 00	25,000 00	24,875 00	
Rochester Railway, N. Y., 5s, 1930	10,000 00	10,400 00	10,000 00	
Rutland-Canadian, 4s, 1949	7,000 00	6,300 00	6,020 00	
Rutland Railway, Light & Power Co., Vt., 5s, 1946	25,000 00	25,000 00	23,865 00	
St. Louis, Iron Mountain & Southern, R. & G. Divs., 4s, 1933	50,000 00	42,500 00	47,425 00	
St. Louis, Springfield & Peoria, 5s, 1939	30,000 00	30,000 00	29,300 00	
Scioto Valley Traction, Ia., 5s, 1923	30,000 00	30,000 00	29,990 00	
Sioux City Service Company, Ia., 5s, 1928	30,000 00	30,000 00	29,100 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	30,000 00	30,000 00	29,750 00	
Terre Haute & Western, 5s, 1937	10,000 00	10,000 00	9,800 00	
Toledo Terminal, 4½s, 1957	38,500 00	35,420 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	11,500 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	15,000 00	15,000 00	14,775 00	
Utica & Mohawk Valley, 4½s, 1941	30,000 00	30,000 00	29,960 00	
Western Maryland, 4s, 1952	15,000 00	12,750 00	13,781 25	
West Side Belt, Pitsburgh, Pa., 5s, 1937	47,000 00	47,000 00	47,000 00	
Wichita Railroad & Light Co., 5s, 1932	25,000 00	25,000 00	24,750 00	
Willmar & Sioux Falls, 5s, 1938	50,000 00	56,000 00	50,000 00	
Youngstown & Ohio River, 5s, 1935	10,000 00	10,000 00	9,800 00	
Zanesville Electric, O., 4s, opt. 1904	10,000 00	9,400 00	10,000 00	
Total railroad bonds out of Maine	1,914,500 00		1,883,449 38	

BANGOR 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>
Bangor Power Company, 4-41-5s, 1931.	38,000 00	36,100 00	23,950 00	
Bar Harbor & Union River Power Co., 5s, 1935.	20,000 00	20,000 00	19,800 00	
Bath & Brunswick Light & Power Co., 5s, 1930.	25,000 00	25,000 00	24,500 00	
Consolidated Electric Light Company of Maine, Portland, 4s, 1925.	5,000 00	5,000 00	5,000 00	
Cumberland County Power & Light Co., 5s, 1942.	50,000 00	50,000 00	48,400 00	
Lewiston & Auburn Electric Light Co., 5s, 1939.	26,000 00	26,000 00	25,995 00	
Lewiston Gas Light Company, 4s, 1924.	10,000 00	9,800 00	9,800 00	
Portland Gas Light Company, 4s, 1936.	15,000 00	15,000 00	14,700 00	
Public Works Company, Bangor, 5s, 1929.	15,000 00	15,750 00	15,000 00	
Rockland-Rockport Lime Company, 5s, 1920.	25,000 00	25,000 00	25,000 00	
Rumford Falls Power Co., 4s, 1945.	30,000 00	29,400 00	27,600 00	
Rumford Falls Power Co., 4½s, 1929.	25,000 00	25,000 00	24,625 00	
Total corporation bonds of Maine.	284,000 00			264,370 00
Mystic Valley Water Co., Conn., 5s, 1928	5,000 00	5,000 00	4,950 00	4,950 00
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric Co., common	25,000 00	12,500 00	-	
Dexter & Newport.	15,900 00	19,080 00	15,900 00	
Dexter & Piscataquis.	8,000 00	9,600 00	8,000 00	
Eastern Maine.	10,000 00	11,500 00	10,000 00	
European & North American.	60,000 00	78,000 00	60,000 00	
Maine Central.	25,000 00	27,500 00	25,000 00	
Portland & Ogdensburg.	25,100 00	12,550 00	12,677 75	
Portland Railroad.	55,000 00	61,875 00	55,000 00	
Total railroad stock of Maine.	224,000 00			186,577 75
Duluth-Superior Traction Company, pref.	10,000 00	7,000 00	7,500 00	
Duluth-Superior Traction Company, com.	2,500 00	1,875 00	-	
Hereford.	3,000 00	2,850 00	2,790 00	
Total railroad stock out of Maine.	15,500 00			10,290 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company, Bangor.	6,000 00	11,400 00	3,000 00	3,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.	3,000 00	4,500 00	3,000 00	
First National Bank, Portland.	6,800 00	7,616 00	6,800 00	
Presque Isle National Bank, Presque Isle	1,100 00	2,310 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.		2,300 00	2,300 00	
Baltimore, Chesapeake & Atlantic.		800 00	800 00	
Bangor & Aroostook.		900 00	900 00	
Bangor Railway & Electric Company.		700 00	700 00	
Fort Smith Light & Traction, Ark.		300 00	300 00	
Lewiston, Brunswick & Bath Street.		1,700 00	1,700 00	
Maryland, Delaware & Virginia.		1,500 00	1,500 00	
Terre Haute Traction & Light Co., Ind.		200 00	200 00	
Terre Haute & Western.		483 75	483 75	
Wladiskawkas Railway.		800 00	800 00	9,683 75
<i>Loans on Corporation Bonds.</i>				
American Realty Company.		500 00	500 00	
Bangor Gas Light Company.		800 00	800 00	
Bar Harbor & Union River Power Company.		850 00	850 00	
Berlin Mills Company.		519 35	519 35	
California Gas & Electric Corporation.		350 00	350 00	

BANGOR SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit City Gas Company, Mich.....	500 00	500 00	
Eastern Steamship Company.....	1,000 00	1,000 00	
Madison River Power Company.....	350 00	350 00	
Marion Light & Heating Company, Ind.....	700 00	700 00	
Minneapolis General Electric Company, Minn.....	200 00	200 00	
Orono Pulp & Paper Company.....	850 00	850 00	
Portland Lighting & Power Company.....	300 00	300 00	
Public Works Company, Bangor.....	800 00	800 00	
Rockford Electric Company, Ill.....	700 00	700 00	8,419 35
<i>Loans on Railroad Stock.</i>			
Bangor Railway & Electric Company, preferred.....	2,500 00	2,500 00	
European & North American.....	1,164 00	1,164 00	
Lewiston, Augusta & Waterville Street, preferred.....	12,100 00	12,100 00	15,764 00
<i>Loans on Corporation Stock.</i>			
American Telephone & Telegraph Company.....	2,000 00	2,000 00	
American Woolen Company, preferred.....	2,300 00	2,300 00	
Cumberland County Power & Light Co., preferred.....	8,000 00	8,000 00	
Hincks Coal Company, Bangor.....	3,300 00	3,300 00	
Maine & New Brunswick Electric Power Co., Ltd.....	200 00	200 00	
Morse & Company, Bangor.....	20,000 00	20,000 00	
One Hundred Associates of Bangor.....	100 00	100 00	
Orono Pulp & Paper Company.....	1,000 00	1,000 00	
Quincy Real Estate Trust, Mass.....	15,000 00	15,000 00	
Swift & Company, Chicago.....	200 00	200 00	52,100 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Bangor.....	9,000 00	9,000 00	
Second National Bank, Bangor.....	2,500 00	2,500 00	11,500 00
<i>Loans on Trust Company Stock.</i>			
Kenduskeag Trust Company, Bangor.....	2,400 00	2,400 00	
Merrill Trust Company, Bangor.....	1,300 00	1,300 00	3,700 00
Loan on city of Seattle, Wash., bonds.....	1,200 00	1,200 00	
Loans to Bangor Young Men's Christian Association.....	7,750 00	7,750 00	
Loans on Bangor Savings Bank books.....	115 00	115 00	
Loans on mortgages of real estate.....	349,603 45	349,603 45	358,668 45
Real estate investment.....	84,494 13	84,494 13	
Real estate foreclosure.....	557 70	557 70	
Vault and furniture.....	11,898 36	11,898 36	96,950 19
Premium account.....	-	1,017 25	1,017 25
Cash on deposit.....	85,048 53	85,048 53	
Cash on hand.....	6,054 92	6,054 92	91,103 45
Unpaid accrued interest.....	58,779 35		6,391,964 67
	6,573,333 81		
Due depositors, earned dividend and accrued State tax.....	5,877,235 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	696,098 78		

BATH SAVINGS INSTITUTION—BATH.

July 11, 1913.

WILLIAM D. SEWALL, President.

FREDERIC H. LOW, Treasurer.

CHARLES C. LOW, Assistant Treasurer.

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

Organized July 16, 1852.

LIABILITIES.

Deposits	\$4,252,551 24
Reserve fund	219,632 57
Undivided profits.....	300,084 73
	\$4,772,268 54

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad	\$10,000 00	\$10,100 00	\$10,000 00	
Penobscot, 3½s, 1926-7, Ct. House	10,000 00	9,600 00	10,000 00	
City of Auburn, 3½s, 1924, Refunding..	9,500 00	9,167 50	9,500 00	
Bangor, 4s, 1931, Municipal...	10,000 00	10,150 00	10,000 00	
Rockland, 3½s, 1917, Refunding	10,000 00	9,850 00	10,000 00	
South Portland, 4s, 1917-25, Ref.	20,000 00	20,000 00	20,000 00	
Town of Lubec, 4s, 1921, Water.....	14,000 00	14,000 00	14,000 00	
Millinocket, 4s, 1914-19, Fund.	6,000 00	6,000 00	6,000 00	
Millinocket, 4s, opt. 1911, School	2,000 00	2,000 00	2,000 00	
Brunswick & Topsham Water Dist., 4s, 1926.....	4,000 00	4,000 00	3,860 00	
Kennebec Water District, 3½s, 1915-25	15,000 00	14,550 00	13,759 25	
Portland Water District, 4s, 1928.....	60,000 00	60,900 00	60,000 00	
Total public funds of Maine.....	170,500 00			169,129 25
Commonwealth of Massachusetts, 3s, 1941, Metropolitan Water Loan.....	70,000 00	60,900 00	64,750 00	
Commonwealth of Massachusetts, Reg. 3½s, 1944, Metropolitan Water Loan..	30,000 00	28,650 00	30,000 00	
County of Allen, Ind., 3½s, 1919, Ct. House and Power Station.....	20,000 00	19,600 00	20,000 00	
Athens, O., 5s, 1926, Road Imp.	10,000 00	11,000 00	10,000 00	
Franklin, Ky., 4s, 1919, Refund.	20,000 00	19,900 00	20,000 00	
Franklin, O., 4s, 1919, Funding	10,000 00	10,150 00	10,000 00	
Jackson, O., 4s, 1914, Turnpike	5,000 00	5,000 00	5,000 00	
King, Wash., 4½s, opt. 1926, Harbor.....	20,000 00	20,500 00	20,000 00	
Lyon, Kan., 4½s, opt. 1916-17, Refunding.....	17,000 00	17,000 00	17,000 00	
Woodbury, Ia., 3½s, 1914, Ref.	4,000 00	3,740 00	4,000 00	
City of Beatrice, Neb., 4s, 1918, Funding	20,500 00	20,295 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, 1952, Refunding.....	20,000 00	19,000 00	20,000 00	
Cincinnati, O., 3½s, 1952, Refund.	10,000 00	9,500 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	2,010 00	2,000 00	
Dubuque, Ia., 3½s, 1920, Refund.	8,250 00	8,002 50	8,250 00	
Duluth, Minn., 4s, 1928-36, Wat. and Light.....	5,000 00	5,000 00	4,770 00	
Jacksonville, Ill., 4s, 1919, Refunding.....	10,000 00	9,950 00	10,000 00	
Los Angeles, Calif., 4½s, 1940, Water.....	10,000 00	10,400 00	10,000 00	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Michigan City, Ind., 5s, 1914-20 Water	11,000 00	11,330 00	11,000 00	
Minneapolis, Minn., Reg. 3½s, 1932, Water	10,000 00	9,500 00	9,900 00	
New York, N. Y., Reg. 3½s, 1951-2, Rapid Transit	50,000 00	44,000 00	50,000 00	
New York, N. Y., 4½s, 1960, Rapid Transit	25,000 00	25,625 00	25,000 00	
Owensboro, Ky., 4s, 1931, Water	10,000 00	9,850 00	10,000 00	
Philadelphia, Pa., Reg., 3½s, 1934 Water	50,000 00	48,250 00	50,000 00	
Portland, Ore., 4s, 1937, Park	20,000 00	19,300 00	19,050 00	
Seattle, Wash., 4½s, 1931, Sch. District	10,000 00	10,200 00	10,000 00	
Springfield, Mass., Reg. 3½s, 1916-18, School	10,000 00	9,850 00	10,000 00	
Toledo, O., 3½s, 1929, Refunding	6,000 00	5,730 00	6,000 00	
Vincennes, Ind., 4½s, 1913, Ref.	6,000 00	6,000 00	6,000 00	
Port of Seattle, Wash., 4½s, 1951, Imp.	5,000 00	5,225 00	4,781 50	
Town of Plaistow, N. H., 3½s, 1920, Ref.	10,000 00	9,550 00	10,000 00	
Total public funds out of Maine	564,750 00			558,001 50
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	36,000 00	38,880 00	35,318 75	
Bangor & Aroostook, Medford Ext. 5s, 1937	10,000 00	10,400 00	10,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	20,000 00	21,200 00	20,000 00	
Bangor & Aroostook, Washburn Ext. 5s, 1939	25,000 00	25,500 00	24,890 00	
Bangor & Aroostook, St. John River Ext., 5s, 1939	25,000 00	25,500 00	24,400 00	
Bangor & Aroostook, 4s, 1951	57,000 00	47,025 00	52,810 00	
Bangor & Aroostook, Car Trust, 5s, 1913-14	20,000 00	20,000 00	19,719 00	
Bangor Railway & Electric Co., 5s, 1935	16,000 00	16,160 00	15,720 00	
Boston & Maine, 4s, 1926	25,000 00	23,750 00	24,147 50	
Bridgton & Saco River, 4s, 1928	22,500 00	22,500 00	22,200 00	
Knox & Lincoln, 5s, 1921	25,000 00	25,875 00	25,000 00	
Lewiston, Augusta & Waterville, 5s, 1915 (notes)	10,000 00	10,000 00	9,825 00	
Maine Central, 5s, 1923	16,000 00	16,960 00	16,000 00	
Northern Maine Seaport, 5s, 1935	5,000 00	5,100 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	65,000 00	55,250 00	53,593 75	
Portland Railroad, 4½s, 1916 (notes)	35,000 00	35,000 00	34,485 00	
Portland & Rumford Falls, 4s, 1926	34,000 00	34,000 00	33,895 00	
Portland & Rumford Falls, 4s, 1927	15,000 00	15,000 00	14,825 00	
Portland Terminal, 4s, 1961	20,000 00	20,000 00	18,350 00	
Portland Union Railway Station Co., 4s, 1927	3,000 00	3,000 00	3,000 00	
Portsmouth, Dover & York, 4½s, opt. 1913	10,000 00	9,500 00	9,100 00	
Rockland, Thomaston & Camden, 4s, 1921	13,500 00	13,230 00	12,500 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,100 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	35,000 00	35,000 00	32,625 00	
Sanford & Cape Porpoise, 5s, 1928	10,000 00	10,000 00	9,500 00	
Somerset, 5s, 1917	30,000 00	30,600 00	30,000 00	
Somerset, 4s, 1950	18,000 00	18,000 00	16,570 00	
Somerset, 4s, 1955	50,000 00	48,750 00	48,000 00	
Washington County, 3½s, opt. 1924	3,000 00	2,565 00	2,550 00	
Total railroad bonds of Maine	684,000 00			654,024 00
Ann Arbor, 4s, 1995	25,000 00	20,000 00	22,500 00	
Ashland Light, Power & Street, Wis., 5s, 1939	25,000 00	25,000 00	23,475 00	
Atchinson, Topeka & Santa Fe, General Mortgage 4s, 1995	50,000 00	49,000 00	48,097 50	

BATH SAVINGS INSTITUTION—Continued.

LIABILITIES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchinson, Topeka & Santa Fe, Adj. 4s, 1995.....	20,500 00	18,040 00	16,043 75	
Atchinson, Topeka & Santa Fe, Eastern Oklahoma Division, 4s, 1928.....	10,000 00	9,800 00	9,525 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	10,000 00	10,000 00	10,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	29,000 00	29,290 00	28,800 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	35,000 00	36,225 00	35,000 00	
Baltimore & Ohio, Southwestern Div., 3½s, 1925.....	35,000 00	32,025 00	31,718 75	
Baltimore & Ohio, 4s, 1948.....	10,000 00	9,800 00	10,000 00	
Belleville & Carondelet, 6s, 1923.....	10,000 00	11,200 00	10,000 00	
Bloomington & Normal Railway & Light Co., 5s, 1928.....	2,000 00	2,000 00	1,940 00	
Boston & Worcester Street, 4½s, 1923.....	25,000 00	24,500 00	24,262 50	
Buffalo Railway, N. Y., 5s, 1931.....	40,000 00	41,600 00	40,000 00	
Buffalo & Susquehanna, 4s, 1951.....	25,000 00	12,500 00	17,500 00	
Buffalo & Susquehanna, 4½s, 1953.....	40,000 00	8,000 00	15,300 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,000 00	25,000 00	
Cedar Rapids & Iowa City Ry. & Lt. Co., 5s, opt. 1913.....	10,000 00	9,700 00	9,850 00	
Central Branch, 4s, 1919.....	10,000 00	9,300 00	9,550 00	
Central Ohio, 4½s, 1930.....	10,000 00	10,100 00	10,000 00	
Central Pacific, 4s, 1949.....	45,000 00	43,650 00	44,750 00	
Central Pacific, 4s, 1954.....	5,000 00	4,500 00	4,701 25	
Central Vermont, 4s, 1920.....	100,000 00	90,500 00	90,000 00	
Chicago, Burlington & Quincy, Ill. Div., 3½s, opt. 1929.....	50,000 00	43,000 00	47,875 00	
Chicago & Eastern Illinois, 5s, 1937.....	25,000 00	27,000 00	25,000 00	
Chicago Railways Co., 4-5s, 1927, Series A.....	10,000 00	9,600 00	9,000 00	
Chicago Railways Co., 4-5s, 1927, Series B.....	10,000 00	8,800 00	8,000 00	
Chicago & West Michigan, 5s, 1921.....	50,000 00	50,000 00	50,000 00	
Cincinnati, Dayton & Ironton, 5s, 1941.....	10,000 00	10,450 00	9,375 00	
Cleveland, Cincinnati, Chicago & St. Louis, W. W. V. Div., 4s, 1940.....	10,000 00	9,400 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	15,000 00	16,500 00	15,000 00	
Columbus Street, O., 5s, 1932.....	5,000 00	5,125 00	4,862 50	
Concord & Montreal, 4s, 1920.....	10,000 00	9,300 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	10,150 00	10,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	10,000 00	10,500 00	10,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	40,000 00	40,000 00	38,862 50	
Duluth Street, Minn., 5s, 1930.....	25,000 00	25,250 00	24,900 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917.....	5,000 00	5,000 00	4,500 00	
Elgin, Joliet & Eastern, 5s, 1941.....	15,000 00	16,200 00	15,000 00	
Hereford, 4s, 1930.....	28,000 00	28,000 00	28,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	50,000 00	47,500 00	48,862 50	
Ironwood & Bessemer Ry. & Lt. Co., 5s, opt. 1916.....	25,000 00	23,750 00	22,500 00	
Ithaca Street, N. Y., 5s, 1957.....	13,000 00	6,500 00	6,500 00	
Jamestown Street, N. Y., 6s, 1923.....	15,000 00	15,900 00	15,000 00	
Joplin & Pittsburg, 5s, 1930.....	30,000 00	30,000 00	28,800 00	
Kanawha & Michigan, 4s, 1990.....	40,000 00	37,200 00	37,368 75	
Kansas City Belt, Mo., 6s, 1916.....	40,000 00	42,000 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	69,000 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	7,500 00	7,150 00	
Mason City & Fort Dodge, 4s, 1955.....	25,000 00	20,000 00	20,375 00	
Middlesex & Boston Street, 4½s, 1932.....	10,000 00	9,800 00	9,825 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	25,000 00	25,625 00	24,200 00	
Minneapolis & St. Louis, 4s, 1949.....	10,000 00	6,500 00	9,787 50	

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>
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,375 00	4,700 00	
New York, Auburn & Lansing, 5s, 1935	4,000 00	2,000 00	1,360 00	
New York, Brooklyn & Manhattan Beach 5s, 1935.....	10,000 00	10,500 00	10,000 00	
New York Central & Hudson River, 4s, 1934.....	10,000 00	9,100 00	9,375 00	
New York & Greenwood Lake, 5s, 1946	9,000 00	9,540 00	9,000 00	
New York, New Haven & Hartford, 5s, 1913, (notes).....	10,000 00	10,000 00	9,962 50	
New York, New Haven & Hartford, 6s, 1948.....	25,000 00	32,000 00	25,000 00	
Norfolk & Western, 4s, 1906.....	25,000 00	25,000 00	25,000 00	
Northern Ohio, 5s, 1945.....	10,000 00	10,500 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1997.....	33,000 00	33,000 00	30,208 40	
Ogdensburg & Lake Champlain, 4s, 1948	25,000 00	21,250 00	24,490 00	
Omaha & Council Bluffs Street, 5s, 1928	10,000 00	10,000 00	9,800 00	
Oregon Short Line, 4s, opt. 1907.....	4,000 00	3,680 00	3,840 00	
Passenger & Belt, Lexington, Ky., 6s, 1914.....	8,000 00	8,080 00	7,800 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	13,520 00	13,000 00	
Peoria, Bloomington & Champaign, 5s, 1936.....	20,000 00	20,000 00	20,000 00	
Reading Company & Philadelphia & Reading Coal & Iron Co., 4s, 1997.....	20,000 00	19,600 00	19,837 50	
Rochester, Syracuse & Eastern, 5s, 1945	16,000 00	13,600 00	13,590 00	
Rochester Railway, N. Y., 5s, 1930.....	20,000 00	20,800 00	19,475 00	
Saginaw Valley Traction, Mich., 5s, 1920	15,000 00	15,000 00	14,500 00	
St. Louis, Iron Mountain & Southern, 5s, 1931.....	15,000 00	15,975 00	15,000 00	
St. Louis & San Francisco, 5s, 1931.....	10,000 00	10,650 00	10,000 00	
St. Louis & San Francisco, 4s, 1951.....	32,000 00	25,600 00	27,200 00	
St. Louis, Springfield & Peoria, 5s, 1939	3,000 00	3,000 00	2,910 00	
St. Louis Southwestern, 4s, 1989.....	20,000 00	18,000 00	19,237 50	
St. Paul City Railway, Minn., 5s, 1937.....	15,000 00	16,050 00	15,000 00	
Schnectady Railway, N. Y., 4s, opt. 1911	50,000 00	51,500 00	50,000 00	
Scranton Passenger, Pa., 6s, 1920.....	37,000 00	39,590 00	37,000 00	
Southern Indiana, 4s, 1951.....	33,000 00	28,050 00	29,507 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	14,350 00	12,600 00	
Taunton & Brockton St., Mass., 5s, 1917	6,000 00	6,300 00	6,000 00	
Toledo Terminal, 4s, 1957.....	27,500 00	25,300 00	24,750 00	
Topeka Railway, Kan., 5s, 1930.....	20,000 00	20,000 00	19,724 50	
Trenton Passenger, N. J., 6s, opt. 1920.....	10,000 00	10,750 00	10,000 00	
Tri-City Railway & Light Co., 5s, 1923.....	35,000 00	35,000 00	34,250 00	
Ulster & Delaware, 5s, 1928.....	15,000 00	15,750 00	15,000 00	
Union Electric, Dubuque, Ia., 5s, 1924.....	20,000 00	20,000 00	20,000 00	
Union Pacific, 4s, 1947.....	10,000 00	10,000 00	10,000 00	
Utica Belt Line, 5s, 1939.....	25,000 00	27,250 00	24,500 00	
Utica & Mohawk Valley, N. Y., 4s, 1941	35,000 00	35,000 00	34,400 00	
Wilkesbarre & Eastern, 5s, 1942.....	10,000 00	10,000 00	10,000 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921.....	15,000 00	15,300 00	13,500 00	
Wisconsin Central, S. & D. Div., 4s, 1936	25,000 00	22,500 00	20,375 00	
Youngstown & Ohio River, 5s, 1935.....	10,000 00	10,000 00	9,800 00	
Zanesville Electric, O., 4s, opt. 1904.....	10,000 00	9,400 00	10,000 00	
Total railroad bonds out of Maine.....	2,172 000 00			2,048,212 90
<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, 1916.....	2,000 00	2,000 00	2,000 00	
Eastern Steamship Company, 5s, 1927.....	28,000 00	28,000 00	27,925 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>
Hyde Windlass Company, Bath, 5s, 1919-21.....	6,000 00	6,000 00	5,805 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918.....	10,000 00	10,000 00	9,950 00	
Lewiston & Auburn Elec. Light, Co., 5s, 1939.....	21,000 00	21,000 00	20,800 00	
Lewiston Gas Light Co., 4s, 1924.....	10,000 00	9,800 00	10,000 00	
Maine Water Company, 5s, 1931.....	25,000 00	25,000 00	24,260 00	
Oxford Paper Company, 5s, 1921.....	4,000 00	4,000 00	4,000 00	
Pejepscot Paper Company, Brunswick 5s, 1920-5.....	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., 4s, 1921.....	20,000 00	20,000 00	20,000 00	
Portland Water Company, 4s, 1927.....	1,000 00	1,015 00	980 00	
Rumford Falls Power Company, 4s, 1929.....	45,000 00	45,000 00	44,250 00	
Rumford Falls Power Co., 4s, 1945.....	10,000 00	9,800 00	9,200 00	
Sagadahoc Light & Power Co., Bath, 4s, 1922.....	14,000 00	14,000 00	13,325 00	
Standish Water & Construction Co., 4s, 1923.....	5,000 00	5,075 00	5,000 00	
State Loan Company, Portland, 4s, 1945.....	25,000 00	25,000 00	23,875 00	
Total corporation bonds of Maine.....	326,000 00			318,845 00
Barnstable Water Company, Mass., 5s, 1931.....	10,000 00	10,000 00	9,900 00	
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.....	20,000 00	20,000 00	19,681 25	
Denver Union Water Co., Col., 5s, 1914.....	61,200 00	58,140 00	53,864 00	
Total corporation bonds out of Maine.....	111,200 00			99,695 25
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	35,600 00	32,040 00	30,260 00	
Dexter & Newport.....	8,000 00	9,600 00	8,000 00	
Dexter & Piscataquis.....	17,000 00	20,400 00	17,000 00	
Maine Central.....	60,000 00	66,000 00	60,000 00	
Portland & Ogdensburg.....	50,000 00	25,000 00	25,000 00	
Total railroad stock of Maine.....	170,600 00			140,260 00
Atchison, Topeka & Santa Fe, pref.....	10,100 00	10,352 50	2,626 00	
Duluth Superior Traction, pref.....	10,000 00	7,000 00	7,500 00	
Fitchburg, preferred.....	1,500 00	1,875 00	1,500 00	
Hereford.....	10,000 00	9,500 00	9,700 00	
Illinois Central.....	48,830 00	61,000 00	48,800 00	
Illinois Central (leased lines).....	3,400 00	3,230 00	3,400 00	
New York Central & Hudson River.....	7,800 00	8,736 00	7,800 00	
New York, New Haven & Hartford.....	31,500 00	42,525 00	31,500 00	
Pennsylvania.....	19,500 00	24,375 00	19,500 00	
Union Pacific, preferred.....	10,000 00	9,050 00	6,000 00	
Union Pacific, common.....	15,000 00	24,000 00	3,750 00	
Total railroad stock out of Maine.....	167,600 00			142,076 00
<i>Corporation Stock Owned.</i>				
Denver Union Water Company, preferred.....	78,800 00	23,640 00	16,000 00	
New York Real Estate Association.....	5,000 00	5,000 00	5,000 00	
Total corporation stock owned.....	83,800 00			21,000 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath.....	5,500 00	7,425 00	5,500 00	
Biddeford National Bank, Biddeford.....	6,200 00	6,200 00	6,200 00	
First National Bank, Bangor.....	5,100 00	7,650 00	5,100 00	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Bath.....	12,400 00	12,400 00	12,280 00	
First National Bank, Damariscotta.....	1,500 00	1,575 00	1,500 00	
First National Bank, Portland.....	20,000 00	22,400 00	20,000 00	
First National Bank, Wiscasset.....	300 00	300 00	300 00	
National Shoe & Leather Bank, Auburn	10,900 00	11,900 00	10,900 00	
South Berwick National Bank, So. Berwick.....	2,000 00	2,200 00	2,000 00	
Total national bank stock of Maine.....	63,900 00			63,780 00
<i>Loans on Railroad Bonds.</i>				
Aurora, Elgin & Chicago, Ill.....		600 00	600 00	
Bangor & Aroostook.....		1,200 00	1,200 00	
Chicago, Indianapolis & Louisville.....		900 00	900 00	
Ironwood & Bessemer Railway & Light Co.....		1,500 00	1,500 00	
Southern Pacific.....		3,000 00	3,000 00	
Tri-City Railway & Light Company.....		1,400 00	1,400 00	8,600 00
<i>Loans on Corporation Bonds.</i>				
Continental Coal Company.....		857 00	857 00	
Dallas Electric Corporation.....		400 00	400 00	
General Motors.....		20,000 00	20,000 00	21,257 00
<i>Loans on Railroad Stock.</i>				
Chicago & Northwestern.....		6,000 00	6,000 00	
Fitchburg, preferred.....		1,000 00	1,000 00	
Great Northern, preferred.....		4,000 00	4,000 00	
Pennsylvania.....		1,433 00	1,433 00	
Portland & Rumford Falls.....		9,300 00	9,300 00	21,733 00
<i>Loans on Corporation Stock.</i>				
American Telephone & Telegraph Company.....		1,043 00	1,043 00	
American Woolen Company, preferred.....		150 00	150 00	
General Electric Company.....		1,000 00	1,000 00	
Hyde Windlass Company, Bath.....		23,800 00	23,800 00	
Oscar Holway Company, Auburn.....		5,000 00	5,000 00	
Railway & Light Securities Company.....		500 00	500 00	
Torrey Roller Bushing Works, Bath.....		2,750 00	2,750 00	
United States Steel Corporation.....		5,000 00	5,000 00	
Worumbo Manufacturing Company, Lisbon Falls.....		11,350 00	11,350 00	50,593 00
<i>Loans on National Bank Stock.</i>				
Bath National Bank.....		10,100 00	10,100 00	
First National Bank, Richmond.....		4,300 00	4,300 00	
Union National Bank, Brunswick.....		450 00	450 00	14,850 00
<i>Loans to Corporations.</i>				
David T. Percy & Sons, Bath (endorsed).....		7,500 00	7,500 00	
Trustees of the Beacon Street M. E. Church, Bath.....		200 00	200 00	
Universalist Society of Bath.....		200 00	200 00	7,900 00
<i>Loans to Municipalities.</i>				
County of Sagadahoc.....		4,000 00	4,000 00	
Town of Georgetown.....		1,500 00	1,500 00	
West Bath.....		540 00	540 00	6,040 00
Loan on Bath Trust Company stock.....		800 00	800 00	
Loans on Bath Savings Institution books.....		8,292 00	8,292 00	
Loans on mortgages of real estate.....		237,267 85	237,267 85	246,359 85
Real estate investment.....		50,000 00	50,000 00	
Real estate foreclosure.....		6,328 21	6,328 21	56,328 21

BATH SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	119,771 56	119,771 56	
Cash on hand.....	3,812 02	3,812 02	123,583 58
Unpaid accrued interest.....	35,139 63		4,772,268 54
Due depositors, earned dividend and accrued State tax.....	4,952,487 77		
	4,345,618 22		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	606,869 55		

BELFAST SAVINGS BANK—BELFAST.

March 20, 1913.

JAMES H. HOWES, President. WILMER J. DORMAN, Treasurer.
ELON B. GILCHREST, Assistant Treasurer.

TRUSTEES—James H. Howes, Arthur I. Brown, Ben D. Field, Ralph M. Johnson,
Orlando E. Frost.

Organized April 30, 1868.

LIABILITIES.

Deposits.....	\$1,864,937 53
Reserve fund.....	100,000 00
Undivided profits.....	28,042 46
	\$1,992,979 99

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 4s, 1938-42, City Hall.	\$35,000 00	\$35,700 00	\$35,000 00	
Brunswick & Topsham Water District, 4s, 1936.....	10,000 00	10,000 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	12,300 00	12,000 00	
Wyandotte, Kan., 4½s, 1924, Bdg. District.....	8,000 00	8,250 00	8,000 00	
City of Chicago, Ill., 4s, 1922, Sanitary 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, Funding.....	5,000 00	5,050 00	5,000 00	
Lexington, Ky., 4s, 1933, Board of Education.....	10,000 00	9,850 00	10,000 00	
Mansfield, O., 4½s, 1916, Ref. Bond.....	1,000 00	1,015 00	1,000 00	
New York, N. Y., Reg. 3½s, 1953, Rapid Transit.....	90,000 00	79,200 00	90,000 00	
New York, N. Y., Reg. 3½s, 1953, Street and Park.....	10,000 00	8,800 00	10,000 00	
New York, N. Y., Reg. 3½s, 1952, Docks and Ferries.....	50,000 00	44,000 00	50,000 00	
Pawtucket, R. I., 4s, 1944, Fund. District.....	10,000 00	10,000 00	10,000 00	
Pittsburgh, Pa., 4s, 1935, Water District.....	10,000 00	10,200 00	10,000 00	
West Bay City, Mich., 6s, 1925, Funding.....	10,000 00	10,800 00	10,000 00	
Westport, Mo., 6s, 1915, School District.....	5,000 00	5,200 00	5,000 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	5,400 00	5,000 00	
Bangor & Aroostook, Consol. 4s, 1951.....	25,000 00	25,625 00	22,500 00	
Bangor & Aroostook, St. John River Extension, 5s, 1939.....	30,000 00	30,600 00	30,000 00	
Belfast & Moosehead Lake, 4s, 1920.....	33,000 00	33,000 00	32,980 00	
Knox & Lincoln, 5s, 1921.....	1,000 00	1,035 00	1,000 00	
Maine Central, 5s, 1923.....	20,000 00	21,200 00	20,000 00	
Maine Central & E. & N. A., 4s, 1933.....	10,000 00	10,000 00	10,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	1,000 00	1,010 00	1,000 00	
Portland Railroad, 4½s, 1916, (notes).....	5,000 00	5,000 00	4,900 00	
Sanford & Cape Porpoise, 5s, 1928.....	25,000 00	25,000 00	24,500 00	
Total railroad bonds of Maine.....	155,000 00			151,880 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>
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	5,050 00	4,900 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	30,000 00	30,300 00	30,000 00	
Big Sandy, 4s, 1944.	5,000 00	4,400 00	4,500 00	
Boston & Revere Electric, Mass., 5s, 1928	10,000 00	10,400 00	10,000 00	
Boston & Worcester St., Mass., 4½s, 1923	25,000 00	24,500 00	24,250 00	
Brockton & Plymouth St., Mass., 4½s, 1920.	20,000 00	19,000 00	19,000 00	
Buffalo Railway, N. Y., 5s, 1931	10,000 00	10,400 00	10,000 00	
Buffalo & Susquehanna, 4s, 1951.	10,000 00	5,000 00	9,500 00	
Buffalo & Susquehanna, 4½s, 1953.	10,000 00	2,000 00	9,200 00	
Burlington & Missouri River, Con. 6s, 1918.	6,000 00	6,150 00	6,000 00	
Carthage & Adirondack, 4s, 1981.	5,000 00	4,600 00	5,000 00	
Chicago, Burlington & Quincy, Ill. Div., 4s, 1949.	10,000 00	9,800 00	10,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	10,000 00	9,500 00	10,000 00	
Chicago & West Michigan, 5s, 1921.	10,000 00	10,000 00	10,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953.	10,000 00	8,800 00	9,500 00	
Cleveland Railway, O., 5s, 1931	25,000 00	25,250 00	25,000 00	
Concord, Maynard & Hudson St., 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	8,700 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	10,000 00	10,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.	25,000 00	25,000 00	25,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920.	5,000 00	5,000 00	5,000 00	
Grand Rapids & Indiana, 4½s, 1941.	10,000 00	10,300 00	10,000 00	
Hocking Valley, 4½s, 1999.	20,000 00	20,400 00	20,000 00	
Indiana, Illinois & Iowa, 4s, 1950.	20,000 00	19,000 00	20,000 00	
Iowa Central, 5s, 1938.	20,000 00	20,000 00	20,000 00	
Iowa Falls & Sioux City, 7s, 1917.	5,000 00	5,550 00	5,000 00	
Jamestown Street, N. Y., 6s, 1923.	1,000 00	1,060 00	1,000 00	
Kansas City, Clinton & Springfield, 5s, 1925.	10,000 00	10,000 00	10,000 00	
Kansas City, Fort Scott & Memphis, 4s, 1936.	25,000 00	19,500 00	20,000 00	
Keokuk & Des Moines, 5s, 1923.	5,000 00	5,050 00	5,000 00	
Lake Shore & Michigan Southern, 4s, 1928	15,000 00	13,875 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	9,500 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932	20,000 00	21,200 00	20,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945	50,000 00	45,000 00	50,000 00	
Louisville & Nashville, 5s, 1916.	10,000 00	10,000 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924.	10,000 00	10,400 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	
Milwaukee, Sparta & Northwestern, 4s, 1947.	30,000 00	28,500 00	28,200 00	
Missouri, Kansas & Eastern, 5s, 1942.	10,000 00	10,800 00	10,000 00	
Missouri, Kansas & Texas, 5s, 1944.	25,000 00	25,000 00	25,000 00	
New York, New Haven & Hartford, H. R. & P. Div., 4s, 1954.	20,000 00	19,300 00	20,000 00	
New York & Rockaway Beach, 5s, 1927	25,000 00	26,000 00	25,000 00	
New York & Stamford, 5s, 1931.	10,000 00	10,500 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	25,000 00	21,250 00	25,000 00	
Omaha & Council Bluffs St., 5s, 1928.	25,000 00	25,000 00	24,600 00	
Pere Marquette of Indiana, 4s, 1943.	5,000 00	4,000 00	4,500 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	12,750 00	13,500 00	

BELFAST SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
St. Louis & San Francisco, 5s, 1931	5,000 00	5,325 00	5,000 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	10,000 00	10,300 00	10,000 00	
Scioto Valley Traction, O., 5s, 1923	15,000 00	15,000 00	14,500 00	
Southern Indiana, 4s, 1951	10,000 00	8,500 00	9,000 00	
South Shore & Boston Street, 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 of St. Louis, 4s, opt. 1910	10,000 00	9,300 00	9,500 00	
Terre Haute Traction & Light Co., Ind., 5s, 1944	15,000 00	15,000 00	14,600 00	
Terre Haute & Western, 5s, 1937	5,000 00	5,000 00	4,700 00	
Toledo Terminal, 4½s, 1957	11,000 00	10,120 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	25,000 00	25,000 00	24,800 00	
Worcester & Holden St., Mass., 5s, 1923	15,000 00	15,000 00	14,800 00	
Youngstown & Ohio River, 5s, 1935	10,000 00	10,000 00	9,800 00	
Total railroad bonds out of Maine	990,000 00			968,200 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1917-29	20,000 00	20,000 00	19,700 00	
Cumberland County Power & Light Co., 5s, 1942	15,000 00	15,000 00	14,600 00	
Kennebec Light & Heat Co., Augusta, 4½s, 1925	20,000 00	20,000 00	19,400 00	
Kennebunk Electric Light Co., 5s, 1930	10,000 00	10,000 00	9,900 00	
Lewiston & Auburn Electric 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	24,500 00	25,000 00	
Pejepscot Paper Co., Brunswick, 5s, 1922	20,000 00	20,000 00	19,800 00	
Portland Electric Company, 5s, 1926	20,000 00	20,000 00	19,700 00	
Rockland-Rockport Lime Co., 5s, 1920	25,000 00	25,000 00	25,000 00	
Rumford Falls Power Company, 4s, 1945	10,000 00	9,800 00	9,200 00	
Rumford Falls Power Company, 4½s, 1929	15,000 00	15,000 00	14,800 00	
St. Croix Paper Company, 5s, 1922	10,000 00	10,000 00	9,700 00	
York Light & Heat Co., Biddeford, 5s, 1927	15,000 00	15,000 00	14,700 00	
Total corporation bonds of Maine	222,000 00			218,400 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	38,000 00	45,600 00	38,000 00	
Portland Railroad	25,000 00	28,125 00	25,000 00	
Portland & Rumford Falls	5,000 00	10,000 00	9,500 00	
Total railroad stock owned	68,000 00			72,500 00
<i>Corporation Stock Owned.</i>				
Real Estate Company, Belfast	1,500 00	1,500 00	-	-
<i>National Bank Stock Owned.</i>				
National Shoe & Leather Bank, Auburn	1,000 00	1,100 00	1,000 00	1,000 00
<i>Loans on Public Funds.</i>				
City of Spokane, Wash.		200 00	200 00	
Town of Woodlawn, Ala.		110 76	110 76	
Village of St. Johns, Mich.		375 00	375 00	685 76
<i>Loans on Railroad Bonds.</i>				
Aurora, Elgin & Chicago, Ill.		1,500 00	1,500 00	
Bangor & Aroostook		1,800 00	1,800 00	
Belfast & Moosehead Lake		1,450 00	1,450 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>
Cedar Rapids & Missouri River.....	4,500 00	4,500 00	
Evansville Electric, Ind.....	650 00	650 00	
Grand Rapids, Belding & Saginaw.....	1,800 00	1,800 00	
Iowa Falls & Sioux City.....	4,000 00	4,000 00	
Kansas City, Fort Scott & Memphis.....	500 00	500 00	
Louisville & Jeffersonville Bridge.....	1,800 00	1,800 00	
Maine Central.....	2,000 00	2,000 00	
Northampton, Easton & Washington Traction.....	900 00	900 00	
Northern Pacific Great Northern.....	950 00	950 00	
Rockford & Freeport Electric, Ill.....	900 00	900 00	
Southern Indiana.....	1,600 00	1,600 00	
Utica & Mohawk Valley.....	501 96	501 96	24,851 96
<i>Loans on Corporation Bonds.</i>			
Agamenticus Electric Light Company, York.....	2,279 86	2,279 86	
Battle Creek Coal & Coke Company.....	185 00	185 00	
Cumberland County Power & Light Company.....	10,975 56	10,975 56	
Kennebunk Electric Light Company.....	219 37	219 37	
Lewiston & Auburn Electric Light Company.....	925 00	925 00	
Michigan State Telephone Company.....	500 00	500 00	
Maine & New Hampshire Granite Corporation.....	1,047 50	1,047 50	
Mount Waldo Granite Works, Frankfort.....	5,000 00	5,000 00	
Rockland-Rockport Lime Company.....	400 00	400 00	
Sterling Water Company, Ill.....	515 00	515 00	
United States Steel Corporation.....	4,700 00	4,700 00	
York Light & Heat Company, Biddeford.....	3,550 00	3,550 00	
York Power Company.....	8,244 17	8,244 17	38,541 46
<i>Loans on Railroad Stock.</i>			
Belfast & Moosehead Lake.....	1,240 00	1,240 00	
Chicago, Milwaukee & St. Paul.....	1,650 00	1,650 00	
Chicago & Northwestern.....	1,772 95	1,772 95	
Cripple Creek Central.....	1,200 00	1,200 00	
Cripple Creek Central, preferred.....	1,800 00	1,800 00	
Duluth-Superior Traction Company.....	400 00	400 00	
Great Northern.....	900 00	900 00	8,962 95
<i>Loans on Corporation Stock.</i>			
American Smelting & Refining Company, preferred..	130 00	130 00	
American Woolen Company, preferred.....	400 00	400 00	
East Butte Copper Mining Company.....	1,600 00	1,600 00	
Greene Cananea Copper Company.....	300 00	300 00	
Masonic Temple Association, Belfast.....	1,130 00	1,130 00	
Nevada Consolidated Copper Company.....	1,350 00	1,350 00	
North Butte Mining Company.....	400 00	400 00	
Odd Fellows Building Association, Belfast.....	1,250 00	1,250 00	
Quimby Manufacturing Company, Minneapolis.....	4,750 00	4,750 00	
Smith-Wallace Shoe Company, Chicago, preferred...	5,000 00	5,000 00	
United States Smelting, Refining & Mining Company	600 00	600 00	16,910 00
<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>			
Bangor Savings Bank.....	700 00	700 00	
Belfast Savings Bank.....	2,296 13	2,296 13	
Penobscot Savings Bank, Bangor.....	500 00	500 00	
Portland Savings Bank.....	700 00	700 00	
Seamen's Bank for Savings, New York.....	1,500 00	1,500 00	5,696 13
<i>Loans to Corporations.</i>			
Belfast Loan & Building Association.....	5,100 00	5,100 00	
First Universalist Society of Bangor.....	8,000 00	8,000 00	

BELFAST SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Matthews Brothers, Belfast.....	6,000 00	6,000 00	
Roman Catholic Bishop of Portland.....	9,500 00	9,500 00	28,600 00
Loans on City National Bank, Belfast, stock.....	1,325 00	1,325 00	
Loans to town of Frankfort.....	5,500 00	5,500 00	
Loan on name.....	487 50	487 50	
Loan on life insurance policy.....	250 00	250 00	
Loans on mortgages of real estate.....	84,863 00	84,863 00	92,425 50
Real estate investment.....	20,000 00	17,000 00	
Real estate foreclosure.....	7,540 00	8,604 85	25,604 85
Cash on deposit.....	17,221 03	17,221 03	
Cash on hand.....	15,600 35	15,600 35	32,821 38
Unpaid accrued interest.....	24,595 39		1,982,979 99
	2,011,165 53		
Due depositors, earned dividend and accrued State tax.....	1,890,791 24		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	120,374 29		

BETHEL SAVINGS BANK—BETHEL.

June 18, 1913.

J. M. PHILBROOK, President.

A. E. HERRICK, Treasurer.

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

Organized February 28, 1872.

LIABILITIES.

Deposits.....	\$456,801 12
Reserve fund.....	33,979 89
Undivided profits.....	27,507 58
	\$518,288 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cumberland, 3½s, 1922, Ct. H.	\$5,000 00	\$4,850 00	\$4,837 50	
City of Calais, 4s, 1926, Munic. Bldg.	5,000 00	5,075 00	5,000 00	
Portland, 4s, 1930, City Hall.....	4,000 00	4,060 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	
Brunswick & Topsham Water Dist., 4s, 1926.....	5,000 00	5,000 00	5,000 00	
Kennebec Water District, 3½s, 1925.....	5,000 00	4,775 00	4,681 50	
Livermore Falls Water Dist., 4s, 1929.....	10,000 00	10,000 00	10,000 00	
Portland Water District, 4s, 1928.....	10,000 00	10,150 00	10,000 00	
Van Buren Water District, 4½s, 1930.....	4,000 00	4,180 00	4,000 00	
Total public funds of Maine.....	64,000 00			\$63,519 00
County of Atchison, Kan., 4s, 1929, Ref.	4,000 00	3,940 00	4,000 00	
Beaver, Pa., 4s, 1930, Bridge....	5,000 00	5,075 00	5,000 00	
Franklin, Ky., 5s, 1923, Funding	3,000 00	3,180 00	3,000 00	
King, Wash., 5s, 1928, Funding	5,000 00	5,425 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,000 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Ref.	4,000 00	4,000 00	4,000 00	
Wyandotte, Kan., 4½s, 1919, Fund.	3,000 00	3,060 00	3,000 00	
City of Alpena, Mich., 4s, 1933, Electric Light.....	6,000 00	5,910 00	6,000 00	
Alpena, Mich., 5s, 1932, Water..	1,000 00	1,115 00	1,000 00	
Emporia, Kan., 4½s, opt. 1919, Refunding.....	6,000 00	6,000 00	6,000 00	
Hammond, Ind., 5s, 1918, School	4,000 00	4,140 00	4,000 00	
Ishpeming, Mich., 4s, 1916, Sch. District.....	3,000 00	2,985 00	3,000 00	
Kansas City, Mo., 3½s, 1919, Sch.	5,000 00	4,900 00	5,000 00	
Muncie, Ind., 5½s, 1915, School.	5,000 00	5,150 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water	5,000 00	5,075 00	5,000 00	
Port Huron, Mich., 4s, 1922, Pav- ing.....	3,000 00	2,970 00	3,000 00	
Sedalia, Mo., 4½s, opt. 1907, Ref.	4,000 00	4,000 00	4,000 00	
South Omaha, Neb., 5s, 1923, School District.....	10,000 00	10,600 00	10,000 00	
West Bay City, Mich., 5s, 1917, Electric Light.....	5,000 00	5,150 00	5,000 00	
Woonsocket, R. I., 4s, 1941, Funding.....	9,000 00	8,820 00	8,910 00	
Total public funds out of Maine.....	95,000 00			94,910 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,400 00	5,000 00	5,000 00

BETHEL SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cedar Rapids & Iowa City Ry. & Lt. Co., 5s, opt. 1913	5,000 00	4,850 00	4,950 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	5,000 00	5,250 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, 1934	5,000 00	4,500 00	4,475 00	
Chippewa Valley Railway, Light & Power Co., 5s, 1924	5,000 00	5,000 00	4,900 00	
Cleveland, Lorain & Wheeling, 5s, 1933	3,000 00	3,300 00	3,000 00	
Cleveland Railway, O., 5s, 1931	5,000 00	5,050 00	5,000 00	
Des Moines Street, Ia., 6s, 1914	3,000 00	3,015 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922	1,000 00	900 00	1,000 00	
Joplin & Pittsburg, 5s, 1930	9,000 00	9,000 00	8,655 00	
Newport & Fall River, 5s, 1918	3,000 00	3,000 00	3,000 00	
Omaha & Council Bluffs Railway & Bdg., 5s, 1928	5,000 00	5,000 00	4,975 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	
Wichita Railroad & Light Co., 5s, 1932	5,000 00	5,000 00	4,950 00	
Worcester & Southbridge St., 4s, 1922	5,000 00	4,750 00	4,950 00	
Total railroad bonds out of Maine	68,000 00			66,775 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, 1926	8,000 00	8,000 00	8,000 00	
Bethel Water Company, 4s, 1930	10,000 00	10,000 00	10,000 00	
Central Maine Power Company, 5s, 1939	5,000 00	5,000 00	4,825 00	
Eastern Mfg. Co., Bangor, 5s, 1931	5,000 00	5,000 00	4,785 50	
Eastern Steamship Company, 5s, 1927	6,000 00	6,000 00	5,995 00	
Hebron Water Company, 4s, 1922	3,000 00	2,940 00	3,000 00	
State Loan Company, 4s, 1945	3,000 00	3,000 00	2,895 00	
Total corporation bonds owned	45,000 00			44,500 50
<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	5,671 00	5,300 00	
Casco National Bank, Portland	4,600 00	4,784 00	4,600 00	
Chapman National Bank, Portland	1,000 00	1,069 00	1,000 00	
First National Bank, Portland	8,000 00	8,960 00	7,984 00	
National Shoe & Leather Bank, Auburn	2,200 00	2,420 00	2,200 00	
Norway National Bank, Norway	1,700 00	2,295 00	1,700 00	
Total national bank stock owned	27,800 00			27,784 00
<i>Loans on Corporation Stock.</i>				
Dunton Lumber Company, Rumford		5,000 00	5,000 00	
Glen Land & Building Company, Berlin N. H.		1,000 00	1,000 00	6,000 00
Loan on Berlin Savings Bank & Trust Co. stock, N. H.		700 00	700 00	
Loans on mortgages of real estate		184,828 54	184,828 54	185,528 54
Real estate investment		5,000 00	5,000 00	
Real estate foreclosure		2,605 91	2,605 91	
Safe and furniture		1,666 26	1,666 26	9,272 17
Cash on deposit		9,019 12	9,019 12	
Cash on hand		1,080 26	1,080 26	10,099 38
Unpaid accrued interest		2,683 80		518,288 59
Due depositors, earned dividend and accrued State tax		528,063 89		
		459,249 60		
Estimated market value of resources above liability for deposits, earned dividend and State tax		68,814 29		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

February 21, 1913.

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	\$1,438,659 00
Reserve fund	76,000 00
Undivided profits	71,666 18
	\$1,586,325 18

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, Refunding	\$24,000 00	\$23,160 00	\$24,000 00	
Biddeford, 4s, 1917, Refunding	6,000 00	6,030 00	6,000 00	
Brunswick & Topsham Water District, 4s, 1926	10,000 00	10,000 00	10,000 00	
Livermore Falls Sewer District, 4s, 1928	11,000 00	11,000 00	10,945 00	
Portland Water District, 4s, 1928	76,000 00	77,140 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	10,350 00	10,000 00	
Sioux City, Ia., 4½s, 1918, Fund. Superior, Wis., 4s, 1924, Ref.	5,000 00	5,050 00	5,000 00	
	5,000 00	4,950 00	5,000 00	
Total public funds out of Maine	20,000 00			20,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	15,000 00	12,375 00	13,650 00	
Biddeford & Saco Railroad, 4s, 1940	1,000 00	980 00	925 00	
Boston & Maine, 4s, 1926	10,000 00	9,500 00	9,637 50	
Bridgton & Saco River, 4s, 1928	10,000 00	10,000 00	9,970 00	
Northern Maine Seaport, 5s, 1935	15,000 00	15,300 00	15,000 00	
Portland Railroad, 3½s, opt. 1931	10,000 00	8,500 00	8,200 00	
Portland Railroad, 4½s, 1916 (notes)	10,000 00	10,000 00	9,790 50	
Somerset, 5s, 1917	5,000 00	5,100 00	5,000 00	
Total railroad bonds of Maine	76,000 00			72,173 00
Atchinson, Topeka & Santa Fe, Trans. S. L., 4s, 1958	10,000 00	9,300 00	9,575 00	
Auburn & Syracuse Electric, N. Y., 5s, opt. 1912	15,000 00	15,000 00	15,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	10,000 00	10,100 00	10,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	15,000 00	13,725 00	13,680 00	
Bristol County Street, Mass., 5s, 1921	10,000 00	2,500 00	10,000 00	
Brookton & Plymouth St., Mass., 4½s, 1920	5,000 00	4,750 00	5,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	10,000 00	10,200 00	10,000 00	
Canton-Massillon Electric, O., 5s, 1920	10,000 00	10,000 00	10,000 00	
Central Branch, 4s, 1919	15,000 00	13,950 00	13,900 00	
Central Pacific, 4s, 1949	20,000 00	19,400 00	19,525 00	
Chicago City Railway, Ill., 5s, 1927	10,000 00	10,300 00	10,000 00	
Chicago, Indiana & Southern, 4s, 1956	10,000 00	9,300 00	9,575 00	

BIDDEFORD SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago Railways Co., Purchase Money 4-5s, 1927.....	1,500 00	1,125 00	1,500 00	
Chicago Railways Co., Adj. Inc. 4s, 1927.....	1,900 00	1,045 00	1,900 00	
Chicago & West Michigan, 5s, 1921....	10,000 00	10,000 00	10,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953.....	5,000 00	4,400 00	4,750 00	
Cleveland Electric, O., 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Cleveland Railway, O., 5s, 1931.....	10,000 00	10,100 00	10,000 00	
Columbus, Delaware & Marion, O., 5s, 1921.....	6,000 00	5,400 00	5,670 00	
Dayton, Covington & Piqua Traction, 5s 1922.....	5,000 00	4,750 00	4,750 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	6,000 00	12,300 00	
Detroit & Toledo Shore Line, 4s, 1953....	13,000 00	11,310 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	
Hoosac Tunnel & Wilmington, 5s, 1922.....	10,000 00	9,000 00	10,000 00	
Indianapolis, Newcastle & Eastern Traction, 6s, 1919.....	6,000 00	6,060 00	6,000 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	15,375 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	8,500 00	9,900 00	
Old Colony Street, Mass., 4s, 1954.....	10,000 00	9,000 00	9,000 00	
Peoria, Bloomington & Champaign Trac. 5s, 1936.....	10,000 00	10,000 00	10,000 00	
Providence & Fall River St., 5s, 1921.....	10,000 00	6,500 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915.....	10,000 00	8,500 00	9,600 00	
Rockville, Broad Brook & East Windsor St., Conn., 5s, 1926.....	11,000 00	10,450 00	11,000 00	
Rutland, 4½s, 1941.....	10,000 00	10,000 00	10,000 00	
Rutland-Canadian, 4s, 1949.....	10,000 00	9,000 00	9,900 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	8,500 00	9,200 00	
St. Paul & Northern Pacific, 6s, 1923.....	1,000 00	1,150 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	9,300 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	10,000 00	9,000 00	9,300 00	
Toledo Terminal, 4½s, 1957.....	11,000 00	10,120 00	11,000 00	
Western Maryland, 4s, 1952.....	10,000 00	8,500 00	9,275 00	
Wheeling & Lake Erie, 4s, 1949.....	10,000 00	8,300 00	9,200 00	
Wichita Railroad & Light Co., Kan., 5s, 1932.....	5,000 00	5,000 00	4,950 00	
Wisconsin, Minnesota & Pacific, 4s, 1950.....	6,000 00	3,600 00	4,980 00	
Youngstown & Ohio River, 5s, 1935....	5,000 00	5,000 00	4,900 00	
Zanesville Electric, O., 4s, opt. 1904....	10,000 00	9,400 00	10,000 00	
Total railroad bonds out of Maine.....	536,900 00			520,655 00
<i>Corporation Bonds Owned.</i>				
American Realty Co., 5s, opt. 1903.....	8,000 00	8,000 00	8,000 00	
Biddeford & Saco Water Co., 4s, 1924....	20,000 00	19,600 00	19,500 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925.....	10,000 00	10,000 00	10,000 00	
Lewiston & Auburn Electric Light Co., 5s, 1939.....	15,000 00	15,000 00	15,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Old Orchard Water Company, 4s, 1922....	13,000 00	12,740 00	12,160 00	

BIDDEFORD 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>
Orono Water Company, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Rumford Falls Power Co., 4s, opt. 1915	5,000 00	4,900 00	4,600 00	
Rumford Falls Power Co., 4½s, opt. 1919	11,000 00	11,000 00	10,850 00	
York Light & Heat Co., Biddeford, 4½s, 1920	2,500 00	2,500 00	2,475 00	
York Light & Heat Co., Biddeford, 5s, 1927	6,000 00	6,000 00	5,940 00	
Total corporation bonds owned	105,500 00			103,525 00
<i>Railroad Stock Owned.</i>				
Portland Railroad	10,000 00	11,250 00	11,000 00	11,000 00
Duluth-Superior Traction Co., pref.	8,000 00	5,600 00	6,000 00	6,000 00
<i>Corporation Stock Owned.</i>				
Androscoggin Mills, Lewiston	2,000 00	3,400 00	3,000 00	
Edwards Manufacturing Co., Augusta	10,000 00	8,000 00	10,000 00	
Franklin Company, Lewiston	6,000 00	12,000 00	9,500 00	
Pepperell Manufacturing Co., Biddeford	30,000 00	90,000 00	30,000 00	
York Manufacturing Company, Saco	30,000 00	42,000 00	26,250 00	
Total corporation stock of Maine	78,000 00			78,750 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	20,700 00	20,700 00	
Canal National Bank, Portland	2,900 00	3,103 00	2,900 00	
Casco National Bank, Portland	200 00	208 00	200 00	
Cumberland National Bank, Portland	700 00	875 00	700 00	
First National Bank, Biddeford	15,500 00	20,925 00	21,660 00	
First National Bank, Wiscasset	400 00	400 00	400 00	
Manufacturers National Bank, Lewiston	5,400 00	5,870 00	5,400 00	
National Shoe & Leather Bank, Auburn	1,300 00	1,430 00	1,300 00	
South Berwick National 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	48,850 00			55,010 00
Merchant's National Bank, Portland, Ore.	2,500 00	3,000 00	2,500 00	2,500 00
<i>Other Bank Stock Owned.</i>				
Westbrook Trust Company	1,000 00	1,000 00	1,000 00	1,000 00
<i>Loans on Railroad Stock.</i>				
Boston & Maine		490 00	490 00	
Great Northern		900 00	900 00	1,390 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Mills, Lewiston		1,500 00	1,500 00	
E. T. Burrowes Company, Portland, pref.		400 00	400 00	
Lawton Mills Corporation, Conn.		300 00	300 00	
Masonic Building Association, Biddeford		100 00	100 00	
Niagara Fire Insurance Company, New York		500 00	500 00	
Pepperell Manufacturing Company, Biddeford		3,487 00	3,487 00	
York Manufacturing Company, Saco		12,158 09	12,158 09	18,445 09
Loan on Old Orchard Water Company bond		750 00	750 00	
Loan on Biddeford National Bank stock		5,200 00	5,200 00	
Loan on names		200 00	200 00	
Loans on Biddeford Savings Bank books		4,246 50	4,246 50	
Loans on mortgages of real estate		450,148 47	450,148 47	460,544 97
Real estate investment		56,000 00	56,000 00	
Real estate foreclosure		12,000 00	13,000 00	69,000 00

BIDDEFORD SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	32,436 44	32,436 44	36,887 12
Cash on hand.....	4,450 68	4,450 68	
Unpaid accrued interest.....	21,531 20		1,586,325 18
	1,652,694 38		
Due depositors, earned dividend and accrued State tax.....	1,463,443 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	189,250 53		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

July 8, 1913.

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	\$472,637 48
Reserve fund	29,000 00
Undivided profits	18,451 65
Bills payable	9,000 00
	\$529,089 13

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Boothbay Harbor, 4s, 1914, Wat. Millinocket, 4s, 1930-3, School. Portland Water District, 4s, 1928.	\$5,800 00 3,000 00 8,000 00	\$5,800 00 3,000 00 8,120 00	\$5,800 00 3,000 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	5,075 00	5,000 00	5,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,400 00	5,000 00	
Bangor & Aroostook, St. John River Ext. 5s, 1939.....	5,000 00	5,100 00	5,000 00	
Bangor & Aroostook, 4s, 1951.....	8,000 00	6,600 00	7,680 00	
Bangor Railway & Electric Co., 5s, 1935	11,000 00	11,110 00	10,850 00	
Boston & Maine, 4½s, 1929.....	1,000 00	1,010 00	1,000 00	
Knox & Lincoln, 5s, 1921.....	2,000 00	2,070 00	2,000 00	
Lime Rock, 4s, 1929.....	3,000 00	2,940 00	3,000 00	
Portland & Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
Rockland, Thomaston & Camden St., 4s, 1921.....	10,000 00	9,800 00	10,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	5,000 00	5,550 00	5,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	10,000 00	10,000 00	9,250 00	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,850 00	
Washington County Railway, 3½s, opt. 1924.....	5,000 00	4,275 00	4,350 00	
Total railroad bonds of Maine.....	73,000 00			70,980 00
Ashland Light, Power & St., Wis., 5s, 1939.....	10,000 00	10,000 00	9,800 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	1,500 00	1,470 00	1,500 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995.....	500 00	440 00	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	10,100 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	4,160 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 Elec., 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	
Dayton, Covington & Piqua Traction, 5s, 1922 . . .	5,000 00	4,750 00	4,800 00	
Detroit Railway, 5s, 1924 . . .	5,000 00	4,750 00	5,000 00	
Grand Rapids Railway, Mich., 5s, 1916 . . .	4,000 00	4,000 00	3,960 00	
Indiana, Columbus & Eastern Trac., 5s, 1926 . . .	5,000 00	4,750 00	4,630 00	
Iowa Central, 4s, 1951 . . .	5,000 00	3,250 00	3,775 00	
Ironwood & Bessemer Ry. & Lt. Co., 5s, 1936 . . .	10,000 00	9,500 00	9,350 00	
Ithaca Street, N. Y., 5s, 1957 . . .	5,000 00	2,500 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 St., Mass., 5s, opt. 1904 . . .	5,000 00	2,500 00	5,000 00	
Ohio Central Traction, 5s, 1923 . . .	5,000 00	4,750 00	4,925 00	
Pere Marquette, 4s, 1951 . . .	5,000 00	3,750 00	4,250 00	
Pere Marquette of Indiana, 4s, 1943 . . .	10,000 00	8,000 00	9,625 00	
Pontiac, Oxford & Northern, 6s, 1916 . . .	2,000 00	2,040 00	2,000 00	
Rutland, 4s, 1941 . . .	5,000 00	5,000 00	5,000 00	
Rutland Railway, Light & Power Co., Vt., 5s, 1946 . . .	5,000 00	5,000 00	4,812 50	
St. Joseph & Grand Island, 4s, 1947 . . .	5,000 00	4,400 00	4,500 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933 . . .	3,000 00	2,550 00	2,850 00	
Syracuse Rapid Transit, N. Y., 5s, 1946 . . .	3,000 00	3,075 00	3,000 00	
Toledo Terminal, 4s, 1957 . . .	8,800 00	8,096 00	8,800 00	
Union Electric, Dubuque, Ia., 5s, 1924 . . .	3,000 00	3,000 00	2,925 00	
Union Traction, Independence, Kan., 5s, 1937 . . .	5,000 00	4,750 00	4,750 00	
Utica & Mohawk Valley, 4s, 1941 . . .	8,000 00	8,000 00	7,985 00	
Waterloo, Cedar Falls & Northern, 5s, 1940 . . .	10,000 00	9,200 00	9,500 00	
Williamsport & North Branch, 4s, 1931 . . .	5,000 00	3,250 00	5,000 00	
Youngstown & Ohio River, 5s, 1935 . . .	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine	213,800 00			207,447 50
<i>Corporation Bonds Owned.</i>				
Bangor Power Company, 4-4-5s, 1931 . . .	3,000 00	2,850 00	3,000 00	
Central Maine Power Company, 5s, 1939 . . .	14,000 00	14,000 00	13,730 00	
Cumberland County Power & Light Co., 5s, 1942 . . .	5,000 00	5,000 00	4,875 00	
Maine Water Company, 5s, 1931 . . .	10,000 00	10,000 00	10,000 00	
Orono Pulp & Paper Company, 5s, 1941 . . .	10,000 00	10,000 00	10,000 00	
Portland Electric Company, 5s, 1926 . . .	5,000 00	5,000 00	4,950 00	
Rockland Water Company, 5s, 1919 . . .	10,000 00	10,100 00	10,000 00	
Rumford Falls Power Co., 4s, 1945 . . .	5,000 00	4,900 00	4,600 00	
Townsend Real Estate Co., Boothbay Harbor, 5s, 1928 . . .	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 4s, 1920 . . .	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine	70,000 00			69,155 00
Scituate Water Co., Mass., 5s, 1921 . . .	5,000 00	5,000 00	4,925 00	4,925 00
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric Company . . .	2,000 00	1,000 00	400 00	
Portland Railroad . . .	10,000 00	11,250 00	11,250 00	
Portland & Ogdensburg . . .	20,400 00	10,200 00	9,996 00	
Total railroad stock owned	32,400 00			21,646 00
<i>Corporation Stock Owned.</i>				
Richmond Water Works	3,500 00	3,500 00	3,500 00	3,500 00

BOOTHBAY 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>
City National Bank, Belfast	1,500 00	1,800 00	1,500 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	3,650 00			3,650 00
Loan on Squirrel Island Association stock.....		800 00	800 00	
Loans on mortgages of real estate		115,982 10	115,982 10	116,782 10
Premium account		-	400 00	400 00
Cash on deposit.....		7,932 21	7,932 21	
Cash on hand.....		871 32	871 32	8,803 53
Unpaid accrued interest.....		3,379 25		529,089 13
		525,715 88		
Due depositors, earned dividend accrued State tax and bills payable.....		487,127 38		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		38,588 50		

BREWER SAVINGS BANK—BREWER.

February 7, 1913.

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.....	\$394,578 52
Reserve fund.....	24,000 00
Undivided profits.....	6,227 96
	\$424,806 48

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad Aid.....	\$2,000 00	\$2,020 00	\$2,000 00	
Penobscot, 3½s, 1925, Ct. House	4,000 00	3,860 00	4,000 00	
Washington, 4s, opt. 1923, Railroad Aid.....	5,000 00	5,050 00	5,000 00	
City of Auburn, 4s, 1932, Refund. & Sch.	4,000 00	4,060 00	4,000 00	
Bangor, 4s, 1931, Municipal.....	7,000 00	7,105 00	7,000 00	
Belfast, 4s, 1918, Refunding.....	2,000 00	2,010 00	2,000 00	
Belfast, 4s, 1929, Refunding.....	5,000 00	5,075 00	5,000 00	
Brewer, 4s, 1921, Refunding.....	8,000 00	8,080 00	8,000 00	
Gardiner, 4s, 1933, Refunding.....	3,000 00	3,045 00	3,000 00	
Portland, 4s, 1927, City Hall..	5,000 00	5,075 00	5,000 00	
Portland, 4s, 1932, Funding.....	5,000 00	5,075 00	5,000 00	
Town of Baileyville, 4½s, 1919, Funding	2,000 00	2,000 00	2,000 00	
Houlton, 4s, 1917, Funding.....	2,000 00	2,000 00	2,000 00	
Pittsfield, 4s, 1915, Water.....	1,500 00	1,500 00	1,500 00	
Portland Water District, 4s, 1928.....	8,000 00	8,120 00	8,000 00	
Total public funds of Maine.....	63,500 00			\$63,500 00
County of Douglas, Wis., 4s, 1916, Asylum.....	5,000 00	4,975 00	5,000 00	
Ramsey, Minn., 4½s, 1918, Ct. H.	2,000 00	2,070 00	2,000 00	
City of Chicago, Ill., 4s, 1926, Gen. Corp.	5,000 00	5,125 00	5,000 00	
East Liverpool, O., 5s, opt. 1914 Funding.....	4,000 00	4,040 00	4,000 00	
Hammond, Ind., 6s, 1916, School	2,000 00	2,100 00	2,000 00	
LaCrosse, Wis., 4s, 1924, Sewer	2,000 00	1,980 00	2,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	1,000 00	1,015 00	1,000 00	
Omaha, Neb., 4s, 1918, Funding	2,000 00	1,990 00	2,000 00	
Omaha, Neb., 4s, 1919, Sch. Dist.	2,000 00	1,990 00	2,000 00	
Pittston, Pa., 4½s, 1924-5, Imp..	5,000 00	5,125 00	5,000 00	
Town of Burrillville, R. I. 3½s, 1939, Fund.	3,000 00	2,700 00	3,000 00	
East Providence, R. I., 4s, 1922, Funding.....	2,000 00	2,000 00	2,000 00	
Total public funds out of Maine.....	35,000 00			35,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,400 00	5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	10,000 00	10,600 00	10,000 00	
Bangor & Aroostook, 4s, 1951.....	3,000 00	2,475 00	2,820 00	
Bangor Railway & Electric Co., 5s, 1935	9,000 00	9,090 00	8,900 00	
Boston & Maine, 4s, 1926.....	3,000 00	2,850 00	3,000 00	
Northern Maine Seaport, 5s, 1935.....	5,000 00	5,100 00	5,000 00	

BREWER SAVINGS BANK--Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Somerset, 4s, 1950.....	2,000 00	2,000 00	1,990 00	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,850 00	
Total railroad bonds of Maine.....	42,000 00			41,560 00
Aurora, Elgin & Chicago, Ill., 5s, 1941..	8,000 00	8,080 00	7,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	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	930 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	3,300 00	3,000 00	
Detroit, Toledo & Ironton, 4s, 1955....	3,000 00	1,200 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	1,900 00	1,970 00	
Ithaca Street, N. Y., 5s, 1957.....	2,000 00	1,000 00	1,880 00	
Jackson & Battle Creek Traction, Mich., 5s, opt. 1913.....	3,000 00	3,000 00	3,000 00	
Lexington & Boston Street, 4½s, 1920..	3,000 00	2,940 00	3,000 00	
Manhattan Railway, N. Y., 4s, 1990....	3,000 00	2,850 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, 1939	5,000 00	5,000 00	4,900 00	
Syracuse Rapid Transit, N. Y., 5s, 1946..	3,000 00	3,075 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	3,988 00	4,400 00	
Trenton Passenger, N. J., 6s, 1931.....	6,000 00	6,900 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.....	73,400 00			72,085 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	
Central Maine Power Co., 5s, 1939.....	7,000 00	7,000 00	6,930 00	
Cumberland County Power & Light Co., 5s, 1942.....	5,000 00	5,000 00	4,825 00	
Eastern Steamship Company, 5s, 1927..	10,000 00	10,000 00	9,992 50	
Lewiston & Auburn Elec. Lt. Co., 5s, 1939	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Portland Electric Company, 5s, 1926....	3,000 00	3,000 00	2,940 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.....	50,000 00			49,657 50
<i>Railroad Stock Owned.</i>				
European & North American.....	3,000 00	3,900 00	3,000 00	
Portland Railroad.....	2,000 00	2,250 00	2,250 00	
Total railroad stock of Maine.....	5,000 00			5,250 00
Duluth-Superior Traction Co., preferred	1,200 00	840 00	900 00	
Duluth-Superior Traction Co., common	300 00	225 00	-	
Total railroad stock out of Maine.....	1,500 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
<i>Loans on Railroad Bonds.</i>				
Ithaca Street, N. Y.....		3,000 00	5,000 00	
New York Auburn & Lansing.....		1,500 00	2,500 00	7,500 00

BREWER SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Trust Company Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bar Harbor Banking & Trust Company.....	500 00	500 00	
Kenduskeag Trust Company, Bangor.....	750 00	750 00	1,250 00
Loan on Bangor Railway & Electric Co., pref. stock	2,500 00	2,500 00	
Loans on First National Bank, Bangor, stock.....	300 00	300 00	
Loans on mortgages of real estate.....	99,664 96	99,664 96	102,464 96
Real estate, investment.....	4,876 23	4,876 23	
Real estate, foreclosure.....	2,486 00	2,486 00	
Safe deposit department.....	5,000 00	5,000 00	
Furniture and fixtures.....	1,000 00	1,000 00	13,362 23
Premium account.....	-	6,000 00	6,000 00
Cash on deposit.....	19,284 80	19,284 80	
Cash on hand.....	2,291 99	2,291 99	21,576 79
Unpaid accrued interest.....	5,188 03		424,806 48
Due depositors, earned dividend and accrued State tax	423,640 01		
	398,578 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	25,061 33		

BRIDGTON SAVINGS BANK—BRIDGTON.

June 20, 1913.

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.....	\$768,941 43
Reserve fund.....	62,000 00
Undivided profits.....	30,136 40
	\$861,077 83

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Bangor, 4s, 1931, Municipal.....	\$5,000 00	\$5,075 00	\$5,000 00	
Gardiner, 4s, 1933, Refunding.....	3,000 00	3,045 00	3,000 00	
Lewiston, 3½s, 1931, Refunding.....	6,000 00	5,700 00	6,000 00	
Old Town, 3½s, 1921, Refunding.....	9,000 00	8,775 00	9,000 00	
Portland, 4s, 1929, Funding.....	3,000 00	3,045 00	3,000 00	
Portland, 4s, 1927-43, Ct. House	15,000 00	15,300 00	15,000 00	
Rockland, 3s, 1918-19, Ref.....	600 00	573 00	570 00	
Waterville, 4s, 1932, Funding.....	5,000 00	5,075 00	5,000 00	
Town of Damariscotta, 3½s, 1920-2, Ref.	3,000 00	2,895 00	3,000 00	
Dover-Foxcroft Water District, 3½s, 1933	2,000 00	1,860 00	2,000 00	
Kennebec Water District, 3½s, 1925.....	3,000 00	2,865 00	2,800 00	
Livermore Falls Water District, 4s, 1929	6,000 00	6,000 00	6,000 00	
Portland Water District, 4s, 1928.....	10,000 00	10,150 00	10,000 00	
Total public funds of Maine.....	70,600 00			70,370 00
County of Hennepin, Minn., 4½s, 1924, Court House and City Hall.....	2,000 00	2,130 00	2,000 00	
Lyon, Kan., 4½s, 1919, Ref.....	10,000 00	10,000 00	10,000 00	
Prince George, Md., 5s, 1922, Court House.....	3,000 00	3,195 00	3,000 00	
Wyandotte, Kan., 4½s, 1933 Bdg.	2,000 00	2,030 00	2,000 00	
City of Alpena, Mich., 5s, 1925-9, Water	10,000 00	10,900 00	10,000 00	
Cumberland, Md., 5s, 1922, Ref.	5,000 00	5,325 00	5,000 00	
Owensboro, Ky., 4s, 1930, Street	5,000 00	4,925 00	5,000 00	
Fort Huron, Mich., 4s, 1932, Canal	5,000 00	4,925 00	5,000 00	
Spokane, Wash., 4½s, 1933, Bridge	1,000 00	1,035 00	1,000 00	
Town of Burrillville, R. I., 3½s, 1942, Funding.....	5,000 00	4,375 00	4,850 00	
Total public funds out of Maine.....	48,000 00			47,850 00
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, opt. 1905.....	3,000 00	2,850 00	3,000 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,125 00	4,750 00	
Bangor & Aroostook, Medford Ext., 5s, 1937.....	5,000 00	5,200 00	5,000 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,050 00	4,925 00	
Biddeford & Saco, 4s, opt. 1920.....	5,000 00	4,900 00	5,000 00	
Boston & Maine, 4½s, 1929.....	3,000 00	3,030 00	3,000 00	
Boston & Maine, 4½s, 1944.....	3,000 00	3,090 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	2,000 00	
Lime Rock, 4s, 1929.....	1,000 00	980 00	990 00	
Penobscot Shore Line, 1st Mort., 4s, 1920	1,000 00	1,000 00	1,000 00	
Portland Railroad, 3½s, opt. 1931.....	12,000 00	10,200 00	11,015 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	

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>
Rockland, Thomaston & Camden, 4s, 1921	6,000 00	5,880 00	6,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,100 00	10,000 00	
Sanford & Cape Porpoise, 5s, 1928.....	5,000 00	5,000 00	4,900 00	
Somerset, 5s, 1917.....	6,000 00	6,120 00	6,000 00	
Somerset, 4s, 1950.....	1,000 00	1,000 00	1,000 00	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,800 00	
Washington County, 3½s, opt. 1924.....	10,000 00	8,550 00	9,500 00	
Total railroad bonds of Maine.....	120,500 00			117,792.50
Ashland Coal & Iron Railway, 4s, 1925..	3,000 00	2,940 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	5,050 00	4,975 00	
Baltimore, Chesapeake & Atlantic, 5s, Baltimore & Ohio, P. J. & M. Div., 3½s, 1925..	5,000 00	4,500 00	4,425 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	4,000 00	4,040 00	4,000 00	
Blue Hill Street, Mass., 5s, 1923.....	5,000 00	4,750 00	5,000 00	
Boston & Worcester Street, Mass., 4½s, 1923..	5,000 00	4,900 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	4,750 00	5,000 00	
Brockton Street, 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	2,790 00	2,940 00	
Central Branch Union Pacific, 4s, 1948..	3,000 00	2,475 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	2,760 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series A.....	3,000 00	2,880 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series B.....	2,000 00	1,760 00	2,000 00	
Chicago Railways Co., Purchase Money, 4-5s, 1927.....	1,500 00	1,125 00	1,500 00	
Chicago Railways Co., Adj. Income, 4s, 1927.....	1,900 00	1,045 00	1,140 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 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	900 00	1,000 00	
Fitchburg, 4s, 1928.....	3,000 00	3,060 00	3,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	4,750 00	4,825 00	
Kanawha & Michigan, 4s, 1990.....	5,000 00	4,650 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	4,900 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932	5,000 00	5,300 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	4,000 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	5,200 00	5,000 00	
New York & Stamford, 1st Mort., 5s, 1931	3,000 00	3,150 00	3,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	2,000 00	1,700 00	1,907 50	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928.....	3,000 00	3,000 00	2,985 00	
Omaha & Council Bluffs Street, 5s, 1928	3,000 00	3,000 00	2,970 00	
Pere Marquette of Indiana, 4s, 1943.....	6,000 00	4,800 00	5,760 00	
Pontiac, Oxford & Northern, 6s, 1916....	3,000 00	3,060 00	3,000 00	
Providence & Fall River St., 5s, 1921....	5,000 00	3,250 00	4,500 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>
Providence & Taunton St., 1st Mort., 5s, 1918.	5,000 00	5,000 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, 1945	2,000 00	1,700 00	1,810 00	
Rock Island Southern Railway, 5s, 1947	5,000 00	4,000 00	5,000 00	
Rutland, 4s, 1941.	5,000 00	5,000 00	5,000 00	
Schenectady Railway, N. Y., 4½s, opt. 1911.	5,000 00	5,150 00	5,000 00	
Scranton Passenger, Pa., 1st Mort., 6s, 1920.	6,000 00	6,420 00	6,000 00	
Sioux City Service Co., Ia., 5s, 1928.	5,000 00	5,000 00	4,900 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	4,790 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	5,060 00	5,500 00	
Union Electric, Dubuque, Ia., 5s, 1924.	5,000 00	5,000 00	4,925 00	
United Traction & Electric, Providence, R. I., 1st Mort., 5s, 1933.	3,000 00	3,150 00	2,985 00	
Verdigris Valley, Independence & Western, 5s, 1926.	7,000 00	7,000 00	7,000 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	3,250 00	4,500 00	
Wisconsin Central, S. & D. Div., 4s, 1936	5,000 00	4,500 00	4,625 00	
Youngstown & Ohio River, 5s, 1935.	3,000 00	3,000 00	2,940 00	
Total railroad bonds out of Maine.	259,900 00			253,700 00
<i>Corporation Bonds Owned.</i>				
Bangor Power Company, 4-4½-5s, 1931.	3,000 00	2,850 00	2,825 00	
Bath & Brunswick Light & Power Co., 5s, 1930.	3,000 00	3,000 00	2,940 00	
Bath Water Supply Company, 5s, 1916.	5,000 00	5,000 00	5,000 00	
Berlin Mills Company, 5s, 1926.	4,000 00	4,000 00	4,000 00	
Camden & Rockland Water Company: 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 Company of Maine, Portland, 4½s, 1925.	5,000 00	5,000 00	5,000 00	
Cumberland County Power & Light Co., 5s, 1942.	5,000 00	5,000 00	4,825 00	
Eastern Steamship Company, 5s, 1927.	3,000 00	3,000 00	3,000 00	
Frontier Water Company, Fort Fairfield, 1st Mort., 5s, 1929.	3,000 00	3,075 00	3,000 00	
Hyde Windlass Company, Bath, 5s, 1919	3,000 00	3,000 00	2,955 00	
Kennebec Light & Heat Co., 4½s, 1925.	5,500 00	5,500 00	5,417 50	
Lewiston & Auburn Electric Light Co., 5s, 1939.	10,000 00	10,000 00	10,000 00	
Lewiston Gas Light Co., 4s, 1924.	5,000 00	4,900 00	5,000 00	
Orono Pulp & Paper Company, 5s, 1941	5,000 00	5,000 00	5,000 00	
Oxford Paper Company, 5s, 1921.	3,000 00	3,000 00	3,000 00	
Rockland-Rockport Lime Company, 5s, 1920.	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919.	1,000 00	1,010 00	1,000 00	
Rumford Falls Power Co., 4s, 1945.	6,000 00	5,880 00	5,690 00	
Rumford Falls Power Co., 4½s, 1929.	5,000 00	5,000 00	4,950 00	
Skowhegan Water Company, 1st Mort., 5s, 1917.	2,000 00	2,000 00	2,000 00	
Stockton Springs Water Company, 4½s, 1926.	3,000 00	3,000 00	2,910 00	
York Light & Heat Co., Biddeford, 5s, 1927.	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.	98,500 00			97,467 50
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric, common.	1,500 00	750 00	-	
Portland & Ogdensburg.	15,000 00	7,500 00	7,115 50	
Portland Railroad.	2,000 00	2,250 00	2,000 00	
Total railroad stock of Maine.	18,500 00			9,115 50

BRIDGTON 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>	
Union Pacific, preferred	2,000 00	1,810 00	} 2,250 00		
Union Pacific, common	3,000 00	4,800 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	3,900 00	3,900 00		
Bridgton National Bank, Bridgton	3,500 00	3,500 00	3,500 00		
Canal National Bank, Portland	2,600 00	2,782 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	5,264 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	8,600 00	4,000 00	4,000 00	
<i>Loans on Railroad Bonds.</i>					
Rockland, Thomaston & Camden Street		2,250 00	2,250 00	3,050 00	
Southern Indiana		800 00	800 00		
<i>Loans on Corporation Bonds.</i>					
Bridgton Water & Electric Company		5,500 00	5,500 00	9,275 00	
Dana Warp Mills, Westbrook		175 00	175 00		
Des Moines Water Works, Ia		600 00	600 00		
Galesburg Gas & Electric Company, Ill		600 00	600 00		
Kora Temple Association, Lewiston		300 00	300 00		
Leadville Water Company, Col		600 00	600 00		
Oxford Paper Company		1,500 00	1,500 00		
<i>Loans on Corporation Notes.</i>					
Bridgton Water & Electric Company		5,000 00	5,000 00		5,150 00
Highland Lodge, No. 10, K. of P., Bridgton		150 00	150 00		
<i>Loans on Corporation Stock.</i>					
Bridgton Furniture Company		1,000 00	1,000 00	6,450 00	
Camden & Rockland Water Company		3,000 00	3,000 00		
Sanford Light & Power Company		250 00	250 00		
Wales & Hamblen Company, Bridgton		2,200 00	2,200 00		
<i>Loans on National Bank Stock.</i>					
Bridgton National Bank		1,535 00	1,535 00	2,535 00	
Sanford National Bank		1,000 00	1,000 00		
<i>Loans on Savings Bank Books.</i>					
Androscoggin County Savings Bank, Lewiston		30 00	30 00	2,186 00	
Bridgton Savings Bank		1,691 00	1,691 00		
Maine Savings Bank, Portland		140 00	140 00		
People's Savings Bank, Lewiston		25 00	25 00		
Portland Savings Bank		300 00	300 00		
<i>Loans on Trust Company Books.</i>					
Fidelity Trust Company, Portland		50 00	50 00	150 00	
State Trust Company, Augusta		100 00	100 00		
<i>Loans to Municipalities.</i>					
Town of Bridgton		3,000 00	3,000 00	9,150 00	
Kennebunk		5,500 00	5,500 00		
Bridgton Center Village Corporation		650 00	650 00		
Loan on Pennsylvania Railroad stock		4,250 00	4,250 00	169,340 59	
Loan to Free Baptist Society of Harrison		50 00	50 00		
Loan on names		50 00	50 00		
Loans on life insurance policies		3,871 21	3,871 21		
Loans on mortgages of real estate		161,119 38	161,119 38		

BRIDGTON SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate investment.....	12,150 00	12,150 00	
Real estate foreclosure.....	745 22	745 22	
Vaults and safe.....	1,500 00	1,500 00	14,395 22
Cash on deposit.....	15,963 04	15,963 04	18,250 52
Cash on hand.....	2,287 48	2,287 48	
Unpaid accrued interest.....	5,340 00		861,077.83
Due depositors, earned dividend and accrued State tax.....	872,274 33		
	783,449 23		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	88,825 10		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

March 25, 1913.

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.....	\$1,134,802 46
Reserve fund.....	75,000 00
Undivided profits.....	44,909 77
	\$1,254,712 23

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 Bath, 4s, 1941, Refunding.....	\$5,000 00	\$5,100 00	\$5,000 00	
Belfast, 4s, 1929, Refunding.....	10,000 00	10,150 00	10,000 00	
Gardiner, 4s, 1933, Refunding....	5,000 00	5,075 00	5,000 00	
Portland, 4s, 1929, Fundng.....	4,000 00	4,060 00	4,000 00	
Town of Lisbon, 4s, 1929, Water.....	6,000 00	6,000 00	6,000 00	
Stonington, 4½s, opt. 1919, Water	5,000 00	5,075 00	5,000 00	
Van Buren, 4½s, 1928, Funding....	7,000 00	7,280 00	7,000 00	
Brunswick Village Corporation, 4s, 1921-2, Sewer.....	2,000 00	2,020 00	2,000 00	
Brunswick & Topsham Water District, 4s, 1936.....	15,000 00	15,000 00	15,000 00	
Livernore Falls Water District, 4s, 1929	10,000 00	10,000 00	10,000 00	
Portland Water District, 4s, 1928.....	40,000 00	40,600 00	40,000 00	
Total public funds of Maine.....	109,000 00			\$109,000 00
County of Anne Arundel, Md., 5s, 1913, School Commissioners.....	5,000 00	5,000 00	5,000 00	
Jefferson, Ind., 4s, 1919-20, Road	7,000 00	6,965 00	7,000 00	
Madison, Ky., 4s, 1939, Ref.....	10,000 00	9,800 00	10,000 00	
Polk, Ia., 3½s, 1914, Ct. House....	10,000 00	9,950 00	10,000 00	
City of Alpena, Mich., 5s, 1928, Water..	8,000 00	8,760 00	8,000 00	
Carthage, Mo., 5s, opt. 1913, Wat..	5,000 00	5,000 00	5,000 00	
Elwood, Ind., 5s, 1923, Ref.....	8,000 00	8,480 00	8,000 00	
Los Angeles, Cal., 4½s, 1944, Wat..	10,000 00	10,450 00	10,000 00	
New York, N. Y., 4½s, 1957, Municipal.....	15,000 00	16,125 00	15,000 00	
Omaha, Neb., 4s, 1933, Paving Renewal.....	3,000 00	2,955 00	2,838 00	
San Francisco, Cal., 5s, 1927, Hospital.....	5,000 00	5,400 00	5,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding.....	8,000 00	8,240 00	8,000 00	
Seattle, Wash., 4½s, 1927, Sewer	16,000 00	16,400 00	16,000 00	
Traverse City, Mich., 4½s, 1928, Water.....	6,000 00	6,180 00	6,000 00	
Town of Danbury, Conn., 4s, 1950-3, Sch., Funding.....	14,000 00	14,000 00	14,000 00	
Borough of Braddock, Pa., 4½s, 1913, Sch.	2,000 00	2,000 00	2,000 00	
Total public funds out of Maine.....	132,000 00			131,838 00
<i>Railroad Bonds Owned.</i>				
Augusta, Winthrop & Gardiner, 4s, 1952	5,000 00	4,750 00	4,300 00	
Bangor & Aroostook, 4s, 1951.....	13,000 00	10,725 00	12,445 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,050 00	4,925 00	
Boston & Maine, 4s, 1926.....	10,000 00	9,500 00	9,700 00	

BRUNSWICK SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Boston & Maine, 4½s, 1929.....	5,000 00	5,050 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,175 00	5,000 00	
Lime Rock, 4s, 1929.....	5,000 00	4,900 00	5,000 00	
Maine Central, 4s, 1914 (notes).....	10,000 00	10,000 00	9,925 00	
Penobscot Shore Line, Reg. 4s, 1920.....	5,000 00	5,000 00	5,000 00	
Portland Railroad, 4s, 1916 (notes).....	10,000 00	10,000 00	9,890 00	
Portland Railroad, 3½s, opt. 1931.....	15,000 00	12,750 00	12,512 50	
Portland & Cape Elizabeth, 5s, 1915.....	12,000 00	12,120 00	12,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,000 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00	5,000 00	4,912 50	
Rockland, Thomaston & Camden, 4s, 1921.....	10,000 00	9,800 00	9,300 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	10,000 00	11,100 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928.....	10,000 00	10,000 00	9,462 50	
Somerset, 4s, 1955.....	10,000 00	9,750 00	9,475 00	
Washington County, 1st 3½s, opt. 1924.....	5,000 00	4,275 00	4,350 00	
Total railroad bonds of Maine.....	160,000 00			153,197 50
Ashland Light, Power & St., Wis., 5s, opt. 1914.....	5,000 00	5,000 00	4,825 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942.....	10,000 00	10,000 00	10,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	10,000 00	10,100 00	9,962 50	
Boston & Worcester, 1st 4½s, 1923.....	10,000 00	9,800 00	9,732 50	
Central Pacific, 4s, 1949.....	15,000 00	14,550 00	14,737 50	
Chicago, Burlington & Quincy, Ill., Div., 3½s, opt. 1929.....	10,000 00	8,600 00	10,000 00	
Chicago & Eastern Illinois, 1st Mort., 5s, 1937.....	3,000 00	3,240 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series A.....	5,000 00	4,800 00	5,000 00	
Chicago Railways Co., 4-5s, 1927, Series B.....	5,000 00	4,400 00	5,000 00	
Chicago Railways Co., Purchase Money, 4-5s, 1927.....	3,000 00	2,250 00	2,400 00	
Chicago Railways Co., Adj. Inc., 4s, 1927.....	3,800 00	2,090 00	1,520 00	
Chippewa Valley Ry., Light & Power Co., 5s, opt. 1913.....	5,000 00	5,000 00	4,950 00	
Cincinnati, Indianapolis & Western, 4s, 1953.....	5,000 00	4,400 00	4,900 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	11,000 00	10,000 00	
Des Moines Union, Ia., 1st Mort., 5s, 1917.....	11,000 00	11,000 00	10,670 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927.....	5,000 00	4,500 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	2,000 00	2,500 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	
Hereford, 4s, 1930.....	15,000 00	15,000 00	14,575 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	5,000 00	4,500 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	14,250 00	14,475 00	
Indianapolis, Newcastle & Eastern, 6s, 1919.....	5,000 00	5,050 00	5,000 00	
Iowa Central, 4s, 1951.....	5,000 00	3,250 00	3,625 00	
Jackson & Battle Creek Traction, 5s, opt. 1913.....	10,000 00	10,000 00	9,925 00	
Lehigh & New York, 4s, 1945.....	10,000 00	9,350 00	9,925 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	4,000 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	6,500 00	9,725 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Ohio Central Traction, 5s, 1923.....	5,000 00	4,750 00	4,900 00	
Omaha & Council Bluffs St., 5s, 1928.....	10,000 00	10,000 00	9,820 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>
People's Street, Groveland, Mass., 5s, 1928	10,000 00	10,000 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,100 00	5,000 00	
Port Reading Ry., 1st Mort., 5s, 1941	5,000 00	5,400 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00	4,250 00	4,850 00	
Rockford & Interurban, 5s, opt. 1907	5,000 00	5,000 00	4,800 00	
Rutland Railway, Light & Power Co., 5s, 1946	5,000 00	5,000 00	4,750 00	
St. Lawrence & Adirondack, 5s, 1906	10,000 00	11,200 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	8,500 00	9,475 00	
St. Louis & San Francisco, 4s, 1951	13,000 00	10,400 00	12,675 00	
Saranac & Lake Placid, 1st Mort., Gold, 5s, 1913	3,000 00	3,000 00	3,000 00	
Schenectady Ry., N. Y., 4½s, opt. 1911	5,000 00	5,150 00	5,000 00	
Scioto Valley & New England, 4s, 1939	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	12,650 00	11,000 00	
Tri-City Railway & Light Co., 5s, 1923	5,000 00	5,000 00	4,500 00	
Union Electric, Dubuque, Ia., 5s, 1924	6,000 00	6,000 00	6,000 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,000 00	5,000 00	
Wabash-Pittsburg Terminal, 4s, 1954	6,000 00	1,800 00	3,000 00	
Youngstown & Ohio River, 5s, 1935	10,000 00	10,000 00	9,800 00	
Total railroad bonds out of Maine	414,000 00			408,930 00
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, opt. 1915 (notes)	5,000 00	5,000 00	4,887 50	
Bangor Power Company, 4-4½-5s, 1931	6,000 00	5,700 00	4,425 00	
Bath & Brunswick Light & Power Co., 5s, 1930	10,000 00	10,000 00	9,800 00	
Bath Water Supply Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
Brunswick Manufacturing Co., 5s, opt.	9,000 00	9,000 00	9,000 00	
Central Maine Power Company, 5s, 1939	5,000 00	5,000 00	4,950 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Cumberland County Power & Light Co., 5s, 1942	14,000 00	14,000 00	13,510 00	
Eastern Manufacturing Co., Bangor, 5s, 1923	5,000 00	5,000 00	4,856 50	
Hyde Windlass Company, 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 & New Hampshire Granite Corporation, 5s, 1924	5,000 00	5,000 00	4,800 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	10,000 00	10,000 00	9,937 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, 1931	5,000 00	5,050 00	4,950 00	
Public Works Company, Bangor, 5s, 1929	8,000 00	8,400 00	8,000 00	
Rockland Water Company, 5s, 1919	5,000 00	5,050 00	5,000 00	
Rumford Falls Power Co., 4s, 1945	10,000 00	9,800 00	9,200 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	4,900 00	5,000 00	
Total corporation bonds of Maine	161,000 00			157,016 50
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

BRUNSWICK SAVINGS INSTITUTION—Concluded.

RESOURCES.

Portland & Ogdensburg	32,100 00	16,050 00	14,795 00	
Portland Railroad	5,000 00	5,625 00	5,000 00	
Total railroad stock in Maine	37,100 00			19,795 00
Duluth-Superior Traction Co., preferred Hereford	2,000 00	1,400 00	1,500 00	
New York Central & Hudson River	5,000 00	4,750 00	4,850 00	
Pennsylvania	6,200 00	6,944 00	6,200 00	
	6,900 00	8,625 00	6,900 00	
Total railroad stock out of Maine	20,100 00			19,450 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	10,165 00	9,500 00	
Casco National Bank, Portland	4,400 00	4,576 00	4,400 00	
First National Bank, Brunswick	2,000 00	5,100 00	2,000 00	
First National Bank, Portland	8,800 00	9,856 00	8,800 00	
First National Bank, Wiscasset	1,500 00	1,500 00	1,500 00	
Manufacturers' National Bank, Lewiston	1,000 00	1,050 00	1,000 00	
National Shoe & Leather Bank, Auburn	3,300 00	3,630 00	3,300 00	
Newcastle National Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
South Berwick National Bank, South Berwick	2,500 00	2,750 00	2,500 00	
Union National Bank, Brunswick	4,200 00	5,460 00	4,200 00	
Total national bank stock owned	39,000 00			39,000 00
<i>Other Bank Stock Owned.</i>				
Fidelity Trust Company, Portland	5,000 00	10,750 00	5,000 00	5,000 00
Loan on Fraternity Company, Portland, stock		5,000 00	5,000 00	
Loan on First National Bank, Brunswick, stock		2,000 00	2,000 00	
Loan to Brunswick Manufacturing Co., (endorsed)		3,000 00	3,000 00	
Loans to town of Brunswick		35,000 00	35,000 00	
Loans on mortgages of real estate		121,181 00	121,181 00	166,181 00
Real estate investment		8,500 00	6,700 00	6,700 00
Cash on deposit		24,303 19	24,303 19	
Cash on hand		901 04	901 04	25,204 23
Unpaid accrued interest		16,116 84		1,254,712 23
		1,293,533 07		
Due depositors, earned dividend and accrued State tax		1,158,841 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax		134,692 04		

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

June 5, 1913.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

TRUSTEES—Frank H. Hargraves, Edwin A. Hobson, Cyril P. Harmon, Warren A. McCarrison, Willis Crockett, Joseph F. Warren, Elmer E. Abbott, Herman H. Locke, Jere H. Anderson.

Organized April 18, 1868.

LIABILITIES.

Deposits	\$354,328 53
Reserve fund	25,900 00
Undivided profits	7,604 92
	\$387,833 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 Bangor, 4s, 1931, Municipal...	\$3,000 00	\$3,045 00	\$3,000 00	
Brunswick & Topsham Water Dist. 4s, 1926.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine.....	8,000 00			\$8,000 00
County of Fayette, Ky., 4½s, 1918-19., Refunding.....	3,000 00	3,015 00	3,000 00	
Lawrence, O., 5s, 1920, Pike.....	2,000 00	2,120 00	2,000 90	
Somerset, Md., 4½s, 1958-67, Ct. House.....	5,000 00	5,525 00	5,000 00	
Wyandotte, Kan., 4½s, 1924-7., Bridge.....	5,000 00	5,175 00	5,000 00	
City of Alpena, Mich., 5s, 1933, Water Clinton, Ia., 5s, 1917-21, Ref....	10,000 00	11,200 00	10,000 00	
Escanaba, Mich., 4s, 1915, Pav. Findlay, O., 5s, 1919, Water...	5,000 00	5,275 00	5,000 00	
La Crosse, Wis., 4s, 1925, Street Improvement.....	3,000 00	2,985 00	3,000 00	
Lincoln, Neb., 5s, 1914, Refund. Omaha, Neb., 4s, 1915, District Street Improvement.....	4,000 00	4,160 00	4,000 00	
Owensboro, Ky., 4s, 1931, Water Piqua, O., 6s, 1913, School.....	1,000 00	990 00	1,000 00	
So. Omaha, Neb., 5s, 1923, Fund. West Bay City, Mich., 5s, 1917, Electric Light.....	3,000 00	3,015 00	3,000 00	
	10,000 00	10,000 00	10,000 00	
	5,000 00	4,925 00	5,000 00	
	1,000 00	1,000 00	1,000 00	
	6,000 00	6,360 00	6,000 00	
	5,000 00	5,150 00	5,000 00	
Total public funds out of Maine.....	68,000 00			68,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,125 00	4,075 00	
Bangor Railway & Elec. Co., 5s, 1935..	6,000 00	6,060 00	5,910 00	
Bridgton & Saco River, 4s, 1928.....	2,000 00	2,000 00	2,000 00	
Lime Rock, 4s, 1929.....	5,000 00	4,900 00	5,000 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	4,875 00	4,850 00	
Total railroad bonds of Maine.....	31,000 00			29,585 00
Auburn & Syracuse Electric, N. Y., 5s, Opt. 1912.....	3,000 00	3,000 00	2,970 00	
Bristol County Street, Mass., 5s, 1921..	3,000 00	750 00	2,500 00	
Canton-Massillon Electric, O., 5s, 1920	3,000 00	3,000 00	3,000 00	
Chicago Railways, 4-5s, 1927, Series A..	1,000 00	960 00	1,000 00	
Chicago Railways, 4-5s, 1927, Series B	1,000 00	880 00	1,000 00	
Connecticut Valley Street, 5s, 1920....	2,000 00	2,000 00	1,980 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>
Detroit, Toledo & Ironton, 4s, 1955 . . .	15,000 00	6,000 00	11,000 00	
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	2,850 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922	7,000 00	6,300 00	7,000 00	
Iowa Central, 4s, 1951	1,000 00	650 00	750 00	
Indiana, Columbus & Eastern Trac. 5s, 1926	10,000 00	9,500 00	9,300 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928	5,000 00	4,700 00	4,450 00	
Litchfield & Madison, 5s, 1934	6,000 00	5,550 00	6,000 00	
Lynn & Boston, Mass., 5s, 1924	4,000 00	4,160 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, Attleborough & Woonsocket St. 5s, 1919	3,000 00	3,000 00	3,000 00	
Milford, Holliston & Framingham St., 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	
Omaha & Council Bluffs Railway & Bdg., 5s, 1928	5,000 00	5,000 00	4,975 00	
Peoria, Bloomington & Champaign Trac. 5s, 1936	5,000 00	5,000 00	5,000 00	
Peoria Railway Terminal, 4s, 1937	5,000 00	4,400 00	4,612 50	
Pere Marquette of Indiana, 4s, 1943	5,000 00	4,000 00	4,625 00	
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00	4,250 00	4,525 00	
Rock Island Southern Railroad, 5s, 1947	15,000 00	13,500 00	14,400 00	
St. Louis & San Francisco, 4s, 1951	3,000 00	2,400 00	2,925 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,000 00	5,000 00	
South Shore & Boston Street, 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	3,240 00	3,000 00	
Union Electric Co., Dubuque, Ia., 5s, 1924	5,000 00	5,000 00	5,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923	3,000 00	3,000 00	3,000 00	
Verdigris Valley, Independence & Western, 5s, 1926	5,000 00	5,000 00	5,000 00	
Watervliet Turnpike & Railroad, Albany N. Y., 6s, 1919	1,000 00	1,070 00	1,000 00	
Western Maryland, 4s, 1952	5,000 00	4,250 00	4,750 00	
Wheeling & Lake Erie, 4s, 1949	7,000 00	5,810 00	6,500 00	
Zanesville Electric, O., 4s, opt. 1904	3,000 00	2,820 00	3,000 00	
Total railroad bonds out of Maine	190,500 00			181,110 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4s, 1921	2,000 00	2,000 00	1,980 00	
Bath Water Supply Co., 5s, 1916	3,500 00	3,500 00	3,500 00	
Berlin Mills Company, 5s, 1919	5,000 00	5,000 00	4,990 00	
Biddeford & Saco Water Co., 4s, 1924	1,000 00	980 00	975 00	
Cumberland County Power & Light Co., 5s, 1942	3,000 00	3,000 00	2,850 00	
Eastern Steamship Company, 5s, 1927	5,000 00	5,000 00	4,900 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	5,000 00	5,000 00	5,000 00	
Newport Water Company, 4s, 1929	5,000 00	4,900 00	4,500 00	
Northern Water Company, E. Millinocket 5s, 1927	3,000 00	3,000 00	2,865 00	
York Light & Heat Co., Biddeford, 5s, 1927	1,500 00	1,500 00	1,460 00	
Total corporation bonds of Maine	34,000 00			33,020 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, preferred	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....	500 00	500 00	500 00	
Canal National Bank, Portland.....	3,800 00	4,066 00	3,800 00	
Casco National Bank, Portland.....	2,900 00	3,016 00	2,900 00	
First National Bank, Lewiston.....	1,000 00	1,300 00	1,000 00	
First National Bank, Portland.....	3,700 00	4,144 00	3,700 00	
Georges National Bank, Thomaston.....	600 00	600 00	600 00	
Total national bank stock owned.....	12,500 00			12,500 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland.....	500 00	650 00	500 00	500 00
<i>Loans to Corporations.</i>				
Buxton Manufacturing Company.....		2,000 00	2,000 00	
York County Mutual Fire Insurance Company.....		2,000 00	2,000 00	4,000 00
Loan on Buxton & Hollis Savings Bank books.....		75 00	75 00	
Loan on personal property.....		60 00	60 00	
Loans on mortgages of real estate.....		35,328 42	35,328 42	35,463 42
Furniture and safe.....		700 00	700 00	700 00
Cash on deposit.....		2,304 59	2,304 59	
Cash on hand.....		2,240 44	2,240 44	4,545 03
Unpaid accrued interest.....		6,022 59		387,833 45
Due depositors, earned dividend and accrued State tax		390,027 04		
		359,213 90		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		30,813 14		

CALAIS SAVINGS BANK—CALAIS.

May 1, 1913.

GEORGE W. LORD, President.

F. H. LOWELL, Treasurer.

TRUSTEES—Geo. W. Lord, Geo. R. Gardner, John Prescott, F. H. Lowell, Otis W. Bailey, E. S. Townsend, F. V. Pickard.

Organized March 15, 1861.

LIABILITIES.

Deposits	\$429,806 85
Reserve fund	25,894 26
Undivided profits	38,517 75
	\$494,218 86

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Washington, 4s, opt. 1923, R.R.	\$11,000 00	\$11,110 00	\$11,000 00	
City of Calais, 4s, 1915, Bridge	10,000 00	10,000 00	10,000 00	
Lewiston, 4s, 1923, Refunding ..	6,000 00	6,060 00	5,980 00	
Portland, 4s, 1927, Ct. House ..	5,000 00	5,075 00	5,000 00	
Kennebec Water District, 3½s, 1925	10,000 00	9,550 00	9,226 00	
Portland Water District, 4s, 1928	5,000 00	5,075 00	5,000 00	
Total public funds of Maine	47,000 00			46,206 00
County of Allegheny, Pa., 4s, 1935, Road	7,000 00	7,140 00	7,000 00	
Chippewa, Mich., 4½s, 1919, Ref.	5,000 00	5,100 00	5,000 00	
Ramsey, Minn., 4½s, 1918, Court				
House and City Hall	3,000 00	3,105 00	3,000 00	
Somerset, Md., 4½s, 1923-32, Sch.	5,000 00	5,275 00	5,000 00	
Wyandotte, Kan., 4½s, 1924, Bdg.	5,000 00	5,050 00	5,000 00	
City of Duluth, Minn., 4s, 1935, Water				
and Light	5,000 00	5,000 00	4,793 75	
New York, N. Y., Reg. 3½s, 1953,				
Parks	10,000 00	8,800 00	10,000 00	
Pawtucket, R. I., 4s, 1944, Sewer				
and General	5,000 00	5,000 00	5,000 00	
Pittsburg, Kan., 4½s, 1940, Park	7,000 00	7,280 00	7,000 00	
Town of Burrillville, R. I., 3½s, 1942, Ref.	5,000 00	4,375 00	4,925 00	
Total public funds out of Maine	57,000 00			56,718 75
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Piscataquis Div.,				
5s, 1943	5,000 00	5,300 00	5,000 00	
Bangor & Aroostook, 4s, 1951	10,000 00	8,250 00	8,925 00	
Bangor Railway & Electric Co., 5s, 1935	10,000 00	10,100 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	5,000 00	4,675 00	
Somerset, 4s, 1955	4,000 00	3,900 00	3,780 00	
Washington County, 3½s, opt. 1924	5,000 00	4,275 00	4,425 00	
Total railroad bonds of Maine	39,000 00			36,805 00
Ashland Light, Power & St. Wis., 5s,				
1939	5,000 00	5,000 00	4,900 00	
Aurora, Elgin & Chicago, 5s, 1941	5,000 00	5,050 00	5,000 00	
Aurora, Elgin & Chicago, 5s, 1946	5,000 00	4,850 00	4,825 00	
Baltimore, Chesapeake & Atlantic, 5s,				
1934	5,000 00	5,175 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923	10,000 00	9,800 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931	2,000 00	2,080 00	1,970 00	
Cleveland, Cincinnati, Chicago & St.				
Louis, 4s, 1993	4,000 00	3,760 00	3,830 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>
Cleveland Railway, O., 5s, 1931	5,000 00	5,050 00	5,000 00	
Columbus, Newark & Zanesville, 5s, 1924	5,000 00	5,000 00	4,950 00	
Columbus, Buckeye Lake & Newark Traction, 5s, 1921	4,000 00	4,000 00	3,960 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	2,850 00	2,940 00	
Detroit Railway, Mich., 5s, 1924	3,000 00	2,850 00	3,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	1,000 00	1,000 00	990 00	
Elizabeth & Trenton, N. J., 5s, 1962	5,000 00	5,000 00	4,900 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	2,000 00	2,000 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	1,800 00	2,000 00	
Indiana, Columbus & Eastern Trac., 5s, 1926	3,000 00	2,850 00	2,726 25	
Ironwood & Bessemer Ry. & Lt. Co., 5s, 1936	4,000 00	3,800 00	3,740 00	
Jackson & Battle Creek Traction, Mich., 5s, opt, 1913	5,000 00	5,000 00	5,000 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928	3,000 00	2,820 00	2,887 50	
Kansas City, Fort Scott & Memphis, 4s, 1936	5,000 00	3,900 00	4,012 50	
Kansas City Northwestern, Series A, 5s, 1933	5,000 00	5,000 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	4,000 00	4,350 00	
Middlesex & Boston, 4½s, 1932	5,000 00	4,900 00	4,912 50	
Missouri, Kansas & Texas, 4s, 2004	5,000 00	3,900 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	2,500 00	4,900 00	
New York, New Haven & Hartford, 3½s, 1954	5,000 00	4,000 00	4,375 00	
New York, New Haven & Hartford, Deb. 4s, 1956	3,000 00	2,700 00	2,820 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	2,000 00	1,700 00	1,740 00	
Old Colony Street, 4s, 1954	2,000 00	1,800 00	1,800 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	8,000 00	9,500 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,100 00	5,000 00	
Rock Island Southern Railroad, 5s, 1947	10,000 00	9,900 00	10,610 00	
Rutland Railway, Light & Power Co., 5s, 1946	5,000 00	5,000 00	4,825 00	
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00	5,000 00	4,900 00	
Sioux City Service, 5s, 1928	8,000 00	8,000 00	7,690 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	
Uxbridge & Blackstone St., Mass., 5s, 1923	3,000 00	3,000 00	3,000 00	
Wabash Pittsburg Terminal, 4s, 1952	5,000 00	1,500 00	4,562 50	
Waterloo, Cedar Falls & Northern, 5s, 1940	5,000 00	4,600 00	4,750 00	
Western Maryland, 4s, 1952	5,000 00	4,250 00	4,550 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	3,250 00	5,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951	5,000 00	4,500 00	4,750 00	
Youngstown & Ohio River, 5s, 1935	5,000 00	5,000 00	4,915 00	
Total railroad bonds out of Maine	249,000 00			240,116 25
<i>Corporation Bonds Owned.</i>				
Central Maine Power Co., 5s, 1939	10,000 00	10,000 00	9,800 00	
Cumberland County Power & Light Co., 5s, 1942	5,000 00	5,000 00	4,875 00	

CALAIS 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>
Dover Gas Light Co. (Me. & N. H.), 5s, 1939	5,000 00	5,000 00	5,000 00	
Lewiston & Auburn Electric 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 of Maine	42,000 00			41,595 00
Barnstable Water Co., Mass., 5s, 1931	5,000 00	5,000 00	4,975 00	4,975 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	1,600 00	1,440 00	1,600 00	
European & North American	3,000 00	3,900 00	3,000 00	
Portland & Ogdensburg	4,100 00	2,050 00	2,009 00	
Portland Railroad	5,000 00	5,625 00	5,000 00	
Portland & Rumford Falls	2,500 00	5,000 00	2,500 00	
Total railroad stock owned	16,200 00			14,109 00
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais	5,750 00	6,325 00	5,750 00	
Frontier National Bank, Eastport	3,700 00	4,625 00	2,775 00	
Portland National Bank, Portland	4,000 00	6,600 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 Corporation Stock.</i>				
Home Insurance Company, New York		350 00	350 00	
Lakeside Park Association, Minneapolis		1,500 00	1,500 00	1,850 00
Loan on city of St. John, N. B. bond		300 00	300 00	
Loan on Iowa Central Railway bond		500 00	500 00	
Loan on Cumberland County Power & Light Company bond		700 00	700 00	
Loans to Dennyville Lumber Company (endorsed)		2,000 00	2,000 00	
Loan on names		283 50	283 50	
Loan on life insurance policy		250 00	250 00	
Loans on mortgages of real estate		25,579 67	25,579 67	29,613 17
Real estate foreclosure		1,200 00	269 68	269 68
Cash on deposit		7,779 68	7,779 68	
Cash on hand		656 33	565 33	8,436 01
Unpaid accrued interest		6,738 48		494,218 86
Due depositors, earned dividend and accrued State tax		500,437 66		
		438,186 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax		62,250 81		

CAMDEN SAVINGS BANK—ROCKPORT.

March 21, 1913.

H. L. SHEPHERD, President.

C. S. GARDNER, Treasurer.

TRUSTEES—H. L. Shepherd, J. W. Bowers, R. W. Carlton, G. W. Achorn, B. D. E. Huse, A. S. Bussell, Chester L. Pascal.

Organized November 1, 1870.

LIABILITIES.

Deposits	\$161,431 11
Reserve fund	10,654 16
Undivided profits	9,915 46
	\$182,000 73

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Commonwealth of Massachusetts, Reg. 3s, 1943, Sewer	\$1,000 00	\$955 00	\$940 00	\$940 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	10,000 00	8,250 00	9,031 25	
Bangor & Aroostook, St. John River Ext. 5s, 1939	5,000 00	5,100 00	4,850 00	
Lime Rock, 4s, 1929	2,000 00	1,960 00	2,000 00	
Sanford & Cape Porpoise, 5s, 1928	3,000 00	3,000 00	2,865 00	
Total railroad bonds of Maine	20,000 00			18,746 25
Ashland Light, Power & St. Wis., 5s, 1939	5,000 00	5,000 00	4,825 00	
Berlin Street, N. H., 5s, 1922	2,000 00	1,700 00	1,800 00	
Dayton, Covington & Fiqua Traction, 5s, 1922	4,000 00	3,800 00	3,920 00	
Indiana, Columbus & Eastern Traction, 5s, 1926	3,000 00	2,850 00	2,790 00	
Iowa Central, 4s, 1951	4,000 00	2,600 00	3,000 00	
Ironwood & Bessemer Ry. & Lt. Co., 5s, 1936	8,000 00	7,600 00	7,480 00	
Rock Island Southern Railroad, 5s, 1947	5,000 00	4,500 00	5,000 00	
Total railroad bonds out of Maine	31,000 00			28,815 00
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917 (notes)	5,000 00	5,000 00	4,862 50	
Belfast Water Company, 5s, 1927	4,000 00	4,060 00	4,000 00	
Central Maine Power Co., 5s, 1939	2,000 00	2,000 00	1,940 00	
Cumberland County Power & Light Co., 5s, 1942	5,000 00	5,000 00	4,875 00	
Dana Warp Mills, Westbrook, 5s, 1922	4,000 00	4,000 00	4,000 00	
Kennebec Light & Heat Co., Augusta, 4s, 1925	3,000 00	3,000 00	3,000 00	
Maine & New Hampshire Granite Corp., 5s, 1919	1,000 00	1,000 00	950 00	
Maine Water Company, 5s, 1931	4,000 00	4,000 00	3,975 00	
Mallison Power Company, Gorham, 5s, 1923	3,000 00	3,000 00	3,000 00	
Mousam Water Company, Wells, 4s, 1921	5,000 00	4,900 00	4,975 00	
Old Orchard Water Company, 4s, 1922	2,000 00	1,960 00	2,000 00	
Rockland-Rockport Lime Company, 5s, 1920	8,000 00	8,000 00	8,000 00	
Rumford Falls Power Co., 4s, 1945	4,000 00	3,920 00	3,900 00	
Rumford Falls Realty Co., 5s, 1922	5,000 00	5,000 00	4,875 00	
St. Croix Paper Company, 5s, 1923	5,000 00	5,000 00	4,881 25	

CAMDEN 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>
Umbagog Paper Company, 5s, 1918....	4,000 00	4,000 00	4,000 00	
York Light & Heat Co., Biddeford, 5s, 1927.....	5,000 00	5,000 00	5,000 00	
York Shore Water Company, 5s, 1916..	4,000 00	4,000 00	4,000 00	
Total corporation bonds owned.....	73,000 00			72,263 75
<i>Bank Stock Owned.</i>				
Rockland Trust Company.....	500 00	500 00	500 00	
Union Safe Deposit & Trust Co., Portland	1,500 00	2,625 00	1,500 00	
Total bank stock owned.....	2,000 00			2,000 00
<i>Loans on Corporation Bonds.</i>				
Rockland-Rockport Lime Company.....		1,600 00	1,600 00	
The Topeka Edison Company.....		1,400 00	1,400 00	3,000 00
<i>Loans on Corporation Stock.</i>				
Camden Anchor-Rockland Machine Company.....		500 00	500 00	
Camden Woolen Company.....		1,450 00	1,450 00	
Knox Woolen Company, Camden.....		155 00	155 00	
Maine & New Hampshire Granite Corporation.....		4,429 00	4,429 00	6,534 00
Loan on town of Camden bond.....		150 00	150 00	
Loan to Camden Woolen Company.....		1,500 00	1,500 00	
Loan to town of Rockport.....		500 00	500 00	
Loan on name.....		100 00	100 00	
Loans on life insurance policies.....		1,200 00	1,200 00	
Loans on personal property.....		2,930 87	2,930 87	
Loans on Camden Savings Bank books.....		127 00	127 00	
Loans on mortgages of real estate.....		29,734 33	29,734 33	36,242 20
Real estate foreclosure.....		2,455 88	2,455 88	
Safes and fixtures.....		1,200 00	1,200 00	3,655 88
Premium account.....		-	1,100 00	1,100 00
Cash on deposit.....		5,405 59	5,405 59	
Cash on hand.....		3,298 06	3,298 06	8,703 65
Unpaid accrued interest.....		2,045 31		182,000 73
Due depositors, earned dividend and accrued State tax.....		183,461 04		
		163,740 11		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		19,720 93		

CASCADE SAVINGS BANK—OAKLAND.

May 24, 1913.

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	\$374,422 39
Reserve fund	16,400 00
Undivided profits	875 10
	\$391,697 49

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	\$6,600 00	\$6,600 00	
Bangor Railway & Electric Co., 5s, 1935 ..	10,000 00	10,100 00	9,750 00	
Portsmouth, Dover & York, 4½s, 1923 ..	5,000 00	4,750 00	5,000 00	
Somerset, 5s, 1917	1,000 00	1,020 00	1,000 00	
Somerset, 4s, 1950	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine	34,000 00			\$32,350 00
Baltimore, Chesapeake & Atlantic, 5s, 1934 ..	7,000 00	7,245 00	7,000 00	
Boston & Worcester St., Mass., 4½s, 1923 ..	5,000 00	4,900 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	4,600 00	5,000 00	
Connecticut Valley Street, 5s, 1920	5,000 00	5,000 00	4,950 00	
Dayton, Covington & Piqua Trac., 5s, 1922 ..	3,000 00	2,850 00	2,880 00	
Elizabeth & Trenton, N. J., 5s, 1902	3,000 00	3,000 00	2,940 00	
Hereford, 4s, 1930	2,000 00	2,000 00	2,000 00	
Indiana, Columbus & Eastern Trac., 5s, 1926 ..	5,000 00	4,750 00	4,650 00	
Iowa Central, 5s, 1938	3,000 00	3,000 00	3,000 00	
Jackson & Battle Creek Trac. Mich., 5s, opt. 1913 ..	7,000 00	7,000 00	7,000 00	
Long Island North Shore Branch, 5s, 1932 ..	5,000 00	5,300 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	4,100 00	4,000 00	
New York Central & Hudson River, 4s, 1934 ..	8,000 00	7,280 00	7,320 00	
New York, New Haven & Hartford, 3½s, 1954 ..	10,000 00	8,000 00	8,550 00	
Rochester, Syracuse & Eastern, 5s, 1945 ..	10,000 00	8,500 00	9,250 00	
Rutland Railway, Light & 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	
Toledo, Walhonding Valley & Ohio, 4½s, 1931 ..	1,000 00	1,020 00	1,000 00	
Wabash, Omaha Division, 3½s, 1941	1,000 00	700 00	890 00	
Western Maryland, 4s, 1952	5,000 00	4,250 00	4,250 00	
Western New York & Pennsylvania, 5s, 1937 ..	2,000 00	2,160 00	2,000 00	
Youngstown & Ohio River, 5s, 1935	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine	110,000 00			114,762 50

CASCADE SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	3,075 00	2,970 00	
Eastern Steamship Company, 5s, 1927.....	8,000 00	8,000 00	8,000 00	
Lewiston & Auburn Elec. Light 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	7,840 00	8,000 00	
York Light & Heat Co., Biddeford, 5s, 1927.....	10,000 00	10,000 00	9,800 00	
Total corporation bonds of Maine.....	46,000 00			45,695 00
Barnstable Water Co., Mass., 5s, 1931..	2,000 00	2,000 00	2,000 00	
Scituate Water Company, 5s, 1921.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds out of Maine...	3,000 00			3,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	10,200 00	5,100 00	4,998 00	
Portland Railroad.....	5,000 00	5,625 00	5,500 00	
Total railroad stock of Maine.....	15,200 00			10,498 00
Minneapolis & St. Louis, preferred.....	200 00	100 00	100 00	
Minneapolis & St. Louis, common.....	1,800 00	450 00	900 00	
Total railroad stock out of Maine.....	2,000 00			1,000 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	10,800 00	10,800 00	
National Shoe & Leather Bank, Auburn	1,500 00	1,650 00	1,500 00	
People's National Bank, Waterville.....	200 00	210 00	200 00	
Portland National Bank, Portland.....	5,000 00	8,250 00	5,000 00	
Total national bank stock owned.....	19,500 00			19,500 00
<i>Loans on Corporation Bonds.</i>				
Consolidated Lighting Company, Vt.....		1,000 00	1,000 00	
Franklin Power Company, Farmington.....		900 00	900 00	
Tacoma Gas Light Company, Wash.....		3,800 00	3,800 00	5,700 00
<i>Loans on Corporation Stock.</i>				
Dayton Mills, Spartansburg, S. C.....		700 00	700 00	
H. W. Greeley Company, Oakland.....		1,000 00	1,000 00	1,700 00
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		3,655 00	3,655 00	
Ticonic National Bank, Waterville.....		1,000 00	1,000 00	4,655 00
Loan on Lewiston Safe Deposit & Trust Company stock.....		2,000 00	2,000 00	
Loans on mortgages of real estate.....		77,813 58	77,813 58	79,813 58
Real estate investment.....		32,500 00	36,809 60	
Real estate foreclosure.....		8,200 00	11,030 26	
Safe, furniture and fixtures.....		4,700 00	4,700 00	52,539 86
Premium account.....		-	6,000 00	6,000 00
Cash on deposit.....		14,109 93	14,109 93	
Cash on hand.....		373 62	373 62	14,483 55
Unpaid accrued interest.....		5,700 00		391,697 49
Due depositors, earned dividend and accrued State tax.....		387,037 13		
		376,456 39		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		10,580 74		

EASTPORT SAVINGS BANK—EASTPORT.

April 30, 1913.

JOHN R. ROCHE, President.

CHARLES I. MORTON, Treasurer.

TRUSTEES—F. T. Wadsworth, Charles I. Morton, C. E. Capen, John H. Doring,
H. Kilby, J. R. Roche, C. H. Clarke, J. P. Hutchinson, W. H. Colwell.

Organized May 13, 1869.

LIABILITIES.

Deposits	\$739,180 42
Reserve fund	41,434 99
Undivided profits	6,740 03
	\$787,355 44

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R. Aid	\$13,000 00	\$13,130 00	\$13,000 00	
Washington, 4s, opt. 1923, R. R. Aid	10,000 00	10,100 00	10,000 00	
City of Eastport, Reg. 3½s, 1919, School	15,000 00	14,700 00	15,000 00	
Leiston, 3½s, 1931, Refunding	5,000 00	4,750 00	5,000 00	
Portland, 4s, 1935, City Hall	2,000 00	2,040 00	2,000 00	
Town of Pembroke, orders	506 53	506 53	506 53	
Kennebec Water District, 3½s, 1925	5,000 00	4,775 00	4,722 50	
Livernore Falls Water District, 4s, 1929	5,000 00	5,000 00	5,000 00	
Portland Water District, 4s, 1928	25,000 00	25,375 00	25,000 00	
Total public funds of Maine	80,506 53			\$80,229 03
County of Allegheny, Pa., 4s, 1925, Jail	5,000 00	5,050 00	5,000 00	
Beaver, Pa., 4s, 1928-30, Bridge	5,000 00	5,075 00	5,000 00	
Franklin, Ky., 5s, 1922, Funding	5,000 00	5,275 00	5,000 00	
Gallia, O., 5s, 1918-19, Turnpike	10,000 00	10,500 00	10,000 00	
King, Wash., 5s, 1928, Funding	5,000 00	5,425 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,000 00	5,000 00	
Sedgwick, Kan., 5s, opt. 1923-4, Funding	10,000 00	10,750 00	10,000 00	
Somerset, Md., 4½s, 1936-41, Ct. House	3,000 00	3,240 00	3,000 00	
Vernon, Mo., 4½s, 1918, Funding	4,000 00	4,060 00	4,000 00	
Warren, Ky., 4s, 1929, Turnpike	3,000 00	2,955 00	3,000 00	
Wyandotte, Kan., 4½s, 1921, Ref	5,000 00	5,125 00	5,000 00	
City of Chicago, Ill., 4s, 1918, Funding	5,000 00	5,050 00	5,000 00	
Elyra, O., 4s, 1918-19, Water	2,000 00	2,000 00	2,000 00	
Hammond, Ind., 5s, 1918, Sch. Park	3,000 00	3,105 00	3,000 00	
Minneapolis, Minn., 3½s, 1932, Park	3,000 00	2,850 00	3,000 00	
Newport, Ky., 5s, 1919, Imp.	500 00	522 50	500 00	
New York, N. Y., 3½s, 1954, Municipal	10,000 00	8,750 00	10,000 00	
Pawtucket, R. I., 4s, 1944, Fund.	5,000 00	5,000 00	5,000 00	
Portland, Ore., 4s, 1936, Water	5,000 00	4,825 00	4,812 50	
Seattle, Wash., 4½s, 1930, Park	5,000 00	5,150 00	5,000 00	
South Omaha, Neb., 5s, 1923, School	8,000 00	8,400 00	8,000 00	
Woonsocket, R. I., Reg. 4s, 1919, Water Refunding	2,000 00	1,990 00	2,000 00	
Woonsocket, R. I., Reg., 3½s, 1925 Sewer	5,000 00	4,700 00	5,000 00	
Total public funds out of Maine	113,500 00			113,312 50

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	11,880 00	11,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	8,000 00	8,480 00	8,000 00	
Bangor & Aroostook, 4s, 1951.....	6,000 00	4,950 00	5,710 00	
Bangor Railway & Electric Co., 5s, 1935	8,000 00	8,080 00	8,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,350 00	10,000 00	
Portland & Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
Somerset, 5s, 1517.....	6,000 00	6,120 00	6,000 00	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,700 00	
Washington County, 3½s, opt. 1924.....	5,000 00	4,275 00	4,675 00	
Total railroad bonds of Maine.....	62,000 00			61,085 00
Aurora, Elgin & Chicago, Ill., 5s, 1941..	5,000 00	5,050 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	4,900 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	4,650 00	4,825 00	
Chicago, Burlington & Quincy, Ill. Div., 3½s, opt. 1929.....	5,000 00	4,300 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	3,900 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	9,500 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	12,000 00	2,300 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	4,250 00	5,000 00	
Omaha & Council Bluffs Railway & Bdg., 5s, 1928.....	7,000 00	7,000 00	6,965 00	
Pere Marquette of Indiana, 4s, 1943.....	7,000 00	5,600 00	6,650 00	
Pontiac, Oxford & Northern, 6s, 1916.....	15,000 00	15,300 00	15,000 00	
Rutland, 4½s, 1941.....	5,000 00	5,000 00	5,000 00	
Rutland-Canadian, 4s, 1949.....	2,000 00	1,800 00	2,000 00	
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00	5,000 00	4,950 00	
Sioux City Service 5s, 1928.....	5,000 00	5,000 00	4,850 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,250 00	4,600 00	
Toledo Terminal, 4½s, 1957.....	11,000 00	10,120 00	11,000 00	
Trenton Passenger, N. J., 6s, 1931.....	3,000 00	3,450 00	3,000 00	
Union Electric, Dubuque, Ia., 5s, 1924.....	5,000 00	5,000 00	5,000 00	
Union Pacific, 4s, 1947.....	15,000 00	15,000 00	15,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00	1,500 00	4,500 00	
Total railroad bonds out of Maine.....	197,000 00			193,102 50
<i>Corporation Bonds Owned.</i>				
Eastport Water Company, 5s, 1918.....	16,000 00	16,000 00	15,600 00	
Lewiston & Auburn Electric Light Co., 5s, 1939.....	10,000 00	10,000 00	10,000 00	
Rumford Falls Power Co., 4½s, 1929.....	25,000 00	25,000 00	24,750 00	
St. Croix Paper Co., 5s, 1921.....	5,000 00	5,000 00	4,893 75	
Total corporation bonds owned.....	56,000 00			55,243 75
<i>Railroad Stock Owned.</i>				
Portland & Rumford Falls.....	2,500 00	5,000 00	5,000 00	
Portland Railroad.....	7,000 00	7,875 00	7,875 00	
Total railroad stock owned.....	9,500 00			12,875 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	1,650 00	1,500 00	
Canal National Bank, Portland.....	100 00	107 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	672 00	600 00	
Frontier National Bank, Eastport.....	15,600 00	19,500 00	15,600 00	
Total national bank stock owned.....	21,100 00			21,100 00
<i>Loans on Public Funds.</i>				
County of Washington.....		1,775 00	1,775 00	
City of Austin, Texas.....		1,000 00	1,000 00	
Cleveland, O.....		800 00	800 00	
New York, N. Y.....		850 00	850 00	
Oklahoma City, Okla.....		750 00	750 00	5,175 00
<i>Loans on Corporation Bonds.</i>				
Eastport Water Company.....		750 00	750 00	
Shawinigan Water & Power Company.....		1,000 00	1,000 00	
United States Steel Corporation.....		500 00	500 00	2,250 00
<i>Loans on Railroad Stock.</i>				
Baltimore & Ohio.....		255 00	255 00	
New York Central & Hudson River.....		400 00	400 00	
Pennsylvania.....		1,400 00	1,400 00	2,055 00
Loan on Bangor & Aroostook Railroad bond.....		780 00	780 00	
Loan on Passadumkeag Timberland stock.....		3,500 00	3,500 00	
Loans on Frontier National Bank, Eastport, stock.....		475 00	475 00	
Loan on Pittsfield Trust Company, stock.....		2,260 00	2,260 00	
Loan to School Dist. No. 2, Parish West Isles, Charlotte, N. B.....		40 00	40 00	
Loan on Andover Savings Bank, Mass., book.....		25 00	25 00	
Loans on life insurance policies.....		1,475 00	1,475 00	
Loans on personal property.....		2,600 00	2,600 00	
Loans on mortgages of real estate.....		180,559 78	180,559 78	191,714 78
Real estate, investment.....		25,000 00	21,670 85	
Furniture and fixtures.....		1,000 00	1,000 00	22,670 85
Premium account.....		-	3,000 00	3,000 00
Cash on deposit.....		18,910 76	18,910 76	
Cash on hand.....		2,531 27	2,531 27	21,442 03
Unpaid accrued interest.....		8,652 40		787,355 44
Due depositors, earned dividend and accrued State tax.....		796,609 24		
		748,474 76		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		48,134 48		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

May 15, 1913.

H. F. BURGESS, President.

ADELIA A. MERRILL, Treasurer.

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

Organized March 4, 1871.

LIABILITIES.

Deposits.....	\$607,234 93
Reserve fund.....	26,944 39
Undivided profits.....	1,755 89
	\$635,935 21

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Madison Village Corporation, 4s, 1928, Light and Power.....	\$1,000 00	\$1,000 00	\$1,000 00	
Kennebec Water District, 3½s, 1925.....	5,000 00	4,775 00	4,750 00	
Portland Water District, 4s, 1928.....	15,000 00	15,225 00	15,000 00	
Rumford & Mexico Water District, 4s, 1932.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine.....	26,000 00			\$25,750 00
County of Anne Arundel, Md., 4s, 1916, Bridge Refunding.....	5,000 00	4,975 00	5,000 00	
Jefferson, Ind., 4s, 1915-16, Road	5,000 00	4,975 00	5,000 00	
City of Nebraska City, Neb., 4s, 1915, School District.....	2,000 00	1,990 00	2,000 00	
Omaha, Neb., 4s, 1921, Sewer...	5,000 00	4,950 00	5,000 00	
Seattle, Wash., 4s, 1927, Park...	6,000 00	5,850 00	5,880 00	
Total public funds out of Maine.....	23,000 00			22,880 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	2,000 00	2,120 00	2,000 00	
Bangor & Aroostook, 5s, 1943.....	8,000 00	8,640 00	8,000 00	
Bangor & Aroostook, 4s, 1951.....	15,000 00	12,375 00	13,612 50	
Bangor Railway & Electric Co., 5s, 1935	11,000 00	11,110 00	10,880 00	
Boston & Maine, 4s, 1926.....	10,000 00	9,500 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	5,175 00	5,000 00	
Portland Railroad, 3½s, opt. 1931.....	3,000 00	2,550 00	2,490 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921	3,000 00	2,940 00	3,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	5,000 00	4,675 00	
Total railroad bonds of Maine.....	72,000 00			69,657 50
Aurora, Elgin & Chicago, 5s, 1946.....	5,000 00	4,850 00	4,875 00	
Bloomington & Normal Ry. & Light Co., 5s, 1928.....	8,000 00	8,000 00	7,730 00	
Central Pacific, 4s, 1949.....	10,000 00	9,700 00	10,000 00	
Chicago, Indianapolis & Louisville, 5s, 1947.....	5,000 00	5,400 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911.....	10,000 00	9,000 00	9,537 50	
Dayton, Covington & Piqua Traction, 5s, 1922.....	5,000 00	4,750 00	4,750 00	
Detroit, Ypsilanti, Ann Arbor & Jack- son, 5s, 1922.....	5,000 00	4,500 00	4,750 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	4,500 00	5,000 00	

FAIRFIELD SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Elizabeth & Trenton, N. J., 5s, 1962....	5,000 00	5,000 00	4,900 00	
Hereford, 4s, 1930.....	4,000 00	4,000 00	4,000 00	
Hutchinson & Southern, 5s, 1928.....	5,000 00	5,150 00	5,000 00	
Indiana, Columbus & Eastern Trac., 5s, 1926.....	5,000 00	4,750 00	4,625 00	
Iowa Central, 5s, 1938.....	7,000 00	7,000 00	7,000 00	
Milford & Uxbridge St., Mass., 5s, 1918..	2,000 00	2,000 00	2,000 00	
Northern Ohio, 5s, 1945.....	5,000 00	5,250 00	5,000 00	
Ohio Central Traction, 5s, 1923.....	9,000 00	8,550 00	8,825 00	
Omaha & Council Bluffs St., 5s, 1928...	10,000 00	10,000 00	9,875 00	
Pontiac, Oxford & Northern, 6s, 1916...	4,000 00	4,080 00	4,000 00	
Rock Island Southern Railroad, 5s, 1947	5,000 00	4,500 00	4,800 00	
St. Louis, Springfield & Peoria, 5s, 1939	6,000 00	6,000 00	5,900 00	
Sioux City Service Co., 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	
Southern Indiana, 4s, 1951.....	5,000 00	4,250 00	4,250 00	
Toledo & Indiana Traction, 5s, 1931....	5,000 00	5,000 00	4,800 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	6,000 00	5,400 00	5,700 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	
Union Electric, Dubuque, Ia., 5s, 1924...	5,000 00	5,000 00	5,000 00	
Union Traction, Independence, Kan., 5s, 1937.....	8,000 00	7,600 00	7,600 00	
Utica Belt Line, N. Y., 5s, 1939.....	5,000 00	5,450 00	4,750 00	
Utica & Mohawk Valley, 4s, 1941.....	5,000 00	5,000 00	5,000 00	
Wabash, Des Moines Div., 4s, 1939.....	5,000 00	4,000 00	4,300 00	
Wichita Railroad & Light Co., Kan., 5s, 1932.....	10,000 00	10,000 00	9,830 00	
Youngstown & Ohio River, 5s, 1935....	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine.....	200,000 00			193,887 50
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917...	5,000 00	5,000 00	4,862 50	
Bath & Brunswick Light & Power Co., 5s, 1930.....	5,000 00	5,000 00	4,900 00	
Central Maine Power Company, 5s, 1939	5,000 00	5,000 00	4,885 00	
Cumberland County Power & Light Co., 5s, 1942.....	5,000 00	5,000 00	4,825 00	
Eastern Manufacturing Co., Bangor, 5s, 1923.....	4,000 00	4,000 00	3,885 20	
Lewiston & Auburn Electric Light Co., 5s, 1939.....	10,000 00	10,000 00	10,000 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	
Orono Pulp & Paper Company, 5s, 1941	5,000 00	5,000 00	5,000 00	
State Loan Co., Portland, 4s, 1945.....	5,000 00	5,000 00	4,800 00	
Total corporation bonds of Maine.....	54,000 00			53,157 70
Berlin Water Company, N. H., 5s, opt. 1902.....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Portland Railroad.....	10,000 00	11,250 00	10,000 00	10,000 00
<i>Corporation Stock Owned.</i>				
Portland Electric Company, preferred...	5,000 00	5,200 00	5,000 00	
Richmond Water Works.....	1,400 00	1,400 00	1,400 00	
Total corporation stock owned.....	6,400 00			6,400 00
<i>National Bank Stock Owned.</i>				
Messalonskee National Bank, Oakland...	2,500 00	2,500 00	2,500 00	
National Bank of Fairfield, Fairfield....	10,000 00	10,000 00	10,000 00	
National Shoe & Leather Bank, Auburn...	300 00	330 00	300 00	
People's National Bank, Waterville.....	6,600 00	6,930 00	6,568 00	

FAIRFIELD 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>
Portland National Bank, Portland.....	2,000 00	3,300 00	2,000 00	
South Berwick National Bank, South 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.....		1,250 00	1,250 00	
Somerset & Kennebec Company, Fairfield.....		6,000 00	6,000 00	
Ticonic Foot Bridge Company, Waterville.....		1,800 00	1,800 00	9,050 00
<i>Loans on Corporation Stock.</i>				
Fairfield Furniture Company.....		8,080 77	8,080 77	
International Paper Company.....		500 00	500 00	
Lockwood Company, Waterville.....		500 00	500 00	
Milliken-Tomlinson Company, Portland.....		5,000 00	5,000 00	14,080 77
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		1,500 00	1,500 00	
National Bank of Fairfield.....		2,500 00	2,500 00	4,000 00
<i>Loans to Municipalities.</i>				
Town of Fairfield.....		10,500 00	10,500 00	
Fairfield Village Corporation.....		5,625 00	5,625 00	16,125 00
Loan on Liberty Trust Company, Boston, stock.....		1,000 00	1,000 00	
Loan to F. H. Brown Clothing Co., Fairfield.....		2,000 00	2,000 00	
Loans on names.....		1,511 44	2,909 56	
Loans on mortgages of real estate.....		130,412 00	130,412 00	136,321 56
Real estate foreclosure.....		13,083 54	13,083 54	13,083 54
Premium account.....		-	1,892 25	1,892 25
Cash on deposit.....		28,477 34	28,477 34	
Cash on hand.....		2,304 05	2,304 05	30,781 39
Unpaid accrued interest.....		4,714 55		635,935 21
Due depositors, earned dividend and accrued State tax.....		642,248 69		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		609,650 04		
		32,598 65		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

July 28, 1913.

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.....	\$786,649 74
Reserve fund.....	44,000 00
Undivided profits.....	42,374 77
	\$873,024 51

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 4s, 1935, Court House	\$20,000 00	\$20,400 00	\$20,000 00	
Farmington Village Corporation, 5s, 1932, Water.....	35,000 00	39,550 00	35,000 00	
Farmington Village Corporation, 4s, 1926	30,000 00	30,000 00	30,000 00	
Dover-Foxcroft Water District, 3½s, 1933	3,000 00	2,790 00	3,000 00	
Portland Water District, 4s, 1928.....	19,000 00	19,285 00	19,000 00	
Total public funds of Maine.....	107,000 00			\$107,000 00
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. H. & City Hall	1,000 00	1,065 00	1,000 00	
Polk, Ia., 3½s, 1917, Ct. House	1,000 00	985 00	1,000 00	
City of Chicago, Ill., 4½s, 1915, San. Dist.	2,000 00	2,030 00	2,000 00	
Green Bay, Wis., 4½s, 1915-18, Refunding.....	2,200 00	2,222 00	2,200 00	
Muskegon, Mich., 4s, 1916, Street Improvement.....	1,000 00	995 00	1,000 00	
New York, N. Y., Reg. 4s, 1956, Municipal.....	5,000 00	4,875 00	4,875 00	
Omaha, Neb., 4s, 1921-33, Sewer Renewal.....	5,000 00	4,925 00	5,000 00	
Portland, Ore., 4½s, 1943, Dock	5,000 00	5,200 00	4,875 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	2,000 00	1,980 00	2,000 00	
Total public funds out of Maine.....	24,200 00			23,950 00
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, 1924.....	3,500 00	3,325 00	3,350 00	
Bangor & Aroostook, 5s, 1943.....	42,000 00	45,360 00	41,970 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	2,000 00	2,120 00	2,000 00	
Boston & Maine, Reg. 3½s, 1923.....	3,000 00	2,730 00	2,850 00	
Boston & Maine, 4s, 1942.....	1,000 00	950 00	960 00	
Boston & Maine, 4½s, 1929.....	5,000 00	5,050 00	5,000 00	
Boston & Maine, 4½s, 1944.....	5,000 00	5,150 00	5,000 00	
Boston & Maine, 4s, 1926.....	4,000 00	3,800 00	3,869 60	
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	10,350 00	10,000 00	
Lime Rock, 4s, 1929.....	8,000 00	7,840 00	8,000 00	
Maine Central, 5s, 1923.....	1,000 00	1,060 00	1,000 00	
Maine Central, 4½s, 1916.....	5,000 00	5,025 00	4,987 50	
Maine Central, 4½s, 1917.....	5,000 00	5,025 00	4,975 00	
Maine Central, 4s, 1914 (notes).....	15,000 00	15,000 00	14,893 75	
Portland Railroad, 3½s, opt. 1931.....	5,000 00	4,250 00	4,125 00	
Portland Railroad, 4½s, 1916 (notes).....	5,000 00	5,000 00	4,945 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 Railroad, 5s, 1915.....	4,000 00	4,040 00	4,000 00	
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	
Washington County, 3½s, opt. 1924.....	6,000 00	5,130 00	5,130 00	
Total railroad bonds of Maine.....	147,500 00			144,975 85
Athol & Orange Street, Mass., 5s, 1915..	1,000 00	980 00	1,000 00	
Aurora, Elgin & Chicago, 5s, 1941.....	3,000 00	3,030 00	3,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.....	2,000 00	1,800 00	1,770 00	
Beech Creek, 4s, 1936.....	1,000 00	1,000 00	1,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	5,000 00	5,050 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 & East Bridgewater St., Mass., 5s, 1918.....	3,000 00	3,000 00	3,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920	2,000 00	1,900 00	2,000 00	
Buffalo, New York & Erie, 7s, 1916.....	1,000 00	1,100 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	640 00	850 00	
Chicago Railways Co., Purchase Money, 4-5s, 1927.....	1,000 00	750 00	1,000 00	
Chicago Railways Co., Adj. Inc., 4s, 1927	1,100 00	605 00	1,100 00	
Clearfield & Jefferson, 6s, 1927.....	3,000 00	3,510 00	3,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933..	2,000 00	2,200 00	2,000 00	
Cleveland & Marietta, 4½s, 1935.....	2,000 00	2,060 00	2,000 00	
Concord & Montreal, 4s, 1920.....	3,000 00	2,940 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.....	5,000 00	5,000 00	4,990 00	
Duluth Short Line, 5s, 1916.....	2,000 00	2,010 00	2,000 00	
Framingham, Southboro & Marlboro St., Mass., 5s, 1919.....	3,000 00	3,000 00	3,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920.....	3,000 00	3,000 00	3,000 00	
Grand Rapids & Indiana, 4½s, 1941.....	3,000 00	3,090 00	3,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916.....	4,000 00	4,000 00	4,000 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	845 00	1,000 00	
Illinois Central, Springfield Div., 3½s, 1951	1,000 00	845 00	1,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	3,000 00	2,850 00	2,890 00	
Iowa Central, 4s, 1951.....	2,000 00	1,300 00	1,850 00	
Iowa Central, 5s, 1938.....	2,000 00	2,000 00	1,990 00	
Kentucky Central, 4s, 1987.....	3,000 00	2,850 00	2,970 00	
Lexington & Boston St., Mass., 4½s, 1920	2,000 00	1,960 00	2,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945	3,000 00	2,700 00	3,000 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	5,125 00	4,750 00	
Minneapolis & St. Louis, 4s, 1949.....	3,000 00	1,950 00	2,925 00	
New York Central & Hudson River, 4½s, 1914 (notes).....	6,000 00	6,000 00	6,000 00	
New York, New Haven & Hartford, 4s, 1956.....	3,000 00	2,700 00	2,820 00	
New York, Ontario & Western, 4s, 1992	1,000 00	940 00	1,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	2,550 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916....	2,000 00	2,040 00	2,000 00	
Providence & Fall River St., 5s, 1921....	3,000 00	1,950 00	3,000 00	
Providence & Taunton Street, 5s, 1918..	2,000 00	2,000 00	2,000 00	
Rutland-Canadian, 4s, 1949.....	3,000 00	2,700 00	3,000 00	

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>
Schenectady Railway, N. Y., 4½s, opt. 1911.	1,000 00	1,030 00	1,000 00	
Scioto Valley & New England, 4s, 1989.	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	3,240 00	3,000 00	
Trenton Passenger, N. J., 6s, opt. 1916-17	5,000 00	5,200 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	350 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	2,000 00	2,000 00	
Wheeling & Lake Erie, 1st Con., 4s, 1949	3,000 00	2,490 00	2,700 00	
Wilkesbarre & Eastern, 5s, 1942	3,000 00	3,000 00	3,000 00	
Wisconsin Central, 4s, 1949	2,000 00	1,800 00	1,780 00	
Total railroad bonds out of Maine	156,600 00			154,490 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4½s, 1921	3,000 00	3,000 00	3,000 00	
Belfast Water Company, 5s, 1927	5,000 00	5,075 00	4,950 00	
Biddeford & Saco Water Co., 4s, 1924	3,000 00	2,940 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	
Cumberland County Power & Light Co., 5s, 1942	5,000 00	5,000 00	4,925 00	
Eastern Steamship Company, 5s, 1927	6,000 00	6,000 00	6,000 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	2,940 00	2,910 00	
Maine Steamship Co., Portland, 6s, 1926	1,000 00	1,100 00	1,000 00	
Mousam Water Company, Kennebunk, 5s, 1915	4,500 00	4,500 00	4,500 00	
Old Orchard Water Company, 4s, 1922	2,000 00	1,960 00	2,000 00	
Orono Water Company, 4½s, 1925	5,500 00	5,500 00	5,500 00	
Oxford Paper Company, 5s, 1921	3,000 00	3,000 00	3,000 00	
Portland Elevator Company, 4s, 1925-7	3,000 00	3,000 00	3,000 00	
Rangleley Water Company, 4s, 1925	20,000 00	19,600 00	20,000 00	
Rockland-Rockport Lime Company, 5s, 1920	10,000 00	10,000 00	10,000 00	
Rumford Falls Power Company, 4s, 1945	5,000 00	4,900 00	4,625 00	
Sagadahoc Light & Power Co., Bath, 4½s, 1922	1,500 00	1,500 00	1,500 00	
Stockton Springs Water Company, 4½s, 1926	4,000 00	4,000 00	3,880 00	
Strong Water Company, 4s, 1924	10,000 00	9,800 00	10,000 00	
Wilton Water Company, 4s, 1924	18,000 00	17,640 00	18,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	124,500 00			123,690 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	4,000 00	3,600 00	3,980 00	
European & North American	1,000 00	1,300 00	1,000 00	
Maine Central	12,150 00	13,365 00	12,150 00	
Portland & Ogdensburg	68,570 00	34,285 00	31,085 00	
Total railroad stock of Maine	85,720 00			48,215 00
Hereford	2,000 00	1,900 00	1,900 00	1,900 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston	700 00	1,400 00	700 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	2,200 00			1,950 00

FRANKLIN COUNTY SAVINGS BANK--Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canal National Bank, Portland.....	6,800 00	7,276 00	6,800 00	
First National Bank, Farmington.....	5,000 00	5,000 00	4,900 00	
First National Bank, Lewiston.....	3,300 00	4,290 00	3,300 00	
First National Bank, Portland.....	10,600 00	11,872 00	10,600 00	
Manufacturers' National Bank, Lewiston	8,300 00	8,715 00	8,300 00	
National Shoe & Leather Bank, Auburn.	2,500 00	2,750 00	2,500 00	
Total national bank stock owned.....	36,500 00			36,400 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.....		575 00	575 00	
Lewiston, Augusta & Waterville Street.....		400 00	400 00	
Maryland, Delaware & Virginia.....		600 00	600 00	1,575 00
<i>Loans on Corporation Stock.</i>				
American Agricultural Chemical Company, preferred		675 00	675 00	
Central Maine Power Company.....		750 00	750 00	
Huse Spool & Bobbin Company, Kingfield.....		500 00	500 00	
Rangley Water Company.....		5,000 00	5,000 00	
Strong Water Company.....		5,000 00	5,000 00	
Union Land & Lumber Company, Farmington.....		390 00	390 00	
United States Envelope Company, preferred.....		3,000 00	3,000 00	15,315 00
<i>Loans on Trust Company Stock.</i>				
Rangley Trust Company.....		3,000 00	3,000 00	
Wilton Trust Company.....		2,000 00	2,000 00	5,000 00
<i>Loans to Corporations.</i>				
First Congregational Church of Farmington.....		1,068 51	1,068 51	
Fred O. Smith Manufacturing Co., New Vineyard...		500 00	500 00	
Huse Spool & Bobbin Company, Kingfield.....		3,000 00	3,000 00	
Jenkins & Bogert Manufacturing Company, Kingfield		12,000 00	12,000 00	
Rangley Water Company.....		15,000 00	15,000 00	
Strong Water Company.....		500 00	500 00	
The Twitchell-Champlin Company, Portland.....		5,000 00	5,000 00	
Wilton Water Company.....		12,500 00	12,500 00	49,568 51
Loan on Pennsylvania Railroad stock.....		450 00	450 00	
Loan on Auburn Savings Bank book.....		300 00	300 00	
Loans on mortgages of real estate.....		113,251 49	113,251 49	114,001 49
Real estate investment.....		16,000 00	16,716 64	
Real estate foreclosure.....		7,700 00	7,700 00	24,416 64
Cash on deposit.....		17,285 47	17,285 47	
Cash on hand.....		2,891 55	2,891 55	20,177 02
Unpaid accrued interest.....		7,612 73		873,024 51
Due depositors, earned dividend and accrued State tax.....		894,274 75		
		795,874 74		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		98,400 01		

GARDINER SAVINGS INSTITUTION—GARDINER.

April 1, 1913.

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	\$2,874,519 25
Reserve fund	150,000 00
Undivided profit	20,259 32
	<hr/> \$3,044,778 57

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4s, 1915, R. R.	\$20,000 00	\$20,200 00	\$20,000 00	
Cumberland, 3s, 1922, Ct. H.	5,000 00	4,850 00	4,812 50	
Kennebec, 4s, 1928-37, Ct. H.	6,500 00	6,597 50	6,500 00	
Penobscot, 3s, 1916-21, Ct. H.	10,000 00	9,800 00	10,000 00	
Washington, 4s, opt. 1923, R. R.				
Aid.	5,000 00	5,050 00	5,000 00	
City of Augusta, 4s, 1917, Refunding	2,000 00	2,010 00	2,000 00	
Bangor, 4s, 1935, Refunding.	20,000 00	20,400 00	20,000 00	
Bangor, 4s, 1928-31, Municipal Loan.	20,000 00	20,300 00	20,000 00	
Bath, 4s, 1941, Refunding.	10,000 00	10,200 00	10,000 00	
Belfast, 4s, 1918, Refunding	13,000 00	13,065 00	13,000 00	
Belfast, 4s, 1929, Refunding.	14,000 00	14,210 00	14,000 00	
Biddeford, 4s, 1915-20, Refund.	20,000 00	20,100 00	20,000 00	
Brewer, 4s, 1921, Refunding.	5,000 00	5,050 00	5,000 00	
Calais, 4s, 1926, Refunding.	10,000 00	10,150 00	10,000 00	
Deering, 4s, 1918, School Bldg.	10,000 00	10,050 00	10,000 00	
Ellsworth, 4s, 1917, Refunding	14,000 00	14,070 00	14,000 00	
Gardiner, 4s, 1933, Refunding.	25,000 00	25,375 00	25,000 00	
Gardiner, 4s, 1916, Refunding.	10,000 00	10,050 00	10,000 00	
Gardiner, 3s, 1913, Refunding.	5,500 00	5,500 00	5,500 00	
Hallowell, 4s, 1918, Water.	16,000 00	16,080 00	16,000 00	
Lewiston, 3s, 1931, Refunding	10,000 00	9,500 00	10,000 00	
Old Town, 3s, 1921, Refunding	10,000 00	9,750 00	10,000 00	
Old Town, 4s, 1928, Funding.	5,000 00	5,075 00	5,000 00	
Portland, 4s, 1929-30, Ct. House	30,000 00	30,450 00	30,000 00	
Portland, 4s, 1932, Funding.	10,000 00	10,150 00	10,000 00	
Saco, 4s, 1917, Municipal.	2,000 00	2,010 00	2,000 00	
Saco, 4s, 1936-41, Refunding.	5,500 00	5,610 00	5,500 00	
Waterville, 3s, 1924-6, Refund.	15,000 00	14,475 00	15,000 00	
Waterville, 4s, 1937, Refunding	5,000 00	5,100 00	5,000 00	
Waterville, 4s, 1939, Refunding	10,000 00	10,200 00	10,000 00	
Westbrook, 4s, 1922-6, Refund.	20,000 00	20,200 00	20,000 00	
Westbrook, 4s, 1921-2, Paving	6,000 00	6,060 00	6,000 00	
Town of Baileyville, 4s, 1915-27, Fund.	10,000 00	10,000 00	10,000 00	
Boothbay, 4s, 1913-25, Munic.	2,100 00	2,100 00	2,100 00	
Boothbay, 4s, 1913-24, School.	2,400 00	2,400 00	2,400 00	
Boothbay Harbor, 4s, 1914, Wat.	2,000 00	2,000 00	2,000 00	
Brunswick, 4s, 1913-22, School House.	10,000 00	10,050 00	10,000 00	
Caribou, 3s, 1921, Refunding	10,000 00	9,650 00	10,000 00	
Caribou, 4s, 1928, School.	15,000 00	15,000 00	15,000 00	
Damariscotta, 3s, 1913-27, Ref.	8,000 00	7,760 00	8,000 00	
Fort Fairfield, 3s, 1914, Bridge	2,000 00	1,990 00	2,000 00	
Houlton, 3s, 1923-32, Water.	10,000 00	9,450 00	10,000 00	
Kittery, 3s, 1913-14, School.	1,000 00	1,000 00	990 00	
Oakland, 3s, 1913-22, Refund.	10,000 00	9,800 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>
Town of Presque Isle, 4½s, 1927, Building	12,500 00	13,187 50	12,500 00	
Rumford, 4s, opt. 1909, Refund.	5,000 00	5,000 00	5,000 00	
Sanford, 3½s, 1913-17, School	10,000 00	9,900 00	10,000 00	
Southport, 4s, 1914, School H'se	1,500 00	1,500 00	1,500 00	
Augusta Water District, 4s, 1934	5,000 00	5,000 00	5,000 00	
Gardiner Water District, 4s, 1934	44,000 00	44,000 00	44,000 00	
Kennebec Water District, 3½s, 1925	10,000 00	9,550 00	9,500 00	
Portland Water District, 4s, 1928	50,000 00	50,750 00	50,000 00	
Total public funds of Maine	590,000 00			589,302 50
County of Allegheny, Pa., 4s, 1934-6, Roads	25,000 00	25,500 00	25,000 00	
Ashland, Wis., 5s, 1913-17, Ref.	3,750 00	3,806 25	3,750 00	
Beaver, Pa., 4s, 1916-21, Bridge	10,000 00	10,050 00	10,000 00	
Brown, Minn., 4½s, 1914, Ditch	14,000 00	14,000 00	14,000 00	
Butler, O., 4s, 1916-18, Replen.	5,000 00	5,125 00	5,000 00	
Christian, Ky., 5s, opt. 1927, Turnpike	10,000 00	10,800 00	10,000 00	
Clermont, O., 5s, 1916-19, Deficiency	5,000 00	5,175 00	5,000 00	
Douglas, Wis., 4s, 1926, Asylum	5,000 00	4,950 00	5,000 00	
Franklin, Ky., 4s, 1919, Ref.	10,000 00	9,950 00	10,000 00	
Gallia, O., 5s, 1918, Turnpike	5,000 00	5,225 00	5,000 00	
Jackson, O., 4s, 1918, Turnpike	5,000 00	5,000 00	5,000 00	
Lucas, O., 4½s, 1913-15, Bridge	2,000 00	2,010 00	2,000 00	
Mahoning, O., 4½s, 1913, Bridge	2,000 00	2,000 00	2,000 00	
Ottawa, O., 5s, 1914-21, Ct. H.	4,000 00	4,140 00	4,000 00	
Polk, Ia., 3½s, 1914-15, Ct. House	3,000 00	2,985 00	3,000 00	
Polk, Minn., 6s, 1915, Bridge	10,500 00	10,920 00	10,500 00	
Reno, Kan., 5½s, opt. 1914, Ref.	15,000 00	15,150 00	15,000 00	
Somerset, Md., 4½s, 1968-80, Ct. House	6,500 00	7,280 00	6,500 00	
Sumner, Kan., 5½s, 1920, Ref.	10,000 00	10,750 00	10,000 00	
Warren, Ky., 4s, 1929, Turnpike	20,000 00	19,700 00	20,000 00	
Winnishiek, Ia., 4½s, 1917, Ct. H.	3,000 00	3,045 00	3,000 00	
Woodbury, Ia., 3½s, 1914, Ref.	15,000 00	14,925 00	15,000 00	
Wyandotte, Kan., 4½s, 1933, Bdg.	3,000 00	3,045 00	3,000 00	
City of Akron, O., 4s, 1915, Board of Education	5,000 00	5,000 00	5,000 00	
Alpena, Mich., 5s, 1934, Water	10,000 00	11,200 00	10,000 00	
Battle Creek, Mich., 5s, 1917, Water	5,000 00	5,150 00	5,000 00	
Battle Creek, Mich., 3½s, 1914, Sewer	10,000 00	9,950 00	10,000 00	
Bay City, Mich., 4s, 1933, Water	5,000 00	4,925 00	5,000 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, 1913-26, Paving and Bridge	14,000 00	13,930 00	13,960 00	
Chicago, Ill., 4s, 1924, Sanitary District	5,000 00	5,050 00	4,950 00	
Cleveland, O., 4s, 1922, Sewer	10,000 00	10,200 00	10,000 00	
Cleveland, O., 4s, 1922, Board of Education	5,000 00	5,100 00	5,000 00	
Columbus, O., 4s, 1922, Viaduct. Refunding	5,000 00	5,100 00	5,000 00	
Council Bluffs, Ia., 4½s, 1915, Ref.	3,000 00	3,030 00	3,000 00	
Cumberland, Md., 5s, 1922, Consolidated Debt	5,000 00	5,325 00	5,000 00	
Dayton, O., 4s, 1919-20, Board of Education	10,000 00	10,050 00	10,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District	5,000 00	5,175 00	4,800 00	
Duluth, Minn., 4½s, 1940, Imp.	15,000 00	16,200 00	15,000 00	
Duluth, Minn., 4½s, 1941, Park	10,000 00	10,850 00	10,000 00	
East Liverpool, O., 5s, 1924, Ref.	10,000 00	10,750 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 Eau Claire, Wis., 4½s, 1928, Ref.	5,000 00	5,200 00	5,000 00	
Elizabeth, N. J., 4s, 1922, Adj.	2,500 00	2,475 00	2,500 00	
Elkhart, Ind., 4s, 1919, School.	10,000 00	9,950 00	9,900 00	
Flint, Mich., 4s, 1928, Water.	10,000 00	9,750 00	10,000 00	
Fort Scott, Kan., 4½s, 1929, Ref.	5,000 00	5,150 00	5,000 00	
Green Bay, Wis., 4s, 1918-21, Sewer	10,000 00	9,850 00	10,000 00	
Hazleton, Pa., 4s, 1920-2, School District	5,000 00	4,950 00	5,000 00	
Independence, Kan., 4½s, 1920-9, Funding	20,000 00	20,500 00	20,000 00	
Ironton, O., 5s, 1915, Refunding	5,000 00	5,075 00	5,000 00	
Jacksonville, Ill., 4s, 1919-25, Refunding	10,000 00	9,900 00	10,000 00	
Joplin, Mo., 5s, opt. 1914, Sewer	23,000 00	23,230 00	23,000 00	
Kalamazoo, Mich., 4s, 1916, Sch. District	5,000 00	4,975 00	4,875 00	
Kansas City, Kan., 4½s, 1925-31, Park	10,000 00	10,300 00	10,000 00	
Kansas City, Kan., 4½s, 1939, Water	10,000 00	10,400 00	10,000 00	
Kansas City, Mo., 3½s, 1919, Sch. District	15,000 00	14,700 00	15,000 00	
La Crosse, Wis., 4s, 1924, Viaduct and Bridge	5,000 00	4,950 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	10,500 00	10,000 00	
Lexington, Ky., 4s, 1933, Board of Education	5,000 00	4,925 00	5,000 00	
Lima, O., 3½s, 1930, Refunding	10,000 00	9,400 00	10,000 00	
Madison, Wis., 4s, 1925, School	5,000 00	4,950 00	5,000 00	
Mansfield, O., 4½s, 1920-8, Ref.	10,000 00	10,450 00	10,000 00	
Marquette, Mich., 3½s, 1926, Ref. Water	10,000 00	9,400 00	10,000 00	
Moline, Ill., 4s, 1919, Sch. Dist	5,000 00	4,975 00	5,000 00	
Moline, Ill., 4½s, 1914, Water Ext	5,000 00	5,025 00	5,000 00	
Muskegon, Mich., 5s, 1923-4, Wat	13,000 00	13,975 00	13,000 00	
Newark, O., 5s, 1914, Paving	3,000 00	3,030 00	3,000 00	
Newport, Ky., 5s, 1914, Refund	5,000 00	5,050 00	5,000 00	
New York, N. Y., 4½s, 1957, Corporation Loan	5,000 00	5,375 00	5,000 00	
Omaha, Neb., 4s, 1919, Sewer	5,000 00	4,975 00	5,000 00	
Omaha, Neb., 4s, 1918, Funding	5,000 00	4,975 00	5,000 00	
Omaha, Neb., 4s, 1933, Sewer, Funding	10,000 00	9,850 00	10,000 00	
Owensboro, Ky., 4s, 1930, Street Improvement	10,000 00	9,850 00	10,000 00	
Owensboro, Ky., 4s, 1937, Water	9,000 00	8,820 00	8,865 00	
Pawtucket, R. I., 4s, 1944, General Funding	10,000 00	10,000 00	10,000 00	
Pittston, Pa., 4½s, 1917-24, Imp.	25,000 00	25,375 00	25,000 00	
Port Huron, Mich., 5s, 1914, Sch.	12,000 00	12,120 00	12,000 00	
Port Huron, Mich., 4s, 1923, Bdg.	10,000 00	9,900 00	10,000 00	
Portland, Ore., 4s, 1937, Water	20,000 00	19,300 00	19,384 00	
Racine, Wis., 4s, 1913-15, Sewer	9,000 00	9,000 00	9,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge	5,000 00	5,125 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1932, Water	8,000 00	7,880 00	8,000 00	
Sault Ste Marie, Mich., 4½s, 1928, Refunding	5,000 00	5,200 00	5,000 00	
Seattle, Wash., 4s, 1927, Park	5,000 00	4,875 00	4,838 00	
Seattle, Wash., 4½s, 1931, Park	5,000 00	5,150 00	5,000 00	
Seattle, Wash., 4½s, 1928, School District	5,000 00	5,150 00	5,000 00	
Spokane, Wash., 4½s, 1933, Bdg.	20,000 00	20,700 00	20,000 00	
Steuenville, O., 4s, opt. 1914, Water	12,500 00	12,500 00	12,500 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Superior, Wis., 4s, 1924, Refund.	35,000 00	34,650 00	35,000 00	
Topeka, Kan., 4½s, 1930, Crematory	8,000 00	8,480 00	8,000 00	
Traverse City, Mich., 4½s, 1928, Water and Paving.	6,000 00	6,180 00	6,000 00	
Traverse City, Mich., 4½s, 1928, Bridge	6,000 00	6,180 00	6,000 00	
Webb City, Mo., 5s, opt. 1920, Fire Department	10,000 00	10,550 00	10,000 00	
West Bay City, Mich., 5s, 1925, Refunding	10,000 00	10,800 00	10,000 00	
Wilkesbarre, Pa., 4s, 1927, St. Improvement	5,000 00	5,000 00	5,000 00	
Yonkers, N. Y., Reg., 4½s, 1967, School	5,000 00	5,400 00	5,000 00	
Township of Centre, Ind., 4½s, 1921, Road	13,270 00	13,137 30	13,270 00	
Newark, O., 5s, 1918-22, Memorial Building	5,000 00	5,275 00	5,000 00	
Youngstown, O., 5s, 1914, Park	10,000 00	10,100 00	10,000 00	
Port of Seattle, Wash., 4½s, 1948	10,000 00	10,450 00	9,659 00	
Total public funds out of Maine	931,020 00			929,251 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	15,000 00	15,900 00	15,000 00	
Bangor & Aroostook, Car Trust, 5s, 1913-14	4,000 00	4,000 00	3,910 90	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	10,000 00	10,600 00	10,000 00	
Bangor & Aroostook, St. John River Ext., 5s, 1939	10,000 00	10,200 00	10,000 00	
Bangor & Aroostook, 4s, 1951	20,000 00	16,500 00	19,150 00	
Bangor Railway & Electric Co., 5s, 1935	30,000 00	30,300 00	30,000 00	
Boston & Maine, 4s, 1926	10,000 00	9,500 00	10,000 00	
Boston & Maine, 4½s, 1929	10,000 00	10,100 00	10,000 00	
Bridgton & Saco River, 4s, 1928	5,000 00	5,000 00	5,000 00	
Bridgton & Saco River, 2d. 4s, 1928	7,000 00	7,000 00	6,230 00	
Kennebec Central, 5s, 1910 (extended)	17,000 00	17,000 00	17,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,350 00	10,000 00	
Maine Central, 4s, 1914, (notes)	13,000 00	13,000 00	12,902 50	
Northern Maine Seaport, 5s, 1935	15,000 00	15,300 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	
Rumford Falls & Rangeley Lakes, 5s, 1937	20,000 00	22,200 00	20,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	25,000 00	25,000 00	23,275 00	
Sanford & Cape Porpoise, 5s, 1928	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	5,100 00	5,000 00	
Total railroad bonds of Maine	316,000 00			312,468 40
Allegheny & Western, 4s, 1998	18,000 00	17,640 00	18,000 00	
Auburn & Syracuse Electric, 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	9,800 00	10,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	15,000 00	15,150 00	15,000 00	
Bloomington & Normal Ry. & Lt. Co., 5s, 1928	10,000 00	10,000 00	9,600 00	
Boston & Albany, 3½s, 1951	5,000 00	4,250 00	5,000 00	
Boston & Albany, 3½s, 1952	10,000 00	8,500 00	10,000 00	
Boston, Wilton & Brockton St., Mass., 5s, 1919	5,000 00	5,000 00	5,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920	5,000 00	4,750 00	4,800 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>
Central Pacific, 4s, 1949	5,000 00	4,850 00	4,912 50	
Chicago & Northwestern, 3½s, 1987	10,000 00	8,500 00	10,000 00	
Citizens Railway & Light Co., Muscatine, Ia., 6s, 1917	25,000 00	25,000 00	25,000 00	
Clearfield & Jefferson, 6s, 1927	10,000 00	11,700 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	9,800 00	10,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	2,000 00	3,750 00	
Elgin, Aurora & Southern Trac., Ill., 5s, 1916	15,000 00	15,000 00	14,950 00	
Elgin, Joliet & Eastern, 5s, 1941	15,000 00	16,200 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	15,000 00	15,000 00	
Flint & Pere Marquette, Toledo Div. 5s, 1937	5,000 00	5,000 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	8,450 00	9,550 00	
Illinois Central, Omaha Div., 3s, 1951	10,000 00	7,800 00	9,050 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	9,500 00	10,000 00	
Jackson & Battle Creek Traction, Mich., 5s, 1923	13,000 00	13,000 00	13,000 00	
Jamestown Street, N. Y., 6s, 1923	5,000 00	5,200 00	5,000 00	
Joplin & Pittsburg, 5s, 1930	5,000 00	5,000 00	4,850 00	
Kanawha & Michigan, 4s, 1990	20,000 00	18,600 00	16,400 00	
Lexington & Boston St., Mass., 4½s, 1920	10,000 00	9,800 00	10,000 00	
Lincoln Traction, Neb., 5s, 1939	5,000 00	4,750 00	4,875 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,400 00	10,000 00	
Manhattan Railway, N. Y., 4s, 1990	10,000 00	9,500 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	4,000 00	4,600 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	
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	10,600 00	10,000 00	
Old Colony Street, Mass., 4s, 1954	10,000 00	9,000 00	9,025 00	
Omaha & Council Bluffs Street, 5s, 1928	10,000 00	10,000 00	9,850 00	
Omaha & Council Bluffs Railway & Bdg., 5s, 1928	5,000 00	5,000 00	4,975 00	
Pittsburg, Cincinnati, Chicago & St. Louis, 4s, 1942, Series B.	5,000 00	5,275 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,100 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,000 00	10,000 00	
Rutland Railway, Light & Power Co., Vt., 5s, 1946	10,000 00	10,000 00	9,700 00	
St. Joseph & Grand Island, 4s, 1947	20,000 00	17,600 00	17,850 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	8,500 00	9,150 00	
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00	5,000 00	4,900 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	24,000 00	24,720 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	9,225 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	25,760 00	28,000 00	
Union Electric, Dubuque, Ia., 5s, 1924	15,000 00	15,000 00	14,875 00	
Union Traction, Independence, Kan., 5s, 1937	10,000 00	9,500 00	9,200 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	13,000 00	13,000 00	12,858 75	

GARDINER SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Williamsport & North Branch, 4s, 1931	10,000 00	6,500 00	10,000 00	
Youngstown & Ohio River, 5s, 1935....	25,000 00	25,000 00	24,625 00	
Total railroad bonds out of Maine.....	759,000 00			743,208 75
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917..	25,000 00	25,000 00	24,362 50	
Bangor Power Company, 4-4½-5s, 1931	8,000 00	7,600 00	7,925 00	
Biddeford & Saco Water Co., 4s, 1924..	10,000 00	9,800 00	9,950 00	
Caribou Water, Light & Power Co., 5s, 1923	30,000 00	30,000 00	30,000 00	
Central Maine Power Co., 5s, 1939.....	5,000 00	5,000 00	4,900 00	
Consolidated Electric Light Company of Maine, Portland, 4s, 1925.....	5,000 00	5,000 00	5,000 00	
Cumberland County Power & Light Co., 5s, 1942.....	10,000 00	10,000 00	9,650 00	
Madison Water Company, 5s, opt. 1902	20,000 00	20,000 00	19,800 00	
Portland Electric Company, 5s, 1926..	5,000 00	5,000 00	5,000 00	
Rumford Falls Power Company, 4s, 1945	15,000 00	14,700 00	13,800 00	
Skowhegan Water Company, 5s, 1917..	11,000 00	11,000 00	11,000 00	
State Loan Company, Portland, 4s, 1945	10,000 00	10,000 00	9,650 00	
York Light & Heat Co., Biddeford, 5s, 1927.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine.....	164,000 00			161,037 50
Monroe Water Company, Mich., 5s, 1939	3,000 00	3,000 00	3,000 00	3,000 00
<i>Railroad Stock Owned.</i>				
Augusta, Hallowell & Gardiner, preferred	10,500 00	10,500 00	9,870 00	
Bangor Railway & Electric Co., common	5,000 00	2,500 00	4,275 00	
Dexter & Newport.....	4,500 00	5,400 00	4,500 00	
European & North American.....	4,500 00	5,850 00	5,125 00	
Maine Central.....	45,000 00	49,500 00	51,430 00	
Portland & Ogdensburg.....	40,000 00	20,000 00	20,200 00	
Portland Railroad.....	30,000 00	33,750 00	33,250 00	
Portland & Rumford Falls.....	5,000 00	10,000 00	9,500 00	
Total railroad stock owned.....	144,500 00			138,150 00
<i>Corporation Stock Owned.</i>				
Portland Electric Company, preferred..	15,000 00	15,600 00	15,000 00	15,000 00
<i>Loans on Corporation Stock.</i>				
Gardiner Coal & Supply Company.....		1,000 00	1,000 00	
Proprietors of the Revere House, Boston.....		500 00	500 00	1,500 00
Loan on Portland Railroad stock.....		15,000 00	15,000 00	
Loan on Maine Trust & Banking Co., Gardiner, stock		2,000 00	2,000 00	
Loan to Trustees of Parochial Funds of Christ Church, Gardiner.....		750 00	750 00	
Loans on Gardiner Savings Institution books.....		2,235 00	2,235 00	
Loans on mortgages of real estate.....		88,409 43	88,409 43	108,394 43
Real estate investment.....		20,000 00	20,000 00	
Real estate foreclosure.....		350 00	350 00	20,350 00
Cash on deposit.....		17,100 08	17,100 08	
Cash on hand.....		6,015 91	6,015 91	23,115 99
Unpaid accrued interest.....		42,459 59		3,044,778 57
		3,107,113 56		
Due depositors, earned dividend and accrued State tax.....		2,908,194 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		198,919 48		

GORHAM SAVINGS BANK—GORHAM.

January 30, 1913.

EDWARD HARDING, President. JOHN A. WATERMAN, Treasurer.
LEWIS R. JOHNSON, Assistant Treasurer.

TRUSTEES—Francis A. Ridlon, John A. Hinkley, John A. Waterman, George P. Plaisted, Charles E. Cobb, Lewis L. Files, Walter E. Russell, Edward Harding, William T. Libby, Charles W. Harding, Edgar F. Carswell, Isaac T. Harper.

Organized February 21, 1868.

LIABILITIES.

Deposits	\$636,988 12
Reserve fund	41,462 97
Undivided profits	18,155 56
	\$696,606 65

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid	\$5,000 00	\$5,050 00	\$5,000 00	
City of Calais, 4s, 1926, Refunding	2,000 00	2,030 00	2,000 00	
Saco, 4s, 1917, Municipal	1,000 00	1,005 00	1,000 00	
Town of Caribou, 5s, 1915-18, R. R. Aid	6,000 00	6,180 00	6,000 00	
Total public funds of Maine	14,000 00			\$14,000 ₀₀
Commonwealth of Massachusetts, Reg. 3½s, 1941-2, Met. Water Loan	10,000 00	9,550 00	10,000 00	
County of Allen, Ind., 4s, 1933, Ct. House	5,000 00	5,075 00	5,000 00	
Auglaize, O., 5s, 1918-19, Bdg.	3,000 00	3,150 00	3,000 00	
Chippewa, Mich., 4½s, 1919, Bdg.	3,000 00	3,060 00	3,000 00	
Clermont, O., 5s, 1921, Defic.	2,000 00	2,120 00	2,000 00	
Delaware, Ind., 6s, 1913, Fund.	2,000 00	2,000 00	2,000 00	
Lawrence, O., 5s, 1920, Turnpike	2,000 00	2,120 00	2,000 00	
Prince George's, Md., 5s, 1922, Sinking Fund	2,500 00	2,662 50	2,500 00	
Ramsey, Minn., 4½s, 1918, Ct. H.	2,000 00	2,070 00	2,000 00	
Somerset, Md., 4½s, 1952-7, Ct. H.	3,000 00	3,300 00	3,000 00	
Somerset, Md., 4½s, 1943-7, High School	5,000 00	5,450 00	5,000 00	
Westchester, N. Y., 4½s, 1981, Sewer	5,000 00	5,600 00	5,000 00	
City of Alpena, Mich., 5s, 1930, Water	7,000 00	7,735 00	7,000 00	
Bay City, Mich., 4s, 1934, Water Refunding	10,000 00	9,850 00	10,000 00	
Boston, Mass., Reg. 3½s, 1944, School	5,000 00	4,775 00	5,000 00	
Boston, Mass., Reg. 4s, 1936, St.	6,000 00	6,240 00	6,000 00	
Boston, Mass., Reg. 4s, 1935, Rapid Transit	4,000 00	4,140 00	4,000 00	
Chicago, Ill., 4½s, 1924, Funding	5,000 00	5,325 00	5,000 00	
Cleveland, O., 4½s, 1928, School	5,000 00	5,425 00	5,000 00	
Cumberland, Md., 4½s, 1941, Wat.	5,000 00	5,300 00	5,000 00	
Danbury, Conn., 4s, 1946, Water	5,000 00	5,000 00	5,000 00	
Duluth, Minn., 4½s, 1942, Park	5,000 00	5,425 00	5,000 00	
East Liverpool, O., 5s, 1923, Ref.	6,000 00	6,420 00	6,000 00	
Elwood, Ind., 5s, 1923, Refund.	5,000 00	5,300 00	5,000 00	
Fall River, Mass., Reg. 3½s, 1953, Park	4,000 00	3,800 00	4,000 00	
Indianapolis, Ind., 4s, 1924-5, School	5,000 00	5,125 00	5,000 00	
Kansas City, Kan., 4½s, 1939-40, Water	15,000 00	15,450 00	15,000 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 Lima, O., 5s, 1916, Water	1,000 00	1,030 00	1,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	5,000 00	5,075 00	5,000 00	
Newark, O., 5s, 1917-20, Refund.	6,000 00	6,300 00	6,000 00	
New Bedford, Mass., Reg. 3½s, 1951, Park	5,000 00	4,625 00	5,000 00	
Newport, Ky., 5s, opt. 1914, Sew.	1,000 00	1,010 00	1,000 00	
New York, N. Y., Reg. 3½s, 1950, Rapid Transit	10,000 00	8,800 00	10,000 00	
New York, N. Y., Coupon, 3½s, 1954, Water	5,000 00	4,375 00	4,975 00	
New York, N. Y., Reg. 4s, 1955-6, Municipal and Library	10,000 00	9,750 00	9,887 50	
New York, N. Y., 4s, 1957, Munic	5,000 00	4,875 00	4,993 75	
New York, N. Y., 4½s, 1957, Wat.	10,000 00	10,750 00	10,000 00	
Omaha, Neb., 4½s, 1931, High School	5,000 00	5,225 00	5,000 00	
Pawtucket, R. I., 4s, 1944, Gen. Funding	10,000 00	10,000 00	10,000 00	
Piqua, O., 6s, 1913, School	2,500 00	2,500 00	2,500 00	
Pittsburg, Kan., 4½s, 1940, Park Improvement	5,000 00	5,200 00	5,000 00	
Pittsburg, Pa., 4½s, 1921, Water	4,000 00	4,180 00	4,000 00	
Port Huron, Mich., 4s, 1923, Bdg.	3,000 00	2,970 00	3,000 00	
Port Huron, Mich., 4s, 1922, Ref.	5,000 00	4,950 00	5,000 00	
St. Cloud, Minn., 5s, opt. 1914, Refunding	5,000 00	5,025 00	5,000 00	
St. Paul, Minn., 4s, 1940, High School	2,000 00	2,040 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 Education	15,000 00	15,375 00	15,000 00	
Topeka, Kan., 6s, 1915, Board of Education	1,000 00	1,040 00	1,000 00	
West Bay City, Mich., 5s, 1925, Refunding	6,000 00	6,480 00	6,000 00	
Town of Danbury, Conn., 4s, 1954-5, Sch.	5,000 00	5,000 00	5,000 00	
East Providence, R. I., 4s, 1948, School	5,000 00	5,000 00	5,000 00	
West Seneca, N. Y., 4½s, 1919, Refunding	5,000 00	5,100 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	6,000 00	6,060 00	6,000 00	
Total public funds of Maine	281,000 00			280,846 25
<i>Railroad Bonds Owned.</i>				
Boston & Maine, 4½s, 1929	5,000 00	5,050 00	5,000 00	
Boston & Maine, 4½s, 1944	10,000 00	10,300 00	10,000 00	
Maine Central, 5s, 1523	4,000 00	4,240 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	6,000 00	5,000 00	
Central Pacific, 4s, 1949	4,000 00	3,880 00	3,982 50	
Chicago, Lake Shore & Eastern, 4½s, opt. 1919	5,000 00	5,200 00	5,000 00	
Chicago & North Michigan, 5s, 1931	5,000 00	4,750 00	4,675 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	5,000 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 Div., 4s, 1990	6,000 00	5,640 00	5,880 00	
Cleveland Terminal & Valley, 4s, 1995	5,000 00	4,650 00	5,000 00	
Detroit & Mackinac, 4s, 1995	1,000 00	900 00	1,000 00	
Duluth Street, Minn., 5s, 1930	5,000 00	5,050 00	5,000 00	
Elgin, Joliet & Eastern, 5s, 1941	6,000 00	6,480 00	6,000 00	

GORHAM SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Flint & Pere Marquette, Toledo Div. 5s, 1937.....	5,000 00	5,000 00	4,775 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	9,500 00	9,970 00	
Lehigh Valley of New York, 4½s, 1940.....	6,000 00	6,360 00	6,000 00	
Lynn & Boston, 1st Mort. 5s, 1924.....	6,000 00	6,240 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	5,300 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	10,000 00	9,850 00	
St. Louis & San Francisco, 5s, 1987.....	5,000 00	5,000 00	5,000 00	
Scioto Valley & New England, 4s, 1989.....	10,000 00	9,600 00	9,880 00	
Toledo Terminal, 4½s, 1957.....	5,000 00	4,600 00	5,000 00	
Trenton Passenger, N. J., 6s, 1930-1.....	8,000 00	9,160 00	8,000 00	
Watervliet Turnpike & Railway, 6s, 1919.....	1,000 00	1,070 00	1,000 00	
Wheeling & Lake Erie, Lake Erie Div., 5s, 1926.....	1,000 00	1,030 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	
Portland Water Company, 4s, 1927.....	4,000 00	4,060 00	4,000 00	
Skowhegan Water Company, 5s, 1917.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	10,000 00			10,000 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	2,033 00	1,900 00	1,900 00
Loans to First Congregational Parish, Gorham.....		1,515 00	1,515 00	
Loans on mortgages of real estate.....		206,538 00	206,538 00	208,053 00
Real estate foreclosure.....		4,950 00	4,950 00	4,950 00
Cash on deposit.....		7,000 91	7,000 91	
Cash on hand.....		2,365 24	2,365 24	9,366 15
Unpaid accrued interest.....		8,275 59		696,606 65
Due depositors, earned dividend and accrued State tax.....		712,305 24		
		647,758 42		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		64,546 82		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

January 27, 1913.

BEN TENNEY, President.

CHARLES H. DUDLEY, Treasurer.

TRUSTEES—Ben Tenney, F. S. Wingate, L. D. Merchant, C. A. Cole, S. G. Otis.

Organized July 3, 1851.

LIABILITIES.

Deposits	\$828,462 07
Reserve fund	42,000 00
Undivided profits	26,898 29
	\$897,360 36

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	\$5,050 00	\$5,000 00	
City of Augusta, 4s, 1919, Funding	3,000 00	3,015 00	3,000 00	
Old Town, 3½s, 1921, Refunding	6,000 00	5,850 00	6,000 00	
Portland, 4s, 1930-43, City Hall	10,000 00	10,200 00	10,000 00	
Town of Boothbay Harbor, 4s, 1928, Ref.	6,660 00	6,660 00	6,640 00	
Caribou, 3½s, 1921, Refunding	3,000 00	2,895 00	3,000 00	
East Livermore, 3½s, 1920-4, Sch.	5,000 00	4,825 00	5,000 00	
Lubec 4s, 1921, Water	5,000 00	5,000 00	5,000 00	
Rumford, 4s, 1926, Funding	10,000 00	10,000 00	10,000 00	
Portland Water District, 4s, 1928	5,000 00	5,075 00	5,000 00	
Total public funds of Maine	58,660 00			\$58,640 00
County of Allegheny, Pa., 4s, 1934, Roads	17,000 00	17,340 00	17,000 00	
Athens, O., 5s, 1925, Funding	5,000 00	5,475 00	5,000 00	
Chippewa, Mich., 4½s, 1919, Ref.	5,000 00	5,100 00	5,000 00	
Franklin, Ky., 4s, 1919, Refund.	10,000 00	9,950 00	10,000 00	
Franklin, O., 4s, 1927-8, Bldg.	12,000 00	12,360 00	12,000 00	
Gallia, O., 5s, 1919, Pike	10,000 00	10,550 00	10,000 00	
Hancock, O., 4½s, 1917-18, Fund	5,000 00	5,100 00	5,000 00	
Hancock, O., 5s, 1918, Ct. House	2,000 00	2,090 00	2,000 00	
Jefferson, Ind., 4s, 1922, Road	7,000 00	6,930 00	7,000 00	
Lyon, Kan., 4½s, opt. 1919, Ref.	6,000 00	6,000 00	6,000 00	
Lyon, Kan., 4½s, opt. 1915-18, Refunding	12,000 00	12,000 00	12,000 00	
St. Louis, Minn., 4s, 1916, Road	5,000 00	5,025 00	5,000 00	
Sedgwick, Kan., 5s, opt. 1915, Funding	6,000 00	6,090 00	6,000 00	
Somerset, Md., 4½s, 1926-35, Ct. House	5,000 00	5,325 00	5,000 00	
Talbot, Md., 4s, 1923-7, Redemp.	5,000 00	4,950 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Funding	4,000 00	4,000 00	4,000 00	
Wyandotte, Kan., 4½s, 1931, Bdg.	5,000 00	5,075 00	5,000 00	
City of Alpena, Mich., 5s, 1925-8, Water	12,000 00	13,080 00	12,000 00	
Cleveland, O., 4s, 1925, River and Harbor	5,000 00	5,125 00	5,000 00	
Duluth, Minn., 4½s, 1941, Park	10,000 00	10,850 00	10,000 00	
Elyria, O., 4s, 1929-33, Water	10,000 00	10,000 00	10,000 00	
Ishpeming, Mich., 4s, 1914, Sch.	9,000 00	9,000 00	9,000 00	
Kansas City, Kan., 5s, 1928-30, Park	5,000 00	5,425 00	5,000 00	
Kansas City, Mo., 3½s, 1919, Sch.	7,000 00	6,860 00	7,000 00	
Lansing, Mich., 4s, 1920, Water	5,000 00	4,975 00	5,000 00	
Los Angeles, Cal., 4½s, 1934, Elec. Light	5,000 00	5,175 00	5,000 00	
Muskegon, Mich., 4s, 1934, Wharf	8,000 00	7,880 00	8,000 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 New York, N. Y., Reg. 3½s, 1920, Aqueduct.....	5,000 00	4,800 00	5,000 00	
New York, N. Y., 4½s, 1957, Munic	20,000 00	21,500 00	20,000 00	
Omaha, Neb., 4s, 1933, Renewal	5,000 00	4,925 00	5,000 00	
Owensboro, Ky., 4s, 1930, Street Improvement.....	11,000 00	10,670 00	11,000 00	
Racine, Wis., 4s, 1917-19, Sewer	5,000 00	4,975 00	5,000 00	
St. Cloud, Minn., 5s, 1918, Bridge	10,000 00	10,350 00	10,000 00	
Seattle, Wash., 4½s, 1931, Park	5,000 00	5,150 00	5,000 00	
Sedalia, Mo., 4½s, opt. 1907, Ref.	5,000 00	5,000 00	5,000 00	
Toledo, O., 4s, 1929, Refunding	10,000 00	10,150 00	10,000 00	
West Bay City, Mich., 5s, 1917, Electric Lights.....	8,000 00	8,240 00	8,000 00	
Town of Orange, Conn., 4s, 1925, Funding	8,000 00	8,000 00	8,000 00	
Stowe, Vt., 4s, 1913-17, Railroad	5,000 00	5,000 00	5,000 00	
School District, No. 6, W. Seneca, N. Y., 5s, 1927-30.....	10,000 00	11,000 00	10,000 00	
Township of Youngstown, O., 5s, 1914, Park.....	6,000 00	6,060 00	6,000 00	
Total public funds out of Maine.....	310,000 00			310,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	15,000 00	16,200 00	15,000 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,050 00	5,000 00	
Boston & Maine, 4s, 1942.....	5,000 00	4,750 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	6,000 00	6,210 00	6,000 00	
Northern Maine Seaport, 5s, 1935	5,000 00	5,100 00	5,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	10,000 00	10,000 00	10,000 00	
Portland Terminal Co., 4s, 1961.....	5,000 00	5,000 00	4,587 50	
Sandy River & Rangeley Lakes, 4s, 1928	10,000 00	10,000 00	9,395 00	
Sanford & Cape Porpoise, 5s, 1928.....	12,000 00	12,000 00	12,000 00	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,900 00	
Total railroad bonds of Maine.....	78,000 00			76,882 50
Asbland Light, Power & St. Wis., 5s, 1939.....	5,000 00	5,000 00	4,825 00	
Baltimore, Chesapeake & Atlantic, 5s, 1943.....	5,000 00	5,000 00	5,000 00	
Bennington & Rutland, 4½s, 1927.....	5,000 00	5,000 00	5,000 00	
Buffalo & Susquehanna, 4½s, 1953.....	5,000 00	1,000 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	
Chippewa Valley Railway, Light & Power Co., 5s, 1924.....	5,000 00	5,000 00	4,950 00	
Cincinnati, Findlay & Fort Wayne, 4s, 1923.....	5,000 00	4,350 00	4,675 00	
Citizens Railway & Light Co., Muscatine, Ia., 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Cleveland Railway, O., 5s, 1931.....	10,000 00	10,100 00	10,000 00	
Cleveland Terminal & Valley, 4s, 1955.....	5,000 00	4,650 00	4,975 00	
Copper Range, 5s, 1949.....	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	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	
Evansville & Princeton Traction, 5s, 1923	5,000 00	5,000 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.....	5,000 00	4,750 00	5,000 00	
Indiana, Columbus & Eastern, 5s, 1926	10,000 00	9,500 00	9,300 00	
Ironwood & Bessemer Railway & Light Co., 5s, 1936.....	5,000 00	4,750 00	4,675 00	
Jackson & Battle Creek Traction, Mich., 5s, opt. 1913.....	5,000 00	5,000 00	5,000 00	
Louisville, Henderson & St. Louis, 5s, 1946.....	7,000 00	7,580 00	7,000 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 00	10,000 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>
Milford, Holliston & Framingham St., Mass., 5s, 1918.....	10,000 00	10,000 00	10,000 00	
Milford & Uxbridge Street, 5s, 1918.....	5,000 00	5,000 00	4,812 50	
Rock Island Southern Railroad, 5s, 1947	10,000 00	9,000 00	9,600 00	
Rutland Railway, Light & Power Co., Vt., 5s, 1946.....	10,000 00	10,000 00	9,675 00	
St. Louis, Iron Mountain & Southern R. & G. Divisions, 4s, 1933.....	10,000 00	8,500 00	9,250 00	
Southern Indiana, 4s, 1951.....	12,000 00	10,200 00	11,400 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	10,000 00	9,000 00	9,600 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,750 00	5,000 00	
Union Electric Co., Dubuque, Ia., 5s, 1924	5,000 00	5,000 00	5,000 00	
Utica & Mohawk Valley, 4½s, 1941.....	10,000 00	10,000 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00	1,500 00	4,625 00	
Youngstown & Ohio River, 5s, 1935.....	10,000 00	10,000 00	9,910 00	
Total railroad bonds out of Maine.....	235,000 00			229,935 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 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	12,000 00	12,000 00	
Lewiston Gas Light Company, 4s, 1924	10,000 00	9,800 00	10,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Phillips Water Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919.....	3,000 00	3,030 00	3,000 00	
Total corporation bonds of Maine.....	75,000 00			74,725 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.....	16,000 00	20,000 00	18,637 50	18,637 50
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,300 00	1,391 00	1,300 00	
Casco National Bank, Portland.....	1,100 00	1,144 00	1,100 00	
Cumberland National Bank, Portland.....	700 00	875 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.....	3,000 00	3,600 00	3,000 00	3,000 00
Loan on Hallowell Trust & Banking Co. stock.....		400 00	400 00	
Loan to Augusta City Hospital (endorsed).....		4,000 00	4,000 00	
Loan to City of Hallowell.....		8,000 00	8,000 00	
Loan on life insurance policy.....		600 00	600 00	
Loan on personal property.....		750 00	750 00	
Loans on Hallowell Savings Institution books.....		2,915 00	2,915 00	
Loans on mortgages of real estate.....		38,544 70	38,544 70	55,209 70
Real estate investment.....		28,000 00	28,000 00	
Real estate foreclosure.....		803 73	803 73	
Furniture and fixtures.....		781 16	781 16	29,584 89

HALLOWELL SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	16,517 32	16,517 32	
Cash on hand.....	1,828 45	1,828 45	18,345 77
Unpaid accrued interest.....	10,954 20		897,360 36
Due depositors, earned dividend and accrued State tax.....	909,699 56		
	845,014 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	64,685 53		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

February 26, 1913.

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

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

Organized March 17, 1873.

LIABILITIES.

Deposits.....	\$267,265 99
Reserve fund.....	22,905 30
Undivided profits.....	2,780 03
	\$292,957 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid	\$2,000 00	\$2,020 00	\$2,000 00	
Cumberland, 3½s, 1921, Ct. House	3,000 00	2,925 00	2,970 00	
Penobscot, 3½s, 1922, Ct. House	5,000 00	4,850 00	5,000 00	
Washington, 4s, opt. 1923, R. R. Aid.	2,000 00	2,020 00	2,000 00	
City of Deering, 4s, 1917, Sewer	500 00	502 50	500 00	
Ellsworth, 4s, 1917, Refunding.	500 00	502 50	500 00	
Town of Newport, 4s, opt. 1907, Munic.	10,000 00	10,000 00	10,000 00	
Eastbrook, orders.....	128 07	128 07	128 07	
Total public funds of Maine.....	23,128 07			\$23,098 07
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Court House & City Hall.	1,000 00	1,065 00	1,000 00	
Lyon, Kan., 4½s, 1919, Refunding	3,000 00	3,000 00	3,000 00	
City of Duluth, Minn., 5s, 1918, General Fund.	2,000 00	2,090 00	2,000 00	
Manchester, N. H., 4s, 1917, Wat.	2,000 00	2,000 00	2,000 00	
Muskegon, Mich., 5s, 1924, Water	1,000 00	1,075 00	1,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.	5,000 00	4,950 00	5,000 00	
West Bay City, Mich., 5s, 1917, Electric Light.	2,000 00	2,060 00	2,000 00	
Total public funds out of Maine.....	16,000 00			16,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	3,000 00	3,240 00	3,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	2,000 00	2,120 00	2,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,175 00	5,000 00	
Maine Central, 4½s, 1916.....	1,000 00	1,005 00	1,000 00	
Total railroad bonds of Maine.....	11,000 00			11,000 00
Ashland Light, Power & Street Railway, 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	
Hudson Valley, N. Y., Non-Cum. Inc. Deb., 5s, 1951.....	400 00	200 00	400 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>
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	2,050 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, 4s, 1931.....	3,000 00	3,000 00	3,000 00	
Zanesville Electric, O., 4s, opt. 1904.....	2,000 00	1,880 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.....	4,000 00	4,000 00	4,000 00	
Bar Harbor Electric Light Co., 4s, 1921.....	1,500 00	1,500 00	1,500 00	
Lewiston & Auburn Electric Light Co., 5s, 1939.....	5,000 00	5,000 00	5,000 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	
Northern Water Company, E. Millinocket, 5s, 1927.....	2,000 00	2,000 00	1,920 00	
Rumford Falls Power Co., 4s, 1945.....	5,000 00	4,900 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	
Tremont Lodge, No. 77, F. & A. M., Southwest Harbor, 5s, opt. 1913.....	100 00	100 00	100 00	
Total corporation bonds owned.....	26,600 00			26,150 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	875 00	700 00	
First National Bank, Bar Harbor.....	500 00	750 00	500 00	
Portland National Bank, Portland.....	1,000 00	1,650 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, New York.....		2,500 00	2,500 00	
New York, Auburn & Lansing.....		3,000 00	3,000 00	6,000 00
<i>Loans on Corporation Bonds.</i>				
Newport Light & Power Company.....		416 57	416 57	
Ticonic Foot Bridge Company, Waterville.....		1,855 75	1,855 75	2,272 32
<i>Loans on Corporation Stock.</i>				
First National Bank Building Company, Ellsworth.....		220 00	220 00	
Hancock Land Company, Frenchman's Bay.....		2,289 00	2,289 00	2,509 00
Loans on Burrill National Bank, Ellsworth, stock.....		5,350 00	5,350 00	
Loans to Sherwin-Burrill Soap Co., Ellsworth (endorsed).....		750 00	750 00	
Loans on names.....		4,000 00	4,000 00	
Loans on mortgages of real estate.....		95,144 80	95,144 80	105,244 80
Real estate foreclosure.....		18,515 35	18,515 35	
Safe and furniture.....		2,376 72	2,376 72	20,892 07
Premium account.....		-	2,028 65	2,028 65

HANCOCK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	30,629 17	30,629 17	
Cash on hand.....	538 66	538 66	31,167 83
Unpaid accrued interest.....	5,472 95		292,957 32
	299,132 04		
Due depositors, earned dividend and accrued State tax.....	269,782 53		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	29,349 51		

HOULTON SAVINGS BANK—HOULTON.

May 2, 1913.

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.....	\$1,193,615 66
Reserve fund.....	55,000 00
Undivided profits.....	36,097 25
	\$1,284,712 91

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R. Aid	\$2,000 00	\$2,020 00	\$2,000 00	
Penobscot, 3½s, 1924-8, Court House.....	5,000 00	4,800 00	5,000 00	
City of Old Town, 4s, 1918, Refunding..	4,000 00	4,020 00	4,000 00	
Waterville, 4s, 1931, Refunding.....	3,000 00	3,045 00	3,000 00	
Town of Port Fairfield, 3½s, 1915-19, Bdg.	5,000 00	4,900 00	5,000 00	
Houlton, 3½s, 1914-32, Water.....	26,000 00	24,960 00	26,000 00	
Houlton, 4s, 1930, Refunding.....	3,000 00	3,000 00	3,000 00	
Island Falls, order.....	100 00	100 00	100 00	
Mars Hill, 4½s, 1931, Municipal..	1,000 00	1,045 00	1,000 00	
Masardis, 3½s, 1921, Bridge.....	3,000 00	2,895 00	3,000 00	
Masardis, 4½s, 1930, Bridge.....	5,650 00	5,650 00	5,650 00	
New Limerick, order.....	1,000 00	1,000 00	1,000 00	
Washburn, 3½s, 1921, Bridge.....	10,000 00	9,850 00	10,000 00	
Stacyville Plantation, order.....	1,000 00	1,000 00	1,000 00	
Dover & Foxcroft Water Dist., 3½s, 1928-33.....	2,000 00	1,880 00	1,808 30	
Portland Water District, 4s, 1928.....	20,000 00	20,300 00	20,000 00	
Presque Isle Village Corporation, 5s, 1913-16.....	2,000 00	2,030 00	2,000 00	
Van Buren Water District, 4s, 1925.....	3,500 00	3,465 00	3,227 50	
Total public funds of Maine.....	97,250 00			\$96,785 80
County of Athens, O., 5s, 1925, General Funding.....	5,000 00	5,475 00	5,000 00	
City of Owensboro, Ky., 4s, 1930, Imp.	3,000 00	2,955 00	3,000 00	
Paducah, Ky., 4½s, 1926, Ref.....	5,000 00	5,175 00	5,000 00	
Portland, Ore., 4s, 1937, Water.	5,000 00	4,825 00	4,850 00	
Sault Ste Marie, Mich., 4s, 1921 Water.....	10,000 00	9,900 00	10,000 00	
Total public funds out of Maine.....	28,000 00			27,850 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Car Trust, 5s, 1914-16.....	6,000 00	6,000 00	6,000 00	
Bangor & Aroostook, 1st Mort., 5s, 1943	102,000 00	110,160 00	101,955 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,125 00	4,750 00	
Boston & Maine, Reg., 3½s, 1925.....	5,000 00	4,550 00	4,687 50	
Maine Central, 4s, 1914 (notes).....	5,000 00	5,000 00	4,975 00	
Portland Railroad, 3½s, opt. 1931.....	10,000 00	8,500 00	8,300 00	
Portland & Cape Elizabeth, 5s, 1915.....	5,000 00	5,050 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921	5,000 00	4,900 00	4,700 00	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,850 00	
Total railroad bonds of Maine.....	148,000 00			145,217 50

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>
Auburn & Syracuse Electric, 5s, 1942	10,000 00	10,000 00	10,000 00	
Aurora, Elgin & Chicago, 5s, 1941	15,000 00	15,150 00	14,960 00	
Boston & Northern, 4s, 1954	5,000 00	4,500 00	4,550 00	
Boston & Worcester St., 4½s, 1923	15,000 00	14,700 00	14,570 00	
Brookton & Plymouth St., 4½s, 1920	4,000 00	3,800 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	5,150 00	5,000 00	
Columbus, Buckeye Lake & Newark Traction, 5s, 1921	7,000 00	7,000 00	6,995 00	
Des Moines Suburban, Ia., 6s, 1921	2,000 00	2,100 00	2,000 00	
Detroit Railway, Mich., 5s, 1924	8,000 00	7,600 00	7,910 00	
East Liverpool Railway, O., 1st Mort., 5s, 1917	1,500 00	1,500 00	1,500 00	
Kansas City, Fort Scott & Memphis, 4s, 1936	2,000 00	1,560 00	1,605 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	4,700 00	4,700 00	
Old Colony Street, 4s, 1954	5,000 00	4,500 00	4,500 00	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928	10,000 00	10,000 00	9,950 00	
Southern Indiana, 4s, 1951	3,000 00	2,550 00	2,550 00	
South Shore & Boston Street, 5s, 1919	5,000 00	5,000 00	5,000 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	
Union Electric, Dubuque, Ia., 5s, 1924	10,000 00	10,000 00	10,000 00	
Verdigris Valley, Independence & Western, 5s, 1926	6,000 00	6,000 00	6,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	6,500 00	10,000 00	
Total railroad bonds out of Maine	148,500 00			145,295 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 4s, 1924	1,000 00	980 00	1,000 00	
Consolidated Electric Light Company of Maine, Portland, 6s, 1914	4,000 00	4,000 00	4,000 00	
Eastern Steamship Company, 5s, 1927	15,000 00	15,000 00	14,990 00	
Houlton Water Company, 4s, opt. 1915-24	27,500 00	26,950 00	27,396 05	
Houlton Woolen Mill, 5s, 1922-6	10,000 00	10,000 00	10,000 00	
Hyde Windlass Company, Bath, 5s, 1917	5,000 00	5,000 00	4,968 75	
Lewiston & Auburn Electric Light Co., 5s, 1939	15,000 00	15,000 00	15,000 00	
Portland Water Company, 4s, 1927	1,000 00	1,015 00	1,000 00	
St. Croix Paper Company, 5s, 1918	5,000 00	5,000 00	4,927 50	
Total corporation bonds owned	93,500 00			93,232 30
<i>Railroad Stock Owned.</i>				
Boston & Maine, common	5,000 00	4,500 00	5,000 00	
Portland & Ogdensburg	12,000 00	6,000 00	5,940 00	
Portland Railroad	5,000 00	5,625 00	5,625 00	
Total railroad stock owned	22,000 00			16,565 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,500 00	2,500 00	2,500 00	
Farmers' National Bank, Houlton	1,000 00	1,500 00	1,000 00	
First National Bank, Houlton	500 00	1,150 00	500 00	
First National Bank, Portland	2,100 00	2,352 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	4,500 00	2,500 00	
National Shoe & Leather Bank, Auburn	3,000 00	3,300 00	3,000 00	

HOULTON SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	4,410 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 on Corporation Bonds.</i>				
Aroostook Telephone & Telegraph Company		500 00	500 00	
Houlton Sewerage Company		300 00	300 00	800 00
<i>Loans to Municipalities.</i>				
Town of Masardis		600 58	600 58	
Mt. Chase		700 00	700 00	
New Limerick		200 00	200 00	
Perham		500 00	500 00	
Washburn		6,500 00	6,500 00	
Connor Plantation		1,000 00	1,000 00	
Portage Lake Plantation		1,200 00	1,200 00	10,700 58
Loan on Bangor & Aroostook Railroad, bonds		7,600 00	7,600 00	
Loan on Houlton Woolen Mill stock		5,000 00	5,000 00	
Loan on Farmers' National Bank, Houlton, stock		8,500 00	8,500 00	
Loan on Houlton Trust Company stock		1,500 00	1,500 00	
Loan to Houlton Lodge, No. 835, B. & P. O. of E.		1,000 00	1,000 00	
Loan on name		65 95	65 95	
Loan on life insurance policy		200 00	200 00	
Loans on Houlton Savings Bank books		2,789 05	2,789 05	
Loans on mortgages of real estate		608,929 89	608,929 89	635,584 89
Real estate investment		6,000 00	3,016 25	
Furniture and fixtures		250 00	250 00	3,266 25
Premium account		-	13,776 76	13,776 76
Cash on deposit		68,038 35	68,038 35	
Cash on hand		8,900 48	8,900 48	76,938 83
Unpaid accrued interest		23,145 21		1,284,712 91
Due depositors, earned dividend and accrued State tax		1,307,756 51		
Estimated market value of resources above liability for deposits, earned dividend and State tax		1,217,816 13		
		89,940 38		

KENNEBEC SAVINGS BANK—AUGUSTA.

January 29, 1913.

GEORGE E. MACOMBER, President.

W. G. BOOTHBY, Treasurer.

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

Organized March 19, 1870.

LIABILITIES.

Deposits.....	\$1,377,457 48
Reserve fund.....	94,000 00
Undivided profits.....	70,021 25
	\$1,541,478 73

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Augusta, 4s, 1936, Ref. & Imp.	\$30,000 00	\$30,600 00	\$30,000 00	
Augusta, 4s, 1913-22, School...	33,000 00	33,165 00	33,000 00	
Waterville, 4s, 1931, Funding...	10,000 00	10,150 00	10,000 00	
Waterville, 4s, 1939, Refunding...	10,000 00	10,200 00	10,000 00	
Augusta Water District, 4s, 1934.....	32,000 00	32,000 00	31,837 50	
Portland Water District, 4s, 1928.....	25,000 00	25,375 00	25,000 00	
Total public funds of Maine.....	140,000 00			\$139,837 50
County of Beaver, Pa., 4s, 1917-22, Bdg.	4,000 00	4,020 00	4,000 00	
Clermont, O., 5s, 1921-3, Def. . . .	5,500 00	5,857 50	5,500 00	
Gallia, O., 5s, 1919, Turnpike . . .	5,000 00	5,275 00	5,000 00	
Hennepin & City of Minneapolis, Minn., 4½s, 1924, Court House & City Hall.....	5,000 00	5,325 00	5,000 00	
King, Wash., 5s, 1928, Refunding	12,000 00	13,020 00	12,000 00	
Muskegon, Mich., 4½s, 1913, Road & Bridge.....	5,000 00	5,000 00	5,000 00	
Reno, Kan., 5s, opt. 1920, Ref. . . .	5,000 00	5,225 00	5,000 00	
Wyandotte, Kan., 4½s, 1932, Bdg.	5,000 00	5,250 00	5,000 00	
City of Duluth, Minn., 5s, 1922, Ind. School District.....	20,000 00	21,500 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District.....	5,000 00	5,175 00	4,800 00	
Duluth, Minn., 4½s, opt. 1930, Ind. School District.....	5,000 00	5,300 00	5,000 00	
Fort Scott, Kan., 4½s, 1929, Ref.	10,000 00	10,450 00	10,000 00	
Hutchinson, Kan., 5s, 1931, Ref.	10,000 00	10,600 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, Sch. Commissioners.....	5,000 00	5,125 00	5,000 00	
Kansas City, Kan., 5s, 1928, Park	5,000 00	5,425 00	5,000 00	
Kansas City, Kan., 4½s, 1939-40, Water.....	17,000 00	17,680 00	17,000 00	
Lima, O., 5s, 1916, Water.....	5,000 00	5,150 00	5,000 00	
Malden, Mass., 4s, 1944, Park..	5,000 00	5,000 00	5,000 00	
Muskegon, Mich., 5s, 1925, Water	10,000 00	10,800 00	10,000 00	
Newport, Ky., 5s, 1914, Ref. . . .	10,000 00	10,100 00	10,000 00	
Omaha, Neb., 4½s, 1930, City Hall	10,000 00	10,450 00	10,000 00	
Port Huron, Mich., 5s, 1913, Ref.	6,000 00	6,000 00	6,000 00	
St. Paul, Minn., 4½s, 1917-18, Water & Sewer.....	2,000 00	2,050 00	2,000 00	
Salina, Kan., 5s, 1914, Refund. .	8,000 00	8,000 00	8,000 00	
Seattle, Wash., 4½s, 1931, Park..	20,000 00	20,600 00	20,000 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 Seattle, Wash., 4½s, 1927, Sewer	5,000 00	5,125 00	5,000 00	
Stillwater, Minn., 4s, 1922, Water	5,000 00	4,950 00	4,800 00	
Tacoma, Wash., 4½s, 1930, Water	5,000 00	5,150 00	5,000 00	
Topeka, Kan., 6s, 1915, Board of Education	5,000 00	5,200 00	5,000 00	
Topeka, Kan., 4½s, 1924, Ref.	5,000 00	5,225 00	5,000 00	
Wichita, Kan., 4½s, 1923, Ref.	11,000 00	11,220 00	11,000 00	
Winona, Minn., 5s, 1922-5, Bdg.	13,000 00	13,975 00	13,000 00	
Total public funds out of Maine	262,500 00			262,100 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	31,000 00	33,480 00	31,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	35,000 00	37,100 00	35,000 00	
Bangor & Aroostook, St. John Ext., 5s, 1939	10,000 00	10,200 00	9,775 00	
Boston & Maine, 4½s, 1944	20,000 00	20,600 00	20,000 00	
Boston & Maine, 4½s, 1929	16,000 00	16,160 00	16,000 00	
Boston & Maine, 3½s, 1923	3,000 00	2,730 00	2,800 00	
Knox & Lincoln, 5s, 1921	11,000 00	11,385 00	11,000 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	10,200 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	17,000 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	19,000 00	20,000 00	
Somerset, 4s, 1950	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine	225,000 00			221,175 00
Boston & Lowell, 4s, 1913	10,000 00	10,000 00	10,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	2,000 00	1,800 00	1,700 00	
Kansas City Belt, 6s, 1916	5,000 00	5,250 00	5,000 00	
New York Central & Hudson River, 4s, 1934	25,000 00	22,750 00	23,600 00	
New York, New Haven & Hartford, 3½s, 1956	15,000 00	13,500 00	15,000 00	
New York, New Haven & Hartford, 4s, 1956	30,000 00	27,000 00	28,500 00	
New York, New Haven & Hartford, 6s, 1948	3,500 00	4,480 00	3,500 00	
Rutland, 4½s, 1941	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	95,500 00			92,300 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	1,500 00	1,500 00	1,500 00	
Cushnoc Paper Co., 6s, 1938	10,000 00	10,000 00	10,000 00	
Rockland-Rockport Lime Co., 5s, 1920	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned	21,500 00			21,500 00
<i>Railroad Stock Owned.</i>				
Augusta, Hallowell & Gardiner, preferred	40,500 00	40,500 00	40,500 00	
Augusta, Winthrop & Gardiner, preferred	50,000 00	50,000 00	49,000 00	
Dexter & Newport	600 00	720 00	600 00	
Maine Central	7,500 00	8,250 00	7,500 00	
Portland & Ogdensburg	10,000 00	5,000 00	4,900 00	
Portland Railroad	5,000 00	5,625 00	5,000 00	
Portland & Rumford Falls	15,000 00	30,000 00	15,000 00	
Total railroad stock of Maine	128,600 00			122,500 00
New York, New Haven & Hartford	3,500 00	4,725 00	3,500 00	
Pennsylvania	34,500 00	43,125 00	34,500 00	
Total railroad stock out of Maine	38,000 00			38,000 00

KENNEBEC SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta City Building Company.....	11,300 00	11,300 00	11,300 00	
Augusta Masonic Building Company, preferred.....	5,640 00	5,640 00	5,640 00	
Augusta Opera House Company, pref....	5,000 00	5,000 00	5,000 00	
Total corporation stock of Maine.....	21,940 00			21,940 00
Boston Insurance Company.....	400 00	1,900 00	400 00	400 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford...	2,000 00	2,000 00	2,000 00	
Canal National Bank, Portland.....	3,200 00	3,424 00	3,200 00	
Casco National Bank, Portland.....	7,200 00	7,488 00	7,200 00	
Cumberland National Bank, Portland..	1,600 00	2,000 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	13,464 00	13,200 00	
First National Bank, Wiscasset.....	2,850 00	2,850 00	2,850 00	
Frontier National Bank, Eastport....	500 00	625 00	500 00	
Granite National Bank, Augusta.....	5,200 00	8,320 00	5,200 00	
Manufacturers' National Bank, Lewiston	2,500 00	2,625 00	2,500 00	
National Shoe & Leather Bank, Auburn	4,500 00	4,950 00	4,500 00	
North National Bank, Rockland.....	1,000 00	1,150 00	1,000 00	
Total national bank stock owned.....	76,150 00			76,150 00
<i>Other Bank Stock Owned.</i>				
Augusta Trust Company.....	5,000 00	10,000 00	5,000 00	
Hallowell Trust & Banking Company...	1,000 00	1,200 00	1,300 00	
Total other bank stock owned.....	6,000 00			6,000 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		1,000 00	1,000 00	
Federal Light & Traction Company, N. Y.		9,811 11	9,811 11	
Schenectady Railway, N. Y.....		950 00	950 00	11,761 11
<i>Loans on Corporation Bonds.</i>				
Augusta Hotel Company.....		5,200 00	5,200 00	
Cumberland County Power & Light Co....		1,900 00	1,900 00	
Eastern Steamship Corporation.....		4,000 00	4,000 00	
Mousam Water Company, Kennebunk....		7,000 00	7,000 00	
York Power Company.....		4,500 00	4,500 00	22,600 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe.....		900 00	900 00	
Chicago, Milwaukee & St. Paul.....		600 00	600 00	
Eastern Maine.....		15,000 00	15,000 00	
Rockland, Thomaston & Camden Street		6,400 00	6,400 00	22,900 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	
Cumberland County Power & Light Co., preferred		5,650 00	5,650 00	
Eastern Steamship Corporation.....		3,000 00	3,000 00	
Knox Telephone & Telegraph Co., Rockland		2,700 00	2,700 00	
Macomber, Farr & Whitten, Augusta...		586 27	586 27	
Maine Telephone & Telegraph Co., preferred		300 00	300 00	
Oakland Water Company.....		12,000 00	12,000 00	
Oldtown Woolen Company.....		19,000 00	19,000 00	
Oscar Holway Company, Auburn.....		1,035 00	1,035 00	
Pejepscot Paper Company, Brunswick...		1,800 00	1,800 00	
Rockland-Rockport Lime Company.....		8,000 00	8,000 00	
Squirrel Island Association.....		1,600 00	1,600 00	64,671 27

KENNEBEC SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Trust Company Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Trust Company	30,400 00	30,400 00	
Security Trust Company, Rockland.....	600 00	600 00	31,000 00
Loan on city of New York bonds.....	5,000 00	5,000 00	
Loan on National Shoe & Leather Bank, Auburn, stock	1,500 00	1,500 00	
Loan on personal property	3,500 00	3,500 00	
Loans on Kennebec Savings Bank books.....	660 00	660 00	
Loans on mortgages of real estate.....	305,402 60	305,402 60	316,062 60
Real estate investment.....	49,000 00	49,000 00	49,000 00
Cash on deposit.....	20,872 19	20,872 19	
Cash on hand.....	709 06	709 06	21,581 25
Unpaid accrued interest.....	17,615 73		1,541,478 73
Due depositors, earned dividend and accrued State tax.....	1,623,720 46		
	1,392,223 48		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	231,496 98		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

February 14, 1913.

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.....	\$904,883 07
Reserve fund.....	40,757 79
Undivided profits.....	3,202 60
	\$948,843 46

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R. Aid	\$3,000 00	\$3,030 00	\$3,000 00	
Washington, 4s, opt. 1923, R. R.	5,000 00	5,050 00	5,000 00	
City of Lewiston, 3½s, 1931, Refunding.	5,000 00	4,750 00	4,700 00	
Portland, 4s, 1928, City Hall...	5,000 00	5,075 00	5,000 00	
Saco, 4s, 1917, Refunding.....	1,000 00	1,005 00	1,000 00	
Town of Caribou, 3½s, 1921, Refunding..	3,000 00	2,895 00	3,000 00	
Kennebunk, 4s, 1922, Refunding	4,500 00	4,500 00	4,500 00	
Old Orchard, 4s, 1919, Funding.	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 District, 4s, 1926.....	5,000 00	5,000 00	5,000 00	
Kennebec Water District, 3½s, 1925.....	5,000 00	4,775 00	4,750 00	
Livermore Falls Water District, 4s, 1929	5,000 00	5,000 00	5,000 00	
Portland Water District, 4s, 1923.....	16,000 00	16,240 00	16,000 00	
Van Buren Water District, 4s, 1925.....	8,000 00	7,920 00	7,850 00	
Total public funds of Maine.....	75,500 00			74,800 00
County of Atchison, Kan., 4s, 1929, Ref.	3,000 00	2,955 00	3,000 00	
Beaver, Pa., 4s, 1927, Bridge...	5,000 00	5,075 00	5,000 00	
Fayette, Ky., 4½s, 1916, Funding	5,000 00	5,000 00	5,000 00	
Manitowoc, Wis., 4s, 1920, Ct. H.	3,000 00	2,985 00	3,000 00	
Marion, Ore., 5s, opt. 1921, Sch. District.....	5,000 00	5,250 00	5,000 00	
McCracken, Ky., 5s, opt. 1913, Refunding.....	5,000 00	5,000 00	5,000 00	
Prince George, Md., 5s, 1922, Ct. House.....	5,000 00	5,325 00	5,000 00	
Wyandotte, Kan., 4½s, 1933, Bdg.	5,000 00	5,075 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, Wat.	5,000 00	5,000 00	5,000 00	
Kansas City, Kan., 4½s, 1927, Sch.	5,000 00	5,125 00	5,000 00	
Los Angeles, Cal., 4½s, 1926, Wat.	5,000 00	5,125 00	5,000 00	
Madison, Wis., 4s, 1925, School.	5,000 00	4,950 00	5,000 00	
Omaha, Neb., 4s, 1921, Sewer, Renewal.....	5,000 00	4,950 00	5,000 00	
Portland, Ore., 4s, 1936, Water.	6,000 00	5,880 00	5,860 80	
Seattle, Wash., 4½s, 1931, Park.	6,000 00	6,180 00	6,000 00	
Seattle, Wash., 4½s, 1927, Sewer	5,000 00	5,125 00	5,000 00	
Sioux City, Ia., 4s, 1919, Funding	1,000 00	995 00	1,000 00	
South Omaha, Neb., 4½s, opt. 1909, Funding.....	2,000 00	2,000 00	2,000 00	
Town of Burrillville, R. I., 3½s, 1942, Ref.	5,000 00	4,375 00	4,925 00	
Total public funds out of Maine.....	90,000 00			89,785 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	5,300 00	4,940 00	
Atlantic Shore Line, 5s, 1934.....	5,000 00	4,750 00	5,000 00	
Bangor & Aroostook, Consol. 4s, 1951..	3,000 00	2,475 00	2,872 50	
Bangor Railway & Elec. Co., 5s, 1935..	5,000 00	5,050 00	5,000 00	
Boston & Maine, 4s, 1926.....	5,000 00	4,750 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	5,880 00	6,000 00	
Portland Railroad, Con. Mort., 3½s, opt. 1931.....	10,000 00	8,500 00	8,850 00	
Portland & Rumford Falls, 4s, 1927....	2,000 00	2,000 00	2,000 00	
Portland Terminal, 4s, 1961.....	5,000 00	5,000 00	4,587 50	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	5,000 00	4,675 00	
Somerset, 4s, 1955.....	10,000 00	9,750 00	9,550 00	
Washington County Railway, 3½s, opt. 1924.....	5,000 00	4,275 00	4,062 50	
Total railroad bonds in Maine.....	71,000 00			67,393 75
Ashland Light, Power & St. Wis., 5s, 1939.....	5,000 00	5,000 00	4,900 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	5,000 00	5,000 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00	5,175 00	5,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	5,000 00	5,050 00	5,000 00	
Bloomington & Normal Ry. & Lt. Co., Ill., 5s, 1928.....	5,000 00	5,000 00	4,800 00	
Boston & Worcester St. Mass., 4½s, 1923	8,000 00	7,840 00	8,000 00	
Bristol County Street, Mass., 5s, 1921..	3,000 00	750 00	1,500 00	
Brockton, Bridgewater & Taunton St., 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	4,850 00	4,695 00	
Central Branch Union Pacific, 4s, 1948..	3,000 00	2,475 00	2,760 00	
Chicago City Railway, Ill., 5s, 1927....	5,000 00	5,150 00	5,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series A.....	2,000 00	1,920 00	2,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series B.....	4,000 00	3,520 00	4,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	3,000 00	2,850 00	3,000 00	
Chicago & West Michigan, 5s, 1921....	5,000 00	5,000 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 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	
Cleveland Railway, O., 5s, 1931.....	5,000 00	5,050 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, Maynard & Hudson St., 5s, 1922	4,000 00	4,000 00	4,000 00	
Concord & Montreal, 4s, 1920.....	5,000 00	4,900 00	5,000 00	
Current River, 5s, 1927.....	5,000 00	5,000 00	5,000 00	
Dayton, Covington & Piqua Trac., 5s, 1922	5,000 00	4,750 00	4,800 00	
Des Moines & Fort Dodge, 4s, 1935....	3,000 00	2,475 00	2,936 25	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,800 00	2,000 00	
Detroit, Toledo & Ironton, 4s, 1955....	9,000 00	3,600 00	6,587 50	
East Liverpool Railway, O., 1st Mort., 5s, 1917.....	2,500 00	2,500 00	2,500 00	
Elizabeth & Trenton, N. J., 5s, 1962..	5,000 00	5,000 00	4,900 00	
Greenfield, Deerfield & Northampton St., 5s, 1923.....	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930.....	5,000 00	5,000 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922	3,000 00	2,700 00	3,000 00	
Illinois Central, Louisville Div., 3½s, 1953	5,000 00	4,300 00	5,000 00	
Indianapolis & Louisville, 4s, 1956....	5,000 00	4,250 00	4,695 00	
Iowa Central, 4s, 1951.....	5,000 00	3,250 00	4,550 00	
Jamestown Street, N. Y., 6s, 1923.....	3,000 00	3,180 00	3,000 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>
Joplin & Pittsburg, 5s, 1930	5,000 00	5,000 00	4,850 00	
Lehigh & New York, 4s, 1945	3,000 00	2,805 00	2,832 50	
Leroy & Caney Valley Air Line, 5s, 1926	5,000 00	5,000 00	5,000 00	
Litchfield & Madison, 5s, 1934	7,000 00	6,475 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	4,000 00	4,425 00	
Medfield & Medway St., Mass., 5s, 1920	3,000 00	1,500 00	1,500 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918	5,000 00	5,000 00	5,000 00	
Milwaukee, Sparta & Northwestern, 4s, 1947	2,000 00	1,900 00	1,880 00	
Minneapolis & St. Louis, 4s, 1949	5,000 00	3,250 00	4,850 00	
Minnesota Transfer, 5s, 1916	1,000 00	1,010 00	1,000 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	3,000 00	3,150 00	3,000 00	
New York, New Haven & Hartford, 3½s, 1954	3,000 00	2,400 00	2,692 50	
Ogdensburg & Lake Champlain, 4s, 1948	12,000 00	10,200 00	12,000 00	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928	5,000 00	5,000 00	4,975 00	
People's Street, Scranton, Pa., 6s, 1918	3,000 00	3,120 00	3,000 00	
Pere Marquette, 4s, 1951	3,000 00	2,250 00	2,490 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	8,000 00	9,527 50	
Pontiac, Oxford & Northern, 6s, 1916	3,000 00	3,069 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	
Rutland Railway, Light & Power Co., 5s, 1946	8,000 00	8,000 00	7,760 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	8,500 00	9,412 50	
St. Louis & San Francisco, 4s, 1951	8,000 00	6,400 00	7,596 25	
Scioto Valley Traction, 5s, 1923	5,000 00	5,000 00	5,000 00	
Sioux City Service Co., 5s, 1928	8,000 00	8,000 00	7,760 00	
Southern Indiana, 4s, 1951	5,000 00	4,250 00	4,720 00	
Southern Railway, St. Louis Division, 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	5,125 00	4,980 00	
Terre Haute Traction & Light Co., 5s, 1944	10,000 00	10,000 00	10,000 00	
Toledo Terminal, 4½s, 1957	6,000 00	5,520 00	6,000 00	
Topeka Railway, Kan., 5s, opt. 1915	5,000 00	5,000 00	5,000 00	
Union Electric, Dubuque, Ia., 5s, 1924	10,000 00	10,000 00	10,000 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	5,000 00	4,960 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	3,250 00	5,000 00	
Total railroad bonds out of Maine	390,500 00			377,772 50
<i>Corporation Bonds Owned.</i>				
Alfred Water Company, 5s, 1932	5,000 00	5,000 00	4,925 00	
Bath & Brunswick Light & Power Co., 5s, 1930	5,000 00	5,000 00	4,900 00	
Berlin Mills Company, 5s, 1918	5,000 00	5,000 00	4,950 00	
Biddeford & Saco Water Co., 4s, 1924	5,000 00	4,900 00	5,000 00	
Central Maine Power Co., 5s, 1939	8,000 00	8,000 00	7,850 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Dover Gas Light Company, 5s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Manufacturing Company, 5s, 1931	5,000 00	5,000 00	4,785 50	
Eastern Steamship Company, 5s, 1927	5,000 00	5,000 00	4,955 00	
Frontier Water Co., Fort Fairfield, 5s, 1929	5,000 00	5,125 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	6,500 00	6,500 00	6,260 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1939	5,000 00	5,000 00	5,000 00	
Maine Steamship Co., Portland, 6s, 1926	2,500 00	2,750 00	2,500 00	

KENNEBUNK SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine Water Company, 5s, 1931	2,000 00	2,000 00	2,000 00	
Mousam Water Company, Kennebunk, 5s, 1915	5,000 00	5,000 00	5,000 00	
Northern Water Co., E. Millinocket, 5s, 1927	5,000 00	5,000 00	4,800 00	
Orono Pulp & Paper Co., 5s, 1941	5,000 00	5,000 00	5,000 00	
Portland Lighting & Power Co., 4½s, 1921	5,000 00	5,000 00	5,000 00	
Presque Isle Water Company, 5s, 1931	3,000 00	3,060 00	3,000 00	
Rumford Falls Power Co., 4s, 1945	5,000 00	4,900 00	4,600 00	
Rumford Falls Power Co., 4½s, 1929	5,000 00	5,000 00	4,950 00	
Sagadahock Light & Power Co., 4½s, 1922	5,500 00	5,500 00	5,362 50	
St. Croix Paper Co., 5s, 1928	5,000 00	5,000 00	4,812 50	
State Loan Company, Portland, 4½s, 1945	5,000 00	5,000 00	4,825 00	
Young Men's Christian Ass'n of Portland, 4s, 1918	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine	121,500 00			119,415 50
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	2,865 00	3,000 00	
Total corporation bonds out of Maine	11,000 00			10,950 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, preferred	5,000 00	5,000 00	4,500 00	
Kennebunk & Kennebunkport	5,100 00	5,865 00	5,100 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	25,900 00			19,933 00
Duluth-Superior Traction, Wis., preferred	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	3,210 00	3,000 00	
Casco National Bank, Portland	2,500 00	2,600 00	2,500 00	
Cumberland National Bank, Portland	200 00	250 00	200 00	
First National Bank, Portland	3,000 00	3,360 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>				
Boston & Lowell		1,250 00	1,250 00	
Boston & Maine		300 00	300 00	
Kennebunk & Kennebunkport		250 00	250 00	
Portland & Ogdensburg		1,700 00	1,700 00	3,500 00
Loan on Chicago, St. Louis & Pittsburg Ry. bonds		3,000 00	3,000 00	
Loan on Mousam Water Company, Kennebunk, stock		200 00	200 00	
Loan to Roman Catholic Bishop of Portland		1,550 00	1,550 00	
Loans on mortgages of real estate		151,395 25	151,395 25	156,145 25
Premium account		-	1,600 00	1,600 00
Cash on deposit		6,124 14	6,124 14	
Cash on hand		223 52	223 52	6,347 66
Unpaid accrued interest		12,124 74		948,843 46
Due depositors, earned dividend and accrued State tax		945,092 65		
		910,593 48		
Estimated market value of resources above liability for deposits, earned dividend and State tax		34,499 17		

KINGFIELD SAVINGS BANK—KINGFIELD.

August 2, 1913.

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.....	\$101,714 85
Reserve fund.....	5,300 00
Undivided profits.....	2,435 68
	\$109,450 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>
Van Buren Water District, 4s, 1925.....	\$1,000 00	\$990 00	\$950 00	
Town of Kingfield, orders.....	2,171 20	2,171 20	2,171 20	
Total public funds of Maine.....	3,171 20			\$3,121 20
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	3,000 00	3,240 00	3,000 00	
Sanford & Cape Porpoise, 5s, 1928.....	3,000 00	3,000 00	2,850 00	
Total railroad bonds of Maine.....	6,000 00			5,850 00
Marion Railway, Light & Power Co., O., 5s, 1924.....	3,000 00	3,000 00	2,925 00	2,925 00
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931.....	1,000 00	1,000 00	1,000 00	
Orono Water Company, 4½s, 1925.....	2,000 00	2,000 00	2,000 00	
York, Light & Heat Co., Biddeford, 4½s, 1920.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	5,000 00			5,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Farmington.....	2,000 00	2,000 00	2,000 00	2,000 00
<i>Other Bank Stock Owned.</i>				
Rockland Trust Company.....	5,300 00	5,406 00	5,300 00	5,300 00
Loans on Jenkins & Bogert Manufacturing Co., Kingfield, stock.....		850 00	850 00	
Loans on Jenkins & Bogert Manufacturing Co., Kingfield.....		7,000 00	7,000 00	
Loans on life insurance policies.....		3,711 78	3,711 78	
Loans on personal property.....		16,079 00	16,079 00	
Loans on mortgages of real estate.....		49,120 00	49,120 00	76,760 78
Safe and furniture.....		500 90	500 00	500 00
Cash on deposit.....		6,082 40	6,082 40	
Cash on hand.....		1,911 15	1,911 15	7,993 55
Unpaid accrued interest.....		502 56		109,450 53
		110,564 09		
Due depositors, earned dividend and accrued State tax.....		103,091 85		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		7,472 24		

MACHIAS SAVINGS BANK—MACHIAS.

April 29, 1913.

P. H. LONGFELLOW, President.

EDW. E. TALBOT, Treasurer.

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

Organized April 30, 1869.

LIABILITIES.

Deposits.....	\$941,343 99
Reserve fund.....	65,000 00
Undivided profits.....	20,588 05
	\$1,026,931 54

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½, 1915, R.R. Aid Washington, 4s, opt. 1923, R. R. Aid.....	\$10,000 00	\$10,100 00	\$10,000 00	
City of Gardiner, 4s, 1933, Refunding.....	20,000 00	20,200 00	20,000 00	
Waterville, 3½, 1935, Funding.....	5,000 00	5,075 00	5,000 00	
Town of Machias, 3.95s, 1916-37, School and Funding.....	10,000 00	9,450 00	9,600 00	
Millinocket, 4s, opt. 1911, School Northfield, orders.....	16,000 00	16,000 00	16,000 00	
Brunswick Village Corporation, 4s, 1920-7, Sewer.....	5,000 00	5,000 00	5,000 00	
Brunswick & Topsham Water District, 4s, 1926.....	285 59	285 59	285 59	
Portland Water District, 4s, 1928.....	8,000 00	8,080 00	8,000 00	
Rumford & Mexico Water Dist., 4s, 1932.....	5,000 00	5,000 00	5,000 00	
Portland Water District, 4s, 1928.....	75,000 00	76,125 00	75,000 00	
Rumford & Mexico Water Dist., 4s, 1932.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine.....	159,285 59			\$158,885 59
County of Allegheny, Pa., 4s, 1933, Roads Beaver, Pa., 4s, 1932, Bridge....	5,000 00	5,075 00	5,000 00	
Franklin, Ky., 4s, 1919, Ref....	5,000 00	4,975 00	5,000 00	
Skagit, Wash., 4½, opt. 1921, Funding.....	5,000 00	5,075 00	5,000 00	
Somerset, Md., 4½, 1949-58, Sch. Wyandotte, Kan., 4½, 1930-2, Bridge.....	5,000 00	5,500 00	5,000 00	
City of Chicago, Ill., 4s, 1919, Sanitary District.....	10,000 00	10,450 00	10,000 00	
Duluth, Minn., 4½, 1921, Ind. School District.....	10,000 00	10,050 00	10,000 00	
Duluth, Minn., 4½, 1941, Park..	3,000 00	3,105 00	3,000 00	
Elwood, Ind., 6s, 1921, Ref....	10,000 00	10,850 00	10,000 00	
Hammond, Ind., 5s, 1918, School Muskegon, Mich., 4s, 1918, Street New York, N. Y., Reg. 3½, 1940, Park.....	5,000 00	5,600 00	5,000 00	
Oakland, Cal., 4s, 1936-8, School District.....	5,000 00	5,175 00	5,000 00	
Omaha, Neb., 4s, 1919, Sewers..	5,000 00	4,975 00	5,000 00	
Omaha, Neb., 4s, 1933, Paving..	5,000 00	4,925 00	5,000 00	
Omaha, Neb., 4½, 1934, Renewal Pasadena, Cal., 4½, 1934, High School District.....	1,000 00	1,050 00	1,000 00	
Pawtucket, R. I., 4s, 1944, General Loan.....	5,000 00	5,175 00	5,000 00	
Pittsburg, Kan., 4½, 1940, Park	15,000 00	15,000 00	15,000 00	
	10,000 00	10,400 00	10,000 00	

MACHIAS SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Port Huron, Mich., 4s, 1922, Re-paving.....	5,000 00	4,950 00	5,000 00	
San Jose, Cal., 4½s, 1943-4, Imp.	5,000 00	5,225 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge.....	5,000 00	5,125 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sewer.....	8,000 00	8,200 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	
Spokane, Wash., 4½s, 1962, Park ..	5,000 00	5,250 00	5,000 00	
Stillwater, Minn., 5s, 1931, Perm. Improvement.....	15,000 00	15,900 00	15,000 00	
Tacoma, Wash., 4½s, 1929, Bridge ..	10,000 00	10,300 00	10,000 00	
West Bay City, Mich., 4s, 1918, Municipal.....	10,000 00	9,950 00	10,000 00	
West Bay City, Mich., 5s, 1927 Refunding.....	5,000 00	5,450 00	5,000 00	
Town of Cranston, R. I., 3½s, 1939, School House and Bridge.....	5,000 00	4,500 00	4,700 00	
Total public funds out of Maine.....	247,000 00			244,570 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,400 00	5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	10,000 00	10,600 00	10,000 00	
Bangor Railway & Electric Co., 5s, 1935.....	5,000 00	5,050 00	5,000 00	
Boston & Maine, Reg. 4s, 1926.....	5,000 00	4,750 00	5,000 00	
Lime Rock, 4s, 1929.....	10,000 00	9,800 00	10,000 00	
Maine Central, 5s, 1923.....	5,000 00	5,300 00	5,000 00	
Portland Railroad, 3½s, opt. 1931.....	15,000 00	12,750 00	12,525 00	
Rockland, Thomaston & Camden Street, 4s, 1921.....	5,000 00	4,900 00	4,775 00	
Somerset, 5s, 1917.....	5,000 00	5,100 00	5,000 00	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,700 00	
Total railroad bonds of Maine.....	70,000 00			67,000 00
Allegheny & Western, 4s, 1998.....	5,000 00	4,900 00	5,000 00	
Aurora, Elgin & Chicago, 5s, 1941.....	5,000 00	5,050 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	4,500 00	4,500 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Chicago & Eastern Illinois, 5s, 1937.....	5,000 00	5,400 00	5,000 00	
Chicago Railways, Purchase Money, 4-5s, 1927.....	1,575 00	1,181 25	1,300 00	
Chicago Railways, Adj. Inc. 4s, 1927.....	1,900 00	1,045 00	700 00	
Chicago, Rock Island & Pacific, 4s, 1988.....	5,000 00	4,750 00	5,000 00	
Chippewa Valley Railway, Light & Power Co., 5s, 1924.....	5,000 00	5,000 00	4,925 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	5,850 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,500 00	5,000 00	
Columbus, Buckeye Lake & Newark Traction, 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Columbus, Newark & Zanesville, 5s, 1924.....	5,000 00	5,000 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	5,400 00	5,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.....	5,000 00	5,000 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	9,500 00	9,750 00	
Iowa Central, 5s, 1938.....	6,000 00	6,000 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	

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>
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	4,750 00	5,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	5,000 00	5,000 00	4,925 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 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	4,250 00	4,500 00	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928.....	10,000 00	10,000 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918	10,000 00	10,400 00	10,000 00	
Peoria, Bloomington & Champaign Trac., 5s, 1936.....	5,000 00	5,000 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	8,000 00	9,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	11,500 00	10,000 00	
Schenectady Railway, N. Y., 4½s, opt. 1911.....	5,000 00	5,150 00	5,000 00	
Scioto Valley Traction, O., 5s, 1923.....	5,000 00	5,000 00	5,000 00	
Sioux City Service Co., 5s, 1928.....	5,000 00	5,000 00	4,850 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,250 00	4,250 00	
Toledo Terminal, 4½s, 1957.....	6,000 00	5,520 00	5,750 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	
Union Electric Co., Dubuque, Ia., 5s, 1924	10,000 00	10,000 00	10,000 00	
Union Traction Co., Independence, Kan., 5s, 1937.....	3,000 00	2,850 00	2,850 00	
Utica Belt Line, N. Y., 5s, 1939.....	7,000 00	7,630 00	7,000 00	
Wichita Railroad & Light Co., 5s, 1932.....	5,000 00	5,000 00	4,950 00	
Youngstown & Ohio River, 5s, 1935.....	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine.....	265,475 00			259,550 00
<i>Corporation Bonds Owned.</i>				
Bangor Power Company, 4-4½-5s, 1931	4,000 00	3,800 00	3,000 00	
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.....	10,000 00	10,000 00	9,775 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925.....	10,000 00	10,000 00	9,500 00	
Dover Gas Light Co., (Me. & N. H.) 5s, 1925.....	5,000 00	5,000 00	4,975 00	
Eastern Manufacturing Co., Bangor, 5s, 1931.....	5,000 00	5,000 00	4,785 50	
Eastern Steamship Company, 5s, 1927.....	5,000 00	5,000 00	5,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918.....	5,000 00	5,000 00	5,000 00	
Lewiston & Auburn Electric Light Co., 5s, 1939.....	5,000 00	5,000 00	5,000 00	
Masonic Building Ass'n, Biddeford, 4½s, 1917.....	5,000 00	5,000 00	5,000 00	
Portland Electric Company, 5s, 1926.....	10,000 00	10,000 00	9,850 00	
Portland Elevator Company, 4s, 1914-19	3,000 00	3,000 00	3,000 00	
Rockland-Rockport Line Company, 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Rumford Falls Power Company, 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	
State Loan Company, Portland, 4½s, 1945	5,000 00	5,000 00	4,825 00	
York Light & Heat Co., Biddeford, 5s, 1927.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	132,000 00			129,410 50
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, preferred	5,000 00	5,000 00	4,350 00	
Bangor Railway & Electric, common....	2,500 00	1,250 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 of Maine.....	37,500 00			29,200 00
Pennsylvania.....	1,250 00	1,562 50	1,250 00	1,250 00

MACHIAS SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books</i>	<i>Total.</i>
Biddeford National Bank, Biddeford.	5,000 00	5,000 00	5,000 00	
Calais National Bank, Calais.	1,000 00	1,100 00	1,000 00	
Canal National Bank, Portland.	7,000 00	7,490 00	7,000 00	
Casco National Bank, Portland.	2,500 00	2,600 00	2,500 00	
First National Bank, Portland.	7,500 00	8,400 00	7,500 00	
Frontier National Bank, Eastport.	2,500 00	3,125 00	2,500 00	
National Shoe & Leather Bank, Auburn.	2,500 00	2,750 00	2,500 00	
Total national bank stock owned.	28,000 00			28,000 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company.	1,000 00	1,200 00	850 00	850 00
<i>Loans on Public Funds.</i>				
Commonwealth of Massachusetts.		60 00	60 00	
City of Newport News, Va.		500 00	500 00	560 00
<i>Loans on Railroad Bonds.</i>				
Baltimore & Ohio.		1,800 00	1,800 00	
Omaha & Council Bluffs Ry. & Bridge Co.		300 00	300 00	
Schenectady Railway, N. Y.		3,000 00	3,000 00	
Union Electric Company, Dubuque, Ia.		1,800 00	1,800 00	6,900 00
<i>Loans on Corporation Bonds.</i>				
Pacific Telephone & Telegraph Company.		600 00	600 00	
Western United Gas & Electric Company.		600 00	600 00	
Scituate Water Company, Mass.		960 00	960 00	2,160 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank.		1,790 00	1,790 00	
Charlestown Five Cent Savings Bank, Mass.		294 75	294 75	
Machias Savings Bank.		3,715 60	3,715 60	
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	8,750 35
<i>Loans to Municipalities.</i>				
County of Washington.		10,000 00	10,000 00	
Town of Dennyville.		300 00	300 00	10,300 00
Loan on American Telephone & Telegraph Co., stock.		1,000 00	1,000 00	
Loan on Calais National Bank stock.		1,000 00	1,000 00	
Loans on Eastern Trust & Banking Co., Bangor, stock.		1,400 00	1,400 00	
Loan to Dennyville Lumber Company.		4,000 00	4,000 00	
Loan on Machias Banking Company book.		950 00	950 00	
Loans on mortgages of real estate.		49,858 25	49,858 25	58,208 25
Real estate, investment.		2,500 00	2,000 00	2,000 00
Premium account.		-	313 50	313 50
Cash on deposit.		12,007 85	12,007 85	
Cash on hand.		7,015 50	7,015 50	19,023 35
Unpaid accrued interest.		13,997 39		1,026,931 54
		1,062,572 68		
Due depositors, earned dividend and accrued State tax.		955,624 86		
Estimated market value of resources above liability for deposits, earned dividend and State tax.		106,948 82		

MAINE SAVINGS BANK—PORTLAND.

June 24, 1913.

CHARLES O. BANCROFT, President. FREDERIC C. CUSHING, Treasurer.
FRANK O. HASKELL, Assistant Treasurer.

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

Organized June 4, 1859.

LIABILITIES.

Deposits.....	\$16,849,651 68
Reserve fund.....	1,000,000 00
Undivided profits.....	828,150 11
	\$18,677,801 79

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Auburn, 4s, 1921, Sewer.....	\$10,000 00	\$10,100 00	\$10,000 00	
Bangor, 4s, 1935, Water, Ref.	100,000 00	102,000 00	100,000 00	
Biddeford, 3½s, 1925, Refunding	10,000 00	9,650 00	10,000 00	
Portland, Gold 3½s, 1922, Refund.	100,000 00	97,000 00	100,000 00	
Portland, 4s, 1928-45, City Hall	300,000 00	306,000 00	300,000 00	
Waterville, 3½s, 1935, Refund. . . .	10,000 00	9,450 00	10,000 00	
Waterville, 4s, 1932, Funding. . . .	15,000 00	15,225 00	15,000 00	
Portland Water District, 4s, 1928. . . .	500,000 00	507,500 00	500,000 00	
Total public funds of Maine.....	1,045,000 00			\$1,045,000 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan..	25,000 00	23,875 00	25,000 00	
Commonwealth of Massachusetts, Coupon 3½s, 1942, Metropolitan Water Loan . .	75,000 00	71,625 00	75,000 00	
State of New York, 4s, 1960, Canal Imp.	150,000 00	153,750 00	150,000 00	
City of Baltimore, Md., Reg. 4s, 1554, Annex Improvement.	25,000 00	25,000 00	25,000 00	
Baltimore, Md., Reg. 4s, 1955, Park Improvement.	25,000 00	25,000 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	4,900 00	5,000 00	
Buffalo, N. Y., Reg. 3½s, 1922, Grade Crossing.	25,000 00	24,125 00	25,000 00	
Buffalo, N. Y., Reg. 4s, 1960, Water.	100,000 00	100,000 00	100,000 00	
Cambridge, Mass., Reg. 3½s, 1931, Sewer.	25,000 00	23,750 00	25,000 00	
Cambridge, Mass., Reg. 3½s, 1944, Bridge.	50,000 00	46,750 00	50,000 00	
Cincinnati, O., 3½s, 1952, Sinking Fund.	50,000 00	47,500 00	49,812 50	
Cleveland, O., Reg. 4s, 1926, Water.	25,000 00	25,625 00	25,000 00	
Cleveland, O., 4s, 1924, Parks.	25,000 00	25,500 00	25,000 00	
Cleveland, O., 4½s, 1931, Sewer. . . .	50,000 00	53,250 00	48,375 00	
Columbus, O., 4½s, 1915, Public Improvement.	10,000 00	10,150 00	10,000 00	
Duluth, Minn., 4s, 1921, Park.	80,000 00	80,000 00	75,200 00	
Hartford, Conn., 3½s, 1926, Park	25,000 00	24,375 00	25,000 00	
Kansas City, Kan., 4½s, 1940, Water.	100,000 00	104,000 00	100,000 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., 4s, 1924, Park and Boulevard	10,000 00	10,100 00	10,000 00	
Kansas City, Mo., Gold, 4s, 1930, Water	150,000 00	152,250 00	150,000 00	
Louisville, Ky., 4s, 1947, Sewer	200,000 00	205,000 00	200,000 00	
Milwaukee, Wis., 3½s, 1922, Sch.	4,000 00	3,880 00	4,000 00	
Milwaukee, Wis., 3½s, 1916, St.	10,000 00	9,900 00	10,000 00	
Milwaukee, Wis., 3½s, 1914, Sts. etc.	11,000 00	10,945 00	11,000 00	
Minneapolis, Minn., 4s, 1922, Park	10,000 00	10,100 00	10,000 00	
Minneapolis, Minn., 4s, 1938, Sewer	100,000 00	102,000 00	100,000 00	
New York, N. Y., Reg. 3½s, 1949-53, Rapid Transit	125,000 00	110,000 00	125,000 00	
New York, N. Y., 3½s, 1927-36, Municipal	10,000 00	9,200 00	10,000 00	
New York, N. Y., Reg. 3½s, 1929, Park	50,000 00	46,250 00	50,000 00	
Omaha, Neb., 4½s, 1941, Water Works	100,000 00	106,000 00	100,000 00	
Philadelphia, Pa., Reg. 3½s, 1931, Water	25,000 00	24,250 00	25,000 00	
Portland, Ore., 4s, 1936, Park and Boulevard	100,000 00	96,500 00	96,200 00	
Portland, Ore., 4½s, 1943, Dock, Series B	25,000 00	26,000 00	24,375 00	
Providence, R. I., Reg. 4s, 1925, Sewer	15,000 00	15,150 00	15,000 00	
Providence, R. I., Reg. 4s, 1923, Water	10,000 00	10,100 00	10,000 00	
St. Louis, Mo., 3½s, 1920, Renew.	10,000 00	9,850 00	10,000 00	
St. Paul, Minn., 4s, 1940, School	102,000 00	104,040 00	102,000 00	
Springfield, Mass., Reg. 3½s, 1921, School	25,000 00	24,375 00	25,000 00	
Wichita, Kan., 5s, 1931, School District	38,000 00	41,610 00	38,000 00	
Worcester, Mass., Reg. 3½s, 1932, Water	30,000 00	28,950 00	30,000 00	
Youngstown, O., 5s, 1919-23, Building	25,000 00	26,750 00	25,000 00	
Total public funds out of Maine	2,405,000 00			2,393,962 50
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Medford Ext., 1st Mort., Gold 5s, 1937	200,000 00	208,000 00	200,000 00	
Bangor & Aroostook, Con. Mort., Gold 4s, 1951	185,000 00	152,625 00	162,937 50	
Portland Railroad, 1st Con. Mort., Gold 3½s, opt. 1931	300,000 00	255,000 00	287,250 00	
Portland Railroad, 1st Mort., 5s, 1915	123,000 00	124,230 00	121,770 00	
Portland Railroad, 4½s, 1916, notes	75,000 00	75,000 00	73,387 50	
Portland & Rumford Falls, 1st Mort., Gold, 4s, 1926	100,000 00	100,000 00	99,250 00	
Portland & Rumford Falls, Coll. Trust, Gold, 4s, opt. 1924	100,000 00	100,000 00	95,000 00	
Rumford Falls & Rangeley Lakes, 1st Mortgage 4s, 1923	232,000 00	232,000 00	214,600 00	
Somerset, 1st Mortgage 5s, 1917	113,000 00	115,260 00	112,250 00	
Somerset, 1st & Refunding Mortgage Gold, 4s, 1955	100,000 00	97,500 00	94,500 00	
Total railroad bonds of Maine	1,528,000 00			1,460,945 00
American Dock & Improvement Co., N. J., 1st Mortgage, 5s, 1921	26,000 00	27,300 00	26,000 00	
Auburn & Syracuse Electric, N. Y., 1st & Refunding Mortgage, Gold, 5s, 1942	200,000 00	200,000 00	200,000 00	

MAINE SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Aurora, Elgin & Chicago, 1st Mortgage, Gold, 5s, 1941	200,000 00	202,000 00	198,625 00	
Baltimore, Chesapeake & Atlantic, 1st Mortgage, Gold, 5s, 1934	250,000 00	258,750 00	250,000 00	
Bennington & Rutland, 1st Mortgage, Gold, 4½s, 1927	246,000 00	246,000 00	246,000 00	
Bleeker Street & Fulton Ferry, New York City, 1st Mort., Gold, Ext., 4s, 1950	227,000 00	158,900 00	227,000 00	
Blue Hill Street, Canton, Mass., 1st Mort., Gold, 5s, opt., 1923	175,000 00	166,250 00	173,250 00	
Boston & Northern Street, 1st Refunding Mortgage, 4s, 1954	200,000 00	180,000 00	182,000 00	
Boston & Worcester Street, 1st Mort., Gold, 4½s, 1923	100,000 00	98,000 00	94,600 00	
Bridgeport Traction Co., Conn., 1st Mort., Gold, 5s, 1923	64,000 00	65,920 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 Mortgage, Gold, 5s, 1917	40,000 00	40,000 00	40,000 00	
Central Railway of Peoria, Ill., 1st Mort. Gold, 5s, 1915	75,000 00	75,000 00	75,000 00	
Chicago, Burlington & Quincy, Ill. Div., 1st Mortgage, 4s, 1949	50,000 00	49,000 00	50,000 00	
Chicago City Railway, 1st Mortgage Gold 5s, 1927	125,000 00	128,750 00	125,000 00	
Chicago & Eastern Illinois, General & 1st Mortgage, 5s, 1937	50,000 00	54,000 00	50,000 00	
Chicago & Erie, 1st Mortgage, Gold, 5s, 1982	127,000 00	140,970 00	127,000 00	
Chicago & Indiana Coal Railway, 1st Mortgage, 5s, 1936	50,000 00	54,000 00	50,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Div., 1st Mort., Gold, 5s, 1921	225,000 00	236,250 00	225,000 00	
Chicago & Northwestern, Gen. Mortgage Gold, 3½s, 1987	50,000 00	42,500 00	50,000 00	
Chicago Railways Co., Consol. Mortgage, Gold, 4-5s, 1927, Series A	68,000 00	65,280 00	63,921 00	
Chicago Railways Co., Consol. Mortgage, Gold, 4-5s, 1927, Series B	68,000 00	59,840 00	65,921 00	
Chicago Rock Island & Pacific, 1st and Refund. Mortgage, 4s, 1934	100,000 00	90,000 00	89,000 00	
Chicago & St. Louis, 1st Mortgage, Reg. 6s, 1915	258,000 00	268,320 00	253,000 00	
Chicago & Western Indiana, General Mortgage, Gold, 6s, 1932	269,000 00	290,520 00	269,000 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 Div., 1st Coll. Trust Mortgage, Gold, 4s, 1990	105,000 00	98,700 00	105,000 00	
Cleveland, Lorain & Wheeling, 1st Mortgage, 5s, 1933	150,000 00	165,000 00	147,965 25	
Cleveland Railway, O., 1st Mortgage, 5s, 1931	100,000 00	101,000 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 St., Kansas City, 1st Mortgage, Reg., 5s, 1916	19,000 00	19,570 00	19,000 00	
Dayton, Springfield & Urbana Electric, O., 1st Mortgage, Gold, 5s, opt., 1905	50,000 00	50,000 00	47,500 00	
Eastern & Minnesota, Northern Division, 1st Mortgage, Gold, 4s, opt., 1928	325,000 00	315,250 00	325,000 00	
East Taunton Street, Mass., 1st Mortgage, Gold, 5s, 1920	45,000 00	45,000 00	45,000 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>
Elgin, Joliet & Eastern, 1st Mortgage, 5s, 1941	120,000 00	129,600 00	120,000 00	
Gardner, Westminster & Fitchburg, St. Mass., 1st Mortgage, Gold, 5s, 1920	75,000 00	75,000 00	75,000 00	
Illinois Central, 1st Mortgage, 3½s, 1951	100,000 00	90,000 00	98,250 00	
Jackson & Battle Creek Traction, Mich., 1st Mortgage, 5s, 1923	117,000 00	117,000 00	115,337 50	
Joplin & Pittsburg Ry., 1st Mortgage, 5s, 1930	50,000 00	50,000 00	48,500 00	
Kanawha & Michigan, 1st Mortgage, Gold, 4s, 1990	100,000 00	93,000 00	81,500 00	
Kings County Elevated, Brooklyn, N. Y., 1st Mortgage, 4s, 1949	250,000 00	213,750 00	229,750 00	
Lake Shore & Michigan Southern, 1st Mortgage, 3½s, 1997	100,000 00	90,000 00	99,000 00	
Lake Shore & Michigan Southern, De- benture, 4s, 1928	100,000 00	92,500 00	93,631 25	
Lehigh Valley of New York, 1st Mortgage, Gold, Reg., 4½s, 1940	170,000 00	180,200 00	170,000 00	
Lehigh Valley of New York, 1st Mort- gage, Gold Coupon, 4½s, 1940	330,000 00	349,800 00	330,000 00	
Lehigh Valley Terminal, 1st Mortgage, Registered, Gold, 5s, 1941	20,000 00	22,200 00	20,000 00	
Lexington & Boston Street, 1st Mortgage, 4½s, 1920	100,000 00	98,000 00	98,250 00	
Lincoln Traction, Neb., 1st & Refunding Mortgage, 5s, 1939	50,000 00	47,500 00	48,250 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 Mortgage, Gold, 5s, 1935	125,000 00	131,250 00	125,000 00	
New York Central & Hudson River, Ref. Mortgage, 3½s, 1997	300,000 00	270,000 00	290,000 00	
New York & Greenwood Lake, 1st Mort- gage, Gold, 5s, 1946	160,000 00	169,600 00	160,000 00	
New York & Harlem, 1st Mortgage, Gold, 3½s, 2000	100,000 00	89,000 00	100,000 00	
New York, New Haven & Hartford, De- benture, 4s, 1955	150,000 00	135,000 00	127,500 00	
New York, New Haven & Hartford, 5s, 1913, (notes)	50,000 00	50,000 00	49,875 00	
New York & Rockaway Beach, 1st Mort- gage, Gold, 5s, 1927	25,000 00	26,000 00	25,000 00	
New York, Susquehanna & Western, Terminal 1st Mortgage, Gold, 5s, 1943	50,000 00	54,250 00	50,000 00	
Norwich & Westerly Traction, 1st and Collateral Mortgage, 5s, 1932	37,500 00	37,500 00	37,500 00	
Omaha & Council Bluffs Street Railway, 1st Consol. Mortgage, 5s, 1928	125,000 00	125,000 00	121,875 00	
Omaha & Council Bluffs Railway & Bdg., 1st Mortgage, 5s, 1928	25,000 00	25,000 00	24,875 00	
Pennsylvania, Consolidated, 4s, 1948	200,000 00	205,000 00	199,400 00	
Rochester Railway, N. Y., 1st Consol. Mortgage, Gold, 5s, 1930	75,000 00	78,000 00	75,000 00	
Rutland, Consolidated Mortgage, 4½s, 1941	150,000 00	150,000 00	150,000 00	
St. Joseph Railway, Light, Heat & Power Co., 1st Mortgage, Gold, 5s, 1937	97,000 00	97,000 00	96,632 50	
St. Lawrence & Adirondack, 1st Mort- gage, 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	159,750 00	150,000 00	
St. Louis & San Francisco, General Mort- gage, 6s, 1931	180,000 00	212,400 00	180,000 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>
St. Louis & San Francisco, General Mortgage, 5s, 1931.....	220,000 00	234,300 00	220,000 00	
St. Louis & San Francisco, Coll. Trust, Gold, 5s, 1937.....	30,000 00	30,000 00	30,000 00	
St. Paul City Railway, Minn., 1st Mortgage, Registered, 6s, 1932.....	63,000 00	67,410 00	63,000 00	
St. Paul, Minneapolis & Manitoba, Consolidated Mortgage, Gold, 4½s, 1933.....	150,000 00	156,000 00	150,000 00	
St. Paul, Minneapolis & Manitoba, Consolidated, Mortgage, Gold, 6s, 1933.....	250,000 00	307,000 00	250,000 00	
St. Paul & Northern Pacific, 1st Mortgage, Gold, 6s, 1923.....	237,000 00	272,550 00	237,000 00	
Schenectady Railway, N. Y., 1st Mortgage, Gold 4½s, opt. 1911.....	75,000 00	77,250 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.....	100,000 00	100,000 00	96,500 00	
Terminal Railroad Association, St. Louis, Mo., 1st Mortgage, Gold, 4½s, 1939.....	200,000 00	208,000 00	200,000 00	
Terre Haute Traction & Light Co., 1st Consolidated Mortgage, 5s, 1944.....	150,000 00	150,000 00	148,750 00	
Toledo Terminal, 1st Mortgage, 4½s, 1957	83,000 00	76,360 00	74,695 00	
Topeka Railway Company, Kan., 1st Mortgage Gold, 5s, 1930.....	100,000 00	100,000 00	98,600 00	
Trenton Passenger, N. J., 1st Mortgage, Registered, 6s, 1931.....	75,000 00	86,250 00	75,000 00	
Tri-City Railway & Light Co., 1st Coll. Trust Mortgage, 5s, 1923.....	125,000 00	125,000 00	122,750 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	100,000 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, 1927.....	203,000 00	203,000 00	202,780 00	
Wichita Railroad & Light Co., Kan., Refunding & Consol. Mort., 5s, 1932	50,000 00	50,000 00	48,500 00	
Williamsport & North Branch, 1st Mortgage, Gold, 4½s, 1931.....	50,000 00	32,500 00	25,000 00	
Total railroad bonds out of Maine.....	11,389,500 00			11,183,700 50
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, 1st Mortgage, Gold, 4s, 1915-19.....	105,000 00	105,525 00	105,000 00	
Berlin Mills Co., 1st Mortgage, Gold, 5s, 1915-21.....	65,000 00	65,000 00	64,000 00	
Camden and Rockland Water Company, 4½s, 1917.....	100,000 00	100,000 00	97,620 00	
Consolidated Electric Light Company of Maine, Portland, 1st Consol. Mort., 4½s, 1925.....	150,000 00	150,000 00	148,200 00	
Eastern Steamship 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	152,250 00	140,000 00	
Portland Electric Company, 1st Mortgage, Sinking Fund, 5s, 1926.....	75,000 00	75,000 00	74,812 50	
Rumford Falls Realty Company, 1st Mortgage, 5s, 1922.....	25,000 00	25,000 00	23,125 00	
Rumford Falls Power Company, General Mortgage, Gold, 4½s, opt. 1919.....	500,000 00	500,000 00	492,500 00	
Skowhegan Water Company, 1st Mortgage, 5s, 1917.....	25,000 00	25,000 00	25,000 00	
Total corporation bonds owned.....	1,245,000 00			1,219,007 50

MAINE SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland & Ogdensburg	126,300 00	63,150 00	59,992 50	59,992 50
Pennsylvania	27,500 00	34,375 00	27,500 00	27,500 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	25,500 00	30,600 00	21,675 00	21,675 00
<i>Bank Stock Owned.</i>				
Fidelity Trust Company, Portland	7,200 00	15,480 00	7,200 00	7,200 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook		5,000 00	5,000 00	
Duluth Street, Minn.		2,000 00	2,000 00	
Norwich & Westerly Traction		1,000 00	1,000 00	8,000 00
<i>Loans on Corporation Bonds.</i>				
Oxford Paper Company		600 00	600 00	
Portland Water Company		900 00	900 00	
Western Telephone & Telegraph Company		850 00	850 00	2,350 00
<i>Loans on Railroad Stock.</i>				
Boston & Maine		80 00	80 00	
Maine Central		100 00	100 00	
Pennsylvania		800 00	800 00	
Portland		1,000 00	1,000 00	1,980 00
<i>Loans on Corporation Stock.</i>				
Fraternity Company, Portland		8,000 00	8,000 00	
Portland Gas Light Company		250 00	250 00	
The Thomas Laughlin Company, Portland		100 00	100 00	8,350 00
<i>Loans on National Bank Stock.</i>				
People's National Bank, Waterville		800 00	800 00	
Ticonic National Bank, Waterville		800 00	800 00	1,600 00
<i>Loans to Corporations.</i>				
Roman Catholic Bishop of Portland		77,200 00	77,200 00	
St. Paul's Parish of Portland, Me., (endorsed)		215 00	215 00	77,415 00
Loan on Fidelity Trust Company, Portland, stock		3,000 00	3,000 00	
Loans on Maine Savings Bank books		28,748 00	28,748 00	
Loans on mortgages of real estate		822,444 50	822,444 50	854,192 50
Real estate investment		30,000 00	5,000 00	5,000 00
Cash on deposit		280,555 66	280,555 66	
Cash on hand		19,375 63	19,375 63	290,931 29
Unpaid accrued interest		251,694 20		18,677,801 79
Due depositors, earned dividend and accrued State tax		19,320,042 99		
Estimated market value of resources above liability for deposits, earned dividend and State tax		17,224,120 02		
		2,005,922 97		

MECHANICS' SAVINGS BANK—AUBURN.

February 3, 1913.

J. P. HUTCHINSON, President.

J. W. STETSON, Treasurer.

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

Organized February 25, 1875.

LIABILITIES.

Deposits.....	\$696,480 97
Reserve fund.....	44,575 00
Undivided profits.....	17,405 12
	\$758,461 09

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books</i>	<i>Total.</i>
County of Washington, 4s, opt. 1923, R.R. Aid.....	\$5,000 00	\$5,050 00	\$5,000 00	
City of Ellsworth, 4s, 1917, Refunding.....	2,000 00	2,010 00	2,000 00	
Lewiston, 3½s, 1931, Refunding.....	500 00	475 00	500 00	
Portland, 4s, 1928, City Hall.....	10,000 00	10,150 00	10,000 00	
Town of Kittery, 3½s, 1926-31, School.....	3,000 00	2,835 00	2,985 00	
Brunswick & Topsham Water Dist., 4s, 1926.....	5,000 00	5,000 00	5,000 00	
Portland Water District, 4s, 1928.....	15,000 00	15,225 00	15,000 00	
Rumford & Mexico Water District, 4s, 1932.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine.....	45,500 00			\$45,485 00
City of New York, Reg. 4s, 1956, Munic. Pawtucket, R. I., 4s, 1944, Sewer Port Huron, Mich., 4s, 1922, Ref.....	5,000 00 5,000 00 10,000 00	4,875 00 5,000 00 9,900 00	5,000 00 5,000 00 10,000 00	
Total public funds out of Maine.....	20,000 00			20,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,400 00	5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	5,000 00	5,300 00	5,000 00	
Bangor & Aroostook, Consol. Mort. 4s, 1951.....	15,000 00	12,375 00	14,381 25	
Bangor Railway & Electric Co., 5s, 1935.....	5,000 00	5,050 00	5,000 00	
Boston & Maine, 4s, 1926.....	15,000 00	14,250 00	15,000 00	
Boston & Maine, 4½s, 1929.....	5,000 00	5,050 00	5,000 00	
Maine Central, 4s, 1914 (notes).....	4,000 00	4,000 00	3,970 00	
Penobscot Shore Line, Reg. 4s, 1920.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt., 1924.....	5,000 00	5,000 00	4,875 00	
Sandy River & Rangeley Lakes, 4s, 1928.....	5,000 00	5,000 00	4,625 00	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,850 00	
Washington County, 3½s, opt., 1924.....	10,000 00	8,550 00	9,437 50	
Total railroad bonds of Maine.....	84,000 00			82,138 75
Ashland Light, Power & Street, 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, 5s, 1941.....	10,000 00	10,100 00	9,910 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	10,000 00	10,350 00	10,000 00	
Bloomington & Normal Ry. & Lt. Co., 5s, 1928.....	5,000 00	5,000 00	4,800 00	
Boston & Worcester Street, 4½s, 1923.....	5,000 00	4,900 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	750 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	5,150 00	5,090 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, 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	4,500 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	2,000 00	4,000 00	
Detroit & Toledo Shore Line, 4s, 1953	5,000 00	4,350 00	4,375 00	
Elgin, Joliet & Eastern, 5s, 1941	5,000 00	5,400 00	5,000 00	
Illinois Central, Omaha Div., 3s, 1951	5,000 00	3,900 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	4,750 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	2,000 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	4,550 00	6,930 00	
Pontiac, Oxford & Northern, 6s, 1916	7,000 00	7,140 00	7,000 00	
Rochester Railway, N. Y., 5s, 1930	5,000 00	5,200 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00	4,250 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	1,600 00	1,950 00	
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00	5,000 00	4,900 00	
Schenectady Railway, N. Y., 4½s, opt., 1911	5,000 00	5,150 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	
Toledo & Indiana Traction, 5s, 1931	5,000 00	5,000 00	4,850 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	2,490 00	2,805 00	
Youngstown & Ohio River, 5s, opt. 1915	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine	207,000 00			200,637 50
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917, (notes)	10,000 00	10,000 00	9,700 00	
Bath & Brunswick Light & Power Co., 5s, 1930	10,000 00	10,000 00	9,800 00	
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	
Central Maine Power Company, 5s, 1939	5,000 00	5,000 00	4,875 00	
Cumberland County Power & Light Co., 5s, 1942	10,000 00	10,000 00	9,650 00	
Eastern Steamship Company, 5s, 1927	10,000 00	10,000 00	10,000 00	
Hebron Water Company, 4s, 1922	3,000 00	2,940 00	3,000 00	
Hyde Windlass Co., Bath, 5s, 1922	5,000 00	5,000 00	4,900 00	
Lewiston & Auburn Elec. 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	
Orono Pulp & Paper Co., 5s, 1941	15,000 00	15,000 00	15,000 00	
Rumford Falls Power Co., 4½s, opt., 1919	5,000 00	5,000 00	4,900 00	
Total corporation bonds owned	101,000 00			99,750 00

MECHANICS' SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland Railroad	10,000 00	11,250 00	11,000 00	
Portland & Rumford Falls	5,000 00	10,000 00	10,000 00	
Total railroad stock owned	15,000 00			21,000 00
<i>Corporation Stock Owned.</i>				
Continental Mills, Lewiston	1,200 00	1,200 00	240 00	240 00
Adrian Water Company, Michigan	12,000 00	9,600 00	12,000 00	12,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	6,700 00	7,169 00	6,700 00	
Cumberland National Bank, Portland	3,200 00	4,000 00	3,200 00	
First National Bank, Auburn	4,400 00	6,160 00	4,400 00	
First National Bank, Lewiston	7,000 00	9,100 00	7,000 00	
Manufacturers' National Bank, Lewiston	9,500 00	9,975 00	9,500 00	
National Shoe & Leather Bank, Auburn	30,500 00	33,550 00	30,500 00	
People's National Bank, Waterville	3,000 00	3,150 00	3,000 00	
Total national bank stock owned	64,300 00			64,300 00
<i>Loans to Corporations.</i>				
High Street Congregational Parish, Auburn		600 00	600 00	
Kora Temple Association, Lewiston		2,550 00	2,550 00	3,150 00
Loan on First National Bank, Auburn, stock		850 00	850 00	
Loan on Lewiston Trust & Safe Deposit Company stock		700 00	700 00	
Loan on Lewiston Trust & Safe Deposit Company book		35 00	35 00	
Loans on Auburn Loan & Building Association books		750 00	750 00	
Loans on Mechanics' Savings Bank books		700 00	700 00	
Loans on mortgages of real estate		149,385 50	149,385 50	152,420 50
Real estate, investment		35,000 00	35,000 00	
Safe, furniture and fixtures		930 45	930 45	35,930 45
Premium account		-	1,313,50	1,313,50
Cash on deposit		17,629 90	17,629 90	
Cash on hand		2,465 49	2,465 49	20,095 39
Unpaid accrued interest		7,254 83		758,461 09
Due depositors, earned dividend and accrued State tax		765,265 17		
		699,728 29		
Estimated market value of resources above liability for deposits, earned dividend and State tax		65,536 88		

NORWAY SAVINGS BANK—NORWAY.

June 17, 1913.

A. S. KIMBALL, President.

GEO. I. 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.....	\$585,353 09
Reserve fund.....	22,000 00
Undivided profits.....	1,753 58
	\$609,106 67

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, 1926, City Hall...	\$5,000 00	\$5,075 00	\$5,000 00	
Town of Cape Elizabeth, 4s, 1920-5, Sch.	5,000 00	5,000 00	5,000 00	
Caribou, 5s, 1919-22 (notes)...	6,000 00	6,390 00	6,000 00	
Kittery, 3½s, 1915-24, School...	5,000 00	4,850 00	4,975 00	
Millinocket, 4s, 1920-4, School...	5,000 00	5,000 00	5,000 00	
Rumford, 4s, opt. 1909, Funding	5,000 00	5,000 00	5,000 00	
South Paris Village Corporation, 4s, 1929	10,000 00	10,000 00	10,000 00	
Livermore Falls Water District, 4s, 1929	1,000 00	1,000 00	1,000 00	
Portland Water District, 4s, 1928.....	5,000 00	5,075 00	5,000 00	
Rumford & Mexico Water Dist., 4s, 1932	5,000 00	5,000 00	5,000 00	
Van Buren Water District, 4s, 1925.....	1,000 00	990 00	945 00	
Total public funds of Maine.....	53,000 00			52,920 00
County of Anne Arundel, Md., 4s, 1951, Bridge, Funding.....	5,000 00	4,875 00	5,000 00	
Lyon, Kan., 4½s, opt. 1913, Ref.	5,000 00	5,000 00	5,000 00	
Wyandotte, Kan., 4½s, 1932, Bdg.	4,000 00	4,060 00	4,000 00	
City of Danbury, Conn., 4s, 1946, Water	4,000 00	4,000 00	3,980 00	
Duluth, Minn., 4s, 1932, Water & Light.....	5,000 00	5,000 00	4,825 00	
Lexington, Ky., 4s, 1933, Board of Education.....	5,000 00	4,925 00	5,000 00	
Pawtucket, R. I., 4s, 1934, Bridge	3,000 00	3,000 00	3,000 00	
Pawtucket, R. I., 4s, 1944, Gen. Fund.....	2,000 00	2,000 00	2,000 00	
Port of Seattle, Wash., 4½s, 1951, Imp.	5,000 00	5,225 00	4,866 50	
Town of Danbury, Conn., 3½s, 1932, Fund.	5,000 00	4,675 00	4,925 00	
Total public funds out of Maine.....	43,000 00			42,596 50
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	10,000 00	8,250 00	8,847 50	
Bangor & Aroostook, St. John River Ext., 5s, 1939.....	5,000 00	5,100 00	5,000 00	
Bangor & Aroostook, Washburn Ext., 5s, 1939.....	5,000 00	5,100 00	4,950 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,050 00	5,000 00	
Portland Railroad, 3½s, opt. 1931.....	10,000 00	8,500 00	8,968 75	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,875 00	
Sandy River & Rangeley Lakes, 4s, 1928	10,000 00	10,000 00	9,718 75	
Washington County, 3½s, opt. 1924.....	5,000 00	4,275 00	4,425 00	
Total railroad bonds of Maine.....	55,000 00			51,785 00
Aurora, Elgin & Chicago, Ill., 5s, 1941..	5,000 00	5,050 00	5,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1946..	5,000 00	4,850 00	4,825 00	

NORWAY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Boston & Worcester St., Mass., 4½s, 1923	5,000 00	4,900 00	5,000 00	
Bristol County Street, Mass., 5s, 1921	5,000 00	1,250 00	3,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	5,000 00	5,100 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951	5,000 00	2,500 00	5,000 00	
Central Branch Union Pacific, 4s, 1948	5,000 00	4,125 00	4,725 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922	5,000 00	4,750 00	4,875 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	2,000 00	2,000 00	
Dover, Somersworth & Rochester St., 5s, 1921	5,000 00	5,000 00	5,000 00	
Elizabeth & Trenton, N. J., 5s, 1962	5,000 00	5,000 00	4,900 00	
Fort Dodge, Des Moines & Southern, 5s, opt, 1937	4,000 00	1,000 00	3,000 00	
Hartford & Springfield St., 5s, 1921	5,000 00	4,750 00	5,000 00	
Hereford, 4s, 1930	11,000 00	11,000 00	11,000 00	
Ithaca Street, N. Y., 5s, 1957	5,000 00	2,500 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	
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 St., Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 00	
Ohio Central, 5s, 1923	5,000 00	4,750 00	4,900 00	
Omaha & Council Bluffs Street, 5s, 1928	3,000 00	3,000 00	2,940 00	
Pere Marquette of Indiana, 4s, 1943	5,000 00	4,000 00	4,800 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,100 00	5,000 00	
Rock Island Southern Railroad, 5s, 1947	5,000 00	4,500 00	4,800 00	
Rutland Railway, Light & Power Co., Vt., 5s, 1946	5,000 00	5,000 00	4,800 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 Div., 4s, 1951	5,000 00	4,500 00	4,750 00	
Toledo, Peoria & Western, 4s, 1917	6,000 00	5,520 00	5,430 00	
Toledo Terminal, 4½s, 1957	5,500 00	5,060 00	5,500 00	
Union Traction, Independence, Kan., 5s, 1937	5,000 00	4,750 00	4,750 00	
Wabash, Omaha Division, 3½s, 1941	5,000 00	3,500 00	4,400 00	
Waterloo, Cedar Falls & Northern, 5s, 1940	5,000 00	4,600 00	4,750 00	
Wheeling & Lake Erie, 4s, 1949	6,000 00	4,980 00	5,380 00	
Youngstown & Ohio River, 5s, 1935	10,000 00	10,000 00	9,825 00	
Total railroad bonds out of Maine	198,000 00			186,701 25
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917 (notes)	5,000 00	5,000 00	4,925 00	
Bath & Brunswick Light & Power Co., 5s, 1930	5,000 00	5,000 00	5,000 00	
Central Maine Power Co., Waterville, 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	
Cumberland County Power & Light Co., 5s, 1942	5,000 00	5,000 00	4,825 00	
Eastern Manufacturing Co., Bangor, 5s, 1932	5,000 00	5,000 00	4,778 50	
Eastern Steamship Company, 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 Company, Portland, 6s, 1926	5,000 00	5,500 00	5,000 00	
Millinocket Water Company, 4s, 1920	5,000 00	4,900 00	5,000 00	

NORWAY SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Mousam Water Company, Kennebunk, 5s, 1915.....	4,000 00	4,000 00	4,000 00	
Mousam Water Company, Wells, 4s, 1921.....	1,000 00	980 00	1,000 00	
Norway Shoe Shop, 5s, optional.....	175 00	175 00	87 50	
Orono Pulp & Paper Company, 5s, 1941.....	5,000 00	5,000 00	5,000 00	
Portland Electric Company, 5s, 1926.....	5,000 00	5,000 00	4,957 50	
Rumford Falls Power Company, 4s, 1929.....	5,000 00	5,000 00	4,950 00	
Sanborn Shoe Shop Company, 4s, 1932.....	76 00	74 48	76 00	
Twin Village Water Co., Damariscotta, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	83,251 00			82,474 50
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	17,200 00	8,600 00	8,034 50	
Portland Railroad.....	9,500 00	10,687 50	10,800 00	
Total railroad stock owned.....	26,700 00			18,834 50
<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	
Portland Electric Company, preferred..	5,000 00	5,200 00	5,000 00	
Total corporation stock owned.....	10,450 00			9,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	500 00	535 00	500 00	
Casco National Bank, Portland.....	2,100 00	2,184 00	2,100 00	
First National Bank, Lewiston.....	2,500 00	3,250 00	2,500 00	
Manufacturers National Bank, Lewiston	10,000 00	10,500 00	10,000 00	
National Shoe & Leather Bank, Auburn	3,500 00	3,850 00	3,500 00	
Norway National Bank, Norway.....	7,600 00	10,260 00	7,600 00	
Total national bank stock owned.....	26,200 00			26,200 00
<i>Loans on Corporation Stock.</i>				
Norway Building Association.....		65 00	65 00	
Norway Water Company.....		160 00	160 00	
Portland Gas Light Company.....		1,770 00	1,770 00	
Sanborn Shoe Shop Company, Norway.....		25 00	25 00	2,020 00
Loan on Gering Irrigation District, Neb., bond....		38 30	38 30	
Loans to Second Congregational Parish, Norway....		200 00	200 00	
Loan on personal property.....		150 00	150 00	
Loans on Norway Savings Bank books.....		275 00	275 00	
Loans on mortgages of real estate.....		119,596 22	119,596 22	120,259 52
Real estate investment.....		5,000 00	5,000 00	
Real estate foreclosure.....		2,859 12	2,859 12	7,859 12
Cash on deposit.....		6,829 21	6,829 21	
Cash on hand.....		1,127 07	1,127 07	7,956 28
Unpaid accrued interest.....		8,446 53		609,106 67
Due depositors, earned dividend and accrued State tax.....		612,194 93		
		589,533 43		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		22,661 50		

PENOBSCOT SAVINGS BANK—BANGOR.

April 4, 1913.

ARTHUR CHAPIN, President.

GEORGE H. HOPKINS, Treasurer.

RALPH WHITTIER, Assistant Treasurer.

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

Organized February 3, 1869.

LIABILITIES.

Deposits.....	\$3,069,563 15
Reserve fund.....	205,577 50
Undivided profits.....	88,288 29
	\$3,363,428 94

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid	\$20,000 00	\$20,200 00	\$20,000 00	
Cumberland, 3½s, 1924, Ct. House	50,000 00	28,950 00	29,250 00	
Washington, 4s, opt. 1923, R. R. Aid.....	46,000 00	46,460 00	46,000 00	
City of Auburn, 4s, 1932, Refund. & Sch.	10,000 00	10,150 00	10,000 00	
Augusta, 4s, 1938, Refunding..	10,000 00	10,200 00	10,000 00	
Bangor, 4s, 1928, Funding.....	50,000 00	50,750 00	50,000 00	
Bangor, 4s, 1931, Municipal....	60,000 00	60,900 00	60,000 00	
Bangor, 4s, 1935, Water.....	10,000 00	10,200 00	10,000 00	
Bangor, 4s, 1914-17, Water....	25,000 00	25,125 00	25,000 00	
Bangor, 4s, 1914-22, Refunding..	17,000 00	17,080 00	17,000 00	
Belfast, 4s, 1918, Refunding....	25,000 00	25,125 00	25,000 00	
Gardiner, Reg. 3½s, 1919, Ref....	9,000 00	8,820 00	8,820 00	
Old Town, 4s, 1918, Refunding..	10,000 00	10,050 00	10,000 00	
Portland, 4s, 1929, Funding.....	55,000 00	55,825 00	55,000 00	
Portland, 4s, 1937, City Hall...	50,000 00	51,000 00	50,000 00	
Waterville, 3½s, 1926, Refunding	10,000 00	9,600 00	9,662 00	
Town of Eden, Reg. 4s, 1913-19, Funding	20,000 00	20,000 00	20,000 00	
Fort Fairfield, 3½s, 1915-19, Bdg.	5,000 00	4,900 00	4,850 00	
Houlton, 3½s, 1920, Refunding..	37,000 00	35,890 00	35,890 00	
Houlton, 4s, 1918, Refunding....	10,000 00	10,000 00	10,000 00	
Brunswick Village Corporation, 4s, 1915-19, Sewer.....	5,000 00	5,025 00	5,000 00	
Portland Water District, 4s, 1928.....	100,000 00	101,500 00	100,000 00	
Total public funds of Maine.....	614,000 00			\$611,472 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan...	100,000 00	95,500 00	100,000 00	
Commonwealth of Massachusetts, Reg. 3s, 1930.....	100,000 00	90,500 00	93,000 00	
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	26,000 00	27,690 00	26,000 00	
Ramsey, Minn., 4½s, 1918, Ct. H.	11,000 00	11,385 00	11,000 00	
City of Duluth, Minn., 4s, 1921, Park...	10,000 00	10,000 00	10,000 00	
Kansas City, Kan., 4½s, 1940, City Hall.....	30,000 00	31,200 00	30,000 00	
Newport, Ky., 5s, 1914, Ref....	10,000 00	10,100 00	10,000 00	
New York, N. Y., Reg. 4s, 1956, Municipal.....	100,000 00	97,500 00	100,000 00	
Omaha, Neb., 4½s, 1924, Sewer..	10,000 00	10,350 00	10,000 00	
Omaha, Neb., 4s, 1933, Sewer, Refunding.....	10,000 00	9,850 00	10,000 00	
Omaha, Neb., 4½s, 1932, Paving Renewal.....	10,000 00	10,500 00	10,000 00	
St. Paul, Minn., 4½s, 1917, Bridge	20,000 00	20,500 00	20,000 00	

PENOBSCOT SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Seattle, Wash., 4½s, 1931, Park	30,000 00	30,900 00	30,000 00	
Spokane, Wash., 4½s, 1931, Ref.	30,000 00	30,900 00	30,000 00	
Superior, Wis., 4s, 1914, Refund.	3,750 00	3,750 00	3,750 00	
Woonsocket, R. I., 4½s, 1941, Funding.....	20,000 00	21,200 00	20,000 00	
Total public funds out of Maine.....	520,750 00			513,750 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	53,000 00	57,240 00	53,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	51,000 00	54,060 00	51,000 00	
Bangor Railway & Electric Co., 5s, 1935	50,000 00	50,500 00	49,750 00	
Boston & Maine, 4s, 1926.....	25,000 00	23,750 00	25,000 00	
Boston & Maine, 4s, 1942.....	50,000 00	47,500 00	50,000 00	
Boston & Maine, 4½s, 1929.....	10,000 00	10,100 00	10,000 00	
Boston & Maine, 4½s, 1944.....	25,000 00	25,750 00	25,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,350 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.....	31,000 00	32,860 00	31,000 00	
Maine Central, 4½s, 1916.....	6,000 00	6,050 00	6,000 00	
Maine Central, 4s, 1914 (notes).....	20,000 00	20,000 00	19,850 00	
Northern Maine Seaport, 5s, 1935.....	25,000 00	25,500 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	10,000 00	10,000 00	
Portland Railroad, 3½s, opt. 1931.....	25,000 00	21,250 00	22,000 00	
Portland Union Railway Station Co., 4s, 1927-9.....	13,000 00	13,000 00	12,910 00	
Somerset, 5s, 1917.....	17,000 00	17,340 00	17,000 00	
Washington County, 3½s, opt. 1924.....	10,000 00	8,550 00	8,750 00	
Total railroad bonds of Maine.....	606,000 00			601,260 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	25,000 00	24,500 00	25,000 00	
Atchison, Topeka & Santa Fe, 4s, 1958	12,000 00	11,160 00	11,160 00	
Auburn & Syracuse Electric, 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	19,600 00	20,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	20,000 00	18,300 00	18,150 00	
Boston & Northern St., Mass., 4s, 1954.....	20,000 00	18,000 00	18,200 00	
Buffalo Railway, N. Y., 5s, 1931.....	10,000 00	10,400 00	10,000 00	
Central Pacific, 4s, 1949.....	25,000 00	24,250 00	24,250 00	
Chicago, Rock Island & Pacific, 4s, 1983	20,000 00	19,000 00	19,400 00	
Chippewa Valley Railway & Light Co., 5s, 1924.....	10,000 00	10,000 00	9,850 00	
Cleveland Railway, O., 5s, 1931.....	20,000 00	20,200 00	20,000 00	
Concord & Montreal, 4s, 1920.....	40,000 00	39,200 00	40,000 00	
Detroit Railway, Mich., 5s, 1924.....	15,000 00	14,250 00	15,000 00	
Hereford, 4s, 1930.....	20,000 00	20,000 00	20,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	20,000 00	19,000 00	19,500 00	
Jackson & Battle Creek Traction, 5s, 1923	20,000 00	20,000 00	19,900 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,600 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	8,500 00	8,900 00	
Old Colony Street, Mass., 4s, 1954.....	20,000 00	18,000 00	17,500 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	17,000 00	17,000 00	
St. Louis, Springfield & Peoria, 5s, 1939	10,000 00	10,000 00	9,600 00	
Scioto Valley Traction, 5s, 1923.....	20,000 00	20,000 00	19,800 00	
Sioux City Service Company, 5s, 1928.....	20,000 00	20,000 00	19,400 00	
Southern Indiana, 4s, 1951.....	20,000 00	17,800 00	16,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	20,000 00	20,500 00	20,000 00	
Terre Haute Traction & Light Co., 5s, 1944.....	20,000 00	20,000 00	20,000 00	
Toledo Terminal, 4½s, 1957.....	22,000 00	20,240 00	21,120 00	

PENOBSCOT SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United Traction & Electric Co., Providence, R. I., 5s, 1933.....	40,000 00	42,000 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	6,000 00	8,000 00	
Wichita Railroad & Light Co., 5s, 1932.....	10,000 00	10,000 00	9,900 00	
Worcester & Southbridge St., 4½s, 1922.....	20,000 00	19,000 00	18,500 00	
Zanesville Electric, O., 4s, opt. 1904.....	5,000 00	4,700 00	4,675 00	
Total railroad bonds out of Maine.....	674,000 00			640,355 00
<i>Corporation Bonds Owned.</i>				
Bangor Power Company, 4-4½-5s, 1931.....	18,000 00	17,100 00	12,000 00	
Central Maine Power Company, 5s, 1939.....	20,000 00	20,000 00	19,400 00	
Eastern Manufacturing Co., Bangor, 5s, 1918.....	10,000 00	10,000 00	9,837 00	
First National Bank Building Co., Ellsworth, 4s, 1919.....	4,000 00	3,920 00	4,000 00	
Lewiston & Auburn Electric Light Co., 5s, 1939.....	20,000 00	20,000 00	20,000 00	
Old Town Woolen Company, 5s, 1919.....	10,000 00	10,000 00	9,900 00	
Portland Gas Light Company, 4s, 1936.....	10,000 00	10,000 00	9,800 00	
Portland Water Company, 4s, 1927.....	20,000 00	20,300 00	20,000 00	
Public Works Company, Bangor, 5s, 1929.....	55,000 00	57,750 00	55,000 00	
Rumford Falls Power Co., 4½s, opt. 1919.....	25,000 00	25,000 00	24,625 00	
State Loan Company, Portland, 4½s, 1945.....	10,000 00	10,000 00	9,600 00	
Total corporation bonds owned.....	202,000 00			194,162 00
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric Co., common.....	12,500 00	6,250 00		
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 owned.....	120,800 00			82,300 00
<i>Corporation Stock Owned.</i>				
Merchants Insurance Company, Bangor.....	3,500 00	6,125 00	3,500 00	
Union Insurance Company, Bangor.....	3,000 00	5,700 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	13,800 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.....		450 00	450 00	
Newport News, Va.....		750 00	750 00	3,100 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		11,150 00	11,150 00	
Detroit Railway, Mich.....		1,000 00	1,000 00	
Ithaca Street, New York.....		3,500 00	3,500 00	
Milwaukee Electric Railway & Light Co., Wis.....		750 00	750 00	
New York, Auburn & Lansing.....		2,951 53	2,951 53	
Omaha & Council Bluffs Street.....		2,000 00	2,000 00	
Omaha Street, Neb.....		1,000 00	1,000 00	22,351 53
<i>Loans on Corporation Bonds.</i>				
American Agricultural Chemical Company.....		750 00	750 00	
Detroit City Gas Company, Mich.....		750 00	750 00	
Iowa Loan & Trust Co., Des Moines.....		225 00	225 00	

PENOBSCOT SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged Charged Books.</i>	<i>Total.</i>
Minneapolis General Electric Company.....	1,000 00	1,000 00	
Portland Electric Company.....	500 00	500 00	
Public Works Company, Bangor.....	900 00	900 00	4,125 00
<i>Loans on Railroad Stock.</i>			
Bangor Railway & Electric Co., preferred.....	70,000 00	70,000 00	
European & North American.....	28,629 68	28,629 68	98,629 68
<i>Loans on Corporation Stock.</i>			
Cumberland County Power & Light Co.....	3,000 00	3,000 00	
Nekonegan Paper Company, Old Town.....	2,000 00	2,000 00	
Noyes & Nutter Manufacturing Co., Bangor.....	1,025 00	1,025 00	
Old Town Woolen Company.....	10,000 00	10,000 00	
Union Land Company, Old Town.....	1,197 24	1,197 24	17,222 24
<i>Loans on National Bank Stock.</i>			
Bucksport National Bank.....	4,000 00	4,000 00	
First National Bank, Bangor.....	17,000 00	17,000 00	
Second National Bank, Bangor.....	27,750 00	27,750 00	48,750 00
<i>Loans on Trust Company Stock.</i>			
Eastern Trust & Banking Company, Bangor.....	5,000 00	5,000 00	
Merrill Trust Company, Bangor.....	7,000 00	7,000 00	12,000 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
Loans on Penobscot Savings Bank books.....	1,650 00	1,650 00	
Loans on mortgages of real estate.....	351,031 45	351,031 45	352,681 45
Premium account.....	-	2,147 39	2,147 39
Cash on deposit.....	106,691 69	106,691 69	
Cash on hand.....	8,780 96	8,780 96	115,472 65
Unpaid accrued interest.....	30,190 97		3,363,428 94
Due depositors, earned dividend and accrued State tax.....	3,481,498 52		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	3,125,504 40		
	355,994 12		

PEOPLE'S SAVINGS BANK—LEWISTON.

February 13, 1913.

President.

E. C. WELLMAN, Treasurer.

TRUSTEES—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	\$2,072,974 48
Reserve fund	101,000 00
Undivided profits	35,791 07
	\$2,209,765 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>
County of Aroostook, 4s, 1915, R. R. . . .	\$3,000 00	\$3,030 00	\$3,000 00	
Penobscot, 3½, 1917, CourtHouse	5,000 00	4,925 00	5,000 00	
Washington, 4s, opt., 1923, R. R. . . .	22,000 00	22,220 00	22,000 00	
City of Auburn, 3½, 1925, Refunding..	10,000 00	9,650 00	10,000 00	
Auburn, 4s, 1925, Water	3,000 00	3,030 00	3,000 00	
Bangor, 4s, 1931, Municipal	16,000 00	16,240 00	16,000 00	
Bath, 4s, 1917, Refunding	5,000 00	5,025 00	4,987 50	
Belfast, 4s, 1918, Refunding	5,000 00	5,025 00	5,000 00	
Deering, 4s, 1917, Sewer	2,000 00	2,010 00	2,000 00	
Gardiner, 4s, 1933, Refunding	2,000 00	2,030 00	2,000 00	
Lewiston, 3½, 1931, Refunding	32,000 00	30,400 00	30,495 20	
Lewiston, 4s, 1913-23, Refund.	15,000 00	15,075 00	15,000 00	
Lewiston, 4s, 1927, Refunding	3,000 00	3,045 00	3,000 00	
Lewiston, 5s, 1917, Water	3,000 00	3,120 00	3,000 00	
Waterville, 3½, 1935, Funding	5,000 00	4,725 00	5,000 00	
Waterville, 4s, 1937, Refunding	5,000 00	5,100 00	5,000 00	
Waterville, 4s, 1931, Funding	5,000 00	5,075 00	5,000 00	
Westbrook, 4s, 1918, Funding	4,000 00	4,020 00	4,000 00	
Town of Buxton, 4s, 1927, School	5,000 00	5,000 00	5,000 00	
East Livermore, 3½, 1913-17, School.	3,000 00	2,970 00	3,000 00	
Fairfield, 4s, 1920-4, Refunding	8,000 00	8,000 00	8,000 00	
Kennebunkport, 4s, 1913-14, Highway	7,000 00	7,000 00	7,000 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, 1926-36	15,000 00	15,000 00	15,000 00	
Livermore Falls Water District, 4s, 1929	10,000 00	10,000 00	10,000 00	
Portland Water District, 4s, 1928	26,000 00	26,390 00	26,000 00	
Total public funds of Maine	225,500 00			\$223,982 70
County of Beaver, Pa., 4s, 1930, Bridge	10,000 00	10,150 00	10,000 00	
Douglas, Wis., 4s, 1917, Asylum	5,000 00	4,975 00	5,000 00	
Franklin, O., 6s, 1913-14, Imp. and Extension	1,000 00	1,010 00	1,000 00	
Lawrence, O., 5s, 1913, Turnpike	3,000 00	3,000 00	3,000 00	
Lyon, Kan., 4½, 1919, Refund. . . .	25,000 00	25,000 00	25,000 00	
Marion, Ore., 5s, opt., 1921, Sch.	5,000 00	5,250 00	5,000 00	
Marion, Ore., 5s, opt., 1921, Sch. Dist., Refunding	3,000 00	3,150 00	3,000 00	
Sedgwick, Kan., 5s, 1925, Ref. . . .	2,000 00	2,160 00	2,000 00	
Wyandotte, Kan., 4½, 1923, Funding	10,000 00	10,300 00	10,000 00	
Wyandotte, Kan., 4½, 1931, Bdg.	5,000 00	5,075 00	5,000 00	
City of Bellingham, Wash., 5s, 1926, Funding	7,000 00	7,175 00	7,000 00	

PEOPLE'S SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Chicago, Ill., 4s, 1913, Sanitary District	10,000 00	10,000 00	10,000 00	
Chicago, Ill., 4s, 1918, Funding District	5,000 00	5,050 00	5,000 00	
Cleveland, O., 4s, 1922, School District	5,000 00	5,100 00	5,000 00	
Coffeyville, Kan., 5½s, 1916, Int. Improvement	6,000 00	6,210 00	6,000 00	
Columbus, O., 4s, opt., 1912-13, Sewer	25,000 00	25,000 00	25,000 00	
Dayton, O., 3½s, 1916, Bridge	7,000 00	6,930 00	6,860 00	
East Liverpool, O., 5s, 1914-15, Board of Education	3,000 00	3,045 00	3,000 00	
Elwood, Ind., 6s, 1921, Refund	2,000 00	2,240 00	2,000 00	
Elyria, O., 4s, 1936, Water	5,000 00	5,000 00	5,000 00	
Emporia, Kan., 4½s, 1929, Ref. Sewer	10,000 00	10,000 00	10,000 00	
Huntington, Ind., 6s, 1913-14, Sewer	3,000 00	3,030 00	3,000 00	
Indianapolis, Ind., 4s, 1914-15, Funding	5,000 00	5,025 00	5,000 00	
Lima, O., 4s, 1913-18, Water	10,000 00	10,000 00	10,000 00	
Lincoln, Neb., 4½s, 1922, Lighting	4,000 00	4,080 00	4,000 00	
New York, N. Y., Reg. 4s, 1916, General	5,000 00	4,975 00	5,000 00	
New York, N. Y., Reg. 4s, 1956, General	5,000 00	4,875 00	5,000 00	
Owensboro, Ky., 4s, 1930, Street Improvement	5,000 00	4,925 00	5,000 00	
Pawtucket, R. I., 4s, 1929, Wat.	2,000 00	2,000 00	2,000 00	
Pawtucket, R. I., 4s, 1934, Bdg.	15,000 00	15,000 00	15,000 00	
Pawtucket, R. I., 4s, 1944, Fund.	10,000 00	10,000 00	10,000 00	
Portland, Ore., 6s, opt. 1911, Imp.	5,000 00	5,000 00	5,000 00	
Portland, Ore., 6s, opt. 1912, Imp.	5,000 00	5,000 00	5,000 00	
St. Paul, Minn., 5s, 1915, Water and Sewer	8,000 00	8,160 00	8,000 00	
Salem, Ore., 6s, 1914, Funding	3,000 00	3,045 00	3,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	4,000 00	3,940 00	4,000 00	
Superior, Wis., 4s, 1914, Refund	5,000 00	5,000 00	5,000 00	
Tacoma, Wash, 5s, 1913, Water and Light	5,000 00	5,000 00	5,000 00	
Toledo, O., 4s, 1942, Park	5,000 00	5,100 00	5,000 00	
Winona, Minn., 5s, 1918, Sewer	3,000 00	3,120 00	3,000 00	
Town of Burrillville, R. I., 3½s, 1942, Fund	10,000 00	8,750 00	9,700 00	
Littleton, N. H., 3½s, 1933, Water and Light	1,500 00	1,372 50	1,500 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,050 00	5,000 00	
Borough of Dunmore, Pa., 4s, 1922, Sch. District	5,000 00	4,950 00	5,000 00	
Total public funds out of Maine	282,500 00			282,060 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	14,000 00	14,840 00	13,875 00	
Bangor & Aroostook, 5s, 1943	20,000 00	21,600 00	19,762 50	
Bangor & Aroostook, Consol. 4s, 1951	29,000 00	23,925 00	27,542 50	
Boston & Maine, Reg. 4s, 1926	10,000 00	9,500 00	9,762 50	
Boston & Maine, 4s, 1926	37,000 00	35,150 00	36,568 75	
Boston & Maine, 4s, 1942	3,000 00	2,850 00	2,921 25	
Boston & Maine, 4½s, 1929	5,000 00	5,050 00	5,000 00	
Boston & Maine, 4s, 1913, (notes)	3,000 00	3,000 00	2,995 25	
Lime Rock, 4s, 1929	5,000 00	4,900 00	5,000 00	
Maine Central, 4s, 1914 (note)	5,000 00	5,000 00	4,918 75	
Maine Central, 4½s, 1916	13,000 00	13,065 00	13,000 00	
Maine Central, 4½s, 1917	5,000 00	5,025 00	5,000 00	
Maine Central, 5s, 1923	4,000 00	4,240 00	4,000 00	
Penobscot Shore Line, Reg. 4s, 1920	7,000 00	7,000 00	6,950 00	
Portland Railroad, 4½s, 1916 (notes)	17,000 00	17,000 00	16,795 50	
Portland & Rumford Falls, 4s, 1927	17,000 00	17,000 00	17,000 00	

PEOPLE'S SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland Terminal Company, 4s, 1961	5,000 00	5,000 00	4,587 50	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,100 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	20,000 00	20,000 00	19,012 50	
Somerset, 4s, 1950	7,500 00	7,500 00	7,500 00	
Somerset, 4s, 1955	36,000 00	35,100 00	34,250 00	
Washington County, 3½s, opt. 1924	4,000 00	3,420 00	3,327 50	
Total railroad bonds of Maine	276,500 00			269,770 50
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	10,000 00	9,000 00	9,062 50	
Boonville, St. Louis & Southern, 5s, 1951	5,000 00	5,000 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951	10,000 00	5,000 00	10,000 00	
Central Branch, 4s, 1919	15,000 00	13,950 00	14,187 50	
Central Branch Union Pacific, 4s, 1948	5,000 00	4,125 00	4,550 00	
Central Pacific, 4s, 1949	10,000 00	9,700 00	9,850 00	
Central Vermont, 4s, 1920	10,000 00	9,050 00	9,200 00	
Chicago Railways Co., 4-5s, 1927, Series A	2,000 00	1,920 00	2,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	1,000 00	880 00	1,000 00	
Chicago, Rock Island & Pacific, 4s, 1934	10,000 00	9,000 00	8,950 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,500 00	15,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	15,000 00	14,250 00	15,000 00	
Hereford, 4s, 1930	25,000 00	25,000 00	24,345 00	
Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00	4,500 00	5,000 00	
Illinois Central, St. Louis Div. & Term., 1st Mortgage, 3½s, 1951	10,000 00	8,450 00	9,587 50	
Indiana, Illinois & Iowa, 4s, 1950	15,000 00	14,250 00	14,525 00	
Indianapolis & Louisville, 4s, 1956	5,000 00	4,250 00	4,350 00	
Kansas City & Pacific, 4s, 1990	5,000 00	4,500 00	4,275 00	
Lehigh & New York, 4s, 1945	3,000 00	2,805 00	2,940 00	
Lehigh Valley of New York, 4½s, 1940	3,000 00	3,180 00	3,000 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	3,075 00	2,910 00	
Missouri, Kansas & Texas, 5s, 1944	5,000 00	5,000 00	4,912 50	
New Haven & Derby, 5s, 1918	5,000 00	5,100 00	5,000 00	
New York Central Lines, 5s, 1913	2,000 00	2,000 00	2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	8,500 00	9,940 00	
Omaha & Council Bluffs Street, 5s, 1928	5,000 00	5,000 00	4,950 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,100 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	4,400 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	5,325 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	15,000 00	12,750 00	13,681 25	
St. Louis Southwestern, 4s, 1989	5,000 00	4,500 00	4,921 25	
Southern Indiana, 4s, 1951	10,000 00	8,590 00	9,550 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,400 00	5,000 00	
Toledo Terminal, 4s, 1957	11,000 00	10,120 00	11,000 00	
Trenton Passenger, N. J., 6s, opt., 1930	5,000 00	5,725 00	5,000 00	
Wabash, Des Moines Division, 4s, 1939	5,000 00	4,000 00	4,300 00	
Wheeling & Lake Erie, 4s, 1949	4,000 00	3,320 00	3,560 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	6,500 00	10,000 00	
Zanesville Electric, O., 4s, opt., 1904	2,000 00	1,880 00	2,000 00	
Total railroad bonds out of Maine	343,000 00			330,873 00
<i>Corporate Bonds Owned.</i>				
Alfred Water Company, 5s, 1932	5,000 00	5,000 00	4,925 00	
Berlin Mills Company, 5s, 1913-30	35,000 00	35,000 00	34,125 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>
Biddeford & Saco Water Co., 4s, 1924..	10,000 00	9,800 00	9,900 00	
Eastern Manufacturing Co., Bangor, 5s, 1919-33.....	25,000 00	25,000 00	24,105 10	
Hebron Water Company, 4s, 1922.....	3,000 00	2,940 00	3,000 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1939	30,000 00	30,000 00	29,900 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	
Masonic Building Association, Biddeford, 4s, 1917.....	5,000 00	5,000 00	5,000 00	
Pejepscot Paper Co., Brunswick, 5s, 1913-19.....	5,000 00	5,000 00	5,000 00	
Portland Electric Company, 5s, 1926.....	5,000 00	5,000 00	4,975 00	
Portland Elevator Company, 4s, 1914-20	6,000 00	6,000 00	5,907 10	
Portland Water Company, 4s, 1927.....	10,000 00	10,150 00	9,787 50	
Rumford Falls Power Co., 4s, 1945.....	5,000 00	4,900 00	4,600 00	
St. Croix Paper Company, 5s, 1920-7.....	5,000 00	5,000 00	4,846 25	
Standish Water & Construction Co., 4s, 1928.....	3,000 00	3,045 00	3,000 00	
State Loan Company, Portland, 4s, 1945	10,000 00	10,000 00	9,600 00	
Total corporation bonds of Maine.....	185,000 00			181,670 95
Barnstable Water Co., Mass., 5s, 1931..	2,000 00	2,000 00	2,000 00	2,000 00
<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.....	3,800 00	7,600 00	3,800 00	
Little Androscoggin Water Power Co., Auburn.....	200 00	140 00	200 00	
Total corporation stock of Maine.....	4,000 00			4,000 00
Atlantic Telegraph Company, Mass.....	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 Bank, 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.....	40,000 00	52,780 00	40,600 00	
Manufacturers National Bank, Lewiston	28,000 00	29,400 00	28,000 00	
National Shoe & Leather Bank, Auburn	1,650 00	1,815 00	1,650 00	
Total national bank stock owned.....	79,350 00			79,350 00
<i>Loans on Corporation Bonds.</i>				
Biddeford & Saco Water Company.....		400 00	400 00	
Lewiston Journal Company.....		5,000 00	5,000 00	
Springfield Water Company, Mo.....		150 00	150 00	5,550 00
<i>Loans on Corporation Stock.</i>				
Continental Mills, Lewiston.....		4,535 80	4,535 80	
E. Plummer & Sons, Lisbon Falls.....		400 00	400 00	
Hill Manufacturing Company, Lewiston.....		4,200 00	4,200 00	
Libbey & Dingley Company, Lewiston, preferred		6,500 00	6,500 00	
Pepperell Manufacturing Company, Biddeford.....		4,500 00	4,500 00	20,135 80
<i>Loans to Corporations.</i>				
Avon Manufacturing Company, Lewiston.....		42,500 00	42,500 00	
Kora Temple Association, Lewiston.....		2,500 00	2,500 00	
Washburn Chair Company, North Turner (endorsed)		1,000 00	1,000 00	46,000 00
Loan on Burrill National Bank, Ellsworth, stock....		95 00	95 00	
Loan on Lewiston Trust & Safe Deposit Company stock.....		454 14	454 14	
Loan to city of Lewiston.....		1,000 00	1,000 00	

PEOPLE'S SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to Manufacturers National Bank, Lewiston . . .	10,000 00	10,000 00	
Loan on life insurance policy	250 00	250 00	
Loans on People's Savings Bank books	597 00	597 00	
Loans on mortgages of real estate	654,806 45	654,806 45	667,202 69
Real estate investment	17,110 28	17,110 28	
Real estate foreclosure	995 07	995 07	
Vault	4,375 00	4,375 00	22,480 35
Premium account	-	10,955 00	10,955 00
Cash on deposit	53,210 74	53,210 74	
Cash on hand	7,248 90	7,248 90	60,459 64
Unpaid accrued interest	23,687 05		2,209,765 53
Due depositors, earned dividend and accrued State tax	2,234,745 93		
	2,103,576 69		
Estimated market value of resources above liability for deposits, earned dividend and State tax	131,169 24		

PHILLIPS SAVINGS BANK—PHILLIPS.

July 29, 1913.

JOEL H. BYRON, President.

N. P. NOBLE, Treasurer.

TRUSTEES—Joel H. Byron, Fremont Scamman, William B. Butler, Chas. F. Chandler, N. P. Noble.

Organized March 29, 1871.

LIABILITIES.

Deposits	\$267,338 43
Reserve fund	13,250 00
Undivided profits	4,088 51
	\$284,676 94

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Avon, 4s, opt. Refunding	\$500 00	\$500 00	\$500 00	
Avon, order	500 00	500 00	500 00	
Madison Village Corporation, 4s, 1928 ..	2,000 00	2,000 00	2,000 00	
Van Buren Water District, 4s, 1925 ..	3,000 00	2,970 00	2,830 50	
Total public funds of Maine	6,000 00			\$5,830 50
County of Worcester, Md., 5s, 1915-24, Court House and Jail	5,000 00	5,250 00	5,000 00	
City of Madison, Wis., 4s, 1925, School	3,000 00	2,970 00	3,000 00	
Total public funds out of Maine	8,000 00			8,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	10,000 00	10,800 00	9,775 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,050 00	5,000 00	
Knox & Lincoln, 5s, 1921	2,000 00	2,070 00	2,000 00	
Rockland, Thomaston & Camden, 4s, 1921	6,000 00	5,880 00	6,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	4,000 00	4,000 00	3,740 00	
Sanford & Cape Porpoise, 5s, 1928	5,000 00	5,000 00	4,775 00	
Somerset, 4s, 1955	5,000 00	4,875 00	4,850 00	
Total railroad bonds of Maine	37,000 00			36,140 00
Auburn & Syracuse Electric, N. Y., 5s, 1942	5,000 00	5,000 00	5,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941 ..	5,000 00	5,050 00	5,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1946 ..	5,000 00	4,850 00	4,825 00	
Indiana, Columbus & Eastern Traction, 5s, 1926	4,000 00	3,800 00	3,740 00	
Kansas City, Excelsior Springs & North- ern, 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	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928	8,000 00	8,000 00	7,960 00	
Peoria, Bloomington & Champaign, 5s, 1936	5,000 00	5,000 00	5,000 00	
Rockford & Interurban, 5s, 1922	5,000 00	5,000 00	4,800 00	
St. Joseph & Grand Island, 4s, 1947 ..	2,000 00	1,760 00	1,700 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,750 00	
Union Electric, Dubuque, Ia., 5s, 1924 ..	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	59,000 00			57,560 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903	8,000 00	8,000 00	8,000 00	
Central Maine Power Co., 5s, 1939	4,000 00	4,000 00	3,900 00	
Eastern Manufacturing Co., Bangor, 5s, 1925	5,000 00	5,000 00	4,835 50	

PHILLIPS SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Kennebec Light & Heat Co., Augusta, 5s, 1918.....	1,500 00	1,500 00	1,500 00	
Kingfield Water Company, 4s, 1919.....	3,000 00	2,940 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	2,940 00	2,700 00	
Northern Water Co., E. 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	
Portland Electric Co., 5s, 1926.....	3,000 00	3,000 00	3,000 00	
Rangley Lakes Hotel Co., 5s, 1930.....	5,000 00	5,000 00	4,850 00	
Rockland Water Company, 5s, 1919.....	1,000 00	1,010 00	1,000 00	
Rumford Falls Power Co., 4s, 1945.....	1,000 00	980 00	925 00	
State Loan Company, Portland, 4½s, 1945.....	5,000 00	5,000 00	4,825 00	
York Light & Heat Co., Biddeford, 4½s, 1920.....	500 00	500 00	485 00	
Total corporation bonds of Maine.....	58,000 00			56,800 50
Scituate Water Company, Mass., 5s, 1921.....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
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.....	11,600 00			6,350 00
<i>National Bank Stock Owned.</i>				
Bridgton National Bank, Bridgton.....	1,000 00	1,000 00	1,000 00	
First National Bank, Farmington.....	3,400 00	3,400 00	3,400 00	
First National Bank, Lewiston.....	1,400 00	1,820 00	1,400 00	
Manufacturers National Bank, Lewiston.....	2,500 00	2,625 00	2,500 00	
National Shoe & Leather Bank, Auburn.....	2,300 00	2,530 00	2,300 00	
Norway National Bank, Norway.....	2,200 00	2,970 00	2,200 00	
Total national bank stock owned.....	12,800 00			12,800 00
<i>Other Bank Stock Owned.</i>				
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.....	2,000 00			2,000 00
<i>Loans on Corporation Bonds.</i>				
Bath Water Supply Company.....		321 25	321 25	
International Manufacturing Company, Phillips.....		10,600 00	10,600 00	10,921 25
<i>Loans on Corporation Stock.</i>				
Jenkins & Bogart Manufacturing Co., Kingfield....		500 00	500 00	
Phillips Water Company.....		6,500 00	6,500 00	7,000 00
<i>Loans on life insurance policies.....</i>				
Loans on personal property.....		2,200 00	2,200 00	
Loans on mortgages of real estate.....		1,087 90	1,087 90	
		53,581 69	53,581 69	56,369 59
<i>Real estate investment.....</i>				
Safe and furniture.....		5,300 00	5,300 00	
		1,500 00	1,500 00	6,800 00
<i>Premium account.....</i>				
		-	1,440 00	1,440 00
<i>Cash on deposit.....</i>				
Cash on hand.....		9,398 83	9,398 83	
		1,766 27	1,766 27	11,165 10
<i>Unpaid accrued interest.....</i>				
		2,395 00		284,676 94
<i>Due depositors, earned dividend and accrued State tax.....</i>				
		293,710 94		
		270,088 43		
<i>Estimated market value of resources above liability for deposits, earned dividend and State tax.....</i>				
		23,622 51		

PISCATAQUIS SAVINGS BANK—DOVER.

February 6, 1913.

F. E. GUERNSEY, President.

W. C. WOODBURY, Treasurer.

TRUSTEE—F. E. Guernsey, C. H. Cushing, G. E. Howard, W. J. Mayo, C. W. Hayes, W. C. Woodbury, L. C. Sawyer.

Organized March 28, 1874.

LIABILITIES.

Deposits	\$894,279 80
Reserve fund	58,000 00
Undivided profits	12,316 79
	\$964,596 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Penobscot, 3½s, 1930, Ct. H.	\$3,000 00	\$2,865 00	\$3,000 00	
Washington, 4s, opt. 1923, R. R.				
Aid	10,000 00	10,100 00	10,000 00	
City of Brewer, 4s, 1921, Refunding	4,000 00	4,000 00	4,000 00	
Portland, 4s, 1929, City Hall	5,000 00	5,075 00	5,000 00	
Portland, 4s, 1932, Refunding	5,000 00	5,075 00	5,000 00	
Rockland, 3½s, 1917, Refunding	5,000 00	4,925 00	5,000 00	
Waterville, 3½s, 1926, Refunding	1,000 00	960 00	1,000 00	
Town of Foxcroft, 4s, 1917-35, Bridge	11,000 00	11,000 00	11,000 00	
Rumford, 4s, 1932, School	5,000 00	5,000 00	5,000 00	
Dover-Foxcroft Water District, 3½s, 1918-33	15,500 00	14,725 00	15,475 00	
Gardiner Water District, 4s, 1934	1,000 00	1,000 00	1,000 00	
Kennebec Water District, 3½s, 1925	4,000 00	3,820 00	3,770 80	
Livermore Falls Water Dist., 4s, 1929	5,000 00	5,000 00	5,000 00	
Portland Water District, 4s, 1928	25,000 00	25,375 00	25,000 00	
Total public funds of Maine	99,500 00			\$99,245 80
County of Jackson, O., 4s, 1926, Turnpike	1,000 00	1,000 00	1,000 00	
Lyons, Kan., 4½s, opt. 1912, Ref.	6,000 00	6,000 00	6,000 00	
Wyandotte, Kan., 4½s, 1931-2,				
Bridge	6,000 00	6,090 00	6,000 00	
City of Cambridge, Mass., 4s, 1926, St.	5,000 00	5,075 00	5,000 00	
Cleveland, O., 4s, 1916, Pav., etc.	3,000 00	3,015 00	3,000 00	
Elwood, Ind., 6s, 1921, Refund.	5,000 00	5,600 00	5,000 00	
Elyria, O., 4s, 1924, Water	5,000 00	5,000 00	5,000 00	
Emporia, Kan., 4½s, 1929, Ref.	3,000 00	2,910 00	3,000 00	
Kansas City, Kan., 5s, 1923-4,				
Park	3,000 00	3,195 00	3,000 00	
Lansing, Mich., 4s, 1920, Water	5,000 00	4,975 00	5,000 00	
Lexington, Ky., 4s, 1933, School				
District	3,000 00	2,955 00	3,000 00	
Los Angeles, Cal., 4½s, 1944, Wat.	5,000 00	5,225 00	5,000 00	
Newark, O., 4s, 1914, St. Imp.	2,000 00	2,000 00	2,000 00	
Owensboro, Ky., 4s, 1930, Street				
Improvement	5,000 00	4,850 00	5,000 00	
Pawtucket, R. I., 4s, 1929, Water	5,000 00	5,000 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920,				
Bridge	5,000 00	5,075 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water	5,000 00	4,950 00	5,000 00	
Seattle, Wash., 4½s, 1930, Park	5,000 00	5,150 00	5,000 00	
Seattle, Wash., 4½s, 1931, School				
District	5,000 00	5,150 00	5,000 00	
Stoux City, Ia., 4½s, 1918, Fund.	3,000 00	3,030 00	3,000 00	
Stuebenville, O., 4s, opt. 1915,				
Water	5,000 00	5,000 00	5,000 00	

PISCATAQUIS SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Westport, Mo., 6s, 1915, School District	5,000 00	5,200 00	5,000 00	
Youngstown, O., 5s, 1921-4, San.	5,000 00	5,400 00	5,000 00	
Town of Littleton, N. H., 3½s, 1933, Wat. and Light	1,500 00	1,372 50	1,500 00	
Borough of Dunmore, Pa., 4s, 1914, Fund.	4,000 00	4,000 00	4,000 00	
Dunmore, Pa., 4s, 1922, School District, Refunding	5,000 00	4,950 00	5,000 00	
Total public funds out of Maine	110,500 00			110,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	10,000 00	10,800 00	9,985 00	
Bangor & Aroostook, Van Buren Ext., 5s, 1943	5,000 00	5,300 00	5,000 00	
Bangor & Aroostook, 4s, 1951	11,000 00	9,075 00	10,550 00	
Bangor & Aroostook, Car Trust 5s, 1913	5,000 00	5,000 00	4,862 50	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,050 00	4,593 00	
Boston & Maine, Reg. 4½s, 1944	3,000 00	3,090 00	3,000 00	
Dexter & Newport, 4s, 1917	1,000 00	1,000 00	980 00	
Portland Railroad, 3½s, opt. 1931	5,000 00	4,250 00	5,000 00	
Portland & Rumford Falls, 4s, 1927	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,912 50	
Rumford Falls & Rangeley Lakes, 5s, 1937	8,000 00	8,880 00	8,000 00	
Sanford & Cape Porpoise, 5s, 1928	10,000 00	10,000 00	9,700 00	
Total railroad bonds of Maine	73,000 00			71,883 00
Ashland Light, Power & Street Ry., 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 Street, Pittsfield, Mass., 5s, 1922	5,000 00	5,050 00	5,000 00	
Boston & Northern, 4s, 1954	5,000 00	4,500 00	4,575 00	
Boston & Worcester Street, Mass., 4½s, 1923	5,000 00	4,900 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	5,200 00	4,950 00	
Central Branch, 4s, 1919	4,000 00	3,720 00	3,900 00	
Central Branch Union Pacific, 4s, 1948	5,000 00	4,125 00	4,700 00	
Chicago, Peoria & St. Louis, 4½s, 1930	5,000 00	4,600 00	5,000 00	
Chicago Railways Co., Ill., 4s, 1927, Series A	2,000 00	1,920 00	2,000 00	
Chicago Railways Co., Ill., 4s, 1927, Series B	2,000 00	1,760 00	2,000 00	
Chicago Railways Co., Ill., Pur. Money, 4s, 1927	3,150 00	2,362 50	3,150 00	
Chicago Railways Co., Ill., Adj. Inc., 4s, 1927	3,816 67	2,099 11	3,816 67	
Chicago, Rock Island & Pacific, 4s, opt. 1911	10,000 00	9,000 00	9,350 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	5,850 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	5,000 00	5,500 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	9,800 00	10,000 00	
Des Moines Street, Ia., 6s, 1916	5,000 00	5,100 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	4,500 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	4,750 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	2,000 00	4,200 00	
Dover Somersworth & Rochester Street N. H., 5s, 1921	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	10,000 00	10,000 00	9,975 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	5,000 00	4,750 00	4,825 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>
Ithaca Street, N. Y., 5s, 1957	3,000 00	1,500 00	2,820 00	
Lexington & Boston St., Mass., 4½s, 1920	10,000 00	9,800 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932	5,000 00	5,300 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	2,000 00	2,000 00	2,000 00	
Middlesex & Boston Street, 4½s, 1932	5,000 00	4,900 00	4,912 50	
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 York, Auburn & Lansing, 5s, opt. 1915	5,000 00	2,500 00	4,900 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 00	
Old Colony Street, 4s, 1954	5,000 00	4,500 00	4,500 00	
Ohio Central Traction, 5s, 1923	5,000 00	4,750 00	4,875 00	
Passenger & Belt, Lexington, Ky., 6s, 1913	5,000 00	5,000 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,100 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,000 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	5,225 00	5,000 00	
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00	5,000 00	4,900 00	
Sioux City Service Co., Ia., 5s, 1928	5,000 00	5,000 00	4,850 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 & Indiana Traction, 5s, 1931	3,000 00	3,000 00	2,940 00	
Toledo & Ohio Central, Western Div. 5s, 1935	5,000 00	5,400 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div. 4s, 1951	5,000 00	4,500 00	4,800 00	
Tri-City Railway & Light Co., Ia., 5s, 1923	5,000 00	5,000 00	4,910 00	
Trenton Passenger, N. J., 6s, 1930-1	10,000 00	11,450 00	10,000 00	
Union Electric Co., Dubuque, Ia., 5s, 1924	5,000 00	5,000 00	5,000 00	
Union Traction, Kansas, 5s, 1937	5,000 00	4,750 00	4,750 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,000 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954	3,000 00	900 00	2,775 00	
Wichita Railroad & Light Co., Kan., 5s, 1932	5,000 00	5,000 00	4,950 00	
Williamsport & North Branch, 4½s, 1931	8,000 00	5,200 00	8,000 00	
Total railroad bonds out of Maine	313,966 67			308,186 67
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917, (notes)	5,000 00	5,000 00	4,862 50	
Bangor Power Co., 4-4½s, 1931	9,000 00	8,820 00	7,425 00	
Bath & Brunswick Light & Power Co., 5s, 1930	5,000 00	5,000 00	4,900 00	
Bath Water Supply Company, 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	
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	14,700 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	4,900 00	5,000 00	
Madison Water Company, 5s, opt. 1902	5,000 00	5,000 00	5,000 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., 3½s, 1916	2,000 00	1,990 00	1,960 00	
Oakland Water Company, 5s, 1918	3,000 00	3,000 00	2,970 00	
Orono Pulp & Paper Company, 5s, 1941	3,000 00	3,000 00	3,000 00	
Portland Electric Company, 5s, 1926	10,000 00	10,000 00	9,880 00	
Rockland-Rockport Lime Company, 5s, 1920	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919	2,000 00	2,020 00	2,000 00	

PISCATAQUIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Rumford Falls Power Co., 4s, 1945 . . .	5,000 00	4,900 00	4,987 50	
State Loan Company, Portland, 4s, 1945	5,000 00	5,000 00	4,825 00	
Total corporation bonds of Maine	116,000 00			113,630 00
Berlin Water Company, N. H., 5s, opt. 1902	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric Co., common	6,000 00	3,000 00	1,200 00	
Portland & Ogdensburg	20,000 00	10,000 00	9,650 00	
Portland Railroad	10,000 00	11,250 00	11,125 00	
Portland & Rumford Falls	5,000 00	10,000 00	10,000 00	
Total railroad stock of Maine	41,000 00			31,975 00
New York Central & Hudson River . . .	2,500 00	2,900 00	2,381 25	
Pennsylvania	2,750 00	3,437 50	2,750 00	
Total railroad stock out of Maine	5,250 00			5,131 25
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford . . .	3,500 00	3,500 00	3,500 00	
First National Bank, Bangor	1,300 00	1,950 00	1,300 00	
First National Bank, Portland	3,700 00	4,144 00	3,700 00	
National 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, Dover	2,500 00	5,000 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.		1,050 00	1,050 00	
Bangor Railway & Electric Company		600 00	600 00	1,650 00
<i>Loans on Corporation Stock.</i>				
American Woolen Company, preferred		1,100 00	1,100 00	
Brownville & Williamsburg Water Company		500 00	500 00	
Guilford Manufacturing Company		5,000 00	5,000 00	
Lockwood Company, Waterville		300 00	300 00	
Milo Electric Light & Power Company		300 00	300 00	7,200 00
Loans on New York Central & Hudson River Railroad stock		300 00	300 00	
Loans to East Sangerville Grange No. 177		465 00	465 00	
Loan to Dover-Foxcroft Water District		500 00	500 00	
Loans on life insurance policies		827 29	827 29	
Loans on personal property		1,923 18	1,923 18	
Loan on Piscataquis Saving Bank books		50 00	50 00	
Loans on mortgages of real estate		150,701 51	150,701 51	154,766 98
Real estate investment		12,000 00	13,000 00	13,000 00
Premium account			4,861 00	4,861 00
Cash on deposit		18,704 36	18,704 36	
Cash on hand		1,262 53	1,262 53	19,966 89
Unpaid accrued interest		10,147 57		964,596 59
Due depositors, earned dividend and accrued State tax		970,872 05		
		903,493 77		
Estimated market value of resources above liability for deposits, earned dividend and State tax		67,378 28		

PORTLAND SAVINGS BANK—PORTLAND.

June 25, 1913.

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.....	\$13,359,224 93
Reserve fund.....	1,060,000 00
Undivided profits.....	134,884 31
	\$14,554,109 24

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 4s, 1914, Refunding..	\$10,000 00	\$10,000 00	\$10,000 00	
Portland, 3½s, 1920, Refunding..	90,000 00	87,750 00	90,000 00	
Portland, 4½s, 1922, Funding..	200,000 00	194,000 00	200,000 00	
Westbrook, 4s, 1913-20, Paving..	24,000 00	24,120 00	24,000 00	
Brunswick & Topsham Water Dist., 4s, 1942.....	35,000 00	35,000 00	35,000 00	
Dover-Foxcroft Water District, 3½s, 1933	50,000 00	46,500 00	50,000 00	
Gardiner Water District, 4s, 1934.....	100,000 00	100,000 00	100,000 00	
Portland Bridge District, 3½s, 1913-45..	173,000 00	162,620 00	173,000 00	
Portland Water District, 4s, 1928.....	500,000 00	507,500 00	500,000 00	
Total public funds of Maine.....	1,182,000 00			1,182,000 00
County of Allegheny, Pa., 4s, 1925, Jail	100,000 00	101,000 00	100,000 00	
Allegheny, Pa., 4s, 1933, Road..	100,000 00	101,500 00	100,000 00	
Bay, Mich., 4s, 1925, Refunding	30,000 00	30,000 00	30,000 00	
Bay, Mich., 4s, 1928, Bridge...	15,000 00	15,000 00	15,000 00	
Blue Earth, Minn., 5s, 1919, Ct. House.....	35,000 00	36,575 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	71,690 00	67,000 00	
King, Wash., 4½s, 1924-30, Ref.	25,000 00	25,625 00	25,000 00	
Lawrence, O., 5s, 1920-2, Pike..	20,000 00	21,400 00	20,000 00	
Lucas, O., 4½s, 1913-23, Bridge..	41,000 00	42,435 00	41,000 00	
McCracken, Ky., 4s, 1934, Ref..	50,000 00	48,250 00	50,000 00	
Muskingum, O., 4½s, 1921-4, Ref.	25,000 00	26,000 00	25,000 00	
Nassau, N. Y., 5s, 1923-4, Road	50,000 00	53,750 00	50,000 00	
Ramsey, Minn., 4½s, 1918, Court House.....	50,000 00	51,750 00	50,000 00	
Reno, Kan., 5½s, 1919, Refunding	35,000 00	37,275 00	35,000 00	
Rush, Ind., 5s, 1913-15, Ref...	30,000 00	30,300 00	30,000 00	
Sumner, Kan., 4s, 1925, Refund.	25,000 00	24,375 00	24,750 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	
Baltimore, Md., Reg. 4s, 1954, Improvement.....	100,000 00	100,000 00	100,000 00	
Baltimore, Md., Reg. 4s, 1955, Park.....	50,000 00	50,000 00	50,000 00	
Buffalo, N. Y., Reg. 4½s, 1932, School.....	50,000 00	51,750 00	50,000 00	
Chicago, Ill., 4s, 1920-2, Sanitary District.....	75,000 00	75,750 00	75,000 00	
Chicago, Ill., 4s, 1924, Judgment	100,000 00	102,000 00	100,000 00	
Chicago, Ill., 4s, 1917, Permanent Improvement.....	50,000 00	50,500 00	50,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Cincinnati, O., 3½s, 1952, Sinking Fund	100,000 00	95,000 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	150,000 00	150,000 00	
Des Moines, Ia., 4½s, 1917-27, Court House	43,000 00	44,935 00	43,000 00	
Elgin, Ill., 4s, 1918-22, Water	30,000 00	29,850 00	30,000 00	
Indianapolis, Ind., 4½s, 1913-24, School Commissioners	48,000 00	49,680 00	48,000 00	
Kansas City, Kan., 4½s, 1931, Ref.	50,000 00	51,500 00	50,000 00	
Kansas City, Kan., 4½s, 1941, Electric Light	50,000 00	52,000 00	50,000 00	
Lansing, Mich., 4½s, 1915, Water	20,000 00	20,100 00	20,000 00	
Lansing, Mich., 5s, 1913-23, Electric Light	50,000 00	52,000 00	50,000 00	
Minneapolis, Minn., 4s, 1942, Sch.	100,000 00	102,000 00	99,500 00	
Muskegon, Mich., 5s, 1913-24, Water	31,000 00	32,395 00	31,000 00	
Newport, Ky., 5s, 1918, Street	30,000 00	31,200 00	30,000 00	
New York, N. Y., Reg. 3½s, 1953, Aqueduct	50,000 00	44,000 00	45,000 00	
New York, N. Y., Reg. 3½s, 1953, Rapid Transit	100,000 00	88,000 00	90,000 00	
New York, N. Y., Reg. 3½s, 1952, Docks and Ferries	250,000 00	220,000 00	225,000 00	
New York, N. Y., 4s, 1956, Municipal	175,000 00	170,625 00	175,000 00	
Omaha, Neb., 4½s, 1933, Engine House	40,000 00	42,000 00	40,000 00	
Omaha, Neb., 4s, 1933, Renewal	50,000 00	49,250 00	50,000 00	
Philadelphia, Pa., Reg. 3½s, 1934, Municipal	150,000 00	144,750 00	150,000 00	
Port Huron, Mich., 4s, 1932, Canal	50,000 00	49,250 00	50,000 00	
Portland, Ore., 4s, 1934, Water	25,000 00	24,125 00	24,625 00	
Portland, Ore., 4s, 1933, Park, etc.	100,000 00	96,500 00	100,000 00	
Portland, Ore., 4s, 1939, Bridge	25,000 00	24,000 00	24,625 00	
Racine, Wis., 4s, 1915-23, School	50,000 00	49,750 00	50,000 00	
Rochester, N. Y., 4½s, 1933, Water	50,000 00	51,750 00	50,000 00	
St. Louis, Mo., 4s, 1928, Asylum	100,000 00	103,000 00	100,000 00	
St. Louis, Mo., 4s, 1928, Hospital	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	
Seattle, Wash., 5s, 1927-9, School	25,000 00	27,125 00	25,000 00	
Spokane, Wash., 4½s, 1830, School District	50,000 00	51,500 00	50,000 00	
Spokane, Wash., 4½s, 1931, Bridge	25,000 00	25,750 00	25,000 00	
Stamford, Conn., 4s, 1924, Sewer	25,000 00	25,000 00	25,000 00	
Wilkesbarre, Pa., 4s, 1928-34, Improvement	100,000 00	100,000 00	100,000 00	
Total public funds out of Maine	3,895,000 00			3,852,500 00
<i>Railroad Bonds Owned.</i>				
Bangor Railway & Electric Co., 5s, 1935	32,000 00	32,320 00	32,000 00	
Portland Railroad, 1st Mort., 5s, 1915	100,000 00	101,000 00	100,000 00	
Portland Railroad, Consol. 3½s, opt. 1931	100,000 00	85,000 00	97,500 00	
Portland & Cape Elizabeth, 1st Mort., 5s, 1915	75,000 00	75,750 00	75,000 00	
Portland & Rumford Falls, 4s, 1927	25,000 00	25,000 00	25,000 00	
Portland Terminal, 4s, 1961	50,000 00	50,000 00	45,875 00	
Portland Union Railway Station Co., 4s, 1927	35,000 00	35,000 00	35,000 00	
Rockland, Thomaston & Camden, 4s, 1921	25,000 00	24,500 00	25,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	65,000 00	65,000 00	61,125 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>
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	42,750 00	46,000 00	
Total railroad bonds of Maine.....	707,000 00			687,500 00
Allegheny & Western, 1st 4s, 1998.....	25,000 00	24,500 00	25,000 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	25,000 00	24,500 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 Mort., Gold 5s, 1941.....	50,000 00	50,500 00	49,750 00	
Baltimore, Chesapeake & Atlantic, 1st 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	25,250 00	25,000 00	
Boston, Milton & Brockton Street, Mass., 1st Mortgage, 5s, 1919.....	25,000 00	25,000 00	25,000 00	
Boston & Worcester Street, Mass., 1st Mortgage, Gold 4½s, 1923.....	25,000 00	24,500 00	25,000 00	
Braintree & Weymouth Street, 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	25,750 00	25,000 00	
Brockton, Bridgewater & Taunton St., Mass., 1st Mortgage, Gold 5s, 1917.....	25,000 00	25,250 00	25,000 00	
Brockton & Plymouth Street, 4½s, 1920.....	25,000 00	23,750 00	25,000 00	
Brooklyn Union Elevated, N. Y., 1st Mortgage, 5s, 1950.....	50,000 00	51,000 00	50,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,000 00	25,000 00	
Cedar Rapids, Iowa Falls & Northwestern 5s, 1921.....	25,000 00	26,500 00	25,000 00	
Central Branch Union Pacific, 4s, 1948.....	25,000 00	20,625 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	23,000 00	25,000 00	
Chicago Railways Co., Consol. Mortgage Gold 4-5s, 1927, Series A.....	60,000 00	57,600 00	60,000 00	
Chicago Railways Co., Consol. Mortgage Gold 4-5s, 1927, Series B.....	90,000 00	79,200 00	90,000 00	
Chicago Railways Co., Purchase Money 4-5s, 1927.....	32,875 00	24,656 25	26,300 00	
Chicago Railways Co., Adj. Income 4s, 1927.....	13,541 67	7,447 91	5,416 67	
Chicago & West Michigan, Consol. Mortgage 5s, 1921.....	44,000 00	44,000 00	43,050 00	
Cincinnati, Dayton & Chicago, 4s, 1942.....	25,000 00	23,750 00	23,812 50	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 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 Railway, O., 5s, 1931.....	50,000 00	50,500 00	50,000 00	
Cleveland Terminal & Valley, 4s, 1995.....	50,000 00	46,500 00	49,500 00	
Columbus, Newark & Zanesville Electric, 5s, 1924.....	50,000 00	50,000 00	49,562 50	
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	28,500 00	28,950 00	
Dayton, Springfield & Urbana Electric, O., 1st Mortgage Gold 5s, opt. 1905.....	50,000 00	50,000 00	50,000 00	
Denver City Tramway, Colo., 5s, 1919.....	23,000 00	23,000 00	23,000 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>
Flint & Pere Marquette, 1st Mortgage 6s, 1920.	25,000 00	26,625 00	25,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.	50,000 00	50,000 00	50,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937.	25,000 00	25,000 00	25,000 00	
Gardner Westminster & Fitchburg St., Mass., 1st Mortgage Gold 5s, 1920.	25,000 00	25,000 00	25,000 00	
Hartford & Springfield Street, 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 Mortgage, 5s, 1935.	25,000 00	26,250 00	25,000 00	
Iowa Central, 5s, 1938.	25,000 00	25,000 00	25,000 00	
Iowa Central, 4s, 1951.	40,000 00	26,000 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	23,750 00	24,500 00	
Lehigh & New York, 1st Mort., 4s, 1945	25,000 00	23,375 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	49,000 00	49,625 00	
Manhattan Railway, N. Y., Consol. Mortgage 4s, 1990.	50,000 00	47,500 00	50,000 00	
Marion Railway, Light & Power Co., O., 1st Mortgage Gold 5s, 1934.	25,000 00	25,000 00	24,000 00	
Mason City & Fort Dodge, 4s, 1955.	50,000 00	40,000 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	25,750 00	25,000 00	
Nahant & Lynn Street, Mass., 1st Mortgage Gold 5s, opt. 1915.	25,000 00	25,000 00	25,000 00	
Nashua Street, N. H., 4s, 1931.	25,000 00	22,500 00	25,000 00	
New Bedford, Middleboro & Brockton St., Mass., 1st Mortgage, 5s, 1920.	25,000 00	25,000 00	25,000 00	
Newport & Fall River Street, 5s, 1918.	25,000 00	25,000 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consol. 5s, 1935.	50,000 00	52,500 00	50,000 00	
New York Central & Hudson River, Refunding Mortgage Gold, 3½s, 1997.	25,000 00	22,500 00	25,000 00	
Norfolk Central Street, Mass., 5s, opt. 1903.	14,000 00	14,000 00	14,000 00	
Norfolk Suburban Street, Mass., 1st Mortgage 5s, opt. 1899.	17,000 00	17,000 00	17,000 00	
Norfolk Western Street, Mass., 1st Mortgage 5s, opt. 1904.	25,000 00	12,500 00	25,000 00	
North Wisconsin, 6s, 1930.	25,000 00	31,000 00	25,000 00	
Norwich & Westerly, Traction, 5s, 1932.	12,500 00	12,500 00	12,250 00	
Ogdensburg & Lake Champlain, 4s, 1948	100,000 00	85,000 00	100,000 00	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928.	25,000 00	25,000 00	24,875 00	
Omaha & Council Bluffs Street, 1st Consolidated Mortgage, 5s, 1928.	25,000 00	25,000 00	24,750 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	52,000 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mortgage, 6s, 1916.	25,000 00	25,500 00	25,000 00	
Port Reading, 1st Mortgage, 5s, 1941.	25,000 00	27,000 00	25,000 00	
Providence & Fall River Street, 1st Mortgage, 5s, 1921.	25,000 00	16,250 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, 1996.	25,000 00	28,000 00	25,000 00	
St. Louis & San Francisco, 1st Mortgage, Coll. Trust Gold 5s, 1987.	25,000 00	25,000 00	25,000 00	
St. Louis & San Francisco, Refunding Mortgage, 4s, 1951.	25,000 00	20,000 00	24,375 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. Paul & Duluth, 5s, 1931.....	25,000 00	27,500 00	25,000 00	
Schenectady Railway, N. Y., 1st Mortgage Gold 4s, opt. 1911.....	50,000 00	51,500 00	50,000 00	
Scioto Valley & New England, 1st Mortgage, 4s, 1939.....	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	
Utica Belt Line, N. Y., 1st Mortgage, 5s, 1939.....	25,000 00	27,250 00	24,275 00	
Utica & Mohawk Valley, Mortgage Gold 4s, 1941.....	50,000 00	50,000 00	49,000 00	
Wilkesbarre & Eastern, 1st Mortgage, 5s, 1942.....	50,000 00	50,000 00	50,000 00	
Williamsport & North Branch, 4s, 1931.....	50,000 00	32,500 00	50,000 00	
Worcester & Holden Street, Mass., 5s, 1923.....	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.....	3,172,916 67			3,132,579 17
<i>Corporation Bonds Owned.</i>				
American Realty Company, 1st Mortgage, 5s, opt. 1903.....	55,000 00	55,000 00	55,000 00	
Bangor Power Company, 1st Mortgage, 4-41-5s, 1931.....	38,000 00	36,100 00	31,399 50	
Camden & Rockland Water Company, 4s, 1917.....	50,000 00	50,000 00	50,000 00	
Central Maine Power Company, Waterville, 1st Mortgage, 5s, 1939.....	50,000 00	50,000 00	48,875 00	
Consolidated Electric Light Company of Maine, Portland, 1st Consol. Mortgage, 4s, 1925.....	25,000 00	25,000 00	24,375 00	
Lewiston & Auburn Electric Light Co., 5s, 1939.....	100,000 00	100,000 00	100,000 00	
Lewiston Gas Light Company, 4s, 1924.....	25,000 00	24,500 00	25,000 00	
Maine Water Company, 5s, 1931.....	25,000 00	25,000 00	25,000 00	
Mallison Power Company, Gorham, 5s, opt. 1908.....	25,000 00	25,000 00	23,750 00	
Mechanic Falls Water Company, 4s, 1915.....	25,000 00	24,500 00	25,000 00	
New England Elevator Company, Portland, 1st Mortgage, 3s, 1913-41.....	126,000 00	122,850 00	126,000 00	
North Berwick Water Company, 5s, 1916.....	35,000 00	35,000 00	34,650 00	
Old Orchard Water Company, 4s, 1922.....	50,000 00	49,000 00	48,750 00	
Portland Electric Company, 5s, opt. 1906.....	50,000 00	50,000 00	49,000 00	
Portland Elevator Company, 4s, 1913-37.....	62,000 00	62,000 00	62,000 00	
Portland Water Company, 4s, 1927.....	50,000 00	50,750 00	50,000 00	
Rumford Falls Power Company, 4s, opt. 1915.....	200,000 00	196,000 00	180,250 00	
Rumford Falls Power Company, General Mortgage Gold 4s, 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.....	1,191,000 00			1,156,299 50
Berlin Water Company, N. H. 5s, opt. 1902.....	25,000 00	25,000 00	25,000 00	
Bratteboro Water Works Company, Vt., 5s, opt. 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>				
Bangor Railway & Electric Company, common.....	25,000 00	12,500 00	5,000 00	
Eastern Maine.....	20,000 00	23,000 00	20,000 00	

PORTLAND 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.....	21,300 00	27,690 00	21,300 00	
Portland & Ogdensburg.....	130,000 00	65,000 00	60,000 00	
Total railroad stock owned.....	196,300 00			106,300 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	3,000 00	3,000 00	
Canal National Bank, Portland.....	20,000 00	21,400 00	20,000 00	
First National Bank, Portland.....	12,100 00	13,552 00	11,939 00	
Total national bank stock owned.....	35,100 00			34,939 00
<i>Loans on Public Funds.</i>				
County of Delaware, Indiana.....		2,700 00	2,700 00	
City of New York.....		2,500 00	2,500 00	
Omaha, Neb.....		1,800 00	1,800 00	
Toledo, O.....		800 00	800 00	
Zanesville, O.....		800 00	800 00	8,600 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		10 00	10 00	
Canton-Massillon Electric, O.....		1,150 00	1,150 00	
Canton-New Philadelphia.....		650 00	650 00	
Chicago, Burlington & Quincy.....		666 66	666 66	
Columbus, Buckeye Lake & Newark Traction, O.....		551 70	551 70	
Duluth Street, Minn.....		2,625 00	2,625 00	
Galesburg Railway & Light Company, Ill.....		1,000 00	1,000 00	
Illinois Valley.....		2,000 00	2,000 00	
Maine Central.....		3,800 00	3,800 00	
Omaha Street, Neb.....		5,700 00	5,700 00	
Syracuse, Lake Shore & Northern.....		2,400 00	2,400 00	
Toronto, Hamilton & Buffalo.....		2,000 00	2,000 00	
Urbana & Champaign Railway, Gas & Electric Co..		8,750 00	8,750 00	
Wichita Railroad & Light Company, Kan.....		4,000 00	4,000 00	35,303 36
<i>Loans on Corporation Bonds.</i>				
Bar Harbor Electric Light Company.....		250 00	250 00	
Bush Terminal Buildings Company, New York.....		1,300 00	1,300 00	
Butte Water Company, Mont.....		208 82	208 82	
Central Maine Power Company.....		4,750 00	4,750 00	
City Water Company, East St. Louis, Ill.....		1,800 00	1,800 00	
Clinton Water Works Company, Ia.....		500 00	500 00	
Commonwealth Water & Light Company of New Jersey.....		1,000 00	1,000 00	
Conneaut Water Company, Ohio.....		575 00	575 00	
Consolidated Water Company, Utica, N. Y.....		750 00	750 00	
Des Moines Water Company, Ia.....		500 00	500 00	
Indianapolis Water Company, Ind.....		650 00	650 00	
International Paper Company, New York.....		500 00	500 00	
Maine Water Company.....		800 00	800 00	
Niagara Falls Power Company.....		2,000 00	2,000 00	
Ontario Power Company, Toronto.....		1,800 00	1,800 00	
Owensboro Water Works Company, Ky.....		575 00	575 00	
Portland Water Company.....		1,700 00	1,700 00	
Rensselaer Water Company, N. Y.....		150 00	150 00	
Rockport Water Works Company, Ind.....		800 00	800 00	
Rumford Falls Power Company.....		6,450 00	6,450 00	
Sagadahoc Light & Power Company, Bath.....		650 00	650 00	
St. Joseph Water Company, Mo.....		700 00	700 00	
Springfield Water Company, Mo.....		650 00	650 00	
Syracuse Lighting Company, N. Y.....		750 00	750 00	
Wichita Water Company, Kan.....		900 00	900 00	30,708 82

PORTLAND SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor Railway & Electric Company, preferred.....	900 00	900 00	
Maine Central.....	11,225 00	11,225 00	
Portland & Ogdensburg.....	1,950 00	1,950 00	
Portland & Rumford Falls.....	4,500 00	4,500 00	18,575 00
<i>Loans on Corporation Stock.</i>			
Camden & Rockland Water Company.....	2,000 00	2,000 00	
Eastern Argus Publishing Company, Portland.....	18,700 00	18,700 00	
Emerson & Stevens Manufacturing Co., Oakland.....	3,200 00	3,200 00	
Fraternity Company, Portland.....	20,000 00	20,000 00	
P. H. & J. M. Brown Company, Portland.....	9,000 00	9,000 00	
Portland Safe Deposit Company.....	900 00	900 00	
Proprietors of the Central Wharf in Portland.....	408 50	408 50	
Proprietors Union Wharf, Portland.....	6,050 00	6,050 00	
Pullman Company, Chicago.....	1,000 00	1,000 00	
State Publishing Company, Portland.....	140 00	140 00	61,398 50
<i>Loans on National Bank Stock.</i>			
Casco National Bank, Portland.....	11,000 00	11,000 00	
First National Bank, Portland.....	800 00	800 00	11,800 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank, Portland.....	500 00	500 00	
Portland Savings Bank.....	2,610 00	2,610 00	3,110 00
<i>Loans to Corporations.</i>			
Berlin Mills Company (endorsed).....	75,000 00	75,000 00	
Central Wharf Company, Portland.....	3,000 00	3,000 00	
Haskell Silk Company, Westbrook (endorsed).....	6,000 00	6,000 00	
Maine Historical Society, Portland.....	5,000 00	5,000 00	
Merchants Marine Railway Co., Portland (endorsed).....	5,000 00	5,000 00	
North Berwick Water Company.....	5,500 00	5,500 00	
Proprietors Union Wharf, Portland.....	16,500 00	16,500 00	
Richardson Wharf Company, Portland (endorsed).....	4,500 00	4,500 00	
Roman Catholic Bishop of Portland.....	86,862 20	86,862 20	
St. Paul's Parish in Portland, Maine (endorsed).....	200 00	200 00	207,562 20
Loan on life insurance policy.....	600 00	600 00	
Loans on mortgages of real estate.....	2,773,809 09	2,773,809 09	2,774,409 09
Real estate investment.....	1,054,279 08	1,054,279 08	
Real estate foreclosure.....	17,200 00	17,200 00	1,071,479 08
Cash on deposit.....	83,414 56	83,414 56	
Cash on hand.....	19,630 96	19,630 96	103,045 52
Unpaid accrued interest.....	187,069 20		14,554,109 24
Due depositors, earned dividend and accrued State tax.....	14,727,761 93		
	13,482,025 31		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,245,736 62		

ROCKLAND SAVINGS BANK—ROCKLAND,

May 16, 1913.

JOHN LOVEJOY, President.

E. D. SPEAR, Treasurer.

A. B. BLACKINGTON, Assistant Treasurer.

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

Organized April 18, 1868.

LIABILITIES.

Deposits.....	\$2,252,184 59
Reserve fund.....	126,791 39
Undivided profits.....	11,091 20
	\$2,390,067 18

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, Ct. H.	\$20,000 00	\$19,300 00	\$19,650 00	
City of Augusta, 4s, 1913-14 School....	6,000 00	6,000 00	6,000 00	
Belfast, 4s, 1929, Refunding....	26,000 00	26,390 00	26,000 00	
Lewiston, 3½s, 1931, Refunding....	9,000 00	8,550 00	8,437 50	
Portland, 4s, 1936-8, Ct. House	50,000 00	51,000 00	50,000 00	
Rockland, 4s, 1925, Funding....	24,000 00	24,240 00	24,000 00	
Rockland, 3½s, 1924, Refunding	3,500 00	3,377 50	3,395 00	
Kennebec Water District, 3½s, 1925....	25,000 00	23,875 00	23,750 00	
Portland Water District, 4s, 1928.....	100,000 00	101,500 00	100,000 00	
Total public funds in Maine.....	263,500 00			\$261,232 50
Commonwealth of Massachusetts, Reg 3½s, 1941, Metropolitan Water Loan.	75,000 00	71,625 00	75,000 00	
County of Alpena, Mich., 5s, 1917-18, Road Improvement.....	10,000 00	10,350 00	10,000 00	
Anne Arundel, Md., 5s, 1913-28, School.....	18,000 00	18,990 00	18,000 00	
Franklin, Ky., 4s, 1919, Refund.	15,000 00	14,925 00	15,000 00	
Lyon, Kan., 4½s, 1919, Refund.	15,000 00	15,000 00	15,000 00	
Madison, Ky., 4s, 1939, Refund.	20,000 00	19,600 00	20,000 00	
Sedgwick, Kan., 5s, opt. 1919-22, Refunding.....	10,000 00	10,550 00	10,000 00	
Talbot, Md., 4s, 1918-22, Con- solidated Redemption.....	5,000 00	4,975 00	5,000 00	
Vernon, Mo., 4½s, 1918, Refunding	10,000 00	10,150 00	10,000 00	
Warren, Ky., 4s, 1929, Refund.	3,000 00	2,955 00	3,000 00	
Wyandotte, Kan., 4½s, 1927-9, Bridge.....	20,000 00	20,300 00	20,000 00	
City of Elwood, Ind., 6s, 1921, Refund.	10,000 00	11,200 00	10,000 00	
Hazleton, Pa., 4s, 1916-17, Sch. District.....	6,500 00	6,467 50	6,500 00	
Kansas City, Kan., 5s, 1917-20, Internal Improvement.....	24,000 00	24,840 00	24,000 00	
Los Angeles, Cal., 4½s, 1918, Wat.	20,000 00	20,200 00	20,000 00	
New York, N. Y., 3½s, 1949, Rapid Transit.....	75,000 00	66,375 00	75,000 00	
Owensboro, Ky., 4s, 1930, Street Improvement.....	20,000 00	19,700 00	20,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding.....	10,000 00	10,300 00	10,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	10,000 00	9,900 00	10,000 00	
Topeka, Kan., 4½s, 1930, Refund.	20,000 00	21,200 00	20,000 00	
West Bay City, Mich., 5s, 1925, Refunding.....	10,000 00	10,800 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 Wichita, Kan., 5s, opt. 1920, Int. Improvement.....	25,000 00	26,125 00	25,000 00	
Town of Killingly, Conn., 3½s, 1920, Ref.	20,000 00	19,100 00	20,000 00	
Coal Township, Pa., 4½s, opt. 1908, Ref.	4,000 00	4,000 00	4,000 00	
Total public funds out of Maine.....	455,500 00			455,500 00
<i>Railroad Bonds Owned.</i>				
Bangor Railway & Electric Co., 5s, 1935	30,000 00	30,300 00	29,875 00	
Georges Valley, 6s, 1913.....	11,000 00	8,250 00	10,100 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,175 00	5,000 00	
Lime Rock, 4s, 1929.....	16,000 00	15,680 00	16,000 00	
Maine Central, 5s, 1923.....	7,000 00	7,420 00	7,000 00	
Northern Maine Seaport, 5s, 1935.....	23,000 00	23,460 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	21,250 00	20,750 00	
Rockland, Thomaston & Camden, 4s, 1921	11,000 00	10,780 00	10,820 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	25,000 00	27,750 00	25,000 00	
Sandy River & Rangeley Lakes, 4s, 1928..	11,000 00	11,000 00	10,532 50	
Sanford & Cape Porpoise, 5s, 1928.....	20,000 00	20,000 00	19,600 00	
Somerset, 4s, 1955.....	20,000 00	19,500 00	19,150 00	
Total railroad bonds of Maine.....	260,000 00			252,827 50
Amesbury & Hampton St., Mass., 5s, 1919	10,000 00	10,000 00	10,000 00	
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995.....	12,375 00	12,127 50	11,877 30	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995.....	6,600 00	5,808 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	12,120 00	11,640 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	20,000 00	20,700 00	20,000 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	3,500 00	14,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917.....	10,000 00	10,000 00	10,000 00	
Brockton & East Bridgewater St., Mass., 5s, 1918.....	7,000 00	7,000 00	7,000 00	
Canton-Massillon Electric, O., 5s, 1920..	25,000 00	25,000 00	24,750 00	
Central Branch, 4s, 1919.....	30,000 00	27,900 00	28,100 00	
Chicago Railways Co., 4-5s, 1927, Series A.....	8,000 00	7,680 00	7,976 25	
Chicago Railways Co., 4-5s, 1927, Series B.....	8,000 00	7,040 00	7,943 75	
Chicago Railways Co., Purchase Money, 4-5s, 1927.....	3,150 00	2,362 50	3,150 00	
Chicago Railways Co., Adj. Inc. 4s, 1927	3,816 66	2,099 16	3,816 66	
Clearfield & Jefferson, 6s, 1927.....	10,000 00	11,700 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s 1933	10,000 00	10,000 00	10,000 00	
Des Moines Suburban, Ia., 6s, opt. 1906	10,000 00	10,000 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	10,000 00	9,000 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	10,000 00	9,500 00	10,000 00	
Dover, Somersworth & Rochester St., 5s, 1921.....	10,000 00	10,000 00	10,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911.....	35,000 00	35,000 00	34,450 00	
Freeport Railway, Light & Power Co., Ill., 5s, 1922.....	25,000 00	20,000 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	10,050 00	10,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.....	10,000 00	9,500 00	10,000 00	
Grand Rapids Railway, Mich., 5s, 1916..	15,000 00	15,000 00	14,925 00	

ROCKLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Illinois Central, St. Louis Div., 3½s, 1951	25,000 00	21,125 00	23,875 00	
Illinois Central, Louisville Div., 3½s, 1953	1,000 00	860 00	945 00	
Jackson & Battle Creek Trac., Mich., 5s, opt. 1913	29,000 00	29,000 00	28,640 00	
Kansas City Belt, 6s, 1916	15,000 00	15,750 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940	8,000 00	8,480 00	8,000 00	
Lynn & Boston Street, Mass., 5s, 1924	10,000 00	10,400 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	5,000 00	5,000 00	
Oregon Short Line, 6s, 1922	16,000 00	18,080 00	16,000 00	
Oregon Railroad & Navigation Co., Con. Mortgage, 4s, 1946	10,000 00	9,400 00	10,000 00	
Pere Marquette of Indiana, 4s, 1943	15,000 00	12,000 00	14,250 00	
Pontiac, Oxford & Northern, 6s, 1916	20,000 00	20,400 00	20,000 00	
Providence & Fall River, 5s, 1921	15,000 00	9,750 00	15,000 00	
Rutland, 4½s, 1941	25,000 00	25,000 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	25,500 00	28,406 25	
Southern Indiana, 4s, 1951	10,000 00	8,500 00	9,250 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	20,000 00	18,000 00	19,000 00	
Toledo Terminal, 4½s, 1957	27,500 00	25,300 00	27,500 00	
Trenton Passenger, N. J., 6s, opt. 1929	15,000 00	17,100 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 and North Branch, 4½, 1931	25,000	16,250 00	25,000 00	
Total railroad bonds out of Maine	808,441 66			790,919 76
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917 (notes)	10,000 90	10,000 00	9,775 00	
Bangor Power Co., 4-4½-5s, 1931	11,250 00	10,687 50	11,250 00	
Camden & Rockland Water Co., 4½s, 1917	1,000 00	1,000 00	1,000 00	
Cumberland County Power & Light Co., 5s, 1942	25,000 00	25,000 00	24,125 00	
Orono Pulp & Paper Co., 5s, 1941	15,000 00	15,000 00	15,000 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	
Rumford Falls Power Co., 4s, 1945	12,000 00	11,760 00	11,040 00	
Total corporation bonds owned	132,750 00			130,315 00
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric Co., common	7,500 00	3,750 00	3,750 00	
Eastern Maine	2,500 00	2,875 00	2,875 00	
Portland & Ogdensburg	50,000 00	25,000 00	24,250 00	
Portland Railroad	25,000 00	28,125 00	27,500 00	
Total railroad stock of Maine	85,000 00			57,350 00
Union Pacific, preferred	20,000 00	18,100 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	10,100 00	10,100 00	
Camden National Bank, Camden	5,900 00	9,440 00	5,900 00	
Canal National Bank, Portland	3,600 00	3,852 00	3,600 00	
Casco National Bank, Portland	3,800 00	3,952 00	3,800 00	
First National Bank, Lewiston	1,700 00	2,210 00	1,700 00	
Georges National Bank, Thomaston	1,300 00	1,300 00	1,300 00	

ROCKLAND 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>
National Shoe & Leather Bank, Auburn	2,000 00	2,200 00	2,000 00	
North National Bank, Rockland	200 00	230 00	200 00	
Norway National Bank, Norway	500 00	675 00	500 00	
Rockland National Bank, Rockland	18,600 00	29,760 00	18,600 00	
South Berwick National Bank, So. Berwick	2,750 00	3,025 00	2,750 00	
Thomaston National Bank, Thomaston	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	6,120 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		750 00	750 00	
Richmond Light & Railroad Company, N. Y.		3,500 00	3,500 00	4,250 00
<i>Loans on Corporation Bonds.</i>				
Clyde Steamship Company		800 00	800 00	
Machias Water Company		500 00	500 00	
Mallory Steamship Company		800 00	800 00	
Mt. Waldo Granite Works, Frankfort		57,500 00	57,500 00	
Rockland-Rockport Lime Company		1,200 00	1,200 00	60,800 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company	22,750 00		22,750 00	
Boston Insurance Company	20,000 00		20,000 00	
Camden Anchor-Rockland Machine Company	7,800 00		7,800 00	
Camden & Rockland Water Company	2,500 00		2,500 00	
Glencoe Lime & Cement Company, St. Louis	17,250 00		17,250 00	
Hallowell Granite Works	1,000 00		1,000 00	
Little Androsoggin Water Power Company	375 00		375 00	
Northern Maine Power Packet Company	2,000 00		2,000 00	
Old Town Woolen Company	500 00		500 00	74,175 00
<i>Loans on National Bank Stock.</i>				
Portland National Bank		3,000 00	3,000 00	
Rockland National Bank		3,325 00	3,325 00	6,325 00
<i>Loans on Trust Company Stock.</i>				
Rockland Trust Company		7,270 00	7,270 00	
Security Trust Company, Rockland		1,250 00	1,250 00	8,520 00
<i>Loans to Corporations.</i>				
Bodwell Granite Company	1,000 00		1,000 00	
Bodwell Granite Company (John Peirce acceptance)	5,000 00		5,000 00	
Bodwell Granite Company (John Peirce Company acceptance)	2,500 00		2,500 00	
Camden Anchor-Rockland Machine Company	5,000 00		5,000 00	
Georges Valley Railroad Company	2,000 00		2,000 00	
Masonic Temple Association, Rockland	4,400 00		4,400 00	
Portland Company	6,000 00		6,000 00	25,900 00
Loan on United States bond		200 00	200 00	
Loans on Rockland, Thomaston & Camden St. Ry. stock	51,176 96		51,176 96	
Loans on names	8,375 00		8,375 00	
Loans on life insurance policies	2,725 00		2,725 00	
Loan on personal property	1,800 00		1,800 00	
Loan on Rockland Savings Bank book	50 00		50 00	
Loans on mortgages of real estate	69,492 00		69,492 00	133,818 96
Real estate investment	9,000 00		9,000 00	
Furniture and fixtures	5,435 55		5,435 55	14,435 55
Premium account			11,330 26	11,330 26

ROCKLAND SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	19,187 56	19,187 56	
Cash on hand.....	6,905 09	6,095 09	26,092 65
Unpaid accrued interest.....	42,594 52		2,390,067 18
Due depositors, earned dividend and accrued State tax.....	2,412,120 34		
	2,261,140 73		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	150,979 61		

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

April 24, 1913.

SUMNER C. PARCHER, President WALTER T. GOODALE, Treasurer.
HARRY S. SAWYER, 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	\$3,894,841 80
Reserve fund	280,280 12
Undivided profits	258,591 97
	\$4,413,693 89

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
County of Cumberland, 3½s, 1924, County Buildings	\$50,000 00	\$48,250 00	\$49,125 00	
City of Gardiner, 4s, 1933, Refunding ..	28,000 00	28,420 00	28,000 00	
Lewiston, 3½s, 1931, Refunding	10,000 00	9,500 00	9,400 00	
Portland, 4s, 1929, Refunding ..	50,000 00	50,750 00	50,000 00	
South Portland, 4s, 1930, School Funding	55,000 00	55,000 00	55,000 00	
Waterville, 3½s, 1926, Refund ..	2,000 00	1,920 00	1,950 00	
Town of Eden, Reg 4s, 1920-3, School ..	20,000 00	20,000 00	20,000 00	
Kennebunk, 4s, 1922, Refunding ..	5,000 00	5,000 00	5,000 00	
Augusta Water District, 4s, 1934	3,000 00	3,000 00	3,000 00	
Kennebec Water District, 4s, 1925	50,000 00	50,000 00	50,000 00	
Portland Water District, 4s, 1928	82,000 00	83,230 00	82,000 00	
Total public funds of Maine	355,000 00			\$353,475 00
City of Duluth, Minn., 4s, 1931, Perm. Improvement	25,000 00	25,000 00	25,000 00	
Pawtucket, R. I., 4s, 1944, Gen. and Highway	25,000 00	25,000 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	41,250 00	43,760 00	
Bangor & Aroostook, 5s, 1943	65,000 00	70,200 00	65,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	3,000 00	3,180 00	3,000 00	
Bangor & Aroostook, Medford Ext., 5s, 1937	10,000 00	10,400 00	10,000 00	
Bangor & Aroostook, St. John River Extension, 5s, 1939	51,000 00	52,020 00	50,985 00	
Bangor Railway & Electric Co., 5s, 1935 ..	38,000 00	38,380 00	38,000 00	
Boston & Maine, 3½s, 1923	7,000 00	6,370 00	6,475 70	
Boston & Maine, 3½s, 1925	8,000 00	7,280 00	7,287 50	
Knox & Lincoln, 5s, 1921	10,000 00	10,350 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	26,520 00	26,000 00	
Portland Railroad, 3½s, opt. 1931	45,000 00	38,250 00	37,425 00	
Rumford Falls & Rangeley Lakes, 5s, 1937 ..	50,000 00	55,500 00	50,000 00	
Sandy River & Rangeley Lakes, 4s, 1928 ..	35,000 00	35,000 00	33,250 00	
Somerset, 4s, 1955	75,000 00	73,125 00	21,590 00	
Washington County Railway, 3½s, opt. 1924	50,000 00	42,750 00	44,250 00	
Total railroad bonds of Maine	527,000 00			461,023 20

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	1,060 00	1,000 00	
Ashland Light, Power & St. Wis. 5s, 1939	10,000 00	10,000 00	9,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.	25,000 00	25,250 00	24,750 00	
Aurora, Elgin & Chicago, Ill., 5s, 1946.	55,000 00	53,350 00	52,987 50	
Auburn & Syracuse Elec., 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	
Boston & Worcester St., Mass., 4s, 1923	25,000 00	24,500 00	24,550 00	
Bloomington & Normal Ry. & Lt. Co., Ill., 5s, 1928.	4,000 00	4,000 00	3,840 00	
Bridgewater, Whitman & Rockland St., 5s, 1917.	10,000 00	10,000 00	10,000 00	
Brockton, Bridgewater & Taunton St., 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, 4s, 1992.	25,000 00	25,250 00	25,000 00	
Chicago & North Michigan, 5s, 1931.	5,000 00	4,750 00	4,750 00	
Chicago Railways Co., Adj. Inc., 4s, 1927	3,816 66	2,099 16	3,800 00	
Chicago & West Michigan, 5s, 1921.	20,000 00	20,000 00	18,682 50	
Cincinnati, Indianapolis, St. Louis & Chicago, Reg. 4s, 1936.	1,000 00	960 00	975 00	
Cincinnati, Indianapolis & Western, 4s, 1953.	10,000 00	8,800 00	9,300 00	
Cleveland, Cincinnati, Chicago & St. Louis, W. W. V. Div., 4s, 1940.	5,000 00	4,700 00	4,500 00	
Columbus, Buckeye Lake & Newark Traction, 5s, 1921.	25,000 00	25,000 00	24,730 00	
Columbus, Delaware & Marion, O., 5s, 1921.	55,000 00	49,500 00	33,000 00	
Columbus, London & Springfield, O., 5s, 1920.	40,000 00	40,000 00	36,848 00	
Columbus, Newark & Zanesville, O., 5s, 1924.	30,000 00	30,000 00	29,910 00	
Current River, 5s, 1927.	5,000 00	5,000 00	4,879 25	
Dayton Covington & Piqua Traction, 5s, 1922.	20,000 00	19,000 00	19,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928.	10,000 00	10,000 00	10,000 00	
Des Moines Suburban, Ia., 6s, 1921.	25,000 00	26,250 00	24,910 00	
Detroit, Grand Rapids & Western, 4s, 1946.	17,500 00	15,050 00	10,300 00	
Detroit, Toledo & Ironton, 4s, 1955.	100,000 00	40,000 00	67,404 17	
East Liverpool Railway, O., 1st Mort., 5s, 1917.	5,000 00	5,000 00	5,000 00	
Elizabeth & Trenton, N. J., 5s, 1962.	50,000 00	50,000 00	48,500 00	
Evansville Electric, Ind., 4s, 1921.	10,000 00	8,700 00	9,000 00	
Fort Dodge, Des Moines & Southern, 5s, 1937.	24,000 00	6,000 00	12,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	25,000 00	23,750 00	25,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923.	30,000 00	30,000 00	30,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916.	5,000 00	5,000 00	5,000 00	
Jackson & Battle Creek Traction, 5s, 1923	20,000 00	20,000 00	19,912 50	
Kansas City, Clinton & Springfield, 5s, 1925.	25,000 00	25,000 00	23,683 75	
Leavenworth Terminal & Bridge, 5s, 1923	5,000 00	4,500 00	5,000 00	
Lincoln Traction, Neb., 5s, 1939.	25,000 00	23,750 00	24,375 00	
Litchfield & Madison, 5s, 1934.	50,000 00	46,250 00	50,000 00	
Louisville, Henderson & St. Louis, 5s, 1946.	25,000 00	27,000 00	25,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924.	25,000 00	25,000 00	15,000 00	
Marvland, Delaware & Virginia 5s, 1955	100,000 00	100,000 00	99,875 00	
Middlesex & Boston Street, 4s, 1932.	25,000 00	24,500 00	24,500 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918.	15,000 00	15,000 00	15,000 00	
Milford & Uxbridge Street, 5s, 1918.	5,000 00	5,000 00	5,000 00	

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
New York, Auburn & Lansing, 5s, 1935	50,000 00	25,000 00	49,000 00	
New York Central & Hudson River, 4s, 1934.....	10,000 00	9,100 00	9,550 00	
New York, New Haven & Hartford, 6s, 1948.....	20,000 00	25,600 00	20,000 00	
New York, New Haven & Hartford, 3½s, 1956.....	21,000 00	18,900 00	10,500 00	
Northampton & Amherst St., Mass., 5s, 1920.....	15,000 00	15,000 00	15,000 00	
Norwich & Westerly Traction, 5s, 1932	25,000 00	20,000 00	25,000 00	
Ohio Central Traction, 5s, 1923.....	25,000 00	23,750 00	24,125 00	
Omaha & Council Bluffs Street, 5s, 1928	25,000 00	25,000 00	24,500 00	
Pere Marquette, 4s, 1951.....	25,000 00	18,750 00	21,375 00	
Pontiac, Oxford & Northern, 6s, 1916.....	35,000 00	35,700 00	35,000 00	
Rochester, Syracuse & Eastern, N. Y., 5s, opt., 1915.....	50,000 00	42,500 00	42,500 00	
Rockford & Interurban, 5s, opt. 1907..	25,000 00	25,000 00	24,125 00	
Rutland, 4½s, 1941.....	50,000 00	50,000 00	50,000 00	
Rutland Railway, Light & Power Co., 5s, 1946.....	25,000 00	25,000 00	24,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	25,000 00	21,250 00	22,370 00	
St. Louis & San Francisco, S. W. Div., 5s, 1947.....	10,000 00	10,000 00	10,000 00	
St. Louis, Springfield & Peoria, 5s, 1939	4,000 00	4,000 00	3,840 00	
Scioto Valley Traction, 5s, 1923.....	12,000 00	12,000 00	11,370 00	
Sioux City Service Co., 5s, 1928.....	25,000 00	25,000 00	24,250 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, Lake Shore & Northern, 5s, 1947	15,000 00	15,000 00	14,575 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,150 00	6,000 00	
Taunton & Brockton St., Mass., 5s, 1917	10,000 00	10,000 00	10,000 00	
Toledo Terminal, 4½s, 1957.....	40,000 00	36,500 00	38,400 00	
Trenton Passenger, N. J., 6s, 1918-31..	20,000 00	22,200 00	20,000 00	
Tri-City Railway & Light Co., 5s, 1923.....	4,000 00	4,000 00	3,920 00	
Union Electric Co., Dubuque, Ia., 5s, 1924	25,000 00	25,000 00	25,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	5,000 00	5,450 00	5,000 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941	50,000 00	50,000 00	49,625 00	
Wabash, Des Moines Div., 4s, 1939.....	10,000 00	8,000 00	8,500 00	
Warren, Brookfield & Spencer St., Mass., 5s, 1916.....	15,000 00	13,500 00	15,000 00	
Waterloo, Cedar Falls & Northern, 5s, 1940.....	54,000 00	49,680 00	51,165 00	
Wichita Railroad & Light Co., 5s, 1932	10,000 00	10,000 00	9,900 00	
Williamsport & North Branch, 4½s, 1931	25,000 00	16,250 00	25,000 00	
Total railroad bonds out of Maine.....	1,942,316 66			1,799,152 67
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	20,000 00	20,000 00	20,000 00	
Central Maine Power Co., Waterville, 5s, 1939.....	50,000 00	50,000 00	49,000 00	
Cumberland County Power & Light Co., 5s, 1942.....	25,000 00	25,000 00	24,375 00	
Dana Warp Mills, Westbrook, 5s, 1922..	16,000 00	16,000 00	16,000 00	
Eastern Steamship Company, 5s, 1927..	35,000 00	35,000 00	34,700 00	
Kennebec Light & Heat Co., Augusta, 4½s, 1925.....	6,000 00	6,000 00	5,760 00	
Maine Steamship Co., Portland, 6s, 1926	5,000 00	5,500 00	5,000 00	
Mousam Water Company, Kennebunk, 5s, 1915.....	5,000 00	5,000 00	5,000 00	
Old Orchard House, 6s, 1913.....	17,000 00	17,000 00	17,000 00	
Portland Lighting & Power Co., 4½s, 1921	35,000 00	35,000 00	35,000 00	
Rumford Falls Power Co., 4½s, 1929.....	50,000 00	50,000 00	49,250 00	
Rumford Falls Power Company, 4s, 1945	50,000 00	49,000 00	46,625 00	
Total corporation bonds of Maine.....	314,000 00			307,110 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>
Berlin Water Company, N. H., 5s, opt. 1902.....	10,000 00	10,000 00	10,000 00	
Eastman Car Company, 5s, 1917-19....	25,000 00	25,000 00	25,000 00	
Total corporation bonds out of Maine....	35,000 00			35,000 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	50,000 00	45,000 00	50,000 00	
Dexter & Newport.....	2,500 00	3,000 00	2,500 00	
Eastern Maine.....	10,000 00	11,500 00	10,000 00	
Kennebunk & Kennebunkport.....	23,000 00	29,450 00	23,000 00	
Maine Central.....	42,000 00	46,200 00	42,000 00	
Portland & Ogdensburg.....	76,100 00	38,050 00	34,814 12	
Portland Railroad.....	20,000 00	22,500 00	20,000 00	
Portland & Rumford Falls.....	14,000 00	28,000 00	13,875 00	
York Harbor & Beach.....	7,000 00	5,250 00	6,675 00	
Total railroad stock of Maine.....	244,600 00			202,864 12
Connecticut River.....	5,000 00	13,500 00	5,000 00	
Detroit, Hillsdale & Southwestern.....	6,500 00	6,500 00	4,000 00	
Duluth-Superior Traction Co., preferred	2,400 00	1,680 00	-	
Michigan Central.....	29,100 00	52,380 00	25,000 00	
New York, New Haven & Hartford.....	53,700 00	72,495 00	53,700 00	
Norwich & Westerly Traction, 1st pref.	30,000 00	18,000 00	-	
Norwich & Westerly Traction, 2d, pref.	5,000 00	1,500 00	-	
Pennsylvania.....	49,500 00	61,875 00	49,500 00	
Sandusky & Cincinnati, preferred.....	100 00	100 00	100 00	
West End Boston, preferred.....	32,150 00	64,300 00	32,150 00	
Total railroad stock out of Maine.....	213,450 00			169,450 00
<i>Corporation Stock Owned.</i>				
Bates Manufacturing Company, Lewiston	5,400 00	14,715 00	4,050 00	
Franklin Company, Lewiston.....	1,600 00	3,200 00	825 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	40,350 00	
York Manufacturing Company, Saco....	49,600 00	69,440 00	29,840 00	
Total corporation stock of Maine.....	133,300 00			112,895 00
Central New Jersey Land Improvement Co., New York.....	54 00	40 00	-	
Omaha Water Company, Neb., 2d, pref.	1,675 00	350 00	-	
Total corporation stock out of Maine....	1,729 00			-
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford....	8,000 00	8,000 00	7,955 00	
Manufacturers National 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.....	14,400 00	20,160 00	14,400 00	
Total national bank stock owned.....	36,800 00			36,755 00
<i>Loans on Railroad Bonds.</i>				
Chicago & Aroostook.....		1,000 00	1,000 00	
Chicago, Rock Island & Pacific.....		8,000 00	8,000 00	
Duluth Street, Minn.....		900 00	900 00	
Gulf & Ship Island.....		500 00	500 00	
Oregon Railroad & Navigation Company..		3,050 00	3,050 00	
Wisconsin Electric.....		575 00	575 00	14,025 00
<i>Loans on Corporation Bonds.</i>				
Artesian Water Company, Salisbury Beach, Mass....		29,136 80	29,136 80	
United States Steel Corporation.....		500 00	500 00	29,636 80

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Amalgamated Copper Company.....	1,600 00	1,600 00	
American Telephone & Telegraph Company.....	2,000 00	2,000 00	
Amoskeag Manufacturing Co., Manchester, N. H....	1,900 00	1,900 00	
Copper Range Consolidated.....	1,600 00	1,600 00	
Lawton Mills Corporation, Plainfield, Conn.....	1,300 00	1,300 00	
Mousam Water Company, Kennebunk.....	1,912 50	1,912 50	
Pepperell Manufacturing Company, Biddeford.....	19,440 82	19,440 82	
Springfield City Water Company, Mo.....	1,800 00	1,800 00	
United States Smelting, Refining & Mining Co., pref.	800 00	800 00	
York Manufacturing Company, Saco.....	123,165 00	123,165 00	155,518 32
<i>Loans on National Bank Stock.</i>			
First National Bank, Biddeford.....	1,400 00	1,400 00	
Saco National Bank.....	6,736 72	6,736 72	
York National Bank, Saco.....	400 00	400 00	8,536 72
Loan on Boston & Maine Railroad stock.....	225 00	225 00	
Loans on Saco & Biddeford Savings Inst'n books.	1,836 81	1,836 81	
Loans on mortgages of real estate.....	509,071 84	509,071 84	511,133 65
Real estate, investment.....	59,500 00	12,000 00	
Real estate, foreclosure.....	79,799 55	79,799 55	91,799 55
Cash on deposit.....	64,664 13	64,664 13	
Cash on hand.....	10,654 73	10,654 73	75,318 86
Unpaid accrued interest.....	73,802 85		4,413,693 89
Due depositors, earned dividend and accrued State tax.....	4,881,605 91		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	3,953,518 66		
	928,087 25		

SEARSPORT SAVINGS BANK—SEARSPORT.

May 15, 1913.

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	\$281,719 26
Reserve fund	14,500 00
Undivided profits	177 43
	\$296,396 69

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	\$1,010 00	\$1,000 00	
City of Ellsworth, 4s, 1917, Refunding	1,000 00	1,005 00	1,000 00	
Lewiston, 3½s, 1931, Refunding	5,000 00	4,750 00	4,658 00	
Portland, 4s, 1926, City Hall	5,000 00	5,075 00	5,000 00	
Town of Searsport, orders	454 34	454 34	454 34	
Portland Water District, 4s, 1928	5,000 00	5,075 00	5,000 00	
Total public funds of Maine	17,454 34			\$17,112 34
City of Alpena, Mich., 4s, 1933-4, Elec.				
Light	8,000 00	7,880 00	7,975 00	
Emporia, Kan., 4½s, 1922, Elec.				
Light	3,000 00	3,000 00	3,000 00	
Muskegon, Mich., 4s, 1934, Pub.				
Wharf	1,000 00	985 00	1,000 00	
New York, N. Y., 4½s, 1957, Gen.				
Pawtucket, R. I., 4s, 1923, Gen.	5,000 00	5,375 00	5,000 00	
Funding	1,000 00	1,000 00	1,000 00	
Pittsburg, Kan., 4½s, 1940, Park				
Sault Ste Marie, Mich., 5s, 1917,	5,000 00	5,200 00	5,000 00	
Refunding	5,000 00	5,150 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water	3,000 00	2,970 00	3,000 00	
So. Omaha, Neb., 5s, 1923, Sch.				
District	1,000 00	1,060 00	1,000 00	
Stillwater, Minn., 5s, 1917, Perm.				
Improvement	5,000 00	5,150 00	5,000 00	
Total public funds out of Maine	37,000 00			36,975 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	14,000 00	12,350 00	13,265 00	
Bangor Railway & Elec. Co., 5s, 1935	5,000 00	5,050 00	5,000 00	
Boston & Maine, 4s, 1926	5,000 00	4,750 00	4,875 00	
Total railroad bonds of Maine	24,000 00			23,140 00
Ashland Light, Power & St. Ry., Wis.,				
5s, 1939	5,000 00	5,000 00	4,750 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941				
Brockton, Bridgewater & Taunton St.,	9,000 00	9,090 00	8,883 75	
Mass., 5s, 1917	1,000 00	1,000 00	1,000 00	
Cincinnati Northern, 4s, 1951				
Columbus, Newark & Zanesville Elec.,	3,000 00	2,640 00	2,820 00	
5s, 1924	5,000 00	5,000 00	4,895 00	
Detroit, Toledo & Ironton, 4s, 1955				
5s, 1924	5,000 00	2,000 00	4,250 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>
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920.....	3,000 00	3,000 00	2,940 00	
Indiana, Columbus & Eastern Trac., 5s, opt. 1911.....	5,000 00	4,750 00	4,700 00	
Ironwood & Bessemer Railway & Light Co., 5s, 1936.....	5,000 00	4,750 00	4,750 00	
Jackson & Battle Creek Trac., Mich., 5s, opt. 1913.....	5,000 00	5,000 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 00	10,000 00	
New York, New Haven & Hartford, 4s, 1956.....	5,000 00	4,500 00	4,600 00	
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	2,550 00	2,550 00	
Old Colony Street, 4s, 1945.....	5,000 00	4,500 00	4,550 00	
Rock Island Southern Railroad, 5s, 1947	8,000 00	7,200 00	7,680 00	
Syracuse, Lake Shore & Northern, 5s, 1947	3,000 00	3,000 00	2,880 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	5,000 00	4,500 00	4,900 00	
Toledo, Peoria & Western, 4s, 1917.....	2,000 00	1,840 00	1,940 00	
Toledo Terminal, 4s, 1957.....	6,600 00	6,072 00	6,600 00	
Tri-City Railway & Light Co., Ia., 5s, 1923	6,000 00	6,000 00	5,881 25	
Wabash, Des Moines Division, 4s, 1939	4,000 00	3,200 00	3,400 00	
Waterloo, Cedar Falls & Northern, 5s, 1940.....	6,000 00	5,520 00	5,700 00	
Wheeling & Lake Erie, 4s, 1941.....	5,000 00	4,150 00	4,880 00	
Wilkesbarre & Eastern, 5s, 1942.....	8,000 00	8,000 00	7,985 00	
Youngstown & Ohio River, 5s, 1935.....	6,000 00	6,000 00	5,880 00	
Total railroad bonds out of Maine.....	128,600 00			123,424 00
<i>Corporation Bonds Owned.</i>				
Central Maine Power Co., 5s, 1939.....	3,000 00	3,000 00	2,910 00	
Cumberland County Power & Light Co., 5s, 1942.....	5,000 00	5,000 00	4,875 00	
Eastern Manufacturing Co., Bangor, 5s, 1927-31.....	5,000 00	5,000 00	4,800 90	
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 Elec. Light Co., 5s, 1939.....	5,000 00	5,000 00	5,000 00	
Portland Electric Company, 5s, 1926.....	3,000 00	3,000 00	2,940 00	
Rockland-Rockport Line Co., 5s, 1920.....	1,000 00	1,000 00	990 00	
Rumford Falls Power Co., 4s, 1929.....	1,000 00	1,000 00	990 00	
York Light & Heat Co., Biddeford, 4s, 1920.....	1,500 00	1,500 00	1,492 50	
Total corporation bonds owned.....	29,500 00			28,988 40
<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	
Portland Railroad.....	3,000 00	3,375 00	3,425 00	
Total railroad stock owned.....	14,800 00			9,870 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	225 00	200 00	
First National Bank, Bangor.....	1,400 00	2,100 00	1,400 00	
First National Bank, Portland.....	2,100 00	2,352 00	2,100 00	
Portland National Bank, Portland.....	4,000 00	6,600 00	4,000 00	
Searsport National Bank, Searsport.....	9,900 00	13,860 00	9,900 00	
Total national bank stock owned.....	17,600 00			17,600 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.....	344 00	344 00	
Loans on mortgages of real estate.....	23,502 65	23,502 65	23,996 65
Real estate foreclosure.....	1,500 00	1,000 00	1,000 00
Premium account.....	-	1,100 00	1,100 00
Cash on deposit.....	6,679 03	6,679 03	
Cash on hand.....	227 27	227 27	6,906 30
Unpaid accrued interest.....	4,783 97		296,396 69
Due depositors, earned dividend and accrued State tax.....	306,280 26		
	282,897 52		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	23,382 74		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

March 7, 1913.

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	\$2,503,825 12
Reserve fund	126,000 00
Undivided profits.....	14,923 57
	\$2,644,748 69

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Penobscot, 3½s, 1913, Ct. H.	\$2,000 00	\$2,000 00	\$1,980 00	
Somerset, 3½s, 1924, Ct. House	4,500 00	4,342 50	4,500 00	
City of Augusta, 4s, 1934, Improvement and Refunding	25,000 00	25,500 00	25,000 00	
Portland, Reg. 4s, 1928, City H.	10,000 00	10,150 00	10,000 00	
Waterville, 4s, 1939, Refunding	10,000 00	10,200 00	10,000 00	
Town of Anson, orders	2,500 00	2,500 00	2,500 00	
Caribou, 4s, 1928, School	8,000 00	8,000 00	8,000 00	
Eustis, 3½s, 1919, Refunding	4,000 00	3,840 00	4,000 00	
Eustis, order	1,000 00	1,000 00	1,000 00	
Skowhegan, 4s, opt. 1923, Bldg.	1,000 00	1,010 00	1,000 00	
Skowhegan, 4s, opt. 1917, Bldg.	4,000 00	4,020 00	4,000 00	
Skowhegan, 3½s, 1914-21, Fund.	8,000 00	7,880 00	8,000 00	
Skowhegan, 4s, opt. Funding	14,000 00	14,000 00	14,000 00	
Bingham Water District, 4s, 1931	51,000 00	50,235 00	48,800 00	
Gardiner Water District, 4s, 1934	10,000 00	10,000 00	10,000 00	
Livermore Falls Water District, 4s, 1929	16,000 00	16,000 00	16,000 00	
Portland Water District, 4s, 1928	100,000 00	101,500 00	100,000 00	
Rumford & Mexico Water Dist., 4s, 1932	10,000 00	10,000 00	10,000 00	
Van Buren Water District, 4½s, 1930	3,500 00	3,657 50	3,500 00	
Total public funds of Maine	284,500 00			282,280 00
County of Douglas, Wis., 4s, 1919, Asylum	5,000 00	4,975 00	5,000 00	
Franklin, Ky., 4s, 1919, Refund.	10,000 00	9,950 00	10,000 00	
Jefferson, Ind., 4s, 1921, Road	3,000 00	2,970 00	3,000 00	
Winneshiek, Ia., 4½ 1921, Ct. House	10,000 00	10,250 00	10,000 00	
City of Alpena, Mich., 4s, 1930, Electric Light	10,000 00	9,850 00	10,000 00	
Alpena, Mich., 5s, 1930, Water	8,000 00	8,840 00	8,000 00	
Battle Creek, Mich., 4s, 1924, Sewer	10,000 00	9,900 00	10,000 00	
Fort Scott, Kan., 4½s, 1929, Sch. Refunding	10,000 00	10,300 00	10,000 00	
Hazleton, Pa., 4s, 1922-4, School District	8,000 00	7,920 00	8,000 00	
LaCrosse, Wis., 3½s, 1919, Water and Sewer	4,000 00	3,900 00	4,000 00	
Lexington, Ky., 4s, 1933 Board, of Education	10,000 00	9,850 00	10,000 00	
New York, N. Y., Reg. 3½s, 1949, Rapid Transit	15,000 00	13,275 00	15,000 00	
New York, N. Y., 4½s, 1957, Wat.	5,000 00	5,375 00	5,000 00	
Omaha, Neb., 4½s, 1934, Renewal	10,000 00	10,500 00	10,000 00	
Pittsburg, Kan., 4½s, 1940, Park, Imp.	5,000 00	5,200 00	5,000 00	
Port Huron, Mich., 3½s, 1920, Park	7,000 00	6,720 00	7,000 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 Racine, Wis., 4s, 1920-1, Street Improvement.....	5,000 00	4,950 00	5,000 00	
Riverside, Cal., 5s, 1913, Bldg.	3,000 00	3,000 00	3,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding.....	10,000 00	10,300 00	10,000 00	
West Bay City, Mich., 5s, 1925	9,000 00	9,720 00	9,000 00	
Total public funds out of Maine.....	157,000 00			157,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	35,000 00	37,800 00	35,000 00	
Bangor & Aroostook, 4s, 1951.....	35,000 00	28,875 00	29,500 00	
Bangor & Aroostook, Car Trust, 5s, 1913-14.....	6,000 00	6,000 00	6,000 00	
Bangor Railway & Electric, 5s, 1935.....	10,000 00	10,100 00	9,750 00	
Bath Street, 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Biddeford & Saco, 4s, 1940.....	2,000 00	1,960 00	1,800 00	
Maine Central, 5s, 1923.....	35,000 00	37,100 00	35,000 00	
Maine Central, 4s, 1914 (notes).....	5,000 00	5,000 00	4,950 00	
Penobscot Shore Line, Reg. 4s, 1920.....	30,000 00	30,000 00	30,000 00	
Portland Railroad, 4½s, 1913.....	5,000 00	5,000 00	5,000 00	
Portland Railroad, 4½s, 1916 (notes).....	25,000 00	25,000 00	24,300 00	
Portland Railroad, 3½s, opt. 1931.....	15,000 00	12,750 00	12,400 00	
Portland & Cape Elizabeth, 5s, 1915.....	15,000 00	15,150 00	15,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	16,000 00	17,760 00	16,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	10,000 00	10,000 00	9,300 00	
Somerset, 4s, 1955.....	20,000 00	19,500 00	19,300 00	
Washington County, 3½s, opt. 1924.....	74,000 00	63,270 00	67,100 00	
Total railroad bonds of Maine.....	343,000 00			325,400 00
Ashland Light, Power & Street, Wis., 5s, 1939.....	6,000 00	6,000 00	5,650 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	7,000 00	7,000 00	7,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	10,000 00	10,100 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	20,000 00	20,700 00	20,000 00	
Brockton & Plymouth Street, 4½s, 1920	2,000 00	2,850 00	2,880 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	12,480 00	12,000 00	
Central Branch Union Pacific, 4s, 1948.....	10,000 00	8,250 00	9,100 00	
Central Vermont, 4s, 1920.....	20,000 00	18,100 00	20,000 00	
Chicago, Burlington & Quincy, Ill. Div., 3½s, opt. 1929.....	13,000 00	11,180 00	13,000 00	
Cleveland Railway, O., 5s, 1931.....	10,000 00	10,100 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	18,000 00	19,750 00	
Dayton, Springfield & Urbana, O., 5s, 1928.....	12,000 00	12,000 00	12,000 00	
Des Moines Street, Ia., 6s, 1917.....	10,000 00	10,250 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	4,750 00	5,000 00	
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926.....	5,000 00	4,500 00	4,400 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911.....	2,000 00	2,000 00	1,975 00	
East Liverpool Railway, O., 5s, 1917.....	1,000 00	1,000 00	1,000 00	
Elizabeth & Trenton, N. J., 5s, 1962.....	12,000 00	12,000 00	11,600 00	
Evansville & Princeton Traction, 5s, 1923	5,000 00	5,000 00	5,000 00	
Greenfield & Turner's Falls, 5s, 1916.....	2,000 00	2,000 00	2,000 00	
Greenfield & Turner's Falls, 5s, 1923.....	2,000 00	2,000 00	2,000 00	
Hereford, 4s, 1930.....	15,000 00	15,000 00	15,000 00	
Illinois Central, Litchfield Div., 3s, 1951	35,000 00	26,600 00	31,000 00	
Indianapolis, Newcastle & Eastern, 6s, 1919.....	10,000 00	10,100 00	10,000 00	
Joplin & Pittsburg, 5s, 1930.....	5,000 00	5,000 00	4,500 00	
Kansas City, Fort Scott & Memphis, 4s, 1936.....	3,000 00	2,340 00	2,400 00	
Lincoln Traction, Neb., 5s, 1939.....	5,000 00	4,750 00	4,875 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>
Missouri, Kansas & Texas, 5s, 1944 . . .	10,000 00	10,000 00	10,000 00	
National Railways of Mexico, Prior Lien, 4½s, 1957	6,000 00	5,400 00	4,500 00	
National Railways of Mexico, Gen. Mort. 4s, 1977	3,200 00	2,560 00	2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	15,000 00	12,750 00	15,000 00	
Old Colony Street, 4s, 1954	5,000 00	4,500 00	4,400 00	
Omaha & Council Bluffs Street, 5s, 1928	5,000 00	5,000 00	4,925 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	8,000 00	9,550 00	
St. Lawrence & Adirondack, 5s, 1926 . . .	5,000 00	5,600 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	12,000 00	10,200 00	11,400 00	
St. Paul & Northern Pacific, 6s, 1923 . . .	10,000 00	11,500 00	10,000 00	
Sioux City Service Co., Ia., 5s, 1928	6,000 00	6,000 00	5,750 00	
Southern Indiana, 4s, 1951	15,000 00	12,750 00	12,500 00	
Syracuse, Lake Shore & Northern, 5s, 1947	10,000 00	10,000 00	9,600 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,150 00	6,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	10,000 00	9,000 00	9,500 00	
Topeka Railway, Kan., 5s, 1930	5,000 00	5,000 00	5,000 00	
Tri-City Railway & Light Co., Ia., 5s, 1923	5,000 00	5,000 00	4,900 00	
Union Electric, Dubuque, Ia., 5s, 1924 . . .	20,000 00	20,000 00	20,000 00	
Union Traction Co., Independence, Kan., 5s, 1937	5,000 00	4,750 00	4,750 00	
Wichita Railroad & Light Co., 5s, 1932	25,000 00	25,000 00	24,500 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	6,500 00	10,000 00	
Youngstown & Ohio River, 5s, 1935	10,000 00	10,000 00	9,800 00	
Total railroad bonds out of Maine	502,200 00			485,005 00
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Company, 5s, 1917, (notes)	15,000 00	15,000 00	14,500 00	
Bath & Brunswick Light & Power Co., 5s, 1930	5,000 00	5,000 00	4,900 00	
Berlin Mills Company, 5s, 1916-17	7,000 00	7,000 00	7,000 00	
Cumberland County Power & Light Co., 5s, 1942	25,000 00	25,000 00	24,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1915	5,000 00	5,000 00	4,900 00	
Eastern Steamship Company, 5s, 1927 . . .	85,000 00	85,000 00	83,600 00	
Hyde Windlass Company, 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, 4½s, 1925	5,000 00	5,000 00	4,800 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	20,000 00	20,000 00	20,000 00	
Orono Pulp & Paper Co., 5s, 1941	10,000 00	10,000 00	10,000 00	
Orono Water Company, 4½s, 1925	10,000 00	10,000 00	9,900 00	
Phillips Water Company, 5s, 1916	3,000 00	3,000 00	3,000 00	
Portland Electric Company, 5s, 1926	5,000 00	5,000 00	4,950 00	
Rockland Water Company, 5s, 1919	13,000 00	13,130 00	13,000 00	
Rumford Falls Power Co., 4½s, 1929	25,000 00	25,000 00	24,600 00	
St. Croix Paper Company, 5s, 1920-5	10,000 00	10,000 00	9,700 00	
Skowhegan Grange, No. 208, 4s, 1907 (ext.)	200 00	196 00	200 00	
Skowhegan Hall Association, 3½s, 1921 . . .	500 00	450 00	450 00	
State Loan Company, Portland, 4½s, 1945	25,000 00	25,000 00	23,800 00	
Stockton Springs Water Company, 4½s, 1926	10,000 00	10,000 00	9,400 00	
Total corporation bonds of Maine	289,700 00			283,600 00
Barnstable Water Company, Mass., 5s, 1931	5,000 00	5,000 00	4,950 00	4,950 00

SKOWHEGAN 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>
Boston & Maine, common	3,500 00	3,150 00	3,425 00	
Eastern Maine	16,600 00	19,090 00	16,600 00	
Maine Central	500 00	550 00	500 00	
Portland Railroad	33,000 00	37,125 00	33,000 00	
Portland & Ugdensburg	60,000 00	30,000 00	28,000 00	
Portland & Rumford Falls	12,500 00	25,000 00	22,060 00	
Total railroad stock owned	126,100 00			103,525 00
<i>Corporation Stock Owned.</i>				
Portland Electric Company, preferred ..	5,000 00	5,200 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland	200 00	208 00	200 00	
First National Bank, Portland	10,100 00	11,312 00	10,100 00	
First National Bank, Skowhegan	30,000 00	40,500 00	30,000 00	
National 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	4,125 00	2,500 00	
Presque Isle National Bank, Presque Isle ..	500 00	1,050 00	500 00	
Ticonic National Bank, Waterville	3,800 00	4,750 00	3,800 00	
Total national bank stock owned	56,200 00			56,200 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust & Banking Company, Caribou ..	1,000 00	2,200 00	1,000 00	
Westbrook Trust Company	2,000 00	2,000 00	1,990 00	
Total other bank stock owned	3,000 00			2,990 00
<i>Loans on Railroad Bonds.</i>				
Ashland Light, Power & Street, Wis.		4,400 00	4,400 00	
Atkinson, Topeka & Santa Fe		1,000 00	1,000 00	
Reading Railroad & Philadelphia & Reading C. & I. Company ..		575 00	575 00	
Spokane & Inland Empire		650 00	650 00	6,625 00
<i>Loans on Corporation Bonds.</i>				
American Writing Paper Company		3,650 00	3,650 00	
Clyde Steamship Company		900 00	900 00	
Rodick Realty Company, Eden		940 00	940 00	
Skowhegan Hall Association		3,000 00	3,000 00	
United States Rubber Company		3,000 00	3,000 00	11,490 00
<i>Loans on Railroad Stock.</i>				
Pennsylvania		18,500 00	18,500 00	
Union Pacific		3,000 00	3,000 00	21,500 00
<i>Loans on Corporation Stock.</i>				
American Woolen Company		1,000 00	1,000 00	
American Woolen Company, preferred		6,000 00	6,000 00	
Coburn Heirs, Incorporated, Skowhegan ..		20,000 00	20,000 00	
General Electric Company		800 00	800 00	
Maine Spinning Company, Skowhegan		3,000 00	3,000 00	
Maine Telephone & Telegraph Company ..		1,000 00	1,000 00	
Mergenthaler Linotype Company, New York City ..		3,000 00	3,000 00	
North Anson & Skowhegan Telegraph Company ..		450 00	450 00	
Skowhegan Hall Association		16,000 00	16,000 00	
Skowhegan Water Company		700 00	700 00	
United States Steel Corporation, preferred ..		1,000 00	1,000 00	
West Skowhegan Aqueduct Company		1,200 00	1,200 00	54,150 00
<i>Loans on National Bank Stock.</i>				
People's National Bank, Waterville		150 00	150 00	
Presque Isle National Bank		4,000 00	4,000 00	4,150 00
<i>Loans on Savings Bank Books.</i>				
People's Savings Bank, Lewiston		40 00	40 00	
Skowhegan Savings Bank		2,600 00	2,600 00	2,640 00

SKOWHEGAN SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Lumber Company.....	5,000 00	5,000 00	
Hume & Newhall Company, Fairfield, (endorsed)....	5,000 00	5,000 00	
Northern Maine Packing Company, Corinna.....	5,000 00	5,000 00	
Roman Catholic Bishop of Portland.....	26,080 00	26,080 00	
Skowhegan Pulp Company.....	12,500 00	12,500 00	
South Gardiner Lumber Company (endorsed).....	4,000 00	4,000 00	
Spencer Lumber Company, Bingham, (endorsed)....	12,000 00	12,000 00	
Stratton Manufacturing Company (endorsed).....	11,000 00	11,000 00	
The Mutual Shoemakers, Inc., Norridgewock (endorsed).....	4,000 00	4,000 00	84,580 00
<i>Loans to Municipalities.</i>			
County of Somerset.....	4,000 00	4,000 00	
Flagstaff Plantation.....	45 00	45 00	4,045 00
Loans on Somerset Traction Company note.....	3,300 00	3,300 00	
Loan on Gardiner Loan & Building Association book	500 00	500 00	
Loans on mortgages of real estate.....	673,859 12	673,859 12	677,659 12
Real estate investment.....	24,700 00	24,700 00	
Real estate foreclosure.....	1,000 00	1 00	24,701 00
Cash on deposit.....	42,124 86	42,124 86	
Cash on hand.....	5,133 71	5,133 71	47,258 57
Unpaid accrued interest.....	59,771 00		2,644,748 69
Due depositors, earned dividend and accrued State tax.....	2,738,464 69		
	2,525,400 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	213,964 57		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

March 14, 1913.

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.....	\$617,958 54
Reserve fund.....	33,010 58
Undivided profits.....	17,074 46
	\$668,043 58

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Eden, Reg. 4s, 1924-5, School.	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
State of New York, Reg. 4s, 1958, Highways	50,000 00	51,250 00	50,000 00	
City of Boston, Mass., Reg. 4s, 1921-Park	10,000 00	10,150 00	10,000 00	
Chicago, Ill., 4s, 1921, Aid of Exposition	20,000 00	20,300 00	20,000 00	
Cleveland, O., Reg. 4s, 1914, Municipal	10,000 00	10,000 00	10,000 00	
Detroit, Mich., Reg. 4s, 1922, Sewer	5,000 00	5,050 00	5,000 00	
Detroit, Mich., Reg. 4s, 1924, School	5,000 00	5,050 00	5,000 00	
New York, N. Y., Reg. 4s, 1955, Municipal	10,000 00	9,750 00	10,000 00	
New York, N. Y., Reg. 3½s, 1918, Street and Park	10,000 00	9,700 00	10,000 00	
San Francisco, Cal., 5s, 1935, School	5,000 00	5,525 00	5,000 00	
San Francisco, Cal., 5s, 1930, Sewer	5,000 00	5,450 00	5,000 00	
Seattle, Wash., Reg. 4½s, 1930, Park	20,000 00	20,600 00	20,000 00	
Seattle, Wash., 5s, 1926, Ref.	10,000 00	10,250 00	10,000 00	
Tacoma Wash., 4½s, 1931, Public Wharf and Dock	5,000 00	5,150 00	5,000 00	
Woonsocket, R. I., 4s 1923, City Hall	5,000 00	4,950 00	5,000 00	
Total public funds out of Maine	170,000 00			170,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Reg. 5s, 1943	25,000 00	27,000 00	25,000 00	
Bangor & Aroostook, Piscataquis Div., Reg. 5s, 1943	15,000 00	15,900 00	15,000 00	
Bangor & Aroostook, Reg. 4s, 1951	20,000 00	16,500 00	19,300 00	
Boston & Maine, Reg. 4s, 1926	30,000 00	28,500 00	29,500 00	
Boston & Maine, Reg. 4s, 1937	15,000 00	14,250 00	15,000 00	
Boston & Maine, Reg. 4½s, 1929	20,000 00	20,200 00	20,000 00	
Boston & Maine, Reg. 4½s, 1944	25,000 00	25,750 00	25,000 00	
Knox & Lincoln, 5s, 1921	20,000 00	20,700 00	20,000 00	
Maine Central & E. & N. A., 4s, 1933	10,000 00	10,000 00	10,000 00	
Northern Maine Seaport, Reg. 5s, 1935	10,000 00	10,200 00	10,000 00	
Penobscot Shore Line, 4s, 1920	10,000 00	10,000 00	16,000 00	
Somerset, 5s, 1917	5,000 00	5,100 00	5,000 00	
Somerset, 4s, 1955	10,000 00	9,750 00	9,700 00	
Total railroad bonds of Maine	215,000 00			213,800 00

SOUTH BERWICK SAVINGS BANK--Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore & Ohio, Prior Lien, Reg. 3½s, 1925	10,000 00	9,300 00	9,950 00	
Baltimore & Ohio, Reg. 4s, 1948	20,000 00	19,600 00	19,900 00	
Belleville & Carondelet, 6s, 1923	7,000 00	7,840 00	7,000 00	
Boston & Lowell, Reg. 4½s, 1933	5,000 00	5,150 00	5,000 00	
Boston & Northern, 4s, 1954	10,000 00	9,000 00	9,350 00	
Chicago, Burlington & Quincy, Ill. Div., Reg. 3½s, opt. 1929	10,000 00	8,600 00	10,000 00	
Chicago, Milwaukee & St. Paul, Dubuque Div., 6s, 1920	20,000 00	22,400 00	20,000 00	
Chicago, Milwaukee & St. Paul, W. & M. Div., 5s, 1921	10,000 00	10,700 00	10,000 00	
Chicago, Rock Island & Pacific, General Mortgage, Reg. 4s, 1988	15,000 00	14,250 00	15,000 00	
Chicago, St. Paul, Minneapolis & Omaha, 6s, 1930	10,000 00	12,200 00	10,000 00	
Chicago & West Michigan, 5s, 1921	5,000 00	5,000 00	4,388 24	
Des Moines Street, Ia., 6s, 1914	6,000 00	6,030 00	6,000 00	
Fitchburg, Reg. 4s, 1927	10,000 00	9,800 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	11,000 00	10,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919	10,000 00	10,250 00	9,500 00	
Montana Central, 5s, 1937	10,000 00	11,100 00	10,000 00	
Morris & Essex, Reg. 7s, 1915	5,000 00	5,200 00	5,000 00	
Ohio River, 5s, 1937	10,000 00	10,600 00	10,000 00	
People's Street, Scranton, Pa., Reg. 6s, 1918	5,000 00	5,200 00	5,000 00	
Rome, Watertown & Ogdensburg, 5s, 1922	10,000 00	10,700 00	10,000 00	
Total railroad bonds out of Maine	208,000 00			206,038 24
<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	
Total national bank stock owned	22,000 00			22,000 00
Loan on South Berwick National Bank stock		900 00	900 00	
Loans on mortgages of real estate		26,673 74	26,673 74	27,573 74
Cash on deposit		13,594 82	13,594 82	
Cash on hand		1,036 78	1,036 78	14,631 60
Unpaid accrued interest		6,813 86		688,043 58
Due depositors, earned dividend and accrued State tax		688,164 20		
		627,638 89		
Estimated market value of resources above liability for deposits, earned dividend and State tax		60,525 31		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 22, 1913.

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.....	\$433,327 71
Reserve fund.....	19,100 00
Undivided profits.....	12,864 57
	\$461,792 28

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cumberland, 3½s, 1921, Ct. H.	\$5,000 00	\$4,875 00	\$4,950 00	
Washington, 4s, opt. 1923, R. R.	4,000 00	4,040 00	4,000 00	
Town of Houlton, 4s, 1930, Refunding	3,000 00	3,000 00	3,000 00	
South Paris Village Corporation, 4s, 1929, Water.	9,500 00	9,500 00	9,500 00	
Livernore Falls Water District, 4s, 1929	2,000 00	2,000 00	2,000 00	
Total public funds of Maine.....	23,500 00			\$23,450 00
County of Allegheny, Pa., 4s, 1937, Road	2,000 00	2,040 00	2,000 00	
King, Wash., 5s, 1928, Refunding	5,000 00	5,425 00	5,000 00	
Marion, Ore., 5s, opt. 1921, Sch. District.	5,000 00	5,250 00	5,000 00	
City of Alpena, Mich., 4s, 1929-31, Elec. Light.	3,000 00	2,955 00	3,000 00	
Boston, Mass., Reg. 3½s, 1928, Highway	5,000 00	4,850 00	5,000 00	
Columbus, O., 3½s, 1921, School District.	1,000 00	985 00	1,000 00	
Ishpeming, Mich., 4s, 1916, Sch. District.	3,000 00	2,985 00	3,000 00	
Los Angeles, Cal., 4½s, 1947, Wat.	6,000 00	6,270 00	6,000 00	
Marinette, Wis., 4s, 1918, Dock and Wharf.	5,000 00	4,975 00	5,000 00	
Massillon, O., 4½s, 1914, Paving.	5,000 00	5,025 00	5,000 00	
Muskegon, Mich., 4s, 1917, Street Improvement.	4,000 00	3,980 00	4,000 00	
Pawtucket, R. I., 4s, 1950, Fund.	5,000 00	5,000 00	4,950 00	
Town of Danbury, Conn., 3½s, 1932, Funding.	5,000 00	4,675 00	4,925 00	
Total public funds out of Maine.....	54,000 00			53,875 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	5,000 00	5,300 00	4,750 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,125 00	4,750 00	
Boston & Maine, 4s, 1926.....	5,000 00	4,750 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,912 50	
Sandy River & Rangeley Lakes, 4s, 1928	3,000 00	3,000 00	2,872 50	
Somerset, 4s, 1955.....	5,000 00	4,875 00	4,800 00	
Total railroad bonds of Maine.....	28,000 00			27,085 00
Blue Hill Street, Mass. 5s, 1923.....	3,000 00	2,850 00	2,985 00	
Boston & Northern, 4s, 1954.....	5,000 00	4,500 00	4,575 00	
Bristol County Street, Mass., 5s, 1921.....	5,000 00	1,250 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 Street, Mass., 4½s, 1920.....	5,000 00	4,750 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	4,650 00	4,900 00	
Chicago Railways Co., Purchase Money, 4-5s, 1927.....	1,000 00	750 00	1,000 00	
Chicago Railways Co., Adj. Inc. 4s, 1927.....	1,100 00	605 00	1,100 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922.....	5,000 00	4,750 00	5,000 00	
Des Moines Street, Ia., 6s, opt. 1918.....	3,000 00	3,105 00	3,000 00	
Detroit & Mackinac, 4s, 1905.....	1,000 00	900 00	500 00	
Hartford & Springfield St., 5s, 1921.....	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	2,500 00	4,700 00	
Lehigh & New York, 4s, 1945.....	2,000 00	1,870 00	1,955 00	
Lexington & Boston St., Mass., 4½s, 1920.....	5,000 00	4,900 00	5,000 00	
Milford & Uxbridge St., 5s, 1918.....	5,000 00	5,000 00	4,812 50	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Northern Pacific, General Lien, 3s, 2047.....	3,500 00	2,450 00	2,500 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	3,000 00	2,550 00	3,000 00	
Ohio Central Traction, 5s, 1923.....	5,000 00	4,750 00	4,900 00	
Rutland Railway, Light & Power Co., Vt., 5s, opt. 1916.....	5,000 00	5,000 00	4,750 00	
St. Louis, Springfield & Peoria, 5s, 1939.....	5,000 00	5,000 00	4,900 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	
Terre Haute Traction & Light, 5s, 1944.....	5,000 00	5,000 00	5,000 00	
Toledo Terminal, 4½s, 1957.....	5,500 00	5,060 00	5,500 00	
Utica & Mohawk Valley, 4½s, 1941.....	5,000 00	5,000 00	5,000 00	
Wabash, Omaha Div., 3½s, 1941.....	5,000 00	3,500 00	4,240 00	
Williamsport & North Branch, 4½s, 1931.....	7,000 00	4,550 00	7,000 00	
Total railroad bonds out of Maine.....	142,100 00			128,092 50
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903.....	9,000 00	9,000 00	9,000 00	
Berlin Mills Company, 5s, 1918.....	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	
Cumberland County Power & Light Co., 5s, 1942.....	5,000 00	5,000 00	4,875 00	
Eastern Manufacturing Co., Bangor, 5s, 1931.....	3,000 00	3,000 00	2,871 30	
Eastern Steamship Company, 5s, 1927.....	8,000 00	8,000 00	8,000 00	
Lewiston & Auburn Electric 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.....	480 00	480 00	280 00	
Orono Pulp & Paper Company, 5s, 1941.....	5,000 00	5,000 00	5,000 00	
Rumford Falls Power Co. 4½s, 1929.....	5,000 00	5,000 00	4,950 00	
State Loan Company, Portland, 4½s, 1945.....	5,000 00	5,000 00	4,825 00	
Total corporation bonds of Maine.....	66,480 00			65,726 30
Renneslaer Water Co., N. Y., 4½s, opt. 1905.....	500 00	500 00	500 00	500 00
<i>Corporation Stock Owned.</i>				
Market Square Building Ass'n, So. Paris.....	500 00	500 00	500 00	
Masonic Building Association, So. Paris.....	1,000 00	1,000 00	1,000 00	
Mt. Mica Building Association, So. Paris.....	1,000 00	1,000 00	1,000 00	
Norway Water Company.....	500 00	425 00	500 00	
Portland Electric Company, preferred.....	5,000 00	5,200 00	5,000 00	
Pythian Building Association, So. Paris.....	1,500 00	1,500 00	1,500 00	

SOUTH PARIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Richmond Water Works.....	2,800 00	2,800 00	2,000 00	
Sanborn Shoe Company, Norway.....	500 00	150 00	100 00	
Total corporation stock of Maine.....	12,600 00			11,600 00
Oconto City Water Supply Co., Wis....	12,400 00	11,160 00	9,300 00	
Renneslaer Water Company, N. Y.....	400 00	200 00	200 00	
Total corporation stock out of Maine.....	12,800 00			9,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	700 00	749 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	1,300 00	1,000 00	
First National Bank, Portland.....	2,700 00	3,024 00	2,700 00	
Manufacturers National Bank, Lewiston	1,000 00	1,050 00	1,000 00	
National Shoe & Leather Bank, Auburn	7,600 00	8,560 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			15,900 00
<i>Loans on Corporation Stock.</i>				
Chas. H. Howard Company, South Paris (endorsed)		4,600 00	4,600 00	
McWain Canning & Packing Company.....		125 00	125 00	
Norway Building Association.....		493 00	493 00	5,218 00
Loan on Norway Shoe Shop Company bonds.....		100 00	100 00	
Loan on Norway National Bank stock.....		200 00	200 00	
Loans on Paris Trust Company stock.....		425 00	425 00	
Loan to Trustees of Hebron Academy.....		5,000 00	5,000 00	
Loan to South Paris Village Corporation.....		500 00	500 00	
Loan on names.....		250 00	250 00	
Loans on life insurance policies.....		809 09	809 00	
Loan on South Paris Savings Bank books.....		300 00	300 00	
Loans on mortgages of real estate.....		77,591 71	77,591 71	85,175 71
Real estate investment.....		3,100 00	3,100 00	
Real estate foreclosure.....		3,200 00	3,200 00	6,300 00
Premium account.....		-	1,310 00	1,310 00
Cash on deposit.....		17,329 43	17,329 43	
Cash on hand.....		730 34	730 34	18,059 77
Unpaid accrued interest.....		5,227 15		464,792 28
Due depositors, earned dividend and accrued State tax.....		464,870 63		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		441,477 71		
		23,392 92		

THOMASTON SAVINGS BANK—THOMASTON.

June 3, 1913.

LEVI SEAVEY, President.

J. WALTER STROUT, Treasurer.

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

Organized March 1, 1870.

LIABILITIES.

Deposits	\$572,833 67
Reserve fund	35,000 00
Undivided profits.....	15,680 00
	\$623,514 57

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid	\$5,000 00	\$5,050 00	\$5,000 00	
Portland Water District, 4s, 1928.....	6,000 00	6,090 00	6,000 00	
Total public funds in Maine.....	11,000 00			\$11,000 00
County of Anne Arundel, Md., 5s, 1918, Bridge	5,000 00	5,200 00	5,000 00	
Athens, O., 5s, 1929, Funding	9,000 00	10,035 00	9,000 00	
Franklin, Ky., 4s, 1919, Refund.	10,000 00	9,950 00	10,000 00	
Madison, Ky., 4s, 1939, Refund.	6,000 00	5,910 00	6,000 00	
Somerset, Md., 4½s, 1913-18, Ref.	8,000 00	8,080 00	8,000 00	
Vernon, Mo., 4½s, 1918, Refund.	5,000 00	5,075 00	5,000 00	
Warren, Ky., 4s, 1929, Refund.	5,000 00	4,925 00	5,000 00	
Wyandotte, Kan., 4½s, 1930, Bdg.	10,000 00	10,150 00	10,000 00	
City of Joplin, Mo., 4s, opt. 1910, School District	10,000 00	10,000 00	10,000 00	
Kansas City, Kan., 5s, 1916, Int. Improvement	5,000 00	5,100 00	5,000 00	
Kansas City, Kan., 5s, 1927, Park Improvement	5,000 00	5,400 00	5,000 00	
Lexington, Ky., 4s, 1933, School District	5,000 00	4,925 00	5,000 00	
Newport, Ky., 5s, 1919, Street	2,000 00	2,090 00	2,000 00	
Owensboro, Ky., 4s, 1930, Street	10,000 00	9,850 00	10,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	5,000 00	4,950 00	5,000 00	
Superior, Wis., 4s 1924, Refund.	3,750 00	3,712 50	3,750 00	
Topeka, Kan., 4½s, 1930, Crematory	8,000 00	8,480 00	8,000 00	
Wichita, Kan., 5s, 1915, Int. Imp.	9,500 00	9,642 50	9,500 00	
Total public funds out of Maine.....	121,250 00			121,250 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	10,000 00	8,250 00	8,150 00	
Bangor Railway & Electric Co., 5s, 1935	11,000 00	11,110 00	11,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	10,000 00	10,000 00	10,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,100 00	10,000 00	
Sanford & Cape Porpoise, 5s, 1928.....	5,000 00	5,000 00	4,900 00	
Washington County, 3½s, opt. 1924.....	3,000 00	2,565 00	2,490 00	
Total railroad bonds of Maine.....	49,000 00			46,540 00
Aurora, Elgin & Chicago, 5s, 1941.....	10,000 00	10,100 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	10,000 00	10,450 00	10,000 00	
Boston & Worcester St., Mass., 4½s, 1923	5,000 00	4,900 00	5,000 00	
Bristol County Street, Mass., 5s, 1921.....	7,000 00	1,750 00	7,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,650 00	4,575 00	

THOMASTON SAVINGS BANK—Continued.

LIABILITIES.

<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 Co., 4-5s, 1927, Series A.	1,000 00	960 00	1,000 00	1,000 00
Chicago Railways Co., 4-5s, 1927, Series B.	4,000 00	3,520 00	4,000 00	
Chicago Railways Co., Pur. Money, 4-5s, 1927.	1,500 00	1,125 00	2,500 00	
Chicago Railways Co., Adj. Inc., 4s, 1927	1,900 00	1,045 00		
Chippewa Valley Ry., Light & Power Co., 5s, 1924.	5,000 00	5,000 00	4,950 00	
Dayton, Covington & Piqua Trac., 5s, 1922.	5,000 00	4,750 00	4,800 00	
Detroit Railway, Mich., 5s, 1924.	10,000 00	9,500 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	7,000 00	6,300 00	6,900 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00	5,000 00	4,850 00	
Elizabeth & Trenton, N. J., 5s, 1962.	5,000 00	5,000 00	4,900 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	5,000 00	5,000 00	
Ironwood & Bessemer Ry. & Lt., 5s, 1936	5,000 00	4,750 00	4,600 00	
Jackson & Battle Creek Trac., Mich., 5s, 1923.	5,000 00	5,000 00	4,810 00	
Lehigh & New York, 4s, 1945.	5,000 00	4,675 00	4,950 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 00	10,000 00	
Mason City & Fort Dodge, 4s, 1955.	5,000 00	4,600 00	4,050 00	
Montville Street, Conn., 5s, 1920.	5,000 00	5,150 00	5,000 00	
Norfolk Western St., Mass., 5s, opt. 1904	5,000 00	2,500 00	5,000 00	
Northern Pacific, Prior Lien, 4s, 1997.	12,000 00	12,000 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918	5,000 00	5,200 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.	10,000 00	10,200 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915.	7,000 00	5,950 00	6,300 00	
Rock Island Southern Railroad, 5s, 1947	11,000 00	9,900 00	10,560 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	880 00	900 00	
St. Lawrence & Adirondack, 5s, 1996.	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 & Indiana Traction, 5s, 1931.	3,000 00	3,000 00	2,910 00	
Toledo Terminal, 4s, 1957.	5,500 00	5,060 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	7,000 00	7,000 00	
Utica & Mohawk Valley, 4s, 1941.	5,000 00	5,000 00	5,000 00	
Wichita Railroad & Light Co., 5s, 1932.	5,000 00	5,000 00	4,950 00	
Williamsport & North Branch, 4s, 1931	10,000 00	6,500 00	10,000 00	
Youngstown & Ohio River, 5s, 1935.	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine.	276,900 00			268,880 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4s, 1921	500 00	500 00	500 00	
Bath & Brunswick Light & Power Co., 5s, 1930.	5,000 00	5,000 00	4,920 00	
Bath Water Supply Co., 5s, 1916.	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Co., 4s, 1924.	10,000 00	9,800 00	9,750 00	
Camden & Rockland Water Company, 4s, 1917.	3,000 00	3,000 00	3,000 00	
Central Maine Power Company, 5s, 1939	5,000 00	5,000 00	4,925 00	
Cumberland County Power & Light Co., 5s, 1942.	5,000 00	5,000 00	4,850 00	
Eastern Manufacturing Co., Bangor, 5s, 1930.	6,000 00	6,000 00	5,751 60	
Eastern Steamship Company, 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., 4s, 1921	4,000 00	4,000 00	3,980 00	
Rockland Water Company, 5s, 1919.	10,000 00	10,100 00	10,000 00	
Searsport Water Company, 5s, 1927.	3,000 00	3,000 00	2,970 00	

THOMASTON SAVINGS BANK—Concluded.

LIABILITIES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
State Loan Company, Portland, 4½s, 1945	5,000 00	5,000 00	4,825 00	
York Light & Heat Co., Biddeford, 4½s, 1920.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	15,000 00			80,371 60
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	10,000 00	5,000 00	4,850 00	
Portland Railroad.....	10,000 00	11,250 00	11,250 00	
Total railroad stock owned.....	20,000 00			16,100 00
<i>Corporation Stock Owned.</i>				
Mackay Companies, preferred.....	1,500 00	1,050 00	1,000 00	1,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	100 00	104 00	100 00	
First National Bank, Portland.....	3,000 00	3,360 00	3,000 00	
Georges National Bank, Thomaston.....	10,400 00	10,400 00	9,900 00	
Thomaston National Bank, Thomaston..	2,400 00	2,640 00	2,400 00	
Total national bank stock owned.....	15,900 00			15,400 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland.....	600 00	780 00	600 00	600 00
Loans on Portland & Rumford Falls Railroad bond..		90 00	90 00	
Loan on Georges National Bank, Thomaston, stock..		325 00	325 00	
Loans on mortgages of real estate.....		29,380 00	29,380 00	29,795 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.....		-	9,572 58	9,572 58
Cash on deposit.....		8,815 43	8,815 43	
Cash on hand.....		2,789 96	2,789 96	11,105 39
Unpaid accrued interest.....		6,742 45		623,514 57
Due depositors, earned dividend and accrued State tax.....		615,981 84		
		580,216 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		35,765 49		

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

May 19, 1913.

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

TRUSTEES—Samuel Knight, Walter D. Hatch, Harvey J. Given, Edward W. Wheeler,
Charles L. Bowker, Adelbert J. Hutchinson, Harry W. Varney.

Organized April 27, 1875.

LIABILITIES.

Deposits	\$522,284 52
Reserve fund	24,500 00
Undivided profits	12,757 81
	\$559,542 33

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Madison Village Corporation, 4s, 1928, Electric Light	\$5,000 00	\$5,000 00	\$5,000 00	
Brunswick & Topsham Water District, 4s, 1936	10,000 00	10,000 00	10,000 00	
Portland Water District, 4s, 1928	5,000 00	5,075 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	4,125 00	4,837 50	
Bangor & Aroostook, St. John River Ext. 5s, 1939	5,000 00	5,100 00	4,875 00	
Portland Railroad, 4s, 1916, (notes)	5,000 00	5,000 00	4,945 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,912 50	
Rockland, Thomaston & Camden St., 4s, 1921	10,000 00	9,800 00	9,450 00	
Somerset, 4s, 1955	5,000 00	4,875 00	4,800 00	
Total railroad bonds of Maine	35,000 00			33,820 00
Ashland, Light, Power & St., Wis., 5s, 1939	5,000 00	5,000 00	4,825 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,175 00	5,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	5,000 00	5,050 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923	5,000 00	4,900 00	5,000 00	
Chicago Railways, Pur. Money, 4-5s, 1927	1,500 00	1,125 00	1,500 00	
Chicago Railways Co., Adj. Inc. 4s, 1927	1,900 00	1,045 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	2,700 00	3,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00	5,000 00	4,900 00	
Iowa Central, 4s, 1951	5,000 00	3,250 00	4,875 00	
Lehigh & New York, 4s, 1945	3,000 00	2,805 00	2,970 00	
Long Island, North Shore Branch, 5s, 1932	5,000 00	5,300 00	5,000 00	
Omaha & Council Bluffs St., 5s, 1928	10,000 00	10,000 00	9,800 00	
Ottumwa Traction & Light Co., Ia., 5s, 1921	5,000 00	5,000 00	5,000 00	
St. Joseph Railway, Light, Heat & Power Co., 5s, 1937	5,000 00	5,000 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	5,000 00	4,250 00	4,175 00	
St. Louis & San Francisco, 4s, 1951	5,000 00	4,000 00	4,875 00	
Southern Indiana, 4s, 1951	10,000 00	8,500 00	9,400 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>
Wabash Pittsburg Terminal, 4s, 1954...	5,000 00	1,500 00	4,618 75	
Youngstown & Ohio River, 5s, 1935....	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine.....	104,400 00			101,301 25
<i>Corporation Bonds Owned.</i>				
Aroostook Construction Co., 5s, 1917...	5,000 00	5,000 00	4,887 50	
Bath & Brunswick Light & Power Co., 5s, 1930.	5,000 00	5,000 00	4,900 00	
Berlin Mills Co., (Me. & N. H.) 5s, 1930	10,000 00	10,000 00	9,725 00	
Central Maine Power Co., 5s, 1915(notes)	5,000 00	5,000 00	4,885 50	
Central Maine Power Co., 5s, 1939.....	5,000 00	5,000 00	4,950 00	
Cumberland County Power & Light Co., 5s, 1942.....	10,000 00	10,000 00	9,650 00	
Dover Gas Light Co., (Me. & N. H.) 5s, 1925.....	5,000 00	5,000 00	5,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1930.	5,000 00	5,000 00	4,793 00	
Hyde Windlass Co., Bath, 5s, 1924.....	5,000 00	5,000 00	4,900 00	
Kennebec Light & Heat Co., Augusta, 4s, 1925.....	5,000 00	5,000 00	4,850 00	
Lewiston & Auburn Elec. Lt. 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 & New Hampshire Granite Corporation, 5s, 1922.....	5,000 00	5,000 00	4,825 00	
Maine Steamship Company, Portland, 6s, 1926.....	3,000 00	3,300 00	3,000 00	
Mousam Water Company, Kennebec, 5s, 1915.....	5,000 00	5,000 00	5,000 00	
Northern Water Co., E. Millinocket, 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 Company, Brunswick, 5s, 1930	9,000 00	9,000 00	9,000 00	
Pejepscot Paper Co., Brunswick, 5s, 1925-9	15,000 00	15,000 00	14,850 00	
Portland Electric Company, 5s, 1926.....	10,000 00	10,000 00	9,850 00	
Public Works Co., Bangor, 5s, 1929.....	5,000 00	5,250 00	5,000 00	
Rockland Water Company, 5s, 1919.....	5,000 00	5,050 00	5,000 00	
Rumford Falls Power Co., 4s, 1945.....	5,000 00	4,900 00	4,800 00	
St. Croix Paper Co., 5s, 1928.....	5,000 00	5,000 00	4,800 00	
York Light & Heat Co., Biddeford, 5s, 1927.....	10,000 00	10,000 00	9,850 00	
Total corporation bonds owned.....	151,000 00			148,196 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	5,000 00	4,500 00	5,389 75	
Maine Central.....	10,000 00	11,000 00	10,000 00	
Portland & Ogdensburg.....	10,000 00	5,000 00	4,950 00	
Portland Railroad.....	5,000 00	5,625 00	5,000 00	
Portland & Rumford Falls.....	3,000 00	6,000 00	3,000 00	
Total railroad stock owned.....	33,000 00			28,339 75
Detroit & Mackinac, preferred.....	1,900 00	1,900 00	500 00	
Pennsylvania.....	5,500 00	6,875 00	5,500 00	
Total railroad stock out of Maine.....	7,400 00			6,000 00
<i>Corporation Stock Owned.</i>				
Pejepscot Paper Company, Brunswick...	5,000 00	5,000 00	4,900 00	
Portland Electric Co., preferred.....	5,000 00	5,200 00	5,000 00	
Total corporation stock owned.....	10,000 00			9,900 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford...	2,100 00	2,100 00	2,100 00	
First National Bank, Bath.....	3,000 00	3,000 00	3,000 00	

TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT
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, Brunswick.....	300 00	765 00	300 00	
First National Bank, Lewiston.....	2,700 00	3,510 00	2,700 00	
First National Bank, Portland.....	4,200 00	4,704 00	4,200 00	
National 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	260 00	200 00	
York National Bank, Saco.....	800 00	1,120 00	800 00	
Total national bank stock owned.....	23,800 00			23,800 00
<i>Other Bank Stock Owned.</i>				
Bath Trust Company.....	3,000 00	3,000 00	3,000 00	3,000 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
<i>Loans on National Bank Stock.</i>				
First National Bank, Bath.....		2,000 00	2,000 00	
Pejepscot National Bank, Brunswick.....		1,150 00	1,150 00	
Union National Bank, Brunswick.....		533 00	533 00	3,683 00
Loan on Brunswick Manufacturing Company bonds		4,000 00	4,000 00	
Loans on names.....		500 00	943 46	
Loans on mortgages of real estate.....		145,384 24	145,384 24	150,327 70
Real estate foreclosure.....		6,624 79	6,624 79	6,624 79
Premium account.....		-	11,823 75	11,823 75
Cash on deposit.....		3,221 57	3,221 57	
Cash on hand.....		504 52	504 52	3,723 09
Unpaid accrued interest.....		7,205 08		559,542 33
Due depositors, earned dividend and accrued State tax.....		560,357 20		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		525,923 52		
		34,433 68		

TREMONT SAVINGS BANK—TREMONT.

July 23, 1913.

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	\$81,601 15
Reserve fund	5,185 07
Undivided profits	3,365 25
	\$90,151 47

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Tremont, orders	\$707 36	\$707 36	\$707 36	\$707 36
<i>Railroad Bonds Owned.</i>				
Augusta, Winthrop & Gardiner, 5s, 1935.	2,000 00	1,900 00	2,000 00	
Bangor & Aroostook, 5s, 1943	1,000 00	1,080 00	1,000 00	
Bangor & Aroostook, 4s, 1951	7,000 00	5,775 00	6,760 00	
Bangor & Aroostook, Washington Ext., 5s, 1939	1,000 00	1,020 00	1,000 00	
Bangor Railway & Electric Co., 5s, 1935	3,500 00	3,535 00	3,500 00	
Boston & Maine, 4s, 1926	2,000 00	1,900 00	2,000 00	
Bridgton & Saco River, 4s, 1928	1,000 00	1,000 00	1,000 00	
Lime Rock, 4s, 1929	1,000 00	980 00	1,000 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	1,960 00	2,000 00	
Somerset, 4s, 1955	3,000 00	2,925 00	2,910 00	
Total railroad bonds of Maine	25,500 00			25,170 00
Ashland Light, Power & Street, 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 Electric Light Co., 4js, 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	
Cumberland County Power & Light Co., 5s, 1942	1,000 00	1,000 00	975 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	500 00	500 00	500 00	
Orono Pulp & Paper Co., 5s, 1941	4,000 00	4,000 00	4,000 00	
Rockland-Rockport Lime Company, 5s, 1920	500 00	500 00	500 00	
Southwest Harbor Water Company, 4s, 1922	1,500 00	1,470 00	1,500 00	
Standish Water & Construction Co., 4s, 1928	1,000 00	1,015 00	1,000 00	
Total corporation bonds owned	14,500 00			14,475 00
<i>Railroad Stock Owned.</i>				
Portland Railroad	1,500 00	1,687 50	1,500 00	1,500 00

TREMONT 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, Bar Harbor.....	400 00	600 00	400 00	400 00
<i>Other Bank Stock Owned.</i>				
Bar Harbor Banking & Trust Company..	500 00	1,700 00	500 00	500 00
<i>Loans to Municipalities.</i>				
Town of Southwest Harbor.....		2,000 00	2,000 00	
Tremont.....		1,500 00	1,500 00	3,500 00
Loan on McKinley Fish & Freezer Company stock..		1,400 00	1,400 00	
Loan on personal property.....		112 82	112 82	
Loans on names.....		3,416 25	3,416 25	
Loans on mortgages of real estate.....		29,762 39	29,762 39	34,691 46
Cash on deposit.....		2,822 15	2,822 15	
Cash on hand.....		395 50	395 50	3,217 65
Unpaid accrued interest.....		2,204 47		90,151 47
Due depositors, earned dividend and accrued State tax.....		92,868 44		
		83,158 66		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		9,709 78		

WATERVILLE SAVINGS BANK—WATERVILLE.

March 18, 1913.

CHRISTIAN KNAUFF, President. ALBERT F. DRUMMOND, Treasurer.

TRUSTEES—Christian Knauff, Josiah W. Bassett, Geo. K. Boutelle, Howard C. Morse, Frank E. Hammond, Edw. W. Heath, Horatio R. Dunham.

Organized May 4, 1869.

LIABILITIES.

Deposits.....	\$2,232,976 24
Reserve fund.....	121,610 00
Undivided profits.....	53,476 84
	\$2,408,063 08

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cumberland, 3½s, 1922, Ct. H.	\$15,000 00	\$14,550 00	\$14,661 00	
City of Auburn, 4s, 1930, Refunding....	10,000 00	10,150 00	10,000 00	
Augusta, 4s, 1937, Refunding....	10,000 00	10,200 00	10,000 00	
Bangor, 4s, 1931, Municipal....	5,000 00	5,075 00	5,000 00	
Belfast, 4s, 1918, Refunding....	5,000 00	5,025 00	5,000 00	
Biddeford, 4s, 1914, Refunding....	10,000 00	10,000 00	10,000 00	
Biddeford, 3½s, 1925, Refunding....	5,000 00	4,825 00	5,000 00	
Eastport, 4s, 1937, Refunding....	10,000 00	10,200 00	10,000 00	
Lewiston, 4s, 1927, Funding....	5,000 00	5,075 00	5,000 00	
Waterville, 4s, 1939, Refunding....	10,000 00	10,200 00	10,000 00	
Waterville, 3½s, 1925, Refunding....	10,000 00	9,650 00	10,000 00	
Town of Baileyville, 4½s, 1923-5, Funding	6,000 00	6,000 00	6,000 00	
Kennebunk, 4s, 1913-19, Electric Light	6,500 00	6,500 00	6,500 00	
Rangeley, 4s, 1919, Municipal....	5,000 00	5,000 00	5,000 00	
Rumford, 4s, 1932, Funding....	10,000 00	10,000 00	10,000 00	
Brunswick & Topsham Water District, 4s, 1936....	10,000 00	10,000 00	10,000 00	
Kennebec Water District, 3½s, 1925....	30,000 00	28,950 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	18,270 00	18,000 00	
Total public funds of Maine.....	190,500 00			\$188,561 00
County of Fayette, O., 4½s, 1917-18, Funding....	10,000 00	10,100 00	10,000 00	
Fulton, O., 4½s, 1914, Road Imp.	5,000 00	5,025 00	5,000 00	
Jefferson, Ind., 4s, 1918-19, Rds.	4,000 00	3,980 00	3,920 00	
King, Wash., 5s, 1928, Funding....	10,000 00	10,850 00	10,000 00	
King, Wash., 4½s, 1931, Harbor.	5,000 00	5,150 00	5,000 00	
Muskingum, O., 5s, 1913, Hall....	6,000 00	6,000 00	6,000 00	
Reno, Kan., 5s, opt. 1920, Ref.	4,000 00	4,180 00	4,000 00	
City of Alpena, Mich., 4s, 1934-5, Elec. Light	10,000 00	9,800 00	10,000 00	
Bellaire, O., 4½s, 1914, Water....	5,000 00	5,025 00	5,000 00	
Columbus, O., 4½s, 1914, Viaduct	1,000 00	1,005 00	1,000 00	
Findlay, O., 3½s, 1920-1, City Hall	5,000 00	4,800 00	5,000 00	
Ironton, O., 5s, 1915, Refunding	5,000 00	5,075 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, Sch.	5,000 00	4,900 00	5,000 00	
Lincoln, Neb., 5s, 1914, Refund.	5,000 00	5,025 00	5,000 00	
Los Angeles, Cal., 4½s, 1942, Elec. Light	5,000 00	5,200 00	5,000 00	
Madison, Wis., 4s, 1925, High School	5,000 00	4,950 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	2,150 00	2,000 00	
Newark, O., 5s, 1919, Refunding	6,000 00	6,330 00	6,000 00	
New York, N. Y., Reg. 4s, 1936, Municipal.....	10,000 00	9,800 00	10,000 00	
New York, N. Y., Reg. 4s, 1956, Municipal.....	5,000 00	4,875 00	5,000 00	
Omaha, Neb., 4½s, 1932, Park Renewal.....	10,000 00	10,500 00	10,000 00	
Owensboro, Ky., 4s, 1931, Water	5,000 00	4,925 00	5,000 00	
Paducah, Ky., 4½s, 1926, Ref.....	10,000 00	10,350 00	10,000 00	
Port Huron, Mich., 4s, 1932, Canal	10,000 00	9,850 00	10,000 00	
Sault Ste Marie, Mich., 4½s, 1928, Refunding.....	5,000 00	5,200 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	5,000 00	4,950 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sewer	10,000 00	10,250 00	10,000 00	
Seattle, Wash., 4½s, 1930, City Hall Site.....	5,000 00	5,150 00	5,000 00	
Spokane, Wash., 4½s, 1962, Park	10,000 00	10,500 00	10,000 00	
South Omaha, Neb., 4½s, opt. 1909, Refunding.....	5,000 00	5,000 00	5,000 00	
Toledo, O., 3½s, 1920, General St. Improvement.....	10,000 00	9,750 00	10,000 00	
Woonsocket, R. I., Reg. 3½s, 1931, Water, Refunding.....	5,000 00	4,600 00	5,000 00	
Yonkers, N. Y., Reg. 4½s, 1953, School.....	10,000 00	10,750 00	10,000 00	
Total public funds out of Maine.....	228,000 00			227,920 00
<i>Railroad Bonds Owned.</i>				
Aroostook, Northern, 5s, 1947.....	5,000 00	5,300 00	4,900 00	
Bangor & Aroostook, 5s, 1943.....	10,000 00	10,800 00	10,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	5,000 00	5,300 00	5,000 00	
Bangor & Aroostook, 4s, 1951.....	10,000 00	8,250 00	9,550 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,050 00	5,000 00	
Boston & Maine, 4½s, 1929.....	15,000 00	15,150 00	15,000 00	
Boston & Maine, 4s, 1926.....	5,000 00	4,750 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,175 00	5,000 00	
Maine Central, 4½s, 1917.....	5,000 00	5,025 00	5,000 00	
Portland Railroad, Consol. 3½s, opt. 1931	10,000 00	8,500 00	8,365 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	
Portland Terminal Co., 4s, 1961.....	25,000 00	25,000 00	22,937 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	5,000 00	5,550 00	5,000 00	
Somerset, 4s, 1955.....	35,000 00	34,125 00	33,800 00	
Washington County, 3½s, opt. 1924.....	20,000 00	17,100 00	18,075 00	
Total railroad bonds of Maine.....	173,000 00			165,537 00
Amesbury & Hampton St., Mass., 5s, 1919	5,000 00	5,000 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	20,000 00	19,600 00	19,512 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	5,200 00	5,000 00	
Cedar Rapids & Iowa City Railway & Light Co., 5s, 1923.....	5,000 00	4,850 00	4,950 00	
Central Branch, 4s, 1919.....	5,000 00	4,650 00	4,600 00	
Central Pacific, 4s, 1949.....	5,000 00	4,850 00	5,000 00	
Chicago, Hammond & Western, 6s, 1927	5,000 00	5,850 00	5,000 00	
Chicago Railways, 5s, 1927, Series A.....	3,000 00	2,880 00	2,475 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, 5s, 1927, Series B...	2,000 00	1,760 00	1,600 00	
Chicago Railways, Purchase Money, 4-5s, 1927.	1,575 00	1,181 25	1,000 00	
Chicago Railways, Adj. Income, 4s, 1927	1,908 33	1,049 58	1,000 00	
Chippewa Valley Ry., Light & Power Co., 5s, 1924.	5,000 00	5,000 00	4,925 00	
Cincinnati Northern, 4s, 1951	3,000 00	2,640 00	2,835 00	
Clearfield & Jefferson, 6s, 1927.	5,000 00	5,850 00	5,000 00	
Commonwealth Avenue St., Boston, 5s, 1916.	9,000 00	9,000 00	9,000 00	
Concord, Maynard & Hudson St., 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	4,500 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946.	5,000 00	4,300 00	4,300 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	4,750 00	5,000 00	
Duluth Street, Minn., 5s, 1930	8,000 00	8,080 00	8,000 00	
Gardner, Westminster & Fitchburg St., 5s, 1920.	10,000 00	10,000 00	10,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920.	11,000 00	11,055 00	11,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	10,000 00	9,500 00	10,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923.	7,000 00	7,000 00	6,980 00	
Greenfield & Turner's Falls St., 5s, 1923	5,000 00	5,000 00	4,975 00	
Hereford, 4s, 1930.	2,000 00	2,000 00	1,920 00	
Hoosac Tunnel & Wilmington, 5s, 1922.	5,000 00	4,500 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.	5,000 00	4,750 00	4,825 00	
Iowa Central, 4s, 1951.	10,000 00	6,500 00	7,650 00	
Lehigh & New York, 4s, 1945.	5,000 00	4,675 00	4,950 00	
Lowell, Lawrence & Haverhill St., Mass., 5s, opt.	1,000 00	1,040 00	1,000 00	
Lynn & Boston, Mass., 5s, 1924.	5,000 00	5,200 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	20,000 00	20,000 00	20,000 00	
Milford, Attleboro & Woonsocket Street, 5s, 1919.	20,000 00	20,000 00	19,966 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.	10,000 00	10,000 00	10,000 00	
Milford & Uxbridge St., 5s, 1918.	5,000 00	5,000 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.	5,000 00	5,125 00	5,000 00	
Missouri, Kansas & Oklahoma, 5s, 1942.	5,000 00	5,225 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	4,925 00	5,000 00	
New York, New Haven & Hartford, 3½s, 1954.	17,000 00	13,600 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	4,250 00	4,500 00	
Omaha & Council Bluffs Street, 5s, 1928	15,000 00	15,000 00	14,800 00	
Omaha & Council Bluffs Ry. & Bdg., 5s, 1928.	10,000 00	10,000 00	9,950 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	8,000 00	9,100 00	
Rutland, 4½s, 1941.	10,000 00	10,000 00	10,000 00	
Rutland Railway, Light & Power Co., 5s, opt. 1916.	5,000 00	5,000 00	4,750 00	
St. Lawrence & Adirondack, 5s, 1996.	5,000 00	5,600 00	5,000 00	
St. Louis, Iron Mountain & Southern, General Consol. Railway & Land Grant, 5s, 1931.	5,000 00	5,325 00	5,000 00	
St. Louis & San Francisco, 4s, 1951	5,000 00	4,000 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	
Sioux City Service Co., 5s, 1928.	5,000 00	5,000 00	4,850 00	
Southern Indiana, 4s, 1951.	15,000 00	12,750 00	12,725 00	
Southern Shore & Boston St., Mass., 5s, 1919	15,000 00	15,000 00	15,000 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,850 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>
Trenton Passenger, N. J., 6s, opt. 1928.	5,000 00	5,675 00	5,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923	12,000 00	12,000 00	11,990 00	
Wabash Pittsburgh Terminal, 4s, 1954.	5,000 00	1,500 00	1,650 00	
Wakefield & Stoneham St., Mass., 5s, 1915	9,000 00	9,000 00	9,000 00	
Warren, Brookfield & Spencer St., 5s, 1916	1,000 00	900 00	1,000 00	
Wisconsin Central, S. & D. Div. & Term., 4s, 1936.	10,000 00	9,000 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.	510,983 33			491,908 00
<i>Corporation Bonds Owned.</i>				
Belfast Water Company, 5s, 1927.	10,000 00	10,150 00	10,000 00	
Central Maine Power Co., Waterville, 5s, 1939.	5,000 00	5,000 00	4,925 00	
Dover Gas Light Co., Consol. 5s, 1925.	25,000 00	25,000 00	25,000 00	
Eastern Steamship Company, 5s, 1927.	25,000 00	25,000 00	24,825 00	
Kennebec Light & Heat Co., 4½s, 1925.	5,000 00	5,000 00	4,940 00	
Kennebunk Electric Light Co., 5s, 1930	5,000 00	5,000 00	4,750 00	
Lewiston & Auburn Electric Light Co., 5s, 1939.	20,000 00	20,000 00	19,750 00	
Newport Water Company, 4s, 1929.	5,500 00	5,390 00	5,500 00	
Portland Gas Light Company, 4s, 1936.	5,000 00	5,000 00	4,850 00	
Portland Lighting & Power Co., 4½s, 1921	23,000 00	23,000 00	22,940 00	
Portland Water Company, Reg. 4s, 1927	5,000 00	5,075 00	5,000 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 out of Maine.	161,500 00			160,105 00
Barnstable Water Co., Mass., 5s, 1931.	20,000 00	20,000 00	19,900 00	
Berlin Water Co., N. H., 5s, opt. 1902.	5,000 00	5,000 00	5,000 00	
Cottage City Water Co., 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	
Scituate Water Company, Mass., 5s, 1921	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine.	55,000 00			54,850 00
<i>Railroad Stock Owned.</i>				
European & North American.	10,000 00	13,000 00	10,000 00	10,000 00
Duluth-Superior Traction Company, pref.	2,000 00	1,400 00	1,500 00	
Duluth-Superior Traction Company, com.	500 00	375 00		
Total railroad stock out of Maine.	2,500 00			1,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.	5,100 00	5,100 00	5,100 00	
Canal National Bank, Portland.	4,000 00	4,280 00	4,000 00	
Casco National Bank, Portland.	2,000 00	2,080 00	2,000 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	3,900 00	3,000 00	
First National Bank, Portland.	1,200 00	1,344 00	1,200 00	
Messalonskee National Bank, Oakland	4,400 00	4,400 00	4,400 00	
National Shoe & Leather Bank, Auburn.	2,500 00	2,750 00	2,500 00	
Newcastle National Bank, Damariscotta	4,500 00	4,500 00	4,500 00	
People's National Bank, Waterville.	11,100 00	11,655 00	11,100 00	
Rockland National Bank, Rockland.	2,500 00	4,000 00	2,500 00	
Ticonic National Bank, Waterville.	3,700 00	4,625 00	3,470 00	
Total national bank stock owned.	46,800 00			46,570 00
<i>Loans on Railroad Bonds.</i>				
Atlantic Shore Line.		1,000 00	1,000 00	
Bangor & Aroostook.		2,250 00	2,250 00	

WATERVILLE SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Pere Marquette of Indiana	650 00	650 00	
South Shore & Boston Street	1,000 00	1,000 00	4,900 00
<i>Loans on Corporation Bonds.</i>			
Bennington Electric Company, Vt.	1,200 00	1,200 00	
Hoosick Falls Illuminating Company, Vt.	1,500 00	1,500 00	
Oakland Water Company	13,300 00	13,300 00	
Somerset & Kennebec Company, Fairfield	6,000 00	6,000 00	
Ticonic Foot Bridge Company, Waterville	7,000 00	7,000 00	
Utah Securities Corporation (notes)	1,000 00	1,000 00	30,000 00
<i>Loans on Corporation Stock.</i>			
American Locomotive Company, preferred	2,000 00	2,000 00	
Central Paper Company, Muskegon, Mich.	300 00	300 00	
Crex Carpet Company	700 00	700 00	
Hume-Newhall Company of Augusta	5,000 00	5,000 00	
Keyes Fibre Company, Fairfield	3,260 00	3,260 00	
Lockwood Company, Waterville	2,890 00	2,890 00	
Oakland Foundry & Machine Company	800 00	800 00	
Pullman Company, Chicago	4,500 00	4,500 00	
Pullman's Palace Car Company, Chicago	1,000 00	1,000 00	
United States Steel Corporation, preferred	2,000 00	2,000 00	22,390 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	16,200 00	16,200 00	17,000 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank	800 00	800 00	
Waterville Savings Bank	5,000 00	5,000 00	5,800 00
<i>Loans to Corporations.</i>			
Board of Trustees, Pleasant Street 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	1,700 00	1,700 00	
Good Will Home Association	6,000 00	6,000 00	
Kennebec Valley Campmeeting Association (endorsed) Maine Wesleyan Seminary & Women's College, Kents Hill	700 00	700 00	
	3,600 00	3,600 00	15,000 00
Loan on Kennebec Trust Company, Waterville, stock Loan to Kennebec Water District	400 00	400 00	
Loan on Waterville Loan & Building Association book Loans on life insurance policies	10,000 00	10,000 00	
	900 00	900 00	
	850 00	850 00	
Loans on personal property	3,675 00	3,675 00	
Loans on mortgages of real estate	822,984 34	822,984 00	838,809 00
Real estate investment	60,000 00	60,000 00	
Real estate foreclosure	23,539 50	23,539 50	
Vault and fixtures	3,000 00	3,000 00	86,539 50
Cash on deposit	35,644 24	35,644 24	
Cash on hand	5,029 34	5,029 34	40,673 58
Unpaid accrued interest	33,488 00		2,408,063 08
	2,459,039 91		
Due depositors, earned dividend and accrued State tax	2,268,801 24		
Estimated market value of resources above liability for deposits, earned dividend and State tax	190,238 67		

WISCASSET SAVINGS BANK—WISCASSET.

June 6, 1913.

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	292,393 06
Reserve fund	17,000 00
Undivided profits	37,286 31
	\$346,680 27

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Baileyville, 4½s, 1913-21, Fund	\$3,000 00	3,000 00	\$3,000 00	
Stonington, 4½s, 1929, Water...	4,000 00	4,120 00	4,000 00	
Total public funds of Maine.....	7,000 00			\$7,000 00
County of Alpena, Mich., 5s, 1932, Roads	4,000 00	4,460 00	4,000 00	4,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,125 00	4,247 00	
Bangor & Aroostook Piscataquis Div., 5s, 1943.....	5,000 00	5,300 00	5,000 00	
Bangor Railway & Electric Co., 5s, 1935	7,000 00	7,070 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			27,587 00
Brockton & Plymouth Street, 4½s, 1920	2,000 00	1,900 00	1,880 00	
Central Vermont, 4s, 1920.....	5,000 00	2,715 00	2,000 00	
Chicago, Terre Haute & Southeastern, 5s, 1960.....	5,000 00	4,700 00	4,600 00	
Copper Range, 5s, 1949.....	5,000 00	5,000 00	5,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	1,000 00	1,050 00	1,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	20,000 00	8,000 00	9,785 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00	5,000 00	4,900 00	
Flint & Pere Marquette, 6s, 1920.....	1,000 00	1,065 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.....	4,000 00	4,000 00	4,000 00	
Indiana, Columbus & Eastern Trac., 5s, 1926.....	10,000 00	9,500 00	9,270 00	
Iowa Central, 5s, 1938.....	1,000 00	1,000 00	750 00	
Kansas City, Clinton & Springfield, 5s, 1925.....	5,000 00	5,000 00	4,725 00	
Litchfield & Madison, 5s, 1934.....	10,000 00	9,250 00	9,695 00	
Marion Railway, Light & Power Co., 5s, 1924.....	5,000 00	5,000 00	4,875 00	
Ma. yland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 00	10,000 00	
Mason City & Fort Dodge, 4s, 1955.....	6,000 00	4,800 00	5,110 00	
New York, New Haven & Hartford, 6s, 1948.....	700 00	896 00	700 00	
Peoria & Eastern, 4s, 1990.....	1,000 00	450 00	-	
Pere Marquette, 4s, 1951.....	14,000 00	10,500 00	11,247 50	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	8,000 00	8,935 00	
Pittsburg & Shawmut, 5s, 1959.....	10,000 00	9,500 00	9,500 00	
Rochester, Syracuse & Eastern, 5s, 1545	5,000 00	4,250 00	4,312 50	
Rock Island Southern R. R., 5s, 1947..	15,000 00	13,500 00	14,500 00	
Rock Island Southern Railway, 5s, 1947..	8,500 00	6,800 00	7,397 00	

WISCASSET 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>
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	5,000 00	4,250 00	4,300 00	
Southern Indiana, 4s, 1951.....	7,000 00	5,950 00	5,900 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.....	3,000 00	2,700 00	2,730 00	
Toledo Terminal, 4s, 1957.....	10,000 00	9,200 00	9,675 00	
Wabash, Omaha Div., 3s, 1941.....	15,000 00	10,500 00	11,332 50	
Waterloo, Cedar Falls & Northern, 5s, 1940.....	9,000 00	8,280 00	8,335 00	
Western Maryland, 4s, 1952.....	6,000 00	5,100 00	5,520 00	
Williamsport & North Branch, 4s, 1931.....	10,000 00	6,500 00	7,547 50	
Total railroad bonds out of Maine.....	227,200 00			195,272 00
<i>Corporation Bonds Owned.</i>				
Cumberland County Power & Lt. Co., 5s, 1942.....	5,000 00	5,000 00	4,875 00	
Mallison Power Co., Gorham 5s, 1923.....	5,000 00	5,000 00	5,000 00	
Orono Pulp & Paper Co., 5s, 1941.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	15,000 00			14,875 00
<i>Railroad Stock Owned.</i>				
Central Vermont.....	240 00	19 20	-	
Iowa Central, preferred.....	1,300 00	325 00	260 00	
New York, New Haven & Hartford.....	2,800 00	3,780 00	4,225 00	
Northern Railroad, N. H.....	400 00	340 00	400 00	
Total railroad stock owned.....	4,740 00			4,885 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company.....	500 00	2,375 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 National Bank.....	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	875 00	500 00	500 00
<i>Loans to Municipalities.</i>				
County of Lincoln.....		6,500 00	6,500 00	
Town of Wiscasset.....		1,000 00	1,000 00	7,500 00
Loans on life insurance policies.....		603 50	603 50	
Loan on personal property.....		461 40	461 40	
Loans on mortgages of real estate.....		63,696 40	63,696 40	64,761 30
Real estate foreclosure.....		3,000 00	2,000 00	2,000 00
Cash on deposit.....		8,119 94	8,119 94	
Cash on hand.....		96 03	96 03	8,215 97
Unpaid accrued interest.....		4,934 63		346,680 27
Due depositors, earned dividend and accrued State tax.....		350,649 10		
		295,598 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		55,051 06		

YORK COUNTY SAVINGS BANK—BIDDEFORD.

March 26, 1913.

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	\$1,176,372 47
Reserve fund	12,000 00
Special reserve fund	53,047 75
Undivided profits	39,551 77
	\$1,280,971 99

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Atchison, Kan., 4s, 1929, Ref.	\$18,000 00	\$17,730 00	\$17,820 00	
City of New York, Reg. 3½s, 1919, Aqueduct	10,000 00	9,650 00	9,525 00	
New York, N. Y., Reg. 4s, 1956, Municipal	5,000 00	4,875 00	4,875 00	
Omaha, Neb., 4s, 1933, Paving	3,000 00	2,955 00	2,895 00	
Omaha, Neb., 4s, 1921, Sewer	4,000 00	3,960 00	3,920 00	
Total public funds out of Maine	40,000 00			\$39,035 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	25,000 00	20,825 00	20,485 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,050 00	5,000 00	
Biddeford & Saco, 4s, 1940	2,000 00	1,960 00	1,770 00	
Boston & Maine, 4½s, 1944	21,000 00	21,830 00	21,945 00	
Portland Railroad, 3½s, opt. 1931	1,000 00	850 00	835 00	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	5,000 00	4,500 00	
Somerset, 5s, 1917	10,000 00	10,200 00	10,450 00	
Somerset, 4s, 1955	5,000 00	4,875 00	4,500 00	
Total railroad bonds of Maine	74,000 00			69,485 00
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995	5,000 00	4,900 00	4,950 00	
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	1,000 00	880 00	990 00	
Auburn & Syracuse Electric, N. Y., 5s, opt. 1912	5,000 00	5,000 00	5,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1946	5,000 00	4,850 00	4,825 00	
Bloomington & Normal Ry. & Light Co., 5s, 1928	5,000 00	5,000 00	4,800 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	5,000 00	5,000 00	4,900 00	
Boston & Worcester St., Mass., 4½s, 1923	7,000 00	6,860 00	6,710 00	
Bristol County Street, Mass., 5s, 1921	14,000 00	3,500 00	7,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920	8,000 00	7,600 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	5,580 00	5,460 00	
Chicago Railways Co., Purchase Money, 4-5s, 1927	2,520 00	1,890 00	2,250 00	
Chicago Railways Co., Adj. Inc., 4s, 1927	3,053 33	1,679 33	1,750 00	
Chicago, Rock Island & Pacific, 4s, 1934	5,000 00	4,500 00	4,400 00	
Chicago, Terre Haute & Southeastern, 5s, 1960	5,000 00	4,700 00	4,850 00	
Citizens Electric, Newburyport, Mass., 5s, 1920	5,000 00	5,000 00	4,850 00	

YORK COUNTY SAVINGS BANK—Continued.

LIABILITIES.

<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	11,000 00	11,200 00	
Cleveland Terminal & Valley, 4s, 1935	2,000 00	1,860 00	1,840 00	
Columbus, Delaware & Marion, O., 5s, 1921	5,000 00	4,500 00	3,750 00	
Columbus, Newark & Zanesville, O., 5s, 1924	6,000 00	6,000 00	5,805 00	
Dayton, Covington & Piqua Traction, 5s, 1922	5,000 00	4,750 00	4,750 00	
Detroit, Toledo & Ironton, 4s, 1955	15,000 00	6,000 00	7,500 00	
Detroit & Toledo Shore Line, 4s, 1953	5,000 00	4,350 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	4,750 00	4,875 00	
Hereford, 4s, 1930	10,000 00	10,000 00	9,230 00	
Hutchinson & Southern, 5s, 1926	10,000 00	10,300 00	10,000 00	
Indiana, Columbus & Eastern Traction, 5s, 1926	10,000 00	9,500 00	8,800 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	9,500 00	9,500 00	
Iowa Central, 5s, 1938	12,000 00	12,000 00	12,180 00	
Jackson & Battle Creek Traction, 5s, 1923	5,000 00	5,000 00	5,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	5,000 00	5,000 00	4,650 00	
Kansas City & Pacific, 4s, 1990	5,000 00	4,500 00	4,500 00	
Lexington & Boston St., Mass., 4½s, 1920	5,000 00	4,900 00	4,700 00	
Litchfield & Madison, 5s, 1934	10,000 00	9,250 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 & Buzzards Bay, 4s, 1921	5,000 00	4,500 00	4,500 00	
Middlesex & Boston Street, 4½s, 1932	5,000 00	4,900 00	4,912 50	
Milford, Attleborough & Woonsocket, 5s, 1919	10,000 00	10,000 00	9,000 00	
Missouri, Kansas & Texas, 5s, 1944	12,000 00	12,000 00	12,240 00	
Missouri, Kansas & Texas, St. Louis Div., 4s, 2001	5,000 00	4,000 00	4,100 00	
New Bedford, Middleboro & Brockton St., 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	
Odensburg & Lake Champlain, 4s, 1948	10,000 00	8,500 00	8,100 00	
Old Colony Street, Mass., 4s, 1954	5,000 00	4,500 00	4,250 00	
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928	5,000 00	5,000 00	4,975 00	
Pere Marquette, 4s, 1951	7,000 00	5,250 00	5,740 00	
Rochester, Syracuse & Eastern, 5s, 1945	13,000 00	11,050 00	11,570 00	
Rockville, Broad Brook & East Windsor St., 5s, 1926	11,000 00	10,450 00	10,450 00	
Rutland, 4½s, 1941	10,000 00	10,000 00	9,750 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	8,500 00	8,500 00	
St. Paul & Northern Pacific, 6s, 1923	4,000 00	4,600 00	4,600 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,150 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, 4½s, 1957	10,000 00	9,200 00	9,100 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,750 00	5,825 00	
Union Electric, Dubuque, Ia., 5s, 1924	5,000 00	5,000 00	5,000 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,000 00	4,700 00	
Verdigris Valley, Independence & Western, 5s, 1926	11,000 00	11,000 00	11,000 00	
Wabash Pittsburgh Terminal, 4s, 1954	10,000 00	3,000 00	3,500 00	
Wabash Railroad, Omaha Division, 3½s, 1941	5,000 00	3,500 00	3,662 50	
Waterloo, Cedar Falls & Northern, 5s, 1940	5,000 00	4,600 00	4,750 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>
Western Maryland, 4s, 1952	10,000 00	8,500 00	8,500 00	
Wichita Railroad & Light Co., 5s, 1932	5,000 00	5,000 00	4,950 00	
Williamsport & North Branch, 4½s, 1931	3,000 00	1,950 00	2,700 00	
Youngstown & Ohio River, 5s, 1935	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine	495,573 33			446,620 00
<i>Corporation Bonds Owned.</i>				
Alfred Water Company, 5s, 1932	5,000 00	5,000 00	4,875 00	
Aroostook Construction Co., 5s, 1917	5,000 00	5,000 00	4,887 50	
Bangor Power Company, 4-4½s, 1931	4,000 00	3,800 00	2,981 25	
Bath & Brunswick Light & Power Co., 5s, 1930	5,000 00	5,000 00	4,900 00	
Berlin Mills Company, 5s, 1918	5,000 00	5,000 00	5,000 00	
Central Maine Power Company, 5s, 1939	5,000 00	5,000 00	4,925 00	
Cumberland County Power & Light Co., 5s, 1942	10,000 00	10,000 00	9,650 00	
Dover Gas Light Company, 5s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1932	5,000 00	5,000 00	4,778 50	
Eastern Steamship Company, 5s, 1927	10,000 00	10,000 00	9,800 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	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 Company, 4½s, 1929	10,000 00	10,000 00	9,700 00	
St. Croix Paper Company, 5s, 1922	4,000 00	4,000 00	3,915 00	
State Loan Company, Portland, 4s, 1945	5,000 00	5,000 00	4,825 00	
York Light & Heat Co., Biddeford, 5s, 1927	5,000 00	5,000 00	4,950 00	
Total corporation bonds of Maine	98,000 00			95,187 25
Barnstable Water Co., Mass., 5s, 1931	6,000 00	6,000 00	6,000 00	6,000 00
<i>Railroad Stock Owned.</i>				
Bangor Railway & Electric Co., common	2,500 00	1,250 00	—	
Kennebunk & Kennebunkport	3,000 00	3,450 00	3,000 00	
Portland Railroad	15,000 00	16,875 00	16,500 00	
Total railroad stock in Maine	20,500 00			19,500 00
Achison, Topeka & Santa Fe, preferred	3,300 00	3,382 50	3,316 50	
Minneapolis & St. Louis, preferred	200 00	100 00	605 00	
Minneapolis & St. Louis, common	1,800 00	450 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 Company, Saco	200 00	280 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	15,515 00	15,370 00	
Casco National Bank, Portland	6,500 00	6,760 00	6,695 00	
First National Bank, Biddeford	20,000 00	27,000 00	26,865 00	
First National Bank, Lewiston	2,600 00	3,380 00	3,250 00	
First National Bank, Portland	12,300 00	13,776 00	13,407 00	
Newcastle National Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
Ocean National Bank, Kennebunk	200 00	200 00	200 00	
York National Bank, Saco	2,700 00	3,780 00	3,396 00	
Total national bank stock of Maine	59,800 00			70,183 00
Merchants' National Bank, Portland, Ore.	2,500 00	3,000 00	3,000 00	
Southwest National Bank of Commerce, Kansas City, Mo.	10,000 00	19,000 00	12,500 00	
Total national bank stock out of Maine	12,500 00			15,500 00

YORK COUNTY SAVINGS BANK--Concluded.

RESOURCES.

<i>Loans on Railroad Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Santa Fe, preferred	3,000 00	3,000 00	
Boston & Maine	160 00	160 00	
Pennsylvania	1,000 00	1,000 00	4,160 00
<i>Loans on Corporation Stock.</i>			
Androscoggin Mills, Lewiston	600 00	600 00	
Hill Manufacturing Company, Lewiston	3,300 00	3,300 00	
International Telegraph Company	85 00	85 00	
Mousam Water Company, Kennebunk	640 00	640 00	
Niagara Fire Insurance Company, New York	600 00	600 00	
Pepperell Manufacturing Company, Biddeford	15,493 08	15,493 08	20,718 08
Loan on Duluth Street Railway bond	700 00	700 00	
Loan on Goodwin Trust Company, Biddeford, stock	2,000 00	2,000 00	
Loan on York County Savings Bank book	10 00	10 00	
Loans on mortgages of real estate	417,927 05	417,927 05	420,637 05
Real estate, foreclosure	2,112 50	2,112 50	2,112 50
Cash on deposit	15,510 89	15,510 89	
Cash on hand	3,101 72	3,101 72	18,612 61
Unpaid accrued interest	17,895 00		1,280,971 99
	1,314,903 07		
Due depositors, earned dividend and accrued State tax	1,200,452 97		
Estimated market value of resources above liability for deposits, earned dividend and State tax	114,450 10		

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1913

AROOSTOOK TRUST COMPANY—CARIBOU.

September 26, 1913.

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

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

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	50,000 00
Undivided profits	28,226 83
Savings deposits	86,730 88
Demand deposits	251,445 01
Certificates of deposit.....	125,135 93
Re-discounts	45,163 00
Bills payable	130,000 00
	<hr/>
	\$766,701 65

 RESOURCES.

Loans and discounts	\$401,853 23
Loans on mortgages of real estate.....	124,324 40
Overdrafts	179 91
Bonds and stocks	98,002 00
Real estate, furniture and fixtures.....	13,000 00
Due from other banks.....	2,345 33
Cash on deposit.....	112,252 74
Cash on hand.....	14,244 04
	<hr/>
	\$766,701 65

ARROSTOOK TRUST COMPANY—CARIBOU.

* WASHBURN BRANCH—WASHBURN.

(From sworn statement of Manager.)

September 26, 1913.

E. W. HIGGINS, Manager.

LIABILITIES.	
Savings deposits	\$4,565 21
Demand deposits	30,546 28
Certificates of deposit.....	640 50
Profits (gross)	1,181 31
	\$36,933 30
RESOURCES.	
Loans and discounts.....	\$23,885 84
Loans on mortgages of real estate.....	1,020 40
Overdrafts	178 12
Interest	102 17
Expenses	2,433 03
Due from other banks.....	1,263 20
Cash on deposit at home office.....	6,937 55
Cash on hand.....	1,112 99
	\$36,933 30

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

AUGUSTA TRUST COMPANY—AUGUSTA.

November 3, 1913.

GEORGE E. MACOMBER, Pres. FRANK E. SMITH, V. P., Sec'y & Treas.
 GUY P. GANNETT, Vice-President. HIRAM L. PISHON, Asst. Treas.

TRUSTEES—Edwin C. Burleigh, Geo. E. Macomber, W. H. Gannett,
 John R. Gould, 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, Joseph Williamson, Guy P. Gannett, Charles H. Clark,
 H. G. Barker, Walter H. Davis, W. D. Hutchins, E. E. Newbert, R. J.
 Noyes, Charles L. Andrews, Blaine S. Viles, L. A. Burleigh.

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

Organized January 29, 1894.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	101,533 79
Savings deposits	4,252,699 65
Demand deposits	1,007,306 63
Certificates of deposit.....	1,669 23
Trust department	91,115 22
Sinking funds for corporations.....	9,500 00
Due to other banks.....	16,837 89
Bills payable	122,200 00
	<hr/>
	\$5,802,862 41

 RESOURCES.

Loans and discounts.....	\$1,723,426 85
Loans on mortgages of real estate.....	541,188 34
Overdrafts	4,462 57
Bonds and stocks.....	3,036,543 24
Trust investments	91,115 22
Sinking funds investments.....	9,500 00
Real estate	84,988 37
Safe deposit, furniture and fixtures.....	28,000 00
Cash on deposit.....	183,071 98
Cash on hand.....	100,565 84
	<hr/>
	\$5,802,862 41

AUGUSTA TRUST COMPANY—AUGUSTA.

* MADISON BRANCH—MADISON.

(From sworn statement of Cashier.)

November 3, 1913.

K. C. GRAY, Cashier.

LIABILITIES.	
Savings deposits	\$815,554 01
Demand deposits	152,373 17
Undivided profits	89 65
	\$968,016 83
RESOURCES.	
Loans and discounts.....	\$119,275 79
Loans on mortgages of real estate.....	56,751 32
Overdrafts	279 53
Cash on deposit at home office.....	739,042 49
Cash on deposit in Boston.....	30,992 33
Cash on hand.....	21,675 37
	\$968,016 83

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

AUGUSTA TRUST COMPANY—AUGUSTA.

* WINTHROP BRANCH—WINTHROP.

(From sworn statement of Manager.)

November 3, 1913.

I. O. GAGE, Manager.

LIABILITIES.	
Savings deposits	\$605,002 67
Demand deposits	173,912 50
Undivided profits	64 47
	\$778,979 64
RESOURCES.	
Loans and discounts.....	\$96,014 61
Loans on mortgages of real estate.....	32,075 25
Overdrafts	1,130 50
Cash on deposit at home office.....	626,680 38
Cash on deposit in Boston.....	20,808 64
Cash on hand.....	2,270 26
	\$778,979 64

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

BAR HARBOR BANKING AND TRUST COMPANY—EDEN.

November 7, 1913.

L. B. DEASY, President. FRED C. LYNAM, Sec'y and Treas.

W. H. DAVIS, Vice-President. VERNON G. WASGATT, Asst. Treas.

TRUSTEES—L. B. Deasy, Fred C. Lynam, 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, Vernon G. Wasgatt, E. M. Lawrence.

Organized September 15, 1887.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	150,000 00
Undivided profits	30,945 63
Savings deposits	918,227 61
Demand deposits	689,892 61
Certificates of deposit.....	53,197 16
Trust department	6,500 00

 \$1,898,763 01

 RESOURCES.

Loans and discounts.....	\$949,509 60
Loans on mortgages of real estate.....	497,473 36
Overdrafts	2,673 09
Bonds and stocks.....	205,736 90
Trust investments	6,500 00
Real estate	4,000 00
Cash on deposit.....	188,921 68
Cash on hand	43,948 33

 \$1,898,763 01

BATH TRUST COMPANY—BATH.

October 24, 1913.

R. H. BAXTER, President. W. B. MUSSENDEN, Treasurer.
GARDINER G. DEERING, Vice-Pres. J. E. HUGHES, Asst. Treasurer

TRUSTEES—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, Miles M. Merry.

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

Organized October 23, 1902.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	24,272 87
Savings deposits	661,817 63
Demand deposits	346,486 23
Time certificates of deposit.....	85,766 86
Due to other banks.....	824 11
People's Safe Deposit & Savings Bank, Receiver's account..	83,397 92
	<hr/>
	\$1,327,565 62

 RESOURCES.

Loans and discounts	\$638 930 94
Loans on mortgages of real estate.....	11,400 00
Overdrafts	14 37
Bonds and stocks	571,167 46
Real estate investment.....	15,000 00
Cash on deposit	73,160 14
Cash on hand	17,892 71
	<hr/>
	\$1,327,565 62

DEXTER TRUST AND BANKING COMPANY—DEXTER.

October 30, 1913.

C. M. SAWYER, President. CLARENCE N. PIERCE, Asst. Treas.

S. M. LEIGHTON, Treasurer. F. D. DEARTH, Secretary.

DIRECTORS—C. M. Sawyer, S. S. Ireland, F. D. Dearth, A. A. Springall,
 H. 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
 Fred D. Jordan.

Organized February 8, 1911.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	14,811 50
Savings deposits	555,048 56
Demand deposits	136,281 88
	<hr/>
	\$781,141 94

 RESOURCES.

Loans and discounts	\$276,902 01
Loans on mortgages of real estate.....	70,494 01
Overdrafts	49 31
Bonds and stocks.....	356,035 80
Real estate	30,000 00
Furniture and fixtures.....	8,260 98
Due from other banks.....	46 65
Cash on deposit.....	32,355 25
Cash on hand.....	6,997 93
	<hr/>
	\$781,141 94

EASTERN TRUST AND BANKING COMPANY—BANGOR.

November 10, 1913.

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, Daniel McCann, Chas. S. Pearl, J. M. McNulty, Chas. H. Merrill.

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

Organized April 9, 1887.

 LIABILITIES.

Capital stock	\$175,000 00
Surplus	175,000 00
Undivided profits	367,134 76
Savings deposits	2,949,571 82
Demand deposits	1,702,420 69
Certificates of deposit.....	34,437 26
Due to other banks.....	6,983 46
Guaranteed mortgages	16,550 00
Bills payable	62,500 00
	<hr/>
	\$5,489,597 99

 RESOURCES.

Loans and discounts.....	\$2,335,722 09
Loans on mortgages of real estate.....	1,098,357 20
Overdrafts	3,289 98
Bonds and stocks	1,334,800 28
Real estate owned.....	310,386 50
Furniture and fixtures	2,145 90
Cash on deposit.....	277,481 73
Cash on hand.....	127,414 31
	<hr/>
	\$5,489,597 99

EASTERN TRUST AND BANKING COMPANY—BANGOR.

* DEXTER BRANCH—DEXTER.

(From sworn statement of Manager.)

November 10, 1913.

J. F. ATWOOD, Manager.

LIABILITIES.	
Savings deposits	\$128,833 48
Demand deposits	72,283 77
Certificates of deposit.....	1,011 31
Due to other banks.....	1,592 48
Undivided profits	185 83
	\$203,906 87
RESOURCES.	
Loans and discounts.....	\$93,211 71
Loans on mortgages of real estate.....	9,925 00
Overdrafts	117 95
Cash on deposit at home office.....	90,675 28
Cash on hand.....	9,976 93
	\$203,906 87

* 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 10, 1913.

C. W. DINSMORE, Manager.

LIABILITIES.	
Savings deposits	\$439,061 98
Demand deposits	275,153 49
Certificates of deposit.....	103 58
Due to other banks.....	296 38
Profits (gross)	712 24
	\$715,347 62

RESOURCES.	
Loans and discounts.....	\$198,515 79
Loans on mortgages of real estate.....	50,000 00
Overdrafts	1,197 63
Interest	481 39
Expense	555 51
Cash on deposit in home office.....	445,341 13
Cash on hand.....	19,256 17
	\$715,347 62

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

EASTERN TRUST AND BANKING COMPANY—BANGOR.

* OLD TOWN BRANCH—OLD TOWN.

(From sworn statement of Manager.)

November 10, 1913.

M. H. RICHARDSON, Manager.

LIABILITIES.	
Savings deposits	\$705,627 48
Demand deposits	267,200 25
Certificates of deposit.....	30 00
Undivided profits	1,437 93
	\$974,295 66
RESOURCES.	
Loans and discounts.....	\$201,742 69
Loans on mortgages of real estate.....	20,094 00
Overdrafts	1,024 80
Cash on deposit at home office.....	732,926 56
Cash on hand.....	18,507 61
	\$974,295 66

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

FIDELITY TRUST COMPANY—PORTLAND.

November 17, 1913.

CHARLES SUMNER COOK, President. WM. P. NORTON, Asst. Treas.
 FREDERICK O. CONANT, Vice-Pres. GEO. H. WEEKS, Secretary.
 ERNEST J. EDDY, Vice-Pres. & Treas. FRED'K L. VARNEY, Asst. Sec'y.
 THEODORE GOULD, Asst. Treasurer. JAMES B. CRIST, Trust Officer.
 C. EVERETT BOYNTON, Auditor.

DIRECTORS—Edville G. Abbott, Silas B. Adams, Fred E. Allen, Fred J. Allen, Arthur S. Bosworth, Nathan Clifford, Frederick O. Conant, Charles Sumner Cook, Walter G. Davis, Fred E. Eastman, Ernest J. Eddy, Bert M. Fernald, Leander W. Fobes, Geo. L. Gerrish, Louis B. Goodall, James C. Hamlen, Charles C. Harmon, Charles M. Hay, Justin M. Leavitt, Frank M. Low, Edwin H. Nickerson, Franklin C. Payson, Ernest A. Randall, Edward P. Ricker, J. Henry Rines, 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—Leander W. Fobes, Frederick O. Conant, Charles Sumner Cook, Ernest J. Eddy, William D. Sewall, Constant Southworth, Fred E. Eastman, Walter G. Davis.

Organized January 15, 1906.

LIABILITIES.

Capital stock	\$400,000 00
Surplus	400,000 00
Undivided profits	95,355 35
Savings deposits	4,605,610 36
Demand deposits	3,888,311 78
Time certificates of deposit.....	118,282 61
Demand certificates of deposit.....	223,613 72
Trust department	4,346,206 79
Sinking funds for corporations.....	1,129,472 13
Due to other banks.....	98,837 27
	\$15,305,690 01

RESOURCES.

Loans and discounts.....	\$5,757,193 33
Loans on mortgages of real estate.....	180,693 99
Overdrafts	264 06
Bonds and stocks.....	2,826,577 67
Trust investments	4,346,206 79
Sinking funds investments.....	1,129,472 13
Furniture and fixtures.....	10,000 00
Due from other banks.....	120,205 76
Cash on deposit.....	704,903 92
Cash on hand.....	230,172 36
	\$15,305,690 01

FORT KENT TRUST COMPANY—FORT KENT.

September 23, 1913.

CYRUS H. DICKEY, President. WM. H. CUNLIFFE, Vice-Pres.
GEO. R. BRADBURY, Treasurer.

TRUSTEE—Geo. V. Cunliffe, Cyrus H. Dickey,, Wm. H. Cunliffe, Chas.
E. Jones, Joseph Archambault, E. R. Michaud, John Mullen.

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

Organized March 27, 1903.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	33,000 00
Undivided profits	4,408 10
Savings deposits	100,620 89
Demand deposits	74,349 78
Re-discounts	91,399 61
	\$353,778 38

RESOURCES.

Loans and discounts.....	\$301,563 40
Loans on mortgages of real estate.....	24,539 52
Overdrafts	28 52
Bonds	1,850 00
Real estate investment.....	5,000 00
Real estate foreclosure.....	544 00
Furniture and fixtures.....	2,500 00
Due from other banks.....	1,819 93
Cash on deposit.....	9,794 65
Cash on hand.....	6,138 36
	\$353,778 38

FRONTIER TRUST COMPANY—FORT FAIRFIELD.

August 15, 1913.

HERBERT T. POWERS, President. 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.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	6,964 47
Savings deposits	125,767 35
Demand deposits	71,127 69
Certificates of deposit.....	10,738 53
Re-discounts	10,000 00
Bills payable	90,000 00
	<hr/>
	\$389,598 04

 RESOURCES.

Loans and discounts.....	\$276,164 17
Loans on mortgages of real estate.....	53,538 11
Overdrafts	441 59
Bonds and stocks.....	15,100 00
Real estate investment.....	25,000 00
Furniture and fixtures.....	3,000 00
Due from other banks.....	58 34
Cash on deposit.....	8,090 55
Cash on hand	8,205 28
	<hr/>
	\$389,598 04

GOODWIN TRUST COMPANY—BIDDEFORD.

February 11, 1913.

CHARLES E. GOODWIN, President. ERNEST A. GOODWIN, Treasurer.

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	3,500 00
Undivided profits	2,953 07
Savings deposits	63,048 45
	<hr/>
	\$94,501 52

RESOURCES.

Loans and discounts.....	\$24,598 00
Loans on mortgages of real estate.....	42,275 00
Bonds and stocks.....	16,295 00
Cash on deposit.....	9,543 84
Cash on hand	1,789 68
	<hr/>
	\$94,501 52

GUILFORD TRUST COMPANY—GUILFORD.

October 29, 1913.

H. W. DAVIS, President.

F. B. PEASE, Treasurer.

M. L. HUSSEY, Vice-Pres.

R. W. DAVIS, Secretary.

TRUSTEES—W. J. Lanigan, A. W. Chapin, M. L. Hussey, P. W. Knight, 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, J. E. French, C. S. Douglass, H. M. Shaw.

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

Organized April 6, 1906.

 LIABILITIES.

Capital stock	\$60,000 00
Surplus	15,000 00
Undivided profits	49,136 96
Savings deposits	478,811 82
Demand deposits	206,966 04
	<hr/>
	\$809,914 82

 RESOURCES.

Loans and discounts.....	\$445,466 95
Loans on mortgages of real estate.....	171,713 80
Overdrafts	413 40
Bonds and stocks.....	70,773 00
Real estate, furniture and fixtures.....	13,871 73
Cash on deposit.....	91,451 55
Cash on hand.....	16,224 39
	<hr/>
	\$809,914 82

GUILFORD TRUST COMPANY—GUILFORD.

* GREENVILLE BRANCH—GREENVILLE.

(From sworn statement of Manager.)

October 29, 1913.

E. W. VAUGHAN, Manager.

LIABILITIES.	
Savings deposits	\$127,732 13
Demand deposits	80,912 05
Undivided profits	11,682 73
	\$220,326 91
RESOURCES.	
Loans and discounts	\$152,004 33
Loans on mortgages of real estate.....	24,836 23
Overdrafts	264 83
Furniture and fixtures.....	1,150 00
Cash on deposit at home office.....	3,711 16
Cash on deposit in Boston.....	4,546 88
Cash on deposit in Bangor.....	24,298 11
Cash on hand.....	9,515 37
	\$220,326 91

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

HALLOWELL TRUST AND BANKING COMPANY—
HALLOWELL.

March 4, 1913.

JOSEPH F. BODWELL, President. J. W. CHURCH, Vice-President.
FRANK S. WINGATE, Vice-President. W. H. PERRY, Sec'y and Treas.
CLARENCE H. SHEPHERD, Assistant Treasurer.

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

Organized March 22, 1910.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	3,748 44
Savings deposits	114,721 84
Demand deposits	101,031 21
	\$282,001 49

RESOURCES.

Loans and discounts.....	\$124,276 24
Loans on mortgages of real estate.....	27,290 00
Overdrafts	203 17
Bonds and stocks.....	94,076 25
Real estate	6,600 00
Furniture and fixtures.....	891 04
Due from other banks.....	2,073 03
Cash on deposit.....	17,086 52
Cash on hand.....	9,505 24
	\$282,001 49

HOULTON TRUST COMPANY—HOULTON.

August 29, 1913.

WM. A. MARTIN, President. THOMAS P. PUTNAM, Treasurer.
 JAMES K. PLUMMER, Vice-Pres. E. MURRAY BURTT, Asst. Treas.

TRUSTEES—William A. Martin, James K. Plummer, Ora Gilpatrick,
 Beecher Putnam, Harrison O. Hussey, Thomas P. Putnam, Samuel Lane,
 Edwin L. Vail, George A. Gorham, Hjalmar Edblad, Elmer E. Milliken,
 Delmont E. Emerson.

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

Organized December 4, 1905.

 LIABILITIES.

Capital stock	\$90,400 00
Surplus	28,421 00
Undivided profits	26,798 82
Savings deposits	526,185 06
Demand deposits	205,089 74
Certificates of deposit.....	43,060 17
Trust department	9,902 01
Bills payable	30,000 00
	<hr/>
	\$959,857 10

 RESOURCES.

Loans and discounts.....	\$467,789 36
Loans on mortgages of real estate.....	402,509 30
Overdrafts	27 22
Bonds and stocks.....	39,740 00
Trust investments	9,902 01
Vaults, furniture and fixtures.....	3,000 00
Due from other banks.....	1,802 06
Cash on deposit.....	8,536 31
Cash on hand.....	26,550 84
	<hr/>
	\$959,857 10

INTERNATIONAL TRUST AND BANKING COMPANY—
CALAIS.

August 27, 1913.

GEO. A. CURRAN, President. RALPH A. MACDONALD, Treasurer.

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

Organized September 19, 1903.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	15,232 97
Savings deposits	243,591 76
Demand deposits	167,574 97
Certificates of deposit.....	144 02
	<hr/>
	\$489,043 72

RESOURCES.

Loans and discounts.....	\$333,208 76
Loans on mortgages of real estate.....	1,650 00
Overdrafts	7,157 69
Bonds	76,617 75
Real estate	11,500 00
Furniture and fixtures.....	1,014 76
Cash on deposit.....	30,123 96
Cash on hand.....	27,770 80
	<hr/>
	\$489,043 72

KENDUSKEAG TRUST COMPANY—BANGOR.

September 16, 1913.

CHARLES D. STANFORD, President. GEO. A. SAFFORD, 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. Pierce, 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, J. J. Porter, J. G. Dunning, W. S. Higgins, John E. Liggett, Geo. H. Nutter.

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

Organized March 1, 1906.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	78,299 32
Savings deposits	731,240 68
Demand deposits	534,036 39
Due to other banks.....	491 85
Bills payable	222,000 00
	<hr/>
	\$1,716,068 24

 RESOURCES.

Loans and discounts.....	\$707,740 11
Loans on mortgages of real estate.....	265,508 15
Overdrafts	1,326 40
Bonds and stocks.....	580,819 34
Real estate	16,250 00
Furniture and fixtures.....	2,481 20
Cash on deposit.....	112,537 84
Cash on hand	29,405 20
	<hr/>
	\$1,716,068 24

KENDUSKEAG TRUST COMPANY—BANGOR

* NEWPORT BRANCH—NEWPORT.

(From sworn statement of Manager.)

September 16, 1913.

FRANK R. WIGGIN, Manager.

LIABILITIES.	
Savings deposits	\$113,727 09
Demand deposits	50,387 52
Undivided profits	3,187 05
	\$167,301 66
RESOURCES.	
Loans and discounts.....	\$108,017 25
Loans on mortgages of real estate.....	21,930 00
Overdrafts	416 30
Cash on deposit at home office.....	24,098 20
Cash on deposit in Boston.....	7,836 23
Cash on hand.....	5,003 68
	\$167,301 66

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

KENNEBEC TRUST COMPANY—WATERVILLE.

November 5, 1913.

CARROLL N. PERKINS, President. HASCALL S. HALL, Treasurer.
 J. L. DEAN, Vice-President. CHAS. W. VIGUE, Asst. Treas.

TRUSTEES—L. H. Soper, C. B. Kelleher, Arthur Daviau, Carroll N. Perkins, E. C. Wardwell, E. D. Noyes, Nat. H. Barrows, Robert L. Proctor, Hascall S. Hall, F. J. Arnold, J. L. Dean, M. L. Keyes, Herbert E. Foster, E. R. Jones, James McDougal, R. J. Noyes, Joseph Williamson, W. A. Hagar, H. G. Hodgkins, L. O. Tebbetts, C. F. Johnson, W. C. Atkins, C. M. Richardson, Sumner Rowe, George W. Bates, John O. Day, John H. McIlroy.

EXECUTIVE BOARD—F. J. Arnold, N. H. Barrows, Arthur Daviau, E. R. Jones, E. D. Noyes, Carroll N. Perkins, J. L. Dean, Hascall S. Hall.

Organized April 3, 1912.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	4,753 61
Savings deposits	213,100 41
Demand deposits	307,116 00
	<hr/>
	\$674,970 02

 RESOURCES.

Loans and discounts.....	\$400,967 96
Loans on mortgages of real estate.....	50,042 80
Overdrafts	440 68
Bonds and stocks.....	139,651 70
Vault and fixtures.....	10,000 00
Cash on deposit.....	53,869 13
Cash on hand.....	19,997 75
	<hr/>
	\$674,970 02

KINEO TRUST COMPANY—DOVER.

July 17, 1913.

J. F. HUGHES, President.

G. L. ARNOLD, Treasurer.

C. C. HALL, Vice-President.

R. W. EMERSON, Asst. Treasurer.

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

EXECUTIVE BOARD—C. C. Hall, L. P. Evans, J. F. Hughes, G. L. Arnold, E. J. Mayo.

Organized October 18, 1905.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	68,104 90
Savings deposits	444,039 81
Demand deposits	353,834 66
Certificates of deposit.....	51,495 05
Bills payable	25,000 00
	<hr/>
	\$1,017,474 42

 RESOURCES.

Loans and discounts.....	\$348,925 56
Loans on mortgages of real estate.....	247,785 27
Overdrafts	2,445 26
Bonds and stocks.....	304,336 39
Real estate	13,764 79
Furniture and fixtures.....	9,814 10
Cash on deposit.....	56,242 58
Cash on hand.....	34,160 47
	<hr/>
	\$1,017,474 42

KINEO TRUST COMPANY—DOVER.

* MILO BRANCH—MILO.

(From sworn statement of Manager.)

July 17, 1913.

WM. P. NEWMAN, Manager.

LIABILITIES.	
Savings deposits	\$211,968 91
Demand deposits	89,583 75
Certificates of deposit.....	10,896 05
Undivided profits	6,417 99
	\$318,865 70
RESOURCES.	
Loans and discounts.....	\$55,641 62
Loans on mortgages of real estate.....	117,706 09
Overdrafts	255 09
Cash on deposit in home office.....	133,811 83
Cash on hand.....	11,451 07
	\$318,865 70

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

LEWISTON TRUST COMPANY—LEWISTON.

November 25, 1913.

HARRY STETSON, President. GEO. W. LANE, JR., Treasurer.

JOHN D. CLIFFORD, Vice-Pres. GEO. J. WALLINGFORD, Asst. Treas.

DIRECTORS—Harry Stetson, John 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.

 LIABILITIES.

Capital stock	\$75,000 00
Surplus	55,000 00
Undivided profits	26,524 89
Savings deposits	1,867 339 42
Demand deposits	357,989 45
Certificates of deposit.....	6,175 00
	<hr/>
	\$2,388,028 76

 RESOURCES.

Loans and discounts.....	\$923,805 30
Loans on mortgages of real estate.....	428,736 58
Overdrafts	37 46
Bonds and stocks.....	887,137 69
Building, vaults and furniture.....	40,700 00
Cash on deposit.....	49,091 49
Cash on hand.....	58,470 24
	<hr/>
	\$2,388,028 76

LEWISTON TRUST COMPANY—LEWISTON.

* FREEPORT BRANCH—FREEPORT.

(From sworn statement of Manager.)

November 25, 1913.

ROBERT E. RANDALL, Manager.

LIABILITIES.	
Savings deposits	\$164,036 51
Demand deposits	44,715 58
	\$208,752 09
RESOURCES.	
Cash on deposit at home office.....	\$208,110 80
Cash on hand.....	2,641 29
	\$208,752 09

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

LEWISTON TRUST COMPANY—LEWISTON.

* LISBON FALLS BRANCH—LISBON FALLS.

(From sworn statement of Manager.)

November 25, 1913.

HENRY E. COOLIDGE, Manager.

LIABILITIES.	
Savings deposits	\$379,116 59
Demand deposits	47,184 00
	\$426,300 59
RESOURCES.	
Cash on deposit at office.....	\$422,360 42
Cash on hand.....	3,940 17
	\$426,300 59

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

LEWISTON TRUST COMPANY—LEWISTON.

* MECHANIC FALLS BRANCH—MECHANIC FALLS.

(From sworn statement of Manager.)

November 25, 1913.

C. M. HUTCHINS, Manager.

LIABILITIES.	
Savings deposits	\$280,872 33
Demand deposits	46,988 89
	\$327,861 22
RESOURCES.	
Overdrafts	\$1 45
Expense	39 47
Cash on deposit at home office.....	320,700 46
Cash on hand.....	7,119 84
	\$327,861 22

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

LINCOLN TRUST COMPANY—LINCOLN.

November 13, 1913.

EDWARD B. DRAPER, President. SAMUEL H. CLAY, Vice-President.

FRANK R. LINTON, Treasurer.

DIRECTORS—Frank R. Linton, Samuel H. Clay, John W. Stoble, George S. Ranney, William R. Hunnewell, Edward B. Draper, John E. Clark.

Organized April 16, 1913.

LIABILITIES.

Capital stock	\$25,000 00
Profits (gross)	1,873 45
Savings deposits	18,696 72
Demand deposits	64,961 82
Bills payable	8,000 00
	\$118,531 99

RESOURCES.

Loans and discounts.....	\$63,434 84
Loans on mortgages of real estate.....	7,775 00
Bonds and stocks.....	13,460 00
Real estate	5,152 67
Furniture and fixtures.....	2,987 76
Interest	493 63
Expense	3,009 01
Cash on deposit.....	18,874 74
Cash on hand.....	3,344 34
	\$118,531 99

LIVERMORE FALLS TRUST AND BANKING COMPANY—
LIVERMORE FALLS.

October 8, 1913.

S. H. NILES, President. C. H. STURTEVANT, Treasurer.
H. D. PARKER, Vice-Pres. CHAS. H. BRADFORD, Asst. Treasurer.
GEORGE CHANDLER, Secretary.

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

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	12,969 16
Savings deposits	750,405 06
Demand deposits	136,125 21
Certificates of deposit.....	33,122 31
	<hr/>
	\$1,007,621 74

RESOURCES.

Loans and discounts.....	\$239,752 07
Loans on mortgages of real estate.....	207,697 13
Overdrafts	189 20
Bonds and stocks.....	429,586 25
Real estate	71,129 38
Cash on deposit.....	50,329 32
Cash on hand.....	8,938 39
	<hr/>
	\$1,007,621 74

LUBEC TRUST AND BANKING COMPANY—LUBEC.

August 26, 1913.

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, J. C. Pike.

Organized August 8, 1908.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	16,000 00
Undivided profits	2,793 39
Savings deposits	22,865 25
Demand deposits	123,979 32
Certificates of deposit.....	41,710 37
Bills payable	20,000 00
	<hr/>
	\$252,348 33

 RESOURCES.

Loans and discounts.....	\$82,099 74
Loans on mortgages of real estate.....	20,385 36
Overdrafts	53 47
Bonds	118,474 38
Real estate	7,500 00
Furniture and fixtures.....	3,000 00
Due from other banks.....	187 01
Cash on deposit.....	10,825 90
Cash on hand.....	9,822 47
	<hr/>
	\$252,348 33

MACHIAS BANKING COMPANY—MACHIAS.

August 25, 1913.

CHAS. D. CROSBY, President. P. H. LONGFELLOW, Vice-President.
RALPH W. ALBEE, Treasurer.

DIRECTORS—P. H. Longfellow, Deola C. Getchell, Chas. D. Crosby,
John H. Rice, Chas. W. Dinsmore.

Organized June 22, 1901.

LIABILITIES.	
Capital stock	\$30,000 00
Surplus	10,500 00
Undivided profits	9,185 57
Demand deposits	4,123 30
	\$53,808 87
RESOURCES.	
Loans and discounts.....	\$18,372 79
Loans on mortgages of real estate.....	1,625 00
Bonds	6,920 00
Cash on deposit.....	26,891 08
	\$53,808 87

MAINE TRUST AND BANKING COMPANY—GARDINER.

July 3, 1913.

WESTON LEWIS, President. N. C. BARSTOW, Vice-Pres.
 JOSIAH S. MAXCY, Vice-President. ROBERT W. PERKINS, Sec'y.
 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.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	6,018 37
Savings deposits	815,796 53
Demand deposits	177,427 18
Certificates of deposit.....	52,050 00
Trust department	89,411 77
Bills payable	25,000 00
	<hr/>
	\$1,365,703 85

 RESOURCES.

Loans and discounts.....	\$209,231 93
Loans on mortgages of real estate.....	62,588 67
Overdrafts	1,646 07
Bonds and stocks.....	910,909 37
Trust investments	89,411 77
Furniture and fixtures.....	7,750 00
Cash on deposit.....	76,243 63
Cash on hand.....	7,922 41
	<hr/>
	\$1,365,703 85

MARS HILL TRUST COMPANY—MARS HILL.

August 14, 1913.

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, W. W. White, C. S.
Hussey, A. Sylvester, J. H. Farley, H. J. Bridges, J. E. York, R. J. Kimball.

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

Organized February 19, 1907.

LIABILITIES.

Capital stock	\$35,000 00
Surplus	12,000 00
Undivided profits	2,465 61
Savings deposits	57,246 33
Demand deposits	56,175 09
Re-discounts	45,965 40
	<hr/>
	\$208,852 43

RESOURCES.

Loans and discounts.....	\$107,661 30
Loans on mortgages of real estate.....	80,453 76
Overdrafts	65 90
Real estate	6,000 00
Furniture and fixtures.....	2,500 00
Due from other banks.....	664 64
Cash on deposit.....	4,224 97
Cash on hand.....	7,281 96
	<hr/>
	\$208,852 43

MERCANTILE TRUST COMPANY—PORTLAND.

November 4, 1913.

EDW. B. WINSLOW, Pres. HUTSON B. SAUNDERS, Treas. and Sec'y.

DIRECTORS—A. S. Hinds, Frederick N. Dow, Hutson B. Saunders, Thomas P. Shaw, E. E. Hoit, S. C. Gordon, Adam P. Leighton, Henry F. Merrill, Ammi Whitney, Edward B. Winslow, John F. Liscomb, Chester H. Pease, William M. Nash, Edward W. Cox, Sydney B. Larrabee, Mervin W. Clark, Lyman A. Cousens, Oakley W. Curtis, Eleazer W. Clark.

EXECUTIVE BOARD—Edward B. Winslow, Hutson B. Saunders, Seth C. Gordon, Edward W. Cox, Eleazer W. Clark.

Organized May 2, 1898.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	77,732 41
Savings deposits	664,536 20
Demand deposits	443,830 39
Time certificates of deposit.....	94,939 23
Demand certificates of deposit.....	183 34
Sinking funds for corporations.....	95,562 50
Trust department	6,266 70
Due to other banks.....	3,182 13
Bills payable	50,000 00
	<hr/>
	\$1,586,232 90

 RESOURCES.

Loans and discounts.....	\$586,389 80
Loans on mortgages of real estate.....	101,405 00
Overdrafts	4 24
Bonds and stocks	677,124 90
Sinking funds investments.....	95,562 50
Furniture and fixtures.....	1,000 00
Cash on deposit.....	101,288 90
Cash on hand.....	23,457 56
	<hr/>
	\$1,586,232 90

MERCHANTS' TRUST AND BANKING COMPANY—
PRESQUE ISLE.

September 25, 1913.

FRED D. JORDAN, President.

ALBERT A. JOY, Treasurer.

CHAS. W. SPEAR, Vice-Pres.

R. J. SMITH, Secretary.

TRUSTEES—A. M. Smith, R. J. Smith, Chas. W. Spear, M. C. Smith,
C. E. Cayting, C. H. Richardson, Benj. Franklin, Fred D. Jordan.

EXECUTIVE BOARD—A. M. Smith, R. J. Smith, M. C. Smith, Benj.
Franklin, F. D. Jordan.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	20,000 00
Undivided profits	11,642 44
Savings deposits	78,912 69
Demand deposits	154,782 13
Certificates of deposit.....	1,875 00
Bills payable	30,000 00
	\$347,212 26

RESOURCES.

Loans and discounts.....	\$241,303 31
Loans on mortgages of real estate.....	42,755 98
Overdrafts	117 97
Bonds and stocks	22,257 15
Real estate	7,601 13
Furniture and fixtures.....	1,000 00
Due from other banks.....	2,239 13
Cash on deposit.....	15,589 90
Cash on hand.....	14,347 69
	\$347,212 26

MERRILL TRUST COMPANY—BANGOR.

October 14, 1913.

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, J. M. McNulty, E. T. Savage, Chas. J. Dunn, J. A. Dunning.

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	200,000 00
Undivided profits	50,569 41
Savings deposits	355,153 94
Demand deposits	1,839,659 94
Certificates of deposit.....	19,726 54
Sinking funds for corporations.....	20,483 82
Bills payable	185,000 00
	\$2,870 593 65

RESOURCES.

Loans and discounts.....	\$1,404,105 77
Loans on mortgages of real estate.....	425,787 12
Overdrafts	5,993 13
Bonds and stocks.....	637,122 65
Sinking funds investments.....	20,483 82
Real estate, furniture and fixtures.....	78,098 49
Safe deposit vaults.....	20,000 00
Due from other banks.....	3,864 99
Cash on deposit.....	181,321 58
Cash on hand.....	93,816 10
	\$2,870 593 65

MILLINOCKET TRUST COMPANY—MILLINOCKET.

August 13, 1913.

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

W. H. SEAVER, JR., Treasurer.

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

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

Organized December 20, 1906.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	18,000 00
Undivided profits	4,626 64
Savings deposits	149,764 50
Demand deposits	128,881 77
Certificates of deposit.....	1,000 00
Bills payable	25,000 00
	<hr/>
	\$352,272 91

 RESOURCES.

Loans and discounts.....	\$199,050 83
Loans on mortgages of real estate.....	62,184 27
Overdrafts	602 88
Bonds and stocks.....	41,275 00
Real estate investment.....	21,250 00
Furniture and fixtures.....	1,000 00
Cash on deposit.....	10,138 74
Cash on hand.....	16,771 19
	<hr/>
	\$352,272 91

MOUSAM RIVER TRUST COMPANY—SANFORD.

October 23, 1913.

GEORGE W. HANSON, President. CHARLES H. HANSON, Treasurer.

DIRECTORS—George W. Hanson, Winslow L. Moulton, Samuel J. Nowell, Moses H. Goodwin, Alfred Lemelin, Charles H. Pierce, Howard Frost, Hugh E. Gile, Edward D. Morgan, Charles H. Hanson.

EXECUTIVE BOARD—George W. Hanson, Winslow L. Moulton, Samuel J. Nowell, Howard Frost, Charles H. Hanson.

Organized January 16, 1913.

 LIABILITIES.

Capital stock	\$75,000 00
Profits (gross)	4,418 85
Savings deposits	16,909 52
Demand deposits	10,824 83
Due to other banks.....	1,130 21
Re-discounts	26,000 00
Bills payable	4,500 00
	<hr/>
	\$138,783 41

 RESOURCES.

Loans and discounts.....	\$97,208 19
Loans on mortgages of real estate.....	2,321 20
Overdrafts	353 22
Bonds and stocks.....	3,963 37
Real estate, furniture and fixtures.....	19,274 68
Expense	4,038 06
Due from other banks.....	6 58
Cash on deposit.....	3,838 55
Cash on hand.....	2,566 44
Other resources	5,213 12
	<hr/>
	\$138,783 41

OLD TOWN TRUST COMPANY—OLD TOWN.

October 16, 1913.

WALTER E. HELLENBRAND, Pres. FRANK S. BENSON, Treas. & Sec'y.

DIRECTORS—Robert J. Aley, S. J. Bussell, David Carr, C. J. Dunn, J. H. Hickey, W. E. Hellenbrand, Chas. F. Nichols, W. H. Waterhouse, A. P. Webster, E. B. Weeks, Geo. H. Wilbur.

EXECUTIVE BOARD—David Carr, C. J. Dunn, W. E. Hellenbrand, J. H. Hickey, A. P. Webster, E. B. Weeks.

Organized March 12, 1913.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Savings deposits	26,292 34
Demand deposits	48,584 25
Profits (gross)	1,216 56
	<hr/>
	\$151,093 15

RESOURCES.

Loans and discounts	\$40,171 88
Loans on mortgages of real estate.....	14,600 00
Overdrafts	91 34
Bonds	59,847 50
Furniture and fixtures.....	11,413 51
Interest	164 48
Expense	2,741 48
Cash on deposit.....	16,362 55
Cash on hand.....	5,700 41
	<hr/>
	\$151,093 15

PARIS TRUST COMPANY—SOUTH PARIS.

October 21, 1913.

GEO. R. MORTON, President. GEO. C. FERNALD, Treasurer.
 JOHN E. ROBINSON, Vice-President. 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, Benj. Spaulding.

Organized July 20, 1908.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	4,500 00
Undivided profits	5,045 20
Savings deposits	13,633 89
Demand deposits	193,588 79
Due to other banks.....	2,249 27
Bills payable	20,000 00
	<hr/>
	\$289,017 15

 RESOURCES.

Loans and discounts.....	\$122,866 46
Loans on mortgages of real estate.....	69,850 11
Overdrafts	26 36
Bonds	61,952 75
Furniture and fixtures.....	7,300 00
Cash on deposit.....	20,456 68
Cash on hand.....	6,564 79
	<hr/>
	\$289,017 15

PARIS TRUST COMPANY—SOUTH PARIS.

* BUCKFIELD BRANCH—BUCKFIELD.

(From sworn statement of Manager.)

October 21, 1913.

SOLON W. PURINGTON, Manager.

LIABILITIES.	
Savings deposits	\$13,645 89
Demand deposits	53,417 26
Due to other banks.....	20 00
Undivided profits	1,541 27
	\$68,624 42
RESOURCES.	
Loans and discounts.....	\$33,736 70
Loans on mortgages of real estate.....	19,465 00
Furniture and fixtures.....	1,300 00
Cash on deposit at home office.....	6,519 70
Cash on hand.....	2,603 02
	\$68,624 42

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

RANGELEY TRUST COMPANY—RANGELEY.

July 30, 1913.

G. A. PROCTOR, President. H. A. FURBISH, Treasurer.

C. T. RICHARDSON, Vice-Pres. HAROLD B. McCARD, Asst. Treas.

TRUSTEES—G. A. Proctor, H. A. Furbish, C. T. Richardson, J. S. Maxey,
W. E. Maxey, P. M. Richardson, E. J. Blanchard.EXECUTIVE BOARD—G. A. Proctor, H. A. Furbish, C. T. Richardson,
P. M. Richardson, E. J. Blanchard.

Organized April 3, 1906.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	18,500 00
Undivided profits	844 32
Savings deposits	173,662 78
Demand deposits	48,933 55
Certificates of deposit.....	26,543 93
	<hr/>
	\$293,484 58

RESOURCES.

Loans and discounts.....	\$106,855 86
Loans on mortgages of real estate.....	120,377 14
Overdrafts	284 45
Bonds and stocks.....	32,775 00
Real estate	5,000 00
Safe and furniture.....	2,002 71
Cash on deposit.....	19,293 97
Cash on hand.....	6,895 45
	<hr/>
	\$293,484 58

ROCKLAND TRUST COMPANY—ROCKLAND.

April 17, 1913.

E. A. BUTLER, President.

WM. T. COBB, Vice-President.

C. M. KALLOCH, Secretary and Treasurer.

TRUSTEES—G. L. Ferrand, John D. May, William T. Cobb, 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, Georgie Berry, J. A. Jameson.

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

Organized March 14, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	50,524 10
Savings deposits	343,511 89
Demand deposits	106,502 44
Certificates of deposit.....	2,605 83
Due to other banks.....	14,151 87
	<hr/>
	\$642,296 13

 RESOURCES.

Loans and discounts.....	\$205,153 00
Loans on mortgages of real estate.....	42,128 00
Overdrafts	18 32
Bonds and stocks.....	332,461 45
Furniture and fixtures.....	2,000 00
Cash on deposit.....	41,702 33
Cash on hand.....	18,833 03
	<hr/>
	\$642,296 13

RUMFORD FALLS TRUST COMPANY—RUMFORD.

* DIXFIELD BRANCH—DIXFIELD.

(From sworn statement of Cashier.)

October 9, 1913.

E. L. STETSON, Cashier.

LIABILITIES.	
Savings deposits	\$194,197 98
Demand deposits	40,866 95
Profits (gross)	139 97
	\$235,204 90
RESOURCES.	
Overdrafts	\$14 96
Vault, safe and furniture.....	4,000 00
Safe deposit boxes.....	205 00
Expense	619 11
Cash on deposit at home office.....	201,929 32
Cash on deposit in Boston.....	23,258 74
Cash on hand.....	5,177 77
	\$235,204 90

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

SECURITY TRUST COMPANY—ROCKLAND.

October 2, 1913.

MAYNARD S. BIRD, President.

JARVIS C. PERRY, Treasurer.

DIRECTORS—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.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	35,000 00
Undivided profits	30,611 04
Savings deposits	910,131 23
Demand deposits	226,822 17
Certificates of deposit.....	7,298 33
Due to other banks.....	3,288 57
Bills payable	64,126 00
	<hr/>
	\$1,327,277 34

 RESOURCES.

Loans and discounts.....	\$622,353 40
Loans on mortgages of real estate.....	70,153 50
Overdrafts	17 50
Bonds and stocks.....	451,782 70
Real estate owned.....	54,508 92
Furniture and fixtures.....	5,159 23
Cash on deposit.....	84,423 45
Cash on hand.....	38,878 64
	<hr/>
	\$1,327,277 34

SECURITY TRUST COMPANY—ROCKLAND.

* VINALHAVEN BRANCH—VINALHAVEN.

(From sworn statement of Manager.)

October 2, 1913.

L. W. SANBORN, Manager.

LIABILITIES.	
Savings deposits	\$178,334 12
Demand deposits	57,824 55
Profits (gross)	50 55
	\$236,209 22
RESOURCES.	
Overdrafts	\$1 15
Furniture and fixtures.....	700 00
Expense	1,181 74
Cash on deposit at home office.....	221,054 14
Cash on deposit in Boston.....	5,956 12
Cash on hand.....	7,316 07
	\$236,209 22

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

SECURITY TRUST COMPANY—ROCKLAND.

* WARREN BRANCH—WARREN.

(From sworn statement of Manager.)

October 2, 1913.

G. D. GOULD, Manager.

 LIABILITIES.

Savings deposits	\$33,649 59
Demand deposits	22,264 75
Profits (gross)	43 21
	<hr/>
	\$105,957 55

 RESOURCES.

Overdrafts	\$192 95
Furniture and fixtures.....	500 00
Expense	888 75
Cash on deposit at home office.....	98,915 47
Cash on deposit in Boston.....	3,808 13
Cash on hand.....	1,662 25
	<hr/>
	\$105,957 55

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

SKOWHEGAN TRUST COMPANY—SKOWHEGAN.

November 28, 1913.

JOHN R. McCLELLAN, President. E. F. DANFORTH, Vice-President.
R. E. ATTWOOD, Treasurer.

DIRECTORS—John R. McClellan, Alfred H. Lang, Edward F. Danforth, Edward F. Rowell, Samuel W. Philbrick, Walter P. Ordway, Emilio Debe, Amos K. Butler, Charles W. Day, 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, Cassius C. Kinsman, Everett T. Goodrich, Charles F. Ward, Roy L. Marston, Fred O. Sawyer, John C. Griffin, R. E. Attwood, A. A. Porter.

EXECUTIVE BOARD—John R. McClellan, Edward F. Danforth, Cony Russell, Alfred H. Lang, Samuel W. Philbrick, Amos K. Butler, Charles W. Day, LeRoy R. Folsom, R. E. Attwood, A. A. Porter.

Organized February 25, 1911.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	3,193 75
Savings deposits	562,529 43
Demand deposits	178,243 56
Time certificates of deposit.....	3,500 00
Bills payable	50,000 00
	\$857,466 74

RESOURCES.

Loans and discounts.....	\$376,294 08
Loans on mortgages of real estate.....	37,348 02
Overdrafts	1,823 70
Bonds and stocks.....	383,584 95
Real estate investment.....	15,000 00
Furniture and fixtures.....	1,000 00
Due from other banks.....	1,005 48
Cash on deposit.....	21,131 24
Cash on hand.....	20,279 27
	\$857,466 74

STATE TRUST COMPANY—AUGUSTA.

November 21, 1913.

THOMAS J. LYNCH, President. GEORGE C. LIBBY, Treasurer.
JOHN E. LIGGETT, Vice-Pres. THOS. H. BODGE, Asst. Treas.

TRUSTEES—Greenleaf T. Stevens, George W. Vickery, John E. Liggett, Fred G. Kinsman, Arthur W. Whitney, Treby Johnson, Thomas J. Lynch, William Penn Whitehouse, Albert M. Spear, Percy Vickery Hill, Nathan Weston, Frederic H. Parkhurst, Reuel J. Noyes, Charles P. Kinsman, Thos. H. Bodge, S. Sewall Webster, George C. Libby, Samuel Titcomb, Willis E. Swift, Stephen J. Hegarty.

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

Organized July 30, 1906.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	100,000 00
Undivided profits	52,954 78
Savings deposits	1,524,986 19
Demand deposits	266,601 96
Certificates of deposit.....	524 22
Trust department	34,143 55
Sinking funds for corporations.....	80,450 77
Bills payable	166,900 00
	<hr/>
	\$2,276,561 47

RESOURCES.

Loans and discounts.....	\$311,448 21
Loans on mortgages of real estate.....	103,519 00
Overdrafts	225 90
Bonds and stocks.....	1,599,406 13
Trust investments	34,143 55
Sinking funds investments.....	80,450 77
Real estate	35,000 00
Furniture and fixtures.....	969 26
Cash on deposit.....	83,780 61
Cash on hand.....	22,618 04
	<hr/>
	\$2,276,561 47

UNION SAFE DEPOSIT AND TRUST COMPANY—PORTLAND.

June 12, 1913.

FRED N. DOW, President.

GEO. F. CARY, Treasurer.

H. P. C. HERSEY, Assistant Treasurer.

DIRECTORS—Fred E. Richards, Fred N. Dow, Edward B. Winslow, William W. Mason, Frederic E. Boothby, J. Frank Lang, Edward C. Reynolds, Clarence Hale, George F. West, J. H. Drummond, Edward C. Hersey, William H. Milliken, Ammi Whitney, Eleazer W. Clark, Oakley C. Curtis, Edward W. Cox, Sydney B. Larrabee, Arthur L. Bates, Maynard S. Bird, Geo. F. Cary, Weston Lewis.

Organized January 3, 1894.

 LIABILITIES.

Capital stock	\$250,000 00
Surplus	250,000 00
Surety contingent fund.....	18,247 87
Undivided profits	36,204 82
Savings deposits	337,356 50
Demand deposits	171,945 38
Certificates of deposit.....	37,450 00
Trust department	221,466 58
Sinking funds for corporations.....	82,632 49
	<hr/>
	\$1,405,303 64

 RESOURCES.

Loans and discounts.....	\$286,528 33
Loans on mortgages of real estate.....	8,050 00
Bonds and stocks.....	746,094 99
Trust investments	221,466 58
Sinking funds investments.....	76,276 56
Cash on deposit.....	57,169 73
Cash on hand.....	9,717 45
	<hr/>
	\$1,405,303 64
	<hr/>
Amount of surety bonds outstanding.....	\$13,652,779 00
Amount of premiums received on same.....	41,973 60
Estimated unearned premiums credited to profits.....	20,986 90

UNION TRUST COMPANY—ELLSWORTH.

November 14, 1913.

JOHN A. PETERS, President. HENRY H. HIGGINS, Treasurer.

HENRY W. CUSHMAN, Vice-Pres. MYER GALLERT, Secretary.

DIRECTORS—L. A. Emery, A. W. King, John O. Whitney, 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.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	75,000 00
Undivided profits	45,533 53
Savings deposits	820,939 52
Demand deposits	574,020 17
Certificates of deposit.....	43,820 47
Due to other banks.....	15,215 45
	<hr/>
	\$1,674,529 14

 RESOURCES.

Loans and discounts.....	\$781,537 93
Loans on mortgages of real estate.....	247,227 12
Overdrafts	6,123 26
Bonds and stocks.....	489,621 45
Real estate owned.....	4,000 00
Furniture and fixtures.....	8,000 00
Cash on deposit.....	109,802 15
Cash on hand.....	28,217 23
	<hr/>
	\$1,674,529 14

UNITED STATES TRUST COMPANY—PORTLAND.

March 27, 1913.

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

DIRECTORS—James P. Baxter, Jr., William L. Blake, 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, Frederick D. Swasey, Charles A. Plummer, T. L. Eastman, Hugh C. Leighton, John J. Cunningham, Charles E. Fox, Philip F. Chapman.

EXECUTIVE BOARD—James P. Baxter, Jr., William L. Blake, Roswell F. Doten, Morrill N. Drew, Frederick Hale, James W. Parker, James M. Steadman, Frederick D. Swasey, E. W. Clark, John J. Cunningham.

Organized July 5, 1905.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	65,735 54
Savings deposits	561,198 18
Demand deposits	406,726 48
Time certificates of deposit.....	700 00
Demand certificates of deposit.....	5,000 00
Trust department	50,000 00
Sinking funds for corporations.....	27,826 92
Bills payable	64,449 66
	<hr/>
	\$1,331,636 78

 RESOURCES.

Loans and discounts.....	\$585,896 51
Loans on mortgages of real estate.....	45,814 43
Overdrafts	345 13
Bonds and stocks.....	480,251 75
Trust investments	50,000 00
Sinking funds investments.....	27,826 92
Furniture and fixtures.....	4,000 00
Cash on deposit.....	119,357 13
Cash on hand.....	18,145 91
	<hr/>
	\$1,331,636 78

UNITED STATES TRUST COMPANY—PORTLAND.

* FRYEBURG BRANCH—FRYEBURG.

(From sworn statement of Assistant Manager.)

March 27, 1913.

ALVIN D. MERRILL, Assistant Manager.

LIABILITIES.	
Savings deposits	\$278,808 12
Demand deposits	77,910 28
	\$356,718 40
RESOURCES.	
Loans and discounts.....	25,142 12
Loans on mortgages of real estate.....	12,411 93
Overdrafts	102 65
Expense	257 45
Cash on deposit at home office.....	307,758 65
Cash on deposit in Boston.....	6,635 81
Cash on hand.....	4,409 79
	\$356,718 40

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

VAN BUREN TRUST COMPANY—VAN BUREN.

September 24, 1913.

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

TRUSTEES—Peter C. Keegan, Joseph F. Theriault, Charles L. Cyr, John J. Moore, Allan E. Hammond, Josiah H. Drummond, Arthur F. Libby, Henry K. Bradbury.

EXECUTIVE BOARD—Peter C. Keegan, Joseph F. Theriault, Charles L. Cyr, Allan E. Hammond, H. K. Bradbury.

Organized June 28, 1905.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,000 00
Undivided profits	2,769 24
Savings deposits	70,756 85
Demand deposits	75,832 11
Certificates of deposit.....	6,534 78
Bills payable	30,000 00
	<hr/>
	\$247,892 98

 RESOURCES.

Loans and discounts.....	\$159,005 02
Loans on mortgages of real estate.....	42,755 26
Overdrafts	1,206 23
Real estate	9,057 52
Furniture and fixtures.....	2,000 00
Cash on deposit.....	23,427 37
Cash on hand.....	10,441 58
	<hr/>
	\$247,892 98

WALDO TRUST COMPANY—BELFAST.

September 30, 1913.

ORLANDO E. FROST, President. WILBUR R. BLODGETT, Treasurer.
ALBERT PEIRCE, Vice-President. T. FRANK PARKER, Asst. Treas.

TRUSTEES—Orlando E. Frost, Albert Peirce, Wilmer J. Dorman, John R. Dunton, James H. Howes, William H. Hall, Ralph L. Cooper, William Farwell, A. K. Paul.

EXECUTIVE BOARD—James H. Howes, Orlando E. Frost, Ralph L. Cooper, Wilmer J. Dorman, John R. Dunton, William H. Hall.

Organized October 25, 1904.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	9,242 39
Savings deposits	305,095 12
Demand deposits	160,757 88
Demand certificates of deposit.....	10 00
Trust department	357 79
Bills payable	34,000 00
	<hr/>
	\$571,963 18

 RESOURCES.

Loans and discounts.....	\$306,012 07
Loans on mortgages of real estate.....	86,235 04
Overdrafts	1,412 00
Bonds and stocks.....	106,757 50
Trust investments	357 79
Real estate	22,698 10
Furniture and fixtures.....	2,000 00
Cash on deposit.....	27,198 74
Cash on hand.....	19,291 94
	<hr/>
	\$571,963 18

WALDO TRUST COMPANY—BELFAST.

* UNITY BRANCH—UNITY.

(From sworn statement of Manager.)

September 30, 1913.

B. A. FOGG, Manager.

LIABILITIES.	
Savings deposits	\$21,065 58
Demand deposits	17,230 17
Profits (gross)	60 80
	\$38,356 55
RESOURCES.	
Overdrafts	\$120 49
Real estate	4,400 00
Expense	3,158 90
Cash on deposit at home office.....	25,259 60
Cash on deposit in Boston.....	4,984 38
Cash on hand.....	433 18
	\$38,356 55

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

WESTBROOK TRUST COMPANY—WESTBROOK.

August 7, 1913.

LEMUEL LANE, President.

JOHN C. SCATES, Vice-President.

WM. M. LAMB, Secretary and Treasurer.

TRUSTEES—John C. Scates, Thomas P. Smith, Lemuel Lane, William M. Lamb, John E. Warren, Almon N. Waterhouse, Phillip Dana, William Lyons, Ludwell Howison, Hugh A. Craigie.

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

Organized January 11, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	16,000 00
Undivided profits	13,410 34
Savings deposits	433,193 76
Demand deposits	132,986 20
Time certificates of deposit.....	19,882 77
	<hr/>
	\$665,473 07

 RESOURCES.

Loans and discounts.....	\$238,605 72
Loans on mortgages of real estate.....	88,769 23
Overdrafts	256 72
Bonds and stocks.....	280,934 13
Real estate investment.....	5,650 00
Real estate foreclosure.....	2,700 00
Cash on deposit.....	39,994 61
Cash on hand.....	8,562 61
	<hr/>
	\$665,473 07

WILTON TRUST AND BANKING COMPANY—WILTON

October 7, 1913.

FRANK A. EMERY, President.

E. H. MORISON, Treasurer.

TRUSTEES—F. A. Emery, C. F. Blanchard, F. O. Goodspeed, Geo. F. Goodspeed, G. G. Fernald, C. L. Green, F. N. Blanchard, Geo. E. Clark, N. E. Adams, E. H. Morison.

EXECUTIVE BOARD—F. A. Emery, Geo. F. Goodspeed, G. G. Fernald, C. F. Blanchard, F. O. Goodspeed, F. N. Blanchard, E. H. Morison.

Organized January 3, 1912.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	6,000 00
Undivided profits	6,784 18
Savings deposits	187,747 20
Demand deposits	99,599 72
Certificates of deposit.....	77,500 00
	<hr/>
	\$402,631 10

 RESOURCES.

Loans and discounts.....	\$123,586 12
Loans on mortgages of real estate.....	90,086 25
Bonds and stocks.....	136,523 15
Real estate	3,000 00
Furniture and fixtures	3,000 00
Cash on deposit.....	38,980 31
Cash on hand.....	7,455 27
	<hr/>
	\$402,631 10

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

LOAN AND BUILDING ASSOCIATIONS

1913

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.
April 26, 1913.

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, A. H. Conant, J. R. Webber, Fred W. Roble.
Organized May 25, 1887.

LIABILITIES.

Accumulated capital	\$67,432 05
Advance payments	29,599 70
Guaranty fund	3,300 50
Bills payable	23,121 03
Profits	1,880 32
	<hr/>
	\$125,333 60

RESOURCES.

Loans on mortgages of real estate.....	\$120,050 00
Loans on shares.....	2,405 00
Real estate foreclosure.....	2,592 76
Permanent expense	200 00
Cash	85 84
	<hr/>
	\$125,333 60

Number of shareholders	192
Number of borrowers	82
Number of shares outstanding.....	1,333
Number of shares pledged for loans.....	647
Number of loans.....	122

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

April 11, 1913.

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.

LIABILITIES.

Accumulated capital	\$312,867 81
Advance payments	169 00
Guaranty fund	11,714 38
Forfeited shares	1,157 06
Profits	14,176 51
	<hr/>
	\$340,084 76

RESOURCES.

Loans on mortgages of real estate.....	\$334,795 50
Loans on shares.....	2,255 00
Cash	3,034 26
	<hr/>
	\$340,084 76
Number of shareholders	754
Number of borrowers	316
Number of shares outstanding.....	5,509
Number of shares pledged for loans.....	1,873
Number of loans	388

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

November 22, 1913.

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, Daniel Hennessy, Harry D.
 Benson.

Organized February 15, 1886.

 LIABILITIES.

Accumulated capital	\$327,281 61
Advance payments	333 00
Guaranty fund	13,807 82
Due on loans.....	1,000 00
Profits	12,040 18
	<hr/>
	\$354,462 61

 RESOURCES.

Loans on mortgages of real estate.....	\$328,633 82
Loans on shares.....	1,715 00
Real estate foreclosure.....	332 02
Permanent expense	346 59
Cash	23,435 18
	<hr/>
	\$354,462 61

Number of shareholders.....	316
Number of borrowers.....	240
Number of shares outstanding.....	6,304
Number of shares pledged for loans.....	1,783
Number of loans.....	344

BAR HARBOR LOAN AND BUILDING ASSOCIATION—EDEN.

July 22, 1913.

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, A. E. Lawrence, W. H. Sherman, C. F. Came, John H. Harris.

Organized November 14, 1902.

LIABILITIES.	
Accumulated capital	\$98,254 94
Advance payments	358 00
Guaranty fund	1,300 00
Bills payable	5,450 00
Profits	190 71
	\$105,553 65

RESOURCES.	
Loans on mortgages of real estate.....	\$92,829 93
Loans on shares.....	9,400 00
Real estate foreclosure.....	2,000 00
Cash	1,323 72
	\$105,553 65

Number of shareholders.....	204
Number of borrowers	93
Number of shares outstanding.....	1,179
Number of shares pledged for loans.....	543
Number of loans	119

BATH LOAN AND BUILDING ASSOCIATION—BATH.

October 24, 1913.

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.

LIABILITIES.

Accumulated capital	\$100,322 94
Advance payments	88 90
Guaranty fund	3,600 00
Forfeited shares	54 23
Bills payable	3,700 00
Profits	826 22
	<hr/>
	\$108,591 44

RESOURCES.

Loans on mortgages of real estate.....	\$100,279 05
Loans on shares.....	7,689 00
Permanent expense	50 00
Cash	573 39
	<hr/>
	\$108,591 44

Number of shareholders	303
Number of borrowers	150
Number of shares outstanding.....	1,451
Number of share pledged for loans.....	589
Number of loans.....	239

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

April 16, 1913.

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

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

Organized January 21, 1891.

LIABILITIES.

Accumulated capital	\$56,624 69
Advance payments	122 00
Guaranty fund	2,113 71
Matured shares	3,832 31
Bills payable	14,100 00
Profits	644 23
	<hr/>
	\$76,436 94

RESOURCES.

Loans on mortgages of real estate.....	\$75,867 52
Loans on shares.....	269 61
Cash	299 81
	<hr/>
	\$76,436 94
Number of shareholders	154
Number of borrowers	93
Number of shares outstanding.....	1,079
Number of shares pledged for loans.....	527
Number of shares	100

BRUNSWICK LOAN AND BUILDING ASSOCIATION—
BRUNSWICK.

April 12, 1913.

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.

LIABILITIES.

Accumulated capital	\$103,525 79
Guaranty fund	5,060 00
Profits	881 52
	<hr/>
	\$109,467 31

RESOURCES.

Loans on mortgages of real estate.....	\$90,871 30
Loans on shares.....	4,400 00
Real estate foreclosure.....	6,865 00
Bonds	3,830 00
Cash	3,501 01
	<hr/>
	\$109,467 31
Number of shareholders	261
Number of borrowers	105
Number of shares outstanding.....	1,605
Number of shares pledged for loans.....	573
Number of loans.....	155

BUCKSPORT LOAN AND BUILDING ASSOCIATION—
BUCKSPORT.

September 5, 1913.

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, A. R. Conary, R. H. Condon.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$20,276 42
Guaranty fund	625 93
Profits	1,056 56
	\$21,958 91

RESOURCES.

Loans on mortgages of real estate.....	\$19,684 18
Loans on shares.....	500 00
Cash	1,774 73
	\$21,958 91

Number of shareholders	105
Number of borrowers	45
Number of shares outstanding.....	463
Number of shares pledged for loans.....	160
Number of loans	59

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

June 13, 1913.

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

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

Organized February 11, 1888.

LIABILITIES.	
Accumulated capital	\$381,520 66
Advance payments	11,900 00
Guaranty fund	17,819 95
Forfeited shares	1,096 55
Matured shares	8,932 39
Profits	8,865 12
	\$430,134 67
RESOURCES.	
Loans on mortgages of real estate.....	\$382,420 00
Loans on shares.....	1,050 00
Real estate foreclosure.....	33,835 51
Cash	12,829 16
	\$430,134 67
Number of shareholders	882
Number of borrowers	295
Number of shares outstanding.....	5,725
Number of shares pledged for loans.....	2,131
Number of loans	290

CENTRAL MAINE LOAN AND BUILDING ASSOCIATION—
LEWISTON.

October 6, 1913.

ANDREW F. WARREN, President. W. C. BEARCE, Sec'y and Treas.

DIRECTORS—James Elms, Amos G. Fitz, Carl F. Getchell, Eugene W. Goss, George E. Huskins, Harry E. Merrill, R. K. Miller, Jr., J. D. Morrill, Arthur A. Pike, E. A. Prescott, John W. Proctor, Edward S. Stetson.

Organized December 14, 1912.

LIABILITIES.	
Accumulated capital	\$2,902 32
Advance payments	2,335 95
Guaranty fund	1 05
Bills payable	1,000 00
Profits	162 52
	\$6,401 84

RESOURCES.	
Loans on mortgages of real estate.....	\$6,050 00
Permanent expense	206 18
Cash	145 66
	\$6,401 84
Number of shareholders	51
Number of borrowers	4
Number of shares outstanding.....	274
Number of shares pledged for loans.....	33
Number of loans	4

CUMBERLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.

September 9, 1913.

EDWARD C. REYNOLDS, President. J. CALVIN KNAPP, Secretary.

WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—Thomas P. Shaw, Alex T. Laughlin, 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, James L. Rackleff, Charles M. Hay, George L. Crosman.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$465,955 17
Advance payments	86,861 61
Guaranty fund	21,300 00
Bills payable	22,500 00
Cash overdraft	10,113 76
Profits	23,073 12
	\$629,803 56

RESOURCES.

Loans on mortgages of real estate.....	\$625,170 00
Loans on shares.....	3,380 00
Real estate foreclosure.....	1,010 98
Permanent expense	242 58
	\$629,803 56

Number of shareholders	1,336
Number of borrowers	399
Number of shares outstanding.....	8,342
Number of shares pledged for loans.....	3,317
Number of loans	412

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

June 4, 1913.

JOHN J. FRYE, President. ALBION L. CHAPMAN, Sec'y & Treas.

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. Low, Scott Wilson, Albion L. Chapman, Arthur L. Farnsworth, Frank G. Johnson, J. E. Sherman, Arthur W. Pierce.

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital	\$160,341 27
Advance payments	807 00
Guaranty fund	2,787 86
Forfeited shares	25 80
Due on loans.....	3,468 80
Bills payable	5,000 00
Profits	4,729 51
	<hr/>
	\$177,160 24

 RESOURCES.

Loans on mortgages of real estate.....	\$158,135 15
Loans on shares	9,045 00
Real estate foreclosure	8,552 51
Cash	1,427 58
	<hr/>
	\$177,160 24

Number of shareholders	401
Number of borrowers	93
Number of shares outstanding	3,119
Number of shares pledged for loans.....	842
Number of loans	104

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

February 27, 1913.

N. H. FAY, President.

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

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

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$179,894 85
Advance payments	350 00
Guaranty fund	2,493 00
Matured shares	11,650 75
Profits	2,295 05
	<hr/>
	\$196,683 65

 RESOURCES.

Loans on mortgages of real estate.....	\$185,468 31
Loans on shares	5,352 00
Real estate foreclosure.....	289 05
Bonds	5,000 00
Permanent expense	155 00
Cash	409 29
	<hr/>
	\$196,683 65

Number of shareholders	575
Number of borrowers	191
Number of shares outstanding.....	3,469
Number of shares pledged for loans.....	1,096
Number of loans	296

ELLSWORTH LOAN AND BUILDING ASSOCIATION—
ELLSWORTH.

September 2, 1913.

A. W. KING, President.

O. W. TAPLEY, Secretary.

E. J. WALSH, Treasurer.

DIRECTORS—A. W. King, J. F. Knowlton, J. A. Peters, F. W. Rollins,
C. P. Dorr, O. W. Tapley.

Organized April 21, 1891.

LIABILITIES.

Accumulated capital	\$138,733 73
Advance payments	90 00
Guaranty fund	6,000 00
Forfeited shares	22 72
Due on loans.....	1,000 00
Profits	2,639 93
	\$148,536 38

RESOURCES.

Loans on mortgages of real estate.....	\$130,246 42
Loans on shares.....	650 00
Bonds	12,222 50
Real estate foreclosure.....	750 00
Cash	4,667 46
	\$148,536 38
Number of shareholders	371
Number of borrowers	114
Number of shares outstanding.....	1,948
Number of shares pledged for loans.....	601
Number of loans	140

FALMOUTH LOAN AND BUILDING ASSOCIATION—
PORTLAND.

March 28, 1913.

ALFRED H. BERRY, President. EDWARD F. TOMPSON, Secretary.

ROBERT S. LAUGHLIN, Treasurer.

DIRECTORS—A. H. Berry, F. H. Morse, George Smith, A. N. Waterhouse, K. S. Raymond, 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,* John W. Thompson, Frank D. Morse.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$164,087 10
Advance payments	411 11
Guaranty fund	5,765 56
Reduction account	1,429 75
Due on loans.....	292 60
Bills payable	4,000 00
Profits	5,325 40
	<hr/>
	\$181,341 52

RESOURCES.

Loans on mortgages of real estate.....	\$149,400 00
Loans on shares.....	3,340 00
Real estate foreclosure.....	12,459 84
Guaranty fund deposit.....	5,765 56
Cash	10,376 12
	<hr/>
	\$181,341 52

Number of shareholders	264
Number of borrowers	112
Number of shares outstanding.....	2,080
Number of shares pledged for loans.....	792
Number of loans	120

FOREST CITY LOAN AND BUILDING ASSOCIATION—
PORTLAND.

February 22, 1913.

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

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

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$25,502 30
Guaranty fund	1,397 63
Matured shares	4,400 12
Bills payable	4,200 00
Profits	1,478 70
	\$36,978 65

RESOURCES.

Loans on mortgages of real estate.....	\$35,900 00
Loans on shares.....	200 00
Cash	378 65
	\$36,978 65

Number of shareholders	41
Number of borrowers	24
Number of shares outstanding.....	315
Number of shares pledged for loans.....	167
Number of loans.....	26

GARDINER LOAN AND BUILDING ASSOCIATION—
GARDINER.

October 18, 1913.

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, H. E. Larrabee, Chas. O.
Turner.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$78,139 26
Guaranty fund	3,650 00
Due on loans	1,830 25
Bills payable	15,800 00
Profits	8,279 91
	\$107,699 42

RESOURCES.

Loans on mortgages of real estate.....	\$105,918 73
Loans on shares.....	100 00
Cash	1,680 69
	\$107,699 42

Number of shareholders	198
Number of borrowers	129
Number of shares outstanding.....	1,185
Number of shares pledged for loan.....	584
Number of loans.....	149

GUILFORD LOAN AND BUILDING ASSOCIATION—GUILFORD.

September 18, 1913.

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

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

Organized May 31, 1900.

 LIABILITIES.

Accumulated capital	\$10,364 16
Guaranty fund	173 47
Matured shares	5,970 68
Profits	274 54
	<hr/>
	\$16,782 85

 RESOURCES.

Loans on mortgages of real estate.....	\$15,658 80
Cash	1,124 05
	<hr/>
	\$16,782 85

Number of shareholders	33
Number of borrowers	19
Number of shares outstanding.....	166
Number of shares pledged for loans.....	92
Number of loans	19

HALLOWELL LOAN AND BUILDING ASSOCIATION—
HALLOWELL.

February 13, 1913.

C. W. TILDEN, President.

C. H. SHEPHERD, Sec'y and Treas.

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$44,679 92
Advance payments	163 00
Guaranty fund	2,020 00
Profits	2,696 17
	\$49,559 09

RESOURCES.

Loans on mortgages of real estate.....	\$48,950 00
Cash	609 09
	\$49,559 09

Number of shareholders	159
Number of borrowers	43
Number of shares outstanding.....	390
Number of shares pledged for loans.....	297
Number of loans	45

HOMESTEAD LOAN AND BUILDING ASSOCIATION—
PORTLAND.

May 9, 1913.

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 D. Smith,
John T. Fagan, Lyman A. Cousens, Augustus T. Davis, S. B. Thombs,
William F. Spear, Ralph H. Corey, Walter H. Brown, Warren W. Cole,
Edward S. Anthoine, H. N. Pinkham, John P. Ayer, J. F. Bond, William
T. Cousens.

Organized February 3, 1911.

LIABILITIES.

Accumulated capital	\$14,017 29
Advance payments	968 35
Guaranty fund	56 88
Due on loans.....	300 00
Bills payable	4,800 00
Profits	100 36
	\$20,242 88

RESOURCES.

Loans on mortgages of real estate.....	\$19,850 00
Loans on shares	250 00
Guaranty fund deposit.....	56 88
Cash	86 00
	\$20,242 88
Number of shareholders	99
Number of borrowers	11
Number of shares outstanding.....	632½
Number of shares pledged for loans.....	122½
Number of loans	11

KENNEBUNK LOAN AND BUILDING ASSOCIATION—
KENNEBUNK.

September 12, 1913.

FRANK M. ROSS, President. ALBERT W. MESERVE, Sec'y and Treas.

DIRECTORS—A. M. Welch, L. W. Nash, Frank M. Ross, Woodbury A. Hall, George W. Larrabee, Arthur Wakefield, Willbur F. Cousens, Joshua Clark, U. A. Caine, Homer T. Waterhouse, F. W. Bonser, Harry L. Prescott, E. I. Littlefield, Fred H. Jones, Bertelle A. Smith.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$70,459 88
Advance payments	23,241 23
Guaranty fund	2,543 78
Forfeited shares	1,541 88
Reduction account	6,314 59
Profits	3,937 31
	\$108,038 67

RESOURCES.

Loans on mortgages of real estate.....	\$97,853 20
Loans on shares	325 00
Real estate foreclosure.....	2,500 00
Permanent expense	118 17
Cash	7,242 30
	\$108,038 67

Number of shareholders.....	296
Number of borrowers	130
Number of shares outstanding.....	1,090
Number of shares pledged for loans.....	524
Number of loans	227

LEWISTON LOAN AND BUILDING ASSOCIATION—
LEWISTON.

April 26, 1913.

W. B. SKELTON, President. JOHN L. READE, Sec'y and Treas.

DIRECTORS—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, W. B. Mennealy, W. B. Skelton.

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$26,933 68
Advance payments	48 00
Guaranty fund	290 00
Forfeited shares	10 00
Due on loans.....	1,500 00
Bills payable	23,500 00
Profits	833 35
	\$53,115 03

RESOURCES.

Loans on mortgages of real estate.....	\$51,200 00
Loans on shares.....	650 00
Permanent expense	95 00
Cash	1,170 03
	\$53,115 03

Number of shareholders	109
Number of borrowers	30
Number of shares outstanding.....	726½
Number of shares pledged for loans.....	281½
Number of loans	33

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

October 17, 1913.

C. A. WILBUR, President.

K. C. GRAY, Secretary and Treasurer.

DIRECTORS—C. A. Wilber, K. C. Gray, G. D. Perkins, E. M. Fletcher,
Frank Dinsmore, C. E. Towne, W. S. Milliken.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$7,325 03
Advance payments	20 00
Guaranty fund	340 00
Profits	608 94
	<hr/>
	\$8,293 97

RESOURCES.

Loans on mortgages of real estate.....	\$6,300 00
Loans on collateral	400 00
Cash	1,593 97
	<hr/>
	\$8,293 97

Number of shareholders.....	30
Number of borrowers.....	10
Number of shares outstanding.....	136
Number of shares pledged for loans.....	33
Number of loans.....	11

MAINE LOAN AND BUILDING ASSOCIATION—PORTLAND.

June 4, 1913.

FRANK I. CLARK, President. CHARLES E. GURNEY, Secretary.
SEWALL C. RIPLEY, Treasurer.

DIRECTORS—Asa F. Abbott, Silas B. Adams, Carroll S. Chaplin, Frank L. Clark, Walter H. Dresser, Chas. E. Gurney, Henry T. Hooper, Fred S. Marsh, N. M. Marshall, Francis D. Martin, Wallace B. McCausland, Merton N. Prince, Embert G. Robinson, Sewall C. Ripley, Ernest L. Small, Walter S. Trefethen, Jabez True, Norman True, Joseph Smith, Fenton Tomlinson.

Organized June 12, 1911.

LIABILITIES.

Accumulated capital	\$16,483 26
Advance payments	10 00
Guaranty fund	18 12
Due on loans	2,564 40
Bills payable	14,425 00
Profits	530 55
	<hr/>
	\$34,031 33

RESOURCES.

Loans on mortgages of real estate.....	\$33,800 00
Loans on shares	150 00
Guaranty fund deposit	18 12
Cash	63 21
	<hr/>
	\$34,031 33

Number of shareholders.....	115
Number of borrowers.....	14
Number of shares outstanding.....	954
Number of shares pledged for loans.....	180
Number of loans.....	17

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION—
MECHANIC FALLS.

August 5, 1913.

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.

LIABILITIES.

Accumulated capital	\$31,735 09
Advance payments	5,139 49
Guaranty fund	1,873 52
Bills payable	4,000 00
Profits	406 03
	<hr/>
	\$43,154 13

RESOURCES.

Loans on mortgages of real estate.....	\$40,961 81
Loans on shares	1,150 00
Cash	1,042 32
	<hr/>
	\$43,154 13

Number of shareholders	125
Number of borrowers	75
Number of shares outstanding.....	525
Number of shares pledged for loans.....	372
Number of loans	80

OLD TOWN LOAN AND BUILDING ASSOCIATION—
OLD TOWN.

September 4, 1913.

E. B. WEEKS, President.

CLARA L. WATERHOUSE, Secretary.

E. R. ALFORD, Treasurer.

DIRECTORS—E. B. Weeks, E. R. Alford, Clara L. Waterhouse, W. H. Waterhouse, M. H. Richardson, H. F. Fitzgerald, Chas. D. Kennedy, Mansur E. Russell.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$143,786 49
Advance payments	266 00
Guaranty fund	5,080 66
Forfeited shares	185 59
Matured shares	11,456 21
Profits	2,166 16
	\$162,941 11

RESOURCES.

Loans on mortgages of real estate.....	\$156,380 00
Loans on shares	4,310 00
Real estate foreclosure.....	127 34
Cash	2,123 77
	\$162,941 11
Number of shareholders	371
Number of borrowers.....	146
Number of shares outstanding.....	2,428
Number of shares pledged for loans.....	1,075
Number of loans.....	249

PENOBSCOT LOAN AND BUILDING ASSOCIATION—BANGOR.

November 10, 1913.

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, Andrew C. Sawyer, Albert H. Benner, Adolf Pfaff, Manly H. Lancaster, John Connors, Lyman B. Currier, T. Herbert White.

Organized July 1, 1895.

 LIABILITIES.

Accumulated capital	\$114,585 52
Advance payments	249 00
Guaranty fund	1,929 15
Forfeited shares	65 00
Matured shares	29,401 96
Bills payable	2,067 50
Profits	1,587 79
	<hr/>
	\$149,885 92

 RESOURCES.

Loans on mortgages of real estate.....	\$134,997 89
Loans on shares	3,690 00
Real estate foreclosure	8,080 37
Bonds	2,000 00
Cash	1,117 66
	<hr/>
	\$149,885 92

Number of shareholders.....	270
Number of borrowers.....	109
Number of shares outstanding.....	2,354
Number of shares pledged for loans.....	897
Number of loans.....	131

PISCATAQUIS LOAN AND BUILDING ASSOCIATION—
FOXCROFT.

April 5, 1913.

J. F. ARNOLD, President.

G. L. ARNOLD, Secretary.

E. R. BLETHEN, Treasurer.

DIRECTORS—J. F. Arnold, W. M. Steward, R. W. Hughes, G. L. Arnold,
W. E. Parsons, E. E. Whitney, A. J. McNaughton.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$71,651 28
Advance payments	170 00
Guaranty fund	4,086 05
Profits	4,628 42
	<hr/>
	\$80,535 75

RESOURCES.

Loans on mortgages of real estate.....	\$68,325 00
Cash	12,210 75
	<hr/>
	\$80,535 75

Number of shareholders.....	178
Number of borrowers.....	79
Number of shares outstanding.....	1,191
Number of shares pledged for loans.....	368
Number of loans	127

ROCKLAND LOAN AND BUILDING ASSOCIATION—
ROCKLAND.

August 20, 1913.

F. C. KNIGHT, President. H. O. GURDY, Secretary and Treasurer.

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

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$213,600 09
Advance payments	287 00
Guaranty fund	5,821 97
Forfeited shares	40 34
Due on loans	574 95
Matured shares	13,200 00
Profits	5,549 48
	\$239,073 83

RESOURCES.

Loans on mortgages of real estate.....	\$224,206 00
Loans on shares	9,950 00
Permanent expense	700 00
Cash	4,216 93
	\$239,073 83

Number of shareholders.....	603
Number of borrowers.....	280
Number of shares outstanding.....	3,500
Number of shares pledged for loans.....	1,370
Number of loans.....	304

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

August 9, 1913.

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.

 LIABILITIES.

Accumulated capital	\$152,499 74
Advance payments	24,762 22
Guaranty fund	1,670 17
Profits	4,490 10
	<hr/>
	\$183,422 23

 RESOURCES.

Loans on mortgages of real estate.....	\$158,693 73
Loans on shares	3,660 00
Loans to corporations.....	14,969 46
Cash	6,099 04
	<hr/>
	\$183,422 23

Number of shareholders.....	393
Number of borrowers.....	132
Number of shares outstanding.....	148
Number of shares pledged for loans.....	2,632½
Number of loans.....	915

SOMERSET LOAN AND BUILDING ASSOCIATION—
SKOWHEGAN.

May 8, 1913.

L. W. WESTON, President.

E. ELMER NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

DIRECTORS—Aug. Fowler, A. H. Lang, S. W. Gould, F. S. Morrill,
C. E. Young, J. R. McLellan, F. F. Lawrence, G. R. Fogg, C. W. Steward,
R. E. Attwood, W. S. Stinchfield, E. E. Harris.

Organized September 10, 1883.

LIABILITIES.

Accumulated capital	\$82,724 44
Advance payments	13,712 52
Guaranty fund	3,426 49
Profits	575 19
	\$100,438 64

RESOURCES.

Loans on mortgages of real estate.....	\$96,781 62
Loans on shares	2,460 00
Cash	1,197 02
	\$100,438 64

Number of shareholders	186
Number of borrowers	75
Number of shares outstanding.....	1,327
Number of shares pledged for loans.....	559
Number of loans	92

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION—
SOUTH PORTLAND.

March 13, 1913.

WALTER S. TREFETHEN, President. CORA G. CLEVELAND, Sec'y.
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, W. C. Crockett, J. S. Tomlinson.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$65,098 07
Advance payments	4,116 88
Guaranty fund	2,087 77
Due on loans	116 22
Profits	3,090 65
	<hr/>
	\$74,509 59

RESOURCES.

Loans on mortgages of real estate.....	\$65,890 00
Loans on shares.....	1,100 00
Real estate foreclosure.....	5,610 42
Cash	1,909 17
	<hr/>
	\$74,509 59

Number of shareholders.....	210
Number of borrowers.....	66
Number of shares outstanding.....	1,208
Number of shares pledged for loans.....	343
Number of loans.....	67

WALDOBORO LOAN AND BUILDING ASSOCIATION—
WALDOBORO.

August 22, 1913.

CHAS. W. GALLAGHER, President. PERCY E. STORER, Sec'y & Treas.

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

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$21,054 76
Advance payments	24 00
Guaranty fund	685 04
Matured shares	8,725 51
Bills payable	1,550 00
Profits	791 60
	\$32,830 91

RESOURCES.

Loans on mortgages of real estate.....	\$29,572 00
Loans on shares.....	1,205 00
Cash	2,053 91
	\$32,830 91

Number of shareholders.....	124
Number of borrowers.....	72
Number of shares outstanding.....	306
Number of shares pledged for loans.....	176
Number of loans.....	95

WATERVILLE LOAN AND BUILDING ASSOCIATION—
WATERVILLE.

February 28, 1913.

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.

LIABILITIES.

Accumulated capital	\$196,755 17
Advance payments	577 00
Guaranty fund	3,151 43
Due on loans	341 24
Bills payable	18,492 05
Profits	4,722 76
	\$224,039 65

RESOURCES.

Loans on mortgages of real estate.....	\$220,802 43
Loans on shares	2,060 00
Real estate foreclosure.....	758 86
Cash	418 36
	\$224,039 65
Number of shareholders	442
Number of borrowers	153
Number of shares outstanding.....	4,265
Number of shares pledged for loans.....	1,222
Number of loans.....	185

WISCASSET LOAN AND BUILDING ASSOCIATION—
WISCASSET.

June 6, 1913.

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

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

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$2,044 45
Guaranty fund	99 00
Forfeited shares	44 94
Profits	63
	\$2,179 02

RESOURCES.

Loans on mortgages of real estate.....	\$1,200 00
Loans on shares.....	300 00
Cash	679 02
	\$2,179 02

Number of shareholders.....	6
Number of borrowers.....	3
Number of shares outstanding.....	15
Number of shares pledged for loans.....	9
Number of loans.....	6

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

April 25, 1913.

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

DIRECTOR—James A. Strout, J. G. Shaw, Robert McArthur, E. K. Scamman, John C. Haley, Melville Woodman, S. H. Emerson, Edward H. Goldthwaite, Alexander Rankeiller, Elbridge Scamman, Frank B. Harris, John W. Maguire, John J. Dunn.

Organized January 21, 1889.

LIABILITIES.

Accumulated capital	\$63,130 26
Advance payments	141 00
Guaranty fund	5,173 71
Forfeited shares	521 38
Due on loans.....	200 00
Profits	2,984 31
	<hr/>
	\$72,100 66

RESOURCES.

Loans on mortgages of real estate.....	\$67,093 43
Loans on shares.....	1,250 00
Real estate foreclosure.....	2,770 53
Cash	986 70
	<hr/>
	\$72,100 66
Number of shareholders.....	192
Number of borrowers.....	94
Number of shares outstanding.....	1,075
Number of shares pledged for loans.....	464
Number of loans.....	98

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan Companies

1913

PEOPLE'S LOAN COMPANY—PORTLAND.

June 11, 1913.

FREDERIC E. BOOTHBY, President. WM. H. LOONEY, Vice-President.
CHRISTINE A. McCARTY, Treasurer.

DIRECTORS—Frederic E. Boothby, Wm. J. Harvey, John F. Dana, Wm. T. Cousens, Arthur W. Merrill, Wm. H. Looney, Vernon F. West, John J. Shiva, Silas B. Adams.

EXECUTIVE BOARD—Frederic E. Boothby, Wm. J. Harvey, Wm. T. Cousens, Wm. H. Looney, Vernon F. West.

Organized August 25, 1911.

 LIABILITIES.

Capital stock	\$7,280 00
Surplus	185 12
Undivided profits	428 41
	<hr/>
	\$7,893 53

 RESOURCES.

Loans	\$7,668 71
Cash	224 82
	<hr/>
	\$7,893 53



ABSTRACT

FROM

RETURNS OF SECRETARIES

OF

LOAN AND BUILDING ASSOCIATIONS

UNDER DATE OF

October 26, 1913



AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
50	April,	1902.....	47	139	\$56 05	\$195 05	\$171 20	\$9,167 35
51	October,	1902.....	40	133	50 96	183 96	162 48	7,358 40
52	April,	1903.....	15	127	46 20	173 20	153 88	2,598 00
53	October,	1903.....	29	121	41 65	162 65	145 40	4,716 85
55	April,	1904.....	8	115	37 36	152 36	135 12	1,218 88
56	October,	1904.....	8	109	33 32	142 32	128 80	1,138 56
57	April,	1905.....	29	103	29 51	132 51	120 68	3,842 79
58	October,	1905.....	9	97	25 94	122 94	112 68	1,106 46
59	April,	1906.....	32	91	22 66	113 66	104 80	3,637 12
60	October,	1906.....	8	85	19 60	104 60	97 04	836 80
61	April,	1907.....	60	79	16 77	95 77	89 41	5,746 20
62	October,	1907.....	29	73	14 18	87 18	81 88	2,528 22
63	April,	1908.....	23	67	11 87	78 87	74 48	1,814 01
64	October,	1908.....	15	61	9 76	70 76	67 20	1,061 40
65	April,	1909.....	75	55	7 87	62 87	60 04	4,715 25
66	October,	1909.....	82	49	6 16	55 16	53 00	4,523 12
67	April,	1910.....	51	43	4 68	47 68	46 08	2,431 68
68	October,	1910.....	89	37	3 41	40 41	39 28	3,596 49
69	April,	1911.....	118	31	2 34	33 34	32 60	3,934 12
70	October,	1911.....	96	25	1 48	26 48	26 04	2,542 08
71	April,	1912.....	157	19	82	19 82	19 60	3,111 74
72	October,	1912.....	189	13	36	13 36	13 28	2,525 04
73	April,	1913.....	164	7	09	7 09	7 08	1,162 76
74	October,	1913.....	72	1	00	1 00	1 00	72 00
No. shares.....			1,445					\$75,385 32
Add dues received in advance.....								120 00
								\$75,505 32
Deduct dues in arrears.....						1 413 00		
Deduct dividends smaller because of arrearages.....							157 19	1,570 19
Accumulated capital.....								\$73,935 13

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
46	March	1 1902	49	140	\$59 80	\$199 80	\$178 22	\$9,790 20
47	Sept.	1 1902	18	134	54 54	188 54	168 78	3,393 72
48	March	1 1903	57	128	49 54	177 54	159 52	10,119 78
49	Sept.	1 1903	66	122	44 77	166 77	150 44	11,006 82
50	March	1 1904	115	116	40 44	156 44	141 54	17,990 60
51	Sept.	1 1904	86	110	36 02	146 02	132 82	12,557 72
52	March	1 1905	51	104	32 05	136 05	124 26	6,938 55
53	Sept.	1 1905	121	98	28 30	126 30	115 88	15,282 31
54	March	1 1906	100	92	24 79	116 79	107 66	11,679 00
55	Sept.	1 1906	377	86	21 51	107 64	99 60	40,580 28
56	March	1 1907	279	80	18 46	98 46	91 70	27,470 34
57	Sept.	1 1907	286	74	15 66	89 66	83 96	25,642 76
58	March	1 1908	234	68	13 11	81 11	76 36	18,979 74
59	Sept.	1 1908	229	62	10 80	72 80	68 92	16,671 20
60	March	1 1909	372	56	8 74	64 74	61 62	24,083 28
61	Sept.	1 1909	183	50	6 92	56 92	54 46	10,416 36
62	March	1 1910	341	44	5 32	49 32	47 44	16,818 12
63	Sept.	1 1910	317	38	3 95	41 95	40 56	13,298 15
64	March	1 1911	507	32	2 79	34 79	33 82	17,638 53
65	Sept.	1 1911	440	26	1 84	27 84	27 20	12,249 60
66	March	1 1912	475	20	1 09	21 09	20 72	10,017 75
67	Sept.	1 1912	392	14	54	14 54	14 36	5,699 68
68	March	1 1913	444	8	18	8 18	8 12	3,631 92
69	Sept.	1 1913	477	2	-	2 00	2 00	954 00
			6,016					\$342,910 41
		Due in arrears						2,852 00
		Total accumulated capital						\$340,058 41

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
32	July, 1901.....	5	148	\$47 18	\$195 18	\$195 18	\$975 90
33	January, 1902.....	5	142	42 87	184 87	184 87	924 35
34	July, 1902.....	17	136	38 30	174 30	174 30	2,963 10
35	January, 1903.....	12	130	35 06	165 06	165 06	1,980 72
36	July, 1903.....	65	124	31 52	155 52	155 52	10,108 80
37	January, 1904.....	150	118	28 20	146 20	146 20	21,930 00
38	July, 1904.....	71	112	25 11	137 11	137 11	9,734 61
39	January, 1905.....	206	106	22 24	128 24	128 24	26,417 44
40	July, 1905.....	164	100	18 56	118 56	118 56	19,443 84
41	January, 1906.....	143	94	17 08	111 08	111 08	15,884 44
42	July, 1906.....	131	88	14 76	102 76	102 76	13,461 56
43	January, 1907.....	265	82	12 64	94 64	94 64	25,079 60
44	July, 1907.....	299	78	10 70	86 70	86 70	25,923 30
45	January, 1908.....	156	70	8 94	78 94	78 94	12,314 64
46	July, 1908.....	183	64	7 25	71 25	71 25	13,038 75
47	January, 1909.....	299	58	5 92	63 92	63 92	19,112 08
48	July, 1909.....	269	52	4 67	56 67	56 67	15,244 23
49	January, 1910.....	319	46	3 55	49 55	49 55	15,806 45
50	July, 1910.....	349	40	2 61	42 61	42 61	14,870 89
51	January, 1911.....	462	34	1 81	35 81	35 81	16,544 22
52	July, 1911.....	502	28	1 16	29 16	29 16	14,638 32
53	January, 1912.....	682	22	66	22 66	22 66	15,454 12
54	July, 1912.....	645	16	30	16 30	16 30	10,483 50
55	January, 1913.....	841	10	08	10 08	10 08	8,477 28
56	July, 1913.....	807	4	-	4 00	4 00	3,228 00
		7,047					\$334,040 14
	Dues in arrears.....						9,067 91
	Total accumulated capital.....						\$324,972 23

BAR HARBOR LOAN AND BUILDING ASSOCIATION—EDEN.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.....	169	130	\$47 25	\$177 25	\$177 25	\$29,798 65
2	July	1 1903.....	81	124	42 53	166 53	166 53	13,300 78
3	January	1 1904.....	37	118	38 11	156 11	156 11	5,666 27
4	July	1 1904.....	21	112	33 88	145 88	145 88	3,075 53
5	January	1 1905.....	17	106	29 87	135 87	135 87	2,309 96
6	July	1 1905.....	6	100	25 15	125 15	125 15	743 90
7	January	1 1906.....	86	94	22 72	116 72	116 72	10,008 92
8	July	1 1906.....	47	88	19 56	107 56	107 56	4,873 32
9	January	1 1907.....	65	82	16 63	98 63	98 63	6,373 95
10	July	1 1907.....	24	76	13 98	89 98	89 98	2,079 52
11	January	1 1908.....	29	70	11 59	81 59	81 59	2,376 21
12	July	1 1908.....	20	64	0 46	73 46	73 46	1,225 20
13	January	1 1909.....	38	58	7 58	65 58	65 58	2,392 96
14	July	1 1909.....	24	52	5 94	57 94	57 94	1,359 56
15	January	1 1910.....	83	46	4 50	50 50	50 50	3,549 57
16	July	1 1910.....	79	40	3 26	43 26	43 26	3,278 54
17	January	1 1911.....	85	34	2 22	36 22	36 22	2,991 70
18	July	1 1911.....	43	28	1 38	29 38	29 38	998 34
19	January	1 1912.....	82	22	7 76	22 76	22 76	1,722 32
20	July	1 1912.....	58	16	33	16 33	16 33	957 14
21	January	1 1913.....	150	10	09	10 09	10 09	1,450 50
22	July	1 1913.....	173	4	-	4 00	4 00	594 00
Total accumulated capital.....			1,417					101,126 84

BATH LOAN AND BUILDING ASSOCIATION—BATH.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	1 1901	37	142	\$58 00	\$200 00	\$200 00	\$7,400 00
24	April	1 1902	28	139	55 17	194 17	194 17	5,436 76
25	October	1, 1902	35	133	50 07	183 07	183 07	6,457 45
26	April	1, 1903	48	127	45 16	172 16	172 16	8,263 68
27	October	1, 1903	41	121	40 62	161 62	161 62	6,626 42
28	April	1, 1904	49	115	36 39	151 39	151 39	7,418 11
29	October	1, 1904	15	109	32 41	141 41	141 41	2,121 15
30	April	1, 1905	36	103	28 68	131 68	131 68	4,740 48
31	October	1, 1905	59	97	25 25	122 25	122 25	7,212 75
32	April	1, 1906	14	91	22 00	113 00	113 00	1,582 00
33	October	1, 1906	18	85	19 12	104 12	104 12	1,874 16
34	April	1, 1907	71	79	16 38	95 38	94 56	6,771 98
35	October	1, 1907	15	73	13 89	86 89	86 20	1,903 35
36	April	1, 1908	89	67	11 59	78 59	77 43	6,994 51
37	October	1, 1908	36	61	9 53	70 53	69 58	2,539 08
38	April	1, 1909	83	55	7 67	62 67	61 52	5,231 61
39	October	1, 1909	73	49	6 03	55 03	54 13	4,017 19
40	April	1, 1910	45	43	4 60	47 60	46 68	2,142 00
41	October	1, 1910	83	37	3 38	40 38	39 71	3,351 54
42	April	1, 1911	74	31	2 34	33 34	32 76	2,467 16
43	October	1, 1911	77	25	1 51	26 51	26 13	2,041 27
44	April	1, 1912	93	19	85	19 85	19 64	1,846 05
45	October	1, 1912	93	13	38	13 38	13 28	1,244 34
46	April	1, 1913	189	7	10	7 10	7 08	1,341 90
47	October	1, 1913	50	1	00	1 00	1 00	50 00
			1,451					\$100,474 94
		Less advance payments						88 00
		Total accumulated capital						\$100,386 94

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
24	September, 1902.....	5	134	\$5 40	\$190 54	\$175 34	\$952 71
25	March, 1903.....	48	128	5 06	178 76	165 14	3 565 47
26	September, 1903.....	11	122	4 73	167 40	155 19	1 834 44
27	March, 1904.....	35	116	4 41	156 40	145 47	5 459 28
29	March, 1905.....	38	104	3 80	135 48	126 76	5 198 36
30	September, 1905.....	10	98	3 51	125 53	117 72	1 250 30
31	March, 1906.....	10	92	3 23	115 90	108 92	1 159 08
32	September, 1906.....	36	86	2 96	106 60	100 34	3 827 60
33	March, 1907.....	18	80	2 69	97 56	91 96	1 721 07
34	September, 1907.....	37	74	2 40	88 78	83 80	3 295 96
35	March, 1908.....	11	68	2 19	79 29	75 83	884 19
36	September, 1908.....	12	62	1 95	72 66	68 05	854 72
37	March, 1909.....	63	56	1 72	64 08	60 47	4 025 04
38	September, 1909.....	29	50	1 50	56 34	53 06	1 619 89
39	March, 1910.....	73	44	1 28	48 84	45 84	3 558 32
40	September, 1910.....	37	38	1 06	41 53	38 80	1 502 71
41	March, 1911.....	55	32	86	34 43	31 93	1 878 65
42	September, 1911.....	144	26	66	27 56	25 22	3 936 64
43	March, 1912.....	116	20	46	20 87	18 68	2 317 05
44	September, 1912.....	59	14	37	14 38	12 30	780 42
45	March, 1913.....	139	8	09	8 09	6 07	995 24
46	September, 1913.....	73	2	-	2 00	-	151 00
	Error.....	1,059					\$55,768 14 2 00
	Less advance payments.....						\$55,770 14 150 00
	Total accumulated capital.....						\$55,620 14

BRUNSWICK LOAN AND BUILDING ASSOCIATION—
BRUNSWICK.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
52	January, 1902.....	1	142	\$54 98	\$196 98	\$183 04	\$194 98
53	April, 1902.....	64	139	52 72	191 52	178 39	12,225 29
54	July, 1902.....	6	136	50 11	186 11	173 59	1,116 66
55	October, 1902.....	3	133	47 70	180 70	168 78	542 40
56	January, 1903.....	2	130	45 20	175 20	163 50	348 44
59	October, 1903.....	9	121	38 90	159 90	150 18	1,436 10
60	January, 1904.....	6	118	36 97	154 97	145 73	940 82
61	April, 1904.....	36	115	34 84	149 84	141 13	5,380 92
63	October, 1904.....	2	109	30 85	139 85	132 14	295 70
64	January, 1905.....	14	106	29 03	135 03	127 77	1,890 39
65	April, 1905.....	86	103	27 28	130 28	123 46	11,136 12
66	July, 1905.....	33	100	25 48	125 48	119 11	4,140 74
67	October, 1905.....	28	97	23 87	120 87	114 91	3,402 37
68	January, 1906.....	21	94	22 26	116 26	110 70	2,389 85
69	April, 1906.....	40	91	20 74	111 74	106 56	4,427 50
70	July, 1906.....	11	88	19 19	107 19	102 40	1,164 09
71	October, 1906.....	17	85	17 81	102 81	98 36	1,725 15
72	January, 1907.....	11	82	16 50	98 54	94 38	1,073 50
93	April, 1907.....	45	79	15 22	94 22	90 42	4,220 48
94	July, 1907.....	7	76	14 01	90 01	86 51	821 09
75	October, 1907.....	30	73	13 84	86 84	83 38	2,565 70
76	January, 1908.....	32	70	11 70	81 70	78 78	2,615 30
77	April, 1908.....	50	67	10 66	77 66	75 00	3,845 30
78	July, 1908.....	82	64	9 65	73 65	71 24	6,040 30
79	October, 1908.....	33	61	8 68	69 68	67 51	2,304 44
80	January, 1909.....	57	58	7 77	65 77	63 83	3,608 44
81	April, 1909.....	88	55	6 94	61 94	60 21	5,352 63
82	July, 1909.....	50	52	6 16	58 16	56 62	2,882 67
83	October, 1909.....	51	49	5 42	54 42	53 07	2,679 46
84	January, 1910.....	34	46	4 74	50 74	49 56	1,740 16
85	April, 1910.....	105	43	4 09	47 09	46 07	4,911 62
86	July, 1910.....	41	40	3 51	43 51	42 64	1,796 91
87	October, 1910.....	24	37	2 96	39 96	39 33	959 04
88	January, 1911.....	107	34	2 46	36 46	35 85	3,880 77
89	April, 1911.....	63	31	2 00	33 00	32 50	2,081 74
90	July, 1911.....	14	28	1 62	29 62	29 22	417 68
91	October, 1911.....	12	25	1 28	26 28	25 96	315 36
92	January, 1912.....	57	22	98	22 98	22 94	1,319 86
93	April, 1912.....	90	19	92	19 92	19 54	1,831 80
94	July, 1912.....	22	16	50	16 50	16 38	363 00
95	October, 1912.....	11	13	32	13 32	13 24	144 52
96	January, 1913.....	30	10	19	10 19	10 15	292 40
97	April, 1913.....	31	7	09	7 09	7 07	217 79
98	July, 1913.....	46	4	03	4 03	4 02	182 35
99	October, 1913.....	21	1	00	1 00	1 00	21 00
		1,625					\$111,224 83
	Dividends declared but not credited to individual accounts.....						323 55
	Total accumulated capital.....						\$111,548 38

BUCKSPORT LOAN AND BUILDING ASSOCIATION—
BUCKSPORT.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
28	January 1, 1903.....	10	130	\$47 03	\$177 03	\$165 27	\$1,770 30
29	July 1, 1903.....	5	124	42 36	166 36	155 77	823 80
31	July 1, 1904.....	5	112	33 75	145 75	137 31	728 75
32	January 1, 1905.....	17	106	29 92	135 92	128 44	2,281 64
33	July 1, 1905.....	6	100	26 36	126 36	121 77	758 16
34	January 1, 1906.....	6	94	22 98	116 98	111 23	697 88
35	July 1, 1906.....	4	88	19 87	107 87	102 90	427 48
36	January 1, 1907.....	7	82	16 97	98 97	94 73	721 79
37	July 1, 1907.....	5	76	14 30	90 30	86 73	451 50
38	January 1, 1908.....	11	70	11 94	81 94	78 96	901 34
39	July 1, 1908.....	21	64	9 77	73 77	71 33	1,549 17
40	January 1, 1909.....	15	58	7 87	65 87	63 90	967 05
41	July 1, 1909.....	9	54	6 13	58 13	56 60	525 17
42	January 1, 1910.....	38	46	4 64	50 64	49 48	1,755 30
43	July 1, 1910.....	62	40	3 37	43 37	42 53	2,742 94
44	January 1, 1911.....	36	34	2 32	36 32	31 24	1,190 52
45	July 1, 1911.....	17	28	1 49	29 47	29 10	501 99
46	January 1, 1912.....	22	22	82	22 82	22 62	489 04
47	July 1, 1912.....	36	16	36	16 36	16 27	545 96
48	January 1, 1913.....	69	10	09	10 09	10 07	661 21
49	July 1, 1913.....	41	4	00	4 00	4 00	187 00
	Total accumulated capital.....	442					\$20,677 99

CASCO. LOAN AND BUILDING ASSOCIATION—PORTLAND.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
28	February 1, 1901.....	43	144	\$63 73	\$207 73	\$207 73	\$8,932 39
29	August 1, 1901.....	86	144	64 20	208 20	208 20	17,905 20
30	February 1, 1902.....	189	141	58 44	199 44	199 44	37,694 16
31	August 1, 1902.....	89	135	53 00	188 00	188 00	16,732 00
32	February 1, 1903.....	184	129	47 90	176 90	176 90	32,549 60
33	August 1, 1903.....	133	123	43 12	166 12	156 12	22,093 96
34	February 1, 1904.....	174	117	38 63	155 63	155 63	27,079 62
35	August 1, 1904.....	128	111	34 43	145 43	145 43	18,615 04
36	February 1, 1905.....	189	105	30 50	135 50	135 50	25,609 50
37	August 1, 1905.....	94	99	26 87	125 87	118 88	11,831 78
38	February 1, 1906.....	132	93	23 43	116 48	110 61	15,375 36
39	August 1, 1906.....	118	87	20 33	107 33	102 25	12,664 94
40	February 1, 1907.....	244	81	17 43	98 43	94 07	24,016 92
41	August 1, 1907.....	147	75	14 75	89 75	86 06	13,193 25
42	February 1, 1908.....	234	69	12 32	81 32	78 24	19,028 88
43	August 1, 1908.....	242	63	10 11	73 11	70 58	17,692 62
44	February 1, 1909.....	247	57	8 13	65 13	63 10	16,087 11
45	August 1, 1909.....	150	51	6 36	57 36	55 77	8,604 00
46	February 1, 1910.....	276	45	4 84	49 84	48 63	13,755 84
47	August 1, 1910.....	246	39	3 53	42 53	41 66	10,462 38
48	February 1, 1911.....	216	33	2 42	35 42	34 81	7,650 72
49	August 1, 1911.....	395	27	1 53	28 53	28 09	11,269 35
50	February 1, 1912.....	578	21	85	21 85	21 64	12,629 30
51	August 1, 1912.....	225	15	38	15 38	15 28	3,466 50
52	February 1, 1913.....	482	9	10	9 10	9 07	4,386 20
53	August 1, 1913.....	383	3	00	3 00	3 00	1,149 00
		5,624					\$410,469 62
	Dues in arrears.....						5,080 00
	Total accumulated capital.....						\$405,389 62

CENTRAL MAINE LOAN AND BUILDING ASSOCIATION—
LEWISTON.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	November, 1912.....	223	12	\$0 06	\$12 06	\$12 04	\$2,689 38
2	May 1913.....	58	6	-	6 00	6 00	348 00
	Dues in arrears.....	281					\$3,037 38 15 00
	Total accumulated capital.....						\$3,022 38

ELLSWORTH LOAN AND BUILDING ASSOCIATION—
ELLSWORTH.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	January,	1902.....	41	142	\$60 02	\$192 03	\$187 03	\$7,872 43
23	July,	1902.....	2	136	54 33	190 33	176 77	380 36
24	January,	1903.....	77	130	48 98	178 98	166 70	12,606 46
25	July,	1903.....	21	124	43 96	167 96	157 06	3,507 26
26	January,	1904.....	48	118	39 27	157 27	147 45	7,436 56
27	July,	1904.....	34	112	34 88	146 88	138 16	4,864 32
28	January,	1905.....	44	106	30 80	136 80	129 30	5,884 30
29	July,	1905.....	55	100	27 00	127 00	130 25	6,935 00
30	January,	1906.....	105	94	23 50	117 50	111 63	12,285 50
31	July,	1906.....	44	88	20 27	108 27	103 25	4,652 28
32	January,	1907.....	54	82	17 31	99 31	95 01	5,346 34
33	July,	1907.....	87	76	14 61	90 61	86 96	7,733 27
34	January,	1908.....	175	70	12 17	82 17	79 13	13,355 55
35	July,	1908.....	31	64	9 97	73 97	71 48	2,263 87
36	January,	1909.....	167	58	8 01	66 01	64 01	11,022 67
37	July,	1909.....	48	52	6 28	58 28	56 71	2,684 00
38	January,	1910.....	104	46	4 78	50 78	49 59	5,200 52
39	July,	1910.....	142	40	3 49	43 49	42 62	6,106 48
40	January,	1911.....	132	34	2 42	36 42	35 80	4,752 34
41	July,	1911.....	91	28	1 54	29 54	29 16	2,639 94
42	January,	1912.....	133	22	87	22 87	22 65	2,826 21
43	July,	1912.....	149	16	40	16 40	16 30	2,244 40
44	January,	1913.....	232	10	11	10 11	10 09	2,321 22
45	July,	1913.....	104	4	-	4 00	4 00	416 00
Total accumulated capital.....			2,120					\$135,337 28

FALMOUTH LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	November, 1901.....	186	144	\$56 09	\$196 09	\$182 07	\$36,433 67
23	May, 1902.....	38	138	50 70	185 13	172 46	7,045 29
24	November, 1902.....	59	132	45 71	174 57	163 15	10,257 82
25	May, 1903.....	54	126	41 02	164 29	154 04	8,853 92
26	November, 1903.....	107	120	36 70	154 37	145 19	16,512 87
27	May, 1904.....	7	114	32 66	144 72	136 55	1,011 04
28	November, 1904.....	164	108	28 90	135 33	128 11	22,027 16
29	May, 1905.....	93	102	25 45	126 25	119 88	11,690 41
30	November, 1905.....	65	96	22 23	117 38	111 82	7,623 11
31	May, 1906.....	40	90	19 31	108 81	103 98	4,352 40
32	November, 1906.....	8	84	16 62	100 45	96 30	803 63
33	May, 1907.....	27	78	14 12	92 12	88 59	2,460 24
34	November, 1907.....	15	72	11 72	83 72	80 79	1,255 80
35	May, 1908.....	14	66	9 54	75 54	73 16	1,031 56
36	November, 1908.....	65	60	7 57	67 57	65 57	4,381 05
37	May, 1909.....	65	54	5 93	59 93	58 45	3,873 45
38	November, 1909.....	82	48	4 50	52 50	51 38	4,284 00
39	May, 1910.....	68	42	3 26	45 26	44 45	3,060 68
40	November, 1910.....	97	36	2 23	38 23	37 67	3,630 31
41	May, 1911.....	97	30	1 40	31 40	31 05	2,982 80
42	November, 1911.....	140	24	77	24 77	24 58	3,392 80
43	May, 1912.....	214	18	41	18 33	18 23	3,754 62
44	November, 1912.....	139	12	08	12 08	12 06	1,621 12
45	May, 1913.....	178	6	—	6 00	6 00	956 00
		2,022					
	Total accumulated capital.....						\$163,295 75

FOREST CITY LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	July	1, 1902	6	136	\$64 66	\$200 66	\$184 50	\$1,203 96
13	July	1, 1903	15	124	52 29	176 29	163 22	2,644 35
14	January	1, 1904	17	118	46 72	164 72	153 04	2,800 24
15	July	1, 1904	14	112	41 53	153 53	143 15	2,149 42
16	January	1, 1905	45	106	36 (142 68	133 51	6,420 60
17	July	1, 1905	122	100	32 15	132 16	124 12	1,585 92
18	January	1, 1906	8	94	28 04	122 04	115 03	976 32
19	July	1, 1906	3	88	24 15	112 15	106 09	336 45
21	July	1, 1907	31	76	17 32	93 32	88 94	2,892 92
22	January	1, 1908	5	70	13 60	83 60	80 20	418 00
24	January	1, 1909	55	58	9 42	67 42	65 04	3,708 10
25	July	1, 1909	2	52	7 39	59 39	57 53	118 78
26	January	1, 1910	5	46	5 60	51 60	50 20	258 00
27	July	1, 1910	21	40	4 07	44 07	43 04	925 47
28	January	1, 1911	10	34	2 81	36 81	36 11	368 10
29	July	1, 1911	15	28	1 78	29 78	29 34	446 70
30	January	1, 1912	8	22	1 00	23 00	22 75	184 00
31	July	1, 1912	23	16	45	16 45	16 30	378 35
32	January	1, 1913	20	10	12	10 12	10 09	202 40
33	July	1, 1913	3	4	-	-	-	12 00
			318					\$28,030 08
		Less dues in arrears.....						590 00
								\$27,440 08
		Less error.....						20 40
		Total accumulated capital.....						\$27,419 68

GARDINER LOAN AND BUILDING ASSOCIATION—
GARDINER.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
32	July, 1902.....	30	136	\$54 15	\$190 15	\$176 61	\$5,704 50
33	January, 1903.....	29	130	48 81	178 81	166 61	5,185 49
34	July, 1903.....	21	124	43 80	167 80	156 85	3,523 80
35	January, 1904.....	28	118	39 11	157 11	147 34	4,399 08
36	July, 1904.....	33	112	34 73	146 73	138 05	4,842 09
37	January, 1905.....	28	106	30 66	136 66	129 00	3,826 48
38	July, 1905.....	9	100	26 88	126 88	120 16	1,141 92
39	January, 1906.....	38	94	23 38	117 38	111 54	4,460 44
40	July, 1906.....	39	88	20 16	108 16	103 12	4,218 24
41	January, 1907.....	87	82	17 21	99 21	94 91	8,631 27
42	July, 1907.....	14	76	14 52	90 52	86 89	1,267 28
43	January, 1908.....	46	70	12 08	82 08	79 06	3,775 68
44	July, 1908.....	28	64	9 89	73 89	71 42	2,068 92
45	January, 1909.....	30	58	7 94	65 94	63 96	1,978 20
46	July, 1909.....	42	52	6 22	58 22	56 67	2,445 24
47	January, 1910.....	71	46	4 72	50 72	49 54	3,601 12
48	July, 1910.....	72	40	3 44	43 44	42 58	3,127 68
49	January, 1911.....	89	34	2 37	36 37	35 78	3,236 93
50	July, 1911.....	22	28	1 52	29 52	29 14	649 44
51	January, 1912.....	90	22	85	22 85	22 64	2,056 50
52	July, 1912.....	99	16	38	16 38	16 29	1,621 62
53	January, 1913.....	188	10	10	10 10	10 08	1,898 80
54	July, 1913.....	53	4	-	4 00	4 00	212 00
		1,186					\$73,872 72
	Matured shares included in accumulated capital						3,589 59
	Dues in arrears.....						815 95
	Total accumulated capital.....						\$78,278 26

GUILFORD LOAN AND BUILDING ASSOCIATION—
GUILFORD.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
2 May,	1901.....	25	150	\$45 00	\$195 00	\$146 25	\$4,875 00
3 May,	1902.....	8	138	38 43	176 43	132 33	1,411 44
4 May,	1903.....	2	126	32 29	158 29	118 71	316 58
5 May,	1904.....	0	114	-	-	-	-
6 May,	1905.....	5	102	21 31	123 31	92 49	616 55
7 May,	1906.....	0	90	-	-	-	-
8 May,	1907.....	2	73	12 30	90 30	67 72	180 60
9 May,	1908.....	10	66	8 69	74 69	56 02	746 90
10 May,	1909.....	15	54	5 63	59 63	44 73	894 95
11 May,	1910.....	23	42	3 21	45 21	33 90	1,039 83
12 May,	1911.....	14	30	1 44	31 44	23 64	440 16
13 May,	1912.....	35	18	- 35	18 35	13 77	642 25
14 May,	1913.....	37	6	-	6 00	6 00	222 00
		176					\$11,386 25
	Dues in arrears.....						651 10
	Total accumulated capital.....						\$10,735 16

HALLOWELL LOAN AND BUILDING ASSOCIATION—
HALLOWELL.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	February,	1902.....	15	141	\$53 52	\$194 52	\$194 52	\$2,917 15
27	August,	1902.....	7	135	48 36	183 36	183 36	1,284 37
29	August,	1903.....	4	123	39 43	162 43	162 43	640 73
30	February,	1904.....	19	117	35 36	152 36	152 36	2,894 81
31	August,	1904.....	1	111	31 40	142 40	142 40	142 40
32	February,	1905.....	11	105	28 00	133 00	133 00	1,463 34
34	February,	1906.....	25	93	21 58	114 58	114 58	2,867 29
35	August,	1906.....	36	87	18 86	105 86	105 86	3,810 75
36	February,	1907.....	31	81	16 20	97 20	97 20	2,939 78
38	February,	1908.....	5	69	11 54	80 54	80 54	372 73
39	August,	1908.....	22	63	9 54	72 54	72 54	1,595 87
40	February,	1909.....	57	57	7 76	64 76	64 76	3,691 25
41	August,	1909.....	50	51	6 14	57 14	57 14	2,851 15
42	February,	1910.....	57	45	4 69	49 69	49 69	2,828 19
43	August,	1910.....	41	39	3 45	42 45	42 45	1,760 77
44	February,	1911.....	153	33	2 37	35 37	35 37	5,404 42
45	August,	1911.....	90	27	1 51	28 51	28 51	2,506 18
46	February,	1912.....	71	21	85	21 85	21 85	1,557 52
47	August,	1912.....	104	15	38	15 38	15 38	1,483 52
48	February,	1913.....	66	9	10	9 10	9 10	600 60
49	August,	1913.....	115	3	00	3 00	3 00	330 00
			980					
	Total accumulated capital.....							\$43,951 82

HOMESTEAD LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.....	330½	33	\$2 24	\$35 24	\$34 68	\$11,565 11
2	August,	1911.....	66	27	1 41	28 41	28 06	1,846 06
3	February,	1912.....	112	21	77	21 77	21 58	2,473 08
4	August,	1912.....	55	15	33	15 33	15 25	784 15
5	February,	1913.....	71	9	08	9 08	9 06	647 68
6	August,	1913.....	65	3	00	3 00	3 00	180 00
	Total accumulated capital.....		690½					\$17,496 08

KENNEBUNK LOAN AND BUILDING ASSOCIATION—
KENNEBUNK.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
25	November,	1901.....	48	144	\$52 96	\$189 84	\$176 60	\$8,995 93
26	May,	1902.....	46	138	47 72	178 91	166 98	8,229 94
27	November,	1902.....	13	132	42 80	168 32	157 62	2,037 48
28	May,	1903.....	19	126	38 24	158 09	148 53	2,976 42
29	November,	1903.....	31	120	33 94	148 10	139 61	4,591 63
30	May,	1904.....	22	114	29 89	138 39	130 92	2,995 81
31	November,	1904.....	13	108	26 23	129 05	122 49	1,654 63
32	May,	1905.....	18	102	22 27	119 91	114 22	2,155 84
33	November,	1905.....	41	96	19 66	111 12	106 20	4,443 66
34	May,	1906.....	42	90	16 79	102 57	98 37	4,135 61
35	November,	1906.....	27	84	14 14	94 46	90 92	2,493 58
36	May,	1907.....	28	78	11 78	86 22	83 27	1,984 13
37	November,	1907.....	38	72	9 62	78 38	75 97	2,783 48
38	May,	1908.....	35	66	7 71	70 80	68 87	2,407 09
39	November,	1908.....	60	60	6 03	63 44	61 93	3,409 08
40	May,	1909.....	45	54	4 57	56 30	55 16	2,171 94
41	November,	1909.....	60	48	3 33	49 39	48 56	2,860 64
42	May,	1910.....	111	42	2 34	42 72	42 13	4,522 94
43	November,	1910.....	41	36	1 57	36 27	35 88	1,337 61
44	May,	1911.....	80	30	1 03	30 06	29 80	2,234 79
45	November,	1911.....	65	24	69	24 09	23 92	1,493 68
46	November,	1912.....	17	12	24	12 24	12 18	208 08
47	May,	1913.....	41	6	00	6 00	6 00	234 00
Total accumulated capital.....			941					\$70,357 99

LEWISTON LOAN AND BUILDING ASSOCIATION—
LEWISTON.

Detailed Statement of Accumulated Capital.

October 26, 1913.

Series.	DATE OF ISSUE.		Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
3	June,	1902.....	7	137	\$57 79	\$194 79	\$194 79	\$1,363 53
4	December,	1902.....	9	131	52 56	183 56	165 71	1,652 04
5	June,	1903.....	11	125	47 66	172 66	156 78	1,899 26
7	June,	1904.....	5	113	38 07	151 07	138 38	755 35
10	December,	1905.....	5	95	26 01	121 01	112 34	605 05
12	December,	1906.....	11	83	19 42	102 42	95 93	1,126 57
13	June,	1907.....	8	77	16 49	93 49	88 00	747 92
14	December,	1907.....	25	71	13 77	84 77	80 18	2,119 25
15	June,	1908.....	12½	65	11 39	76 39	72 60	954 88
16	December,	1908.....	28	59	9 26	68 26	65 17	1,911 28
17	June,	1909.....	41	53	7 56	60 36	57 91	2,474 76
18	December,	1909.....	86½	47	5 69	52 69	50 80	4,557 67
19	June,	1910.....	34	41	4 14	45 14	43 76	1,534 76
20	December,	1910.....	45	35	3 00	38 00	37 00	1,710 00
21	June,	1911.....	110½	29	1 96	30 96	30 31	3,420 07
22	December,	1911.....	56	23	1 15	24 15	23 77	1,352 40
23	June,	1912.....	137½	17	54 00	17 54	17 40	2,411 75
24	December,	1912.....	60	11	18 00	11 18	11 00	670 80
25	June,	1913.....	74	5	00	5 00	5 00	370 00
			766					\$31,637 34
		Less dues in arrears.....						564 50
		Total accumulated capital.....						\$31,072 84

MAINE LOAN AND BUILDING ASSOCIATION—PORTLAND.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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, 1911.....	443	28	\$1 64	\$29 64	\$29 23	\$13,130 52
2	January, 1912.....	218	22	95	22 95	22 71	5,003 10
3	July, 1912.....	40	16	1 44	16 44	16 33	657 60
4	January, 1913.....	179	10	12	10 12	10 09	1,811 48
5	July, 1913.....	206	4	00	4 00	4 00	824 00
		1,086					\$21,426 70
	Dues in arrears.....						690 18
	Total accumulated capital.....						\$20,736 52

OLD TOWN LOAN AND BUILDING ASSOCIATION—
OLD TOWN.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
29	July 8, 1902	36	136	\$50 39	\$186 39	\$173 79	\$6,710 04
30	January 13, 1903	86	130	45 40	175 40	164 05	15,084 40
31	July 14, 1903	36	124	40 77	164 77	154 58	5,931 72
32	January 12, 1904	59	118	36 42	154 42	145 32	9,110 73
33	July 12, 1904	55	112	32 38	144 38	136 29	7,652 14
34	January 10, 1905	61	106	28 59	134 59	127 44	8,209 99
35	July 11, 1905	51	100	25 11	125 11	118 83	6,380 61
36	January 9, 1906	36	94	21 91	115 91	110 43	4,172 76
37	July 10, 1906	73	88	18 92	106 92	102 10	7,305 16
38	January 8, 1907	90	82	16 12	98 12	94 09	8,830 80
39	July 9, 1907	73	76	13 59	89 59	86 19	6,540 07
40	January 14, 1908	108	70	11 30	81 30	78 48	8,780 40
41	July 14, 1908	89	64	9 22	73 22	70 92	6,516 58
42	January 12, 1909	146	58	7 37	65 37	63 53	9,544 02
43	July 13, 1909	107	52	5 74	57 74	56 31	6,178 18
44	January 11, 1910	159	46	4 35	50 35	49 26	8,005 65
45	July 12, 1910	118	40	3 17	43 17	42 38	5,094 06
46	January 10, 1911	140	34	2 16	36 16	35 62	5,062 40
47	July 11, 1911	146	28	1 37	29 37	29 03	4,288 02
48	January 9, 1912	202	22	77	22 77	22 58	4,622 31
49	July 9, 1912	174	16	34	16 34	16 26	2,843 16
50	January 14, 1913	205	10	09	10 09	10 07	2,068 45
51	July 8, 1913	157	4	00	4 00	4 00	628 00
	Interest not credited	2,406					\$150,059 70 02
	Dues in arrears						\$150,059 68 4,393 00
	Total accumulated capital						\$145,666 68

PORTLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	April	15, 1901	25	144	\$67 30	\$206 30	\$206 30	\$5,157 50
24	October	15, 1901	35	144	59 75	203 75	203 75	7,131 35
25	April	15, 1902	85	138	53 36	191 36	191 36	16,265 60
26	October	15, 1902	114	132	48 25	180 25	180 25	20,548 50
27	April	15, 1903	103	126	43 52	169 52	169 52	17,460 56
28	October	15, 1903	57	120	39 05	159 05	159 05	9,065 85
29	April	15, 1904	106	114	34 95	148 95	148 95	15,788 70
30	October	15, 1904	94	108	31 10	139 10	139 10	13,075 40
31	April	15, 1905	116	102	27 50	129 50	122 60	15,022 00
32	October	15, 1905	85	96	24 20	120 20	114 15	10,217 00
33	April	15, 1906	107	90	21 10	111 10	105 82	11,887 70
34	October	15, 1906	97	84	18 25	102 25	97 69	9,918 25
35	April	15, 1907	108	78	15 62	98 62	89 71	10,110 96
36	October	15, 1907	107	72	13 21	85 21	81 80	9,117 47
37	April	15, 1908	109	66	11 01	77 01	74 26	8,394 09
38	October	15, 1908	194	60	9 03	69 03	66 77	13,391 82
39	April	15, 1909	105	54	7 27	61 27	59 45	6,433 35
40	October	15, 1909	44	48	5 69	53 69	52 27	2,362 36
41	April	15, 1910	196	42	4 32	46 32	45 24	9,078 72
42	October	15, 1910	99	36	3 14	39 14	38 36	3,874 86
43	April	15, 1911	145	30	2 17	32 17	31 63	4,864 65
44	October	15, 1911	124	24	1 38	25 38	25 03	3,147 12
45	April	15, 1912	154	18	78	18 78	18 58	2,802 12
46	October	15, 1912	72	12	36	12 36	12 27	880 92
47	April	15, 1913	142	6	09	6 09	6 06	864 78
Dues in arrears			2,623					\$226,760 63
Total accumulated capital								1,338 00
								\$225,422 63

ROCKLAND LOAN AND BUILDING ASSOCIATION—
ROCKLAND.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
29	October, 1901	12	143	\$57 00	\$200 00	\$200 00	\$2 400 00
30	April, 1902	65	139	53 28	192 28	192 28	12 496 20
31	October, 1902	66	133	48 46	181 46	181 46	11 955 36
32	April, 1903	49	127	43 74	170 74	170 74	3 361 26
33	October, 1903	40	121	39 42	160 42	160 42	6 411 80
34	April, 1904	76	115	35 28	150 28	150 28	11 365 28
35	October, 1904	51	109	31 43	140 43	140 43	7 140 93
36	April, 1905	71	103	27 84	130 84	130 84	9 239 64
37	October, 1905	70	97	24 44	121 44	121 44	3 472 80
38	April, 1906	77	91	21 29	112 29	112 29	3 529 33
39	October, 1906	91	85	18 35	103 35	103 35	9 394 85
40	April, 1907	168	79	15 69	94 69	94 69	15 861 92
41	October, 1907	77	73	13 24	86 24	86 24	6 633 48
42	April, 1908	148	67	11 03	78 03	78 03	11 507 44
43	October, 1908	84	61	9 05	70 05	70 05	5 878 20
44	April, 1909	157	55	7 28	62 28	62 28	9 657 96
45	October, 1909	120	49	5 71	54 71	54 71	6 486 20
46	April, 1910	204	43	4 35	47 35	47 35	9 566 40
47	October, 1910	272	37	3 17	40 17	40 17	10 720 24
48	April, 1911	231	31	2 19	33 19	33 19	7 540 89
49	October, 1911	270	25	1 40	26 40	26 40	6 975 00
50	April, 1912	226	19	80	19 80	19 80	4 434 80
51	October, 1912	331	13	37	13 37	13 37	4 226 47
52	April, 1913	361	7	10	7 10	7 10	2 498 10
53	October, 1913	173	1	0	1 00	1 00	173 00
	Total accumulated capital	3,490					\$197,927 55

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

Detailed Statement of Accumulated Capital.

October 26, 1913.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
13	March, 1902.....	94	140	\$52 79	\$192 79	\$192 79	\$18,122 26
14	March, 1903.....	85	128	43 06	171 06	171 06	14,540 10
15	March, 1904.....	43	116	34 34	150 34	150 34	6,464 62
16	March, 1905.....	123	104	26 60	130 60	130 60	16,063 80
17	March, 1906.....	170	92	19 98	111 98	111 98	19,036 60
18	March, 1907.....	182	80	14 41	94 41	94 41	17,182 62
19	March, 1908.....	126	68	9 83	77 83	75 38	9,806 58
20	March, 1909.....	316½	56	6 19	62 19	60 64	19,683 14
21	March, 1910.....	332	44	3 44	47 44	46 58	15,750 08
22	March, 1911.....	352	32	1 52	33 52	33 14	11,799 04
23	March, 1912.....	357	20	39	20 39	20 29	7,279 23
24	March, 1913.....	401	8	00	8 00	8 00	3,208 00
	Dues in arrears.....	2,581½					\$158,936 07 2,458 73
	Total accumulated capital.....						\$156,477 34

SOMERSET LOAN AND BUILDING ASSOCIATION—
SKOWHEGAN.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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.
29	September, 1900	6	158	\$60 41	\$218 41	\$218 41	\$1,182 21
30	March, 1901	4	152	55 32	207 32	207 32	821 28
31	September, 1901	12	146	50 53	196 53	196 53	2,325 61
32	March, 1902	8	140	45 80	185 80	185 80	1,278 60
33	September, 1902	7	134	41 73	175 73	175 73	1,155 99
34	March, 1903	25	128	37 72	165 72	165 72	3,953 28
35	September, 1903	47	122	33 81	155 81	155 81	6,580 02
36	March, 1904	62	116	30 19	146 19	146 19	7,463 28
37	September, 1904	40	110	26 82	136 82	136 82	4,088 50
38	March, 1905	21	104	23 61	127 61	127 61	2,077 81
39	September, 1905	68	98	20 68	118 68	118 68	7,935 24
40	March, 1906	65	92	17 88	109 88	109 88	6,281 20
41	September, 1906	64	86	15 31	101 31	101 31	6,193 84
42	March, 1907	31	80	13 01	93 01	93 01	1,844 56
43	September, 1907	60	74	10 85	84 85	84 85	4,362 92
44	March, 1908	23	68	8 94	76 94	76 94	1,853 57
45	September, 1908	41	62	7 17	69 17	69 17	2,789 67
46	March, 1909	102	56	5 64	61 64	61 64	5,969 02
47	September, 1909	76	50	4 28	54 28	54 28	3,829 28
48	March, 1910	76	44	3 22	47 22	47 22	3,308 50
49	September, 1910	36	38	2 29	40 29	40 29	1,383 30
50	March, 1911	67	32	1 55	33 55	33 55	1,771 86
51	September, 1911	103	26	1 02	27 02	27 02	2,239 97
52	March, 1912	92	20	56	20 56	20 56	1,552 45
53	September, 1912	59	14	25	14 25	14 25	662 50
54	March, 1913	105	8	06	8 06	8 06	772 30
55	September, 1913	18	2	00	2 00	2 00	6 00
		1,296					\$83,680 74
	Error						43 56
	Total accumulated capital						\$83,724 30

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION—
SOUTH PORTLAND.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	February, 28, 1903	12	123	\$56 91	\$179 81	\$179 91	\$2,157 72
28	August, 6, 1904	5	111	44 43	155 43	155 43	777 15
29	February 11, 1905	1	105	39 03	144 03	144 03	139 03
30	August 12, 1905	3	99	34 00	133 00	133 00	396 00
31	February 3, 1906	32	93	29 44	122 44	122 44	3,909 08
32	August 14, 1906	61	87	25 26	112 26	105 94	6,847 86
33	February 11, 1907	47	81	21 44	102 44	97 08	4,814 68
34	August 11, 1907	102	75	18 14	93 14	88 60	9,463 28
35	February 11, 1908	111	69	14 85	83 85	80 14	9,293 35
36	August 1, 1908	29	63	12 07	75 07	72 05	2,170 03
37	February 10, 1909	80	57	9 48	66 48	64 11	5,298 40
38	August 7, 1909	47	51	7 47	58 47	56 60	2,743 09
39	February 8, 1910	105	45	5 63	50 63	49 22	5,290 15
40	August 6, 1910	49	39	4 06	43 06	42 04	2,114 94
41	February 14, 1911	107	33	2 77	35 77	35 08	3,798 39
42	August 5, 1911	81	27	1 69	28 69	28 27	2,266 51
43	February 13, 1912	115	21	97	21 96	21 73	2,524 40
44	August 6, 1912	77	15	41	15 42	15 31	1,173 34
45	February 12, 1913	93	9	11	9 11	9 08	842 23
46	August 5, 1913	72	3	00	-	-	219 00
	Total accumulated capital	1,229					\$66,238 63

WALDOBORO LOAN AND BUILDING ASSOCIATION—
WALDOBORO.

Detailed Statement of Accumulated Capital.

October 26, 1913.

Series.	DATE OF ISSU.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
17	April 1, 1901.....	3	146	-	-	-	\$600 75
18	October 7, 1901.....	9	145	\$52 58	\$197 47	\$184 41	1,777 23
19	April 7, 1902.....	11	139	47 79	186 74	174 84	1,826 14
20	October 6, 1902.....	8	133	43 32	176 22	165 49	1,401 76
21	April 5, 1903.....	14	127	39 09	166 01	156 32	2,318 14
22	October 5, 1903.....	1	121	35 07	156 06	147 30	156 06
23	April 4, 1904.....	11	115	31 36	146 36	138 52	1,606 96
24	October 3, 1904.....	9	109	27 89	136 90	129 92	1,232 10
25	April 3, 1905.....	14	103	24 65	127 65	121 49	1,655 10
26	October 2, 1905.....	1	97	21 65	118.64	113 24	83 64
27	April 2, 1906.....	5	91	18 85	109 86	105 14	543 30
28	October 1, 1906.....	6	85	15 27	101 27	96 45	600 62
29	April 1, 1907.....	6	79	13 91	92 89	89 43	539 34
30	October 7, 1907.....	9	73	11 74	84 75	81 80	671 75
31	April 6, 1908.....	18	67	9 79	76 79	74 34	1,378 22
32	October 5, 1908.....	10	61	8 02	69 02	67 01	637 20
33	April 5, 1909.....	18	55	6 44	61 44	59 83	1,093 92
34	October 4, 1909.....	10	49	5 04	54 04	52 78	538 40
35	April 4, 1910.....	15	43	3 82	46 82	45 86	578 30
36	October 3, 1910.....	21	37	2 78	39 78	39 08	721 38
37	April 3, 1911.....	33	31	1 91	32 91	32 43	1,086 03
38	October 2, 1911.....	19	25	1 21	26 21	25 91	455 99
39	April 2, 1912.....	13	19	67	19 67	19 50	230 71
40	October 7, 1912.....	22	13	29	13 29	13 22	282 38
41	April 7, 1913.....	16	7	7	7 07	7 05	112 12
42	October 6, 1913.....	4	1	-	1 00	1 00	4 00
		306					
	Total accumulated capital.....						\$22,131 54

WATERVILLE LOAN AND BUILDING ASSOCIATION—
WATERVILLE.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	December, 1895.....	3	-	-	-	-	\$131 66
26	December, 1899.....	18	-	-	-	-	3,768 56
27	June, 1900.....	1	-	-	-	-	214 34
28	December, 1900.....	25	-	-	-	-	5,165 72
29	June, 1901.....	13	-	-	-	-	2,546 88
30	December, 1901.....	26	143	\$52 40	\$195 40	\$195 40	5,080 40
31	June, 1902.....	14	137	47 62	184 62	184 62	2,584 68
32	December, 1902.....	64	131	43 09	174 09	174 09	11,141 76
33	June, 1903.....	45	125	38 88	163 88	163 88	7,374 60
34	December, 1903.....	53	119	34 88	153 88	153 88	8,155 64
35	June, 1904.....	55	113	31 10	144 10	144 10	7,925 50
36	December, 1904.....	133	107	27 54	134 54	134 54	17,893 82
37	June, 1905.....	103	101	24 29	125 29	125 29	12,904 67
38	December, 1905.....	68	95	21 25	116 25	116 25	7,905 00
39	June, 1906.....	54	89	18 40	107 40	107 40	5,799 60
40	December, 1906.....	139	83	15 80	98 80	98 80	13,733 20
41	June, 1907.....	145	77	13 38	90 38	90 38	13,105 10
42	December, 1907.....	242	71	11 22	82 22	82 22	19,897 24
43	June, 1908.....	75	65	9 24	74 24	74 24	5,568 00
44	December, 1908.....	153	59	7 47	66 47	66 47	10,169 91
45	June, 1909.....	189	53	5 90	58 90	58 90	11,132 10
46	December, 1909.....	210	47	4 51	51 51	51 51	10,817 10
47	June, 1910.....	271	41	3 34	44 34	44 34	12,016 14
48	December, 1910.....	287	35	2 37	37 37	37 37	10,725 19
49	June, 1911.....	305	29	1 53	30 53	30 53	9,311 65
50	December, 1911.....	341	23	93	23 93	23 93	8,160 13
51	June, 1912.....	292	17	45	17 45	17 45	5,095 40
52	December, 1912.....	497	11	15	11 15	11 15	5,541 55
53	June, 1913.....	455	5	-	5 00	5 00	2,275 00
		4,276					\$236,140 54
	Less dues in arrears.....						33,014 62
	Total accumulated capital.....						\$203,125 92

WISCASSET LOAN AND BUILDING ASSOCIATION—
WISCASSET.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	131	\$65 49	\$196 49	\$180 12	\$1,355 43
6	March, 1907.....	8	80	15 05	95 04	91 28	738 02
	Total accumulated capital.....	15					\$2,093 45

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

Detailed Statement of Accumulated Capital.

October 26, 1913.

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	May 1, 1902.....	15	138	\$46 99	\$184 99	\$178 58	\$2,774 85
15	May 1, 1903.....	38	126	38 29	164 29	154 72	6,243 02
16	May 1, 1904.....	48	114	30 37	144 37	136 78	6,931 76
17	May 1, 1905.....	62	102	23 61	125 61	119 71	7,787 82
18	May 1, 1906.....	38	90	17 89	107 89	103 42	4,099 82
19	May 1, 1907.....	103	78	12 82	90 82	87 62	9,354 46
20	May 1, 1908.....	80	68	8 79	74 75	72 55	5,979 20
21	May 1, 1909.....	221	54	5 52	59 52	58 14	13,153 92
22	May 1, 1910.....	94	42	3 03	45 03	44 25	4,233 82
23	May 1, 1911.....	163	30	1 33	31 33	31 00	5,106 79
24	May 1, 1912.....	132	18	- 33	6 00	6 00	2,419 56
25	May 1, 1913.....	88	6	-	6 00	6 00	528 00
		1,082					68,612 02
	Dues in arrears.....						\$3,524 30
	Total accumulated capital.....						\$65,069 72

STATISTICAL TABLES.

Compiled from Annual Reports of Treasurers of Savings
Banks and Trust Companies, and Secretaries
of Loan and Building Associations,
October 25, 1913.

SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources, October 25, 1913.

Liabilities.

NAME OF BANK.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston.....	\$4,215,342 61	\$255,000 00	-	\$148,619 07	-	\$4,618,961 68
Auburn.....	1,920,775 78	100,000 00	-	34,597 79	\$10,000 00	2,065,373 57
Augusta.....	7,254,594 79	375,000 00	-	103,601 45	-	7,733,196 24
Bangor.....	5,845,982 04	375,600 95	\$513 51	139,605 78	-	6,361,702 28
Bath Savings Institution.....	4,303,429 10	231,980 47	-	245,302 24	-	4,780,711 81
Belfast.....	1,874,660 52	100,000 00	-	34,663 21	25,000 00	2,034,323 73
Bethel.....	468,597 14	33,979 89	-	37,636 34	-	540,213 37
Biddeford.....	1,497,315 74	79,000 00	-	37,362 55	-	1,614,178 29
Boothbay, Boothbay Harbor.....	506,228 57	30,000 00	-	15,325 36	-	551,553 93
Brewer.....	405,444 86	22,510 00	-	10,280 91	-	438,235 77
Bridgton.....	769,946 38	64,000 00	-	27,034 03	-	860,980 41
Brunswick Savings Institution.....	1,136,975 35	80,250 00	-	22,021 56	-	1,239,246 91
Buxton & Hollis, Buxton.....	348,557 82	23,100 00	-	6,487 94	-	378,145 76
Calais.....	425,487 42	22,402 78	-	39,452 58	-	487,342 79
Camden, Rockport.....	172,941 08	10,931 41	-	10,500 47	-	194,372 96
Cascade, Oakland.....	393,906 95	16,400 00	-	8,567 02	-	418,873 97
Eastport.....	718,922 07	43,284 99	-	7,368 83	-	769,575 89
Fairfield.....	605,378 40	25,546 27	-	14,278 01	-	645,202 68
Franklin County, Farmington.....	794,799 49	44,000 00	-	29,639 57	-	868,439 06
Gardiner Savings Institution.....	2,874,898 83	150,000 00	-	35,707 95	-	3,060,606 78
Gorham.....	652,172 15	41,431 39	-	11,048 81	-	704,652 35
Hallowell Savings Institution.....	848,636 17	42,500 00	-	23,553 79	-	914,689 96

Hancock County, Ellsworth.....	267,204 75	18,396 83	-	4,274 29	-	289,875 87
Houlton.....	1,159,763 78	58,000 00	-	32,610 84	20,099 42	1,270,474 04
Kennebec, Augusta.....	1,378,680 12	96,000 00	-	92,143 50	-	1,566,723 62
Kennebunk.....	899,695 78	36,438 41	-	13,015 23	-	949,149 42
Kingfield.....	99,880 03	5,550 00	-	782 54	-	105,712 57
Machias.....	949,386 10	66,000 00	-	21,528 15	-	1,036,914 25
Maine, Portland.....	16,919,484 83	1,000,000 00	-	755,239 60	-	18,674,724 43
Mechanics', Auburn.....	716,101 47	46,350 00	-	23,529 63	-	785,981 10
Norway.....	577,267 88	22,000 00	-	10,658 02	-	609,925 90
Penobscot, Bangor.....	3,069,017 38	199,181 50	-	33,478 04	-	3,301,676 92
People's, Lewiston.....	2,136,690 04	108,000 00	-	8,969 68	-	2,253,659 72
Phillips.....	270,286 32	13,250 00	-	5,609 68	-	289,146 00
Piscataquis, Dover.....	895,023 69	60,198 38	-	21,402 37	-	976,624 44
Portland.....	13,444,725 42	1,060,000 00	-	302,596 61	-	14,807,322 03
Rockland.....	2,226,171 28	116,791 39	-	48,869 46	-	2,391,832 13
Saco & Biddeford Savings Institution, Saco.....	3,919,530 96	269,920 96	-	196,345 40	-	4,385,797 32
Searsport.....	275,696 80	10,250 00	-	6,331 18	-	292,277 98
Skowhegan.....	2,532,641 82	134,000 00	-	41,925 83	-	2,708,567 65
South Berwick.....	618,784 75	36,089 05	-	10,239 01	-	665,112 81
South Paris.....	432,787 88	20,500 00	-	12,422 03	-	465,709 91
Thomaston.....	581,606 95	35,000 00	-	12,950 86	2,500 00	632,057 81
Topsham & Brunswick Twenty-five Cent, Brunswick.....	549,957 73	28,000 00	-	9,167 45	-	587,125 18
Tremont.....	86,249 23	5,381 50	-	2,478 13	-	94,108 86
Waterville.....	2,251,149 58	127,000 00	-	67,460 24	-	2,445,609 82
Wiscasset.....	298,909 47	17,000 00	-	24,808 06	-	350,767 53
York County, Biddeford.....	1,206,793 18	18,000 00	53,121 21	20,458 99	-	1,298,373 38
Total.....	\$95,798,430 48	\$5,774,216 18	\$53,634 72	\$2,831,950 08	\$57,599 42	\$104,515,830 88

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	\$375,987 50	237,000 00	373,787 50	1,339,847 90	\$394,856 00	\$14,000 00	\$145,000 00	-
Auburn	133,270 50	164,600 00	250,932 50	805,964 80	197,253 00	5,200 00	44,005 85	-
Augusta	1,194,878 44	3,180,175 90	1,146,648 75	908,062 50	-	-	502,032 25	\$223,993 62
Bangor	1,017,731 60	1,833,147 00	514,567 50	1,829,449 38	297,620 00	4,950 00	186,577 75	10,290 00
Bath Savings Institution	169,129 25	551,501 50	682,024 00	2,035,621 65	323,576 25	99,695 25	140,260 00	148,240 00
Belfast	45,000 00	251,000 00	146,380 00	968,200 00	227,800 00	4,900 00	72,500 00	-
Bethel	63,519 00	107,722 50	5,000 00	66,775 00	44,500 50	-	4,900 00	-
Biddeford	1,269 45	45,000 00	72,173 00	503,405 00	113,025 00	-	11,000 00	10,950 00
Boothbay, Boothbay Harbor	11,000 00	5,000 00	72,945 00	211,347 50	76,700 50	4,925 00	27,196 00	-
Brewer	65,490 00	35,000 00	42,555 00	71,495 00	60,457 70	-	5,250 00	900 00
Bridgton	70,370 00	47,850 00	117,792 50	253,700 00	96,467 50	-	9,115 50	2,250 00
Brunswick Savings Institution	109,000 90	129,838 00	167,772 50	351,855 00	162,016 50	9,900 00	19,795 00	20,150 00
Buxton & Hollis, Buxton	8,000 00	67,000 00	29,585 00	182,285 00	25,185 00	3,000 00	5,160 00	-
Calais	46,206 00	56,718 75	36,805 00	234,498 75	42,555 00	4,575 00	14,108 00	-
Camden, Rockport	3,000 00	1,000 00	22,676 25	30,860 00	67,207 50	-	5,062 50	-
Cascade, Oakland	-	-	34,350 00	112,762 50	45,695 00	3,000 00	10,498 00	1,000 00
Eastport	70,229 03	113,212 50	61,085 00	193,102 50	55,243 75	-	12,375 00	-
Fairfield	25,750 00	17,890 00	73,657 50	199,312 50	60,965 20	5,000 00	10,000 00	-
Franklin County, Farmington	110,000 00	25,850 00	145,007 10	162,347 50	123,690 00	-	48,215 00	1,900 00
Gardiner Savings Institution	578,807 50	922,016 00	323,200 45	743,371 25	170,637 50	3,000 00	138,150 00	-
Gorham	15,047 34	237,346 25	24,820 00	147,091 25	10,000 00	-	-	-
Hallowell Savings Institution	61,640 00	309,501 50	76,852 50	239,835 00	79,725 00	9,500 00	6,600 00	20,237 50
Hancock County, Ellsworth	23,133 07	16,000 00	11,000 00	31,244 58	26,150 00	-	400 00	-
Houlton	97,485 80	27,681 00	145,217 50	145,295 00	93,232 30	-	16,565 00	-
Kennebec, Augusta	157,037 50	251,100 00	221,175 00	82,300 00	21,500 00	-	127,500 00	41,450 00
Kennebunk	70,800 00	84,785 80	67,393 75	374,685 00	114,460 50	10,950 00	25,683 00	1,200 00

Kingfield.....	1,196 67	-	5,850 00	2,925 00	5,000 00	-	-	-
Machias.....	148,935 59	264,370 00	67,000 00	264,250 00	129,410 50	-	29,200 00	1,400 00
Maine, Portland.....	1,045,000 00	2,393,362 50	1,462,825 00	11,188,825 50	1,219,007 50	-	59,992 50	27,500 00
Mechanics', Auburn.....	50,485 00	20,000 00	83,081 25	209,987 50	109,241 75	-	21,000 00	-
Norway.....	52,920 00	42,596 50	51,785 00	188,331 25	82,474 50	-	18,834 50	-
Penobscot, Bangor.....	603,610 00	506,100 00	596,710 00	613,725 00	194,082 00	-	82,300 00	-
People's, Lewiston.....	210,982 70	200,200 00	305,961 75	365,733 00	177,975 95	2,000 00	500 00	2,400 00
Phillips.....	10,355 50	8,000 00	36,140 00	57,560 00	56,800 50	5,000 00	6,350 00	-
Piscataquis, Dover.....	99,245 80	110,500 00	71,983 00	298,386 67	118,505 00	5,000 00	31,975 00	5,131 25
Portland.....	1,174,000 00	3,837,600 00	691,420 00	3,180,579 17	1,152,299 50	49,500 00	106,300 00	-
Rockland.....	256,732 50	453,500 00	252,827 50	780,919 76	130,315 00	-	57,850 00	15,300 00
Saco & Biddeford Savings Institution, Saco.....	353,475 00	50,000 00	462,003 20	1,774,658 50	301,110 00	35,000 00	202,864 12	169,450 00
Searsport.....	16,658 00	36,975 00	23,140 00	117,174 00	28,988 40	-	12,120 00	-
Skowhegan.....	241,300 00	136,000 00	326,340 00	515,010 00	308,200 00	4,950 00	120,525 00	-
South Berwick.....	10,000 00	170,000 00	213,800 00	206,038 24	-	-	-	-
South Paris.....	23,450 00	53,875 00	27,085 00	138,052 59	60,726 30	500 00	5,500 00	-
Thomaston.....	11,000 00	129,026 00	52,435 00	268,995 00	80,316 60	-	16,100 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick.....	20,000 00	10,000 00	33,820 00	101,301 25	147,696 00	-	28,339 75	6,750 00
Tremont.....	707 36	-	25,170 00	5,390 00	14,475 00	-	1,500 00	-
Waterville.....	188,561 00	211,920 00	167,457 00	500,598 00	160,105 00	54,850 00	10,000 00	1,500 00
Wiscasset.....	6,000 00	4,000 00	27,587 00	194,952 00	14,875 00	-	-	4,885 00
York County, Biddeford.....	-	39,035 00	69,485 00	455,332 50	100,062 25	6,000 00	19,500 00	3,921 50
Total.....	\$9,174,072 65	\$17,455,736 70	\$9,919,339 00	\$33,695,079 40	\$7,522,241 35	\$345,795 25	\$2,419,200 72	\$720,798 87

TABLE A—Continued.

Resources.

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	\$22,315 00	-	\$96,300 00	-	\$4,000 00	\$1,395,233 45	\$75,547 82	-
Auburn	6,000 00	-	109,680 00	-	-	254,351 33	9,225 00	-
Augusta	15,000 00	-	36,100 00	-	-	271,710 00	98,680 00	\$15,000 00
Bangor	3,000 00	-	10,900 00	-	-	384,570 54	105,334 10	-
Bath Savings Institution	-	\$21,000 00	63,780 00	-	-	235,871 85	130,768 00	4,540 00
Belfast	-	-	1,000 00	-	-	86,717 00	131,731 51	7,500 00
Bethel	-	-	27,784 00	-	-	188,415 38	9,200 00	-
Biddeford	78,750 00	2,500 00	54,310 00	\$2,500 00	1,000 00	458,369 73	23,732 00	-
Boothbay, Boothbay Harbor	3,500 00	-	3,650 00	-	-	129,890 10	800 00	-
Brewer	4,000 00	-	700 00	-	-	107,053 14	11,074 71	-
Bridgton	-	-	18,600 00	-	4,000 00	158,620 08	37,415 21	8,500 00
Brunswick Savings Institution	3,500 00	-	40,450 00	-	5,000 00	120,366 00	10,300 00	38,000 00
Buxton & Hollis, Buxton	2,250 00	-	12,500 00	-	500 00	33,469 42	285 00	500 00
Calais	-	-	12,525 00	-	1,000 00	24,757 67	3,243 50	-
Camden, Rockport	2,100 00	-	-	-	2,000 00	27,543 28	11,377 38	1,500 00
Cascade, Oakland	-	-	19,500 00	-	-	78,419 34	13,428 24	-
Eastport	2,100 00	-	21,100 00	-	-	182,268 32	19,195 00	-
Fairfield	6,400 00	-	23,868 00	-	-	130,222 50	30,530 77	24,025 00
Franklin County, Farmington	1,950 00	-	36,400 00	-	400 00	110,764 51	17,824 50	-
Gardiner Savings Institution	15,000 00	-	-	-	-	89,444 17	3,820 00	-
Gorham	1,400 00	-	1,900 00	-	-	193,708 00	1,400 00	-
Hallowell Savings Institution	-	-	3,400 00	-	3,000 00	43,267 90	4,690 00	8,000 00
Hancock County, Ellsworth	-	-	12,000 00	-	1,000 00	92,046 28	15,166 32	3,000 00
Houlton	-	-	17,700 00	-	1,000 00	608,655 89	27,393 00	10,300 58
Kennebec, Augusta	21,940 00	400 00	51,350 00	-	1,000 00	292,407 73	165,022 94	-
Kennebunk	3,500 00	-	16,300 00	-	1,000 00	157,193 73	3,650 00	-

Kingfield	-	-	2,000 00	-	5,300 00	50,065 00	21,427 68	-
Machias	850 00	-	28,000 00	-	-	49,706 05	15,562 82	10,300 00
Maine, Portland	21,675 00	-	-	-	7,200 00	991,519 50	35,219 15	-
Mechanics', Auburn	10,240 00	12,000 00	61,100 00	-	-	148,413 50	5,755 00	-
Norway	9,500 00	-	26,200 00	-	-	117,932 57	1,984 28	-
Penobscot, Bangor	8,000 00	-	22,400 00	-	-	367,521 45	192,445 45	20,000 00
People's, Lewiston	4,000 00	375 00	79,350 00	-	-	750,261 44	38,038 94	1,000 00
Phillips	-	-	12,800 00	-	2,000 00	55,509 23	21,782 55	-
Piscataquis, Dover	-	-	13,100 00	-	4,500 00	152,824 35	11,500 47	500 00
Portland	26,500 00	-	34,939 00	-	-	2,898,744 87	196,491 71	-
Rockland	1,200 00	-	50,850 00	-	8,425 00	76,282 00	224,485 96	-
Saco & Biddeford Savings Institution, Saco	112,895 00	-	39,455 00	-	-	509,856 81	209,437 49	-
Searsport	6,284 00	-	17,600 00	-	-	24,630 40	241 00	-
Skowhegan	10,000 00	-	56,209 00	-	2,990 00	706,812 52	128,485 00	4,729 00
South Berwick	4,000 00	-	22,000 00	-	-	22,443 74	900 00	-
South Paris	12,100 00	9,500 00	18,900 00	-	300 00	80,582 83	7,159 00	3,925 00
Thomaston	-	1,000 00	15,400 00	-	600 00	29,515 00	1,490 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick	9,900 00	-	23,800 00	-	3,000 00	153,519 81	16,633 00	-
Tremont	-	-	400 00	-	500 00	29,922 39	1,512 82	2,000 00
Waterville	-	-	46,570 00	-	-	867,712 00	87,202 00	-
Wiscasset	-	500 00	9,584 00	-	500 00	68,385 40	914 90	9,000 00
York County, Biddeford	49,300 00	-	70,183 00	15,500 00	-	425,048 15	26,838 08	-
Total	\$479,149 00	\$47,275 00	1,342,628 00	\$18,000 00	\$64,215 00	\$14,432,546 35	\$2,206,312 30	172,319 58

BANK COMMISSIONER'S REPORT.

TABLE A—Concluded.
Resources.

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	\$69,400 00	-	\$29,207 25	-	-	-	\$46,479 26	\$4,618,961 68
Auburn	12,500 00	\$18,000 00	16,400 00	24,640 00	-	-	13,050 59	2,065,373 57
Augusta	32,850 00	15,000 00	-	35,900 00	-	-	57,464 78	7,733,196 24
Bangor	7,750 00	99,442 15	557 70	55 40	\$4,697 91	-	51,061 25	6,361,002 28
Bath Savings Institution	400 00	50,000 00	6,593 87	-	-	-	117,710 19	4,780,711 81
Belfast	29,600 00	17,000 00	6,073 35	-	-	-	38,621 87	2,034,323 43
Bethel	-	5,000 00	2,605 91	-	1,666 26	-	13,124 82	540,213 37
Biddeford	-	56,000 00	12,000 00	-	-	\$195 00	42,323 56	1,614,178 29
Boothbay, Boothbay Harbor	-	-	-	-	400 00	-	4,199 83	551,553 93
Brewer	-	4,876 23	2,486 00	5,800 00	1,000 00	5,000 00	15,098 09	438,235 77
Bridgton	-	12,150 00	745 22	-	1,500 00	-	21,904 40	860,980 41
Brunswick Savings Institution	3,000 00	6,500 00	-	-	-	-	1,603 91	1,239,246 91
Buxton & Hollis, Buxton	5,400 00	-	-	-	-	-	2,026 34	378,145 76
Calais	2,000 00	-	269 60	-	1,000 00	-	7,679 52	487,342 79
Camden, Rockport	1,500 00	-	1,720 88	1,000 00	1,000 00	100 00	14,725 17	194,372 96
Cascade, Oakland	-	-	47,915 96	6,000 00	4,700 00	-	41,604 93	418,853 97
Eastport	1,090 00	21,670 85	-	2,000 00	1,000 00	-	13,303 94	769,575 89
Fairfield	2,000 00	-	12,883 54	1,567 25	-	1,511 44	18,228 98	645,202 68
Franklin County, Farmington	48,481 21	10,300 00	7,700 00	-	-	-	17,509 24	868,439 06
Gardiner Savings Institution	10,750 00	20,000 00	350 00	-	-	-	42,059 91	3,060,606 78
Gorham	1,315 00	-	1,500 00	-	-	-	9,124 51	704,652 35
Hallowell Savings Institution	4,000 00	28,000 00	803 73	-	781 16	-	14,855 67	914,689 96
Hancock County, Ellsworth	5,750 00	-	15,358 00	2,028 65	2,376 72	-	33,222 25	289,875 87
Houlton	-	5,750 00	-	12,605 00	250 00	-	61,342 97	1,270,474 04
Kennebec, Augusta	-	45,000 00	-	-	-	-	82,540 45	1,566,723 62
Kennebunk	1,550 00	-	-	1,430 00	-	-	15,567 64	949,149 42

Kingfield.....	7,000 00	-	-	-	500 00	-	4,448 22	105,712 57
Machias.....	8,000 00	2,000 00	-	-	165 00	-	17,764 29	1,036,914 25
Maine, Portland.....	73,915 00	5,000 00	-	-	-	-	141,982 78	18,674,724 43
Mechanics', Auburn.....	559 00	35,000 00	-	-	-	930 45	18,156 65	785,981 10
Norway.....	200 00	5,000 00	2,859 12	-	-	-	9,308 18	609,925 90
Penobscot, Bangor.....	24,650 00	-	-	167 39	-	-	70,015 63	3,301,676 92
People's, Lewiston.....	63,590 00	17,224 25	856 67	9,520 00	4,375 00	-	19,404 81	2,253,659 72
Phillips.....	-	5,300 00	-	1,440 00	1,500 00	-	8,608 22	289,146 00
Piscataquis, Dover.....	40 00	12,000 00	-	1,256 37	3,861 00	-	35,715 53	976,624 44
Portland.....	207,562 20	1,054,273 00	17,500 00	-	-	-	179,906 50	14,807,322 03
Rockland.....	10,800 00	9,000 00	1,061 30	11,330 26	5,435 55	6,000 00	39,517 24	2,391,832 13
Saco & Biddeford Savings Institution, Saco.....	-	12,000 00	79,799 55	-	-	-	73,792 65	4,385,797 32
Searsport.....	-	-	1,000 00	1,100 00	-	-	6,367 18	292,277 98
Skowhegan.....	92,080 00	24,700 00	1 00	-	-	-	30,245 13	2,708,567 65
South Berwick.....	-	-	-	-	-	-	15,930 83	665,112 81
South Paris.....	5,000 00	3,100 00	3,200 00	1,000 00	-	250 00	11,464 28	465,709 91
Thomaston.....	-	3,000 00	1,900 00	9,072 58	7,000 00	-	5,152 63	632,057 81
Topsham & Brunswick Twenty-five Cent, Brunswick.....	-	-	9,508 52	11,842 95	-	943 46	10,070 44	587,125 18
Tremont.....	-	-	-	-	-	5,481 25	6,450 04	94,108 86
Waterville.....	20,800 00	60,000 00	18,699 50	-	-	-	49,535 32	2,445,609 82
Wiscasset.....	-	-	2,000 00	-	-	-	7,584 23	350,767 53
York County, Biddeford.....	-	-	2,112 50	-	-	-	16,055 40	1,298,373 38
Total.....	\$754,183 41	\$1,662,492 77	\$306,625 60	\$142,925 48	\$40,113 05	\$19,481 15	\$1,575,250 25	\$104,515,830 88

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.	11,714	536	-	\$1,343,854 17	\$1,078,464 14	±265,390 03	-	8,904	±977,940 05	2,598	\$2,651,300 69
Auburn.....	5,144	- 25	-	400,771 89	389,335 04	11,436 25	-	3,805	453,215 96	1,265	1,288,751 40
Augusta.....	11,953	-	184	1,018,761 13	1,149,021 84	-	±130,260 71	7,439	739,076 58	3,575	3,948,902 63
Bangor.....	14,836	1,019	-	1,537,162 31	1,397,879 61	139,282 70	-	10,993	1,144,740 40	3,308	3,337,066 48
Bath Savings Institution.....	6,934	- 130	-	887,954 22	806,415 89	81,538 33	-	4,482	662,988 69	2,060	2,211,560 82
Belfast.....	4,594	-	29	384,797 81	349,444 98	35,052 93	-	3,409	437,621 07	1,125	1,224,012 64
Bethel.....	1,828	- 55	-	105,027 08	80,407 59	24,619 49	-	1,540	134,149 56	269	291,893 15
Biddeford.....	5,707	127	-	404,492 32	337,310 68	67,181 64	-	4,730	346,025 12	879	907,648 66
Boothbay, Boothbay Harbor.....	1,822	42	-	135,498 45	111,229 70	24,268 75	-	1,452	138,430 04	299	302,105 27
Brewer.....	1,621	32	-	113,553 54	98,441 50	15,112 04	-	1,370	120,470 96	238	253,350 62
Bridgton.....	2,922	- 77	-	210,060 22	201,572 47	8,487 75	-	2,424	226,680 50	477	494,641 52
Brunswick Savings Institution.....	2,885	-	13	234,440 84	223,969 87	10,479 97	-	2,134	249,648 05	682	720,394 05
Buxton & Hollis, Buxton.....	1,073	-	90	51,567 72	60,792 09	-	9,224 37	838	137,048 48	227	193,590 05
Calais.....	1,337	-	-	77,827 38	78,075 07	-	247 69	1,044	137,040 55	286	270,621 89
Camden, Rockport.....	731	- 5	-	329,146 00	327,702 87	1,443 13	-	631	69,092 62	92	85,155 25
Cascade, Oakland.....	2,150	-	306	163,751 31	130,638 33	33,112 98	-	1,320	34,675 00	823	340,406 56
Eastport.....	2,370	-	60	156,481 95	181,931 05	-	25,449 10	1,914	213,704 24	423	427,809 40
Fairfield.....	1,840	153	-	167,666 34	142,453 12	25,213 22	-	1,478	190,598 55	344	366,496 37
Franklin County, Farmington.....	2,735	34	-	167,403 55	146,473 00	20,929 85	-	2,211	206,725 69	477	468,150 44
Gardiner Savings Institution.....	7,302	182	-	515,370 18	480,511 52	34,858 66	-	5,676	762,830 25	1,477	1,662,989 35
Gorham.....	2,181	- 2	-	110,745 58	95,199 06	15,546 52	-	1,752	145,960 30	392	422,720 97
Hallowell Savings Institution.....	1,715	- 15	-	160,755 50	138,973 95	21,781 55	-	1,179	145,937 52	469	525,485 28
Hancock County, Ellsworth.....	1,332	-	50	33,251 25	33,132 33	118 92	-	1,176	115,975 11	153	144,027 80
Houlton.....	4,178	- 341	-	760,613 71	767,168 70	-	6,554 99	3,489	297,188 32	645	729,736 65
Kennebec, Augusta.....	2,889	-	5	216,388 45	215,510 80	877 65	-	1,966	185,102 87	812	885,570 21
Kennebunk.....	2,794	29	-	215,965 09	222,150 61	-	6,185 52	2,205	241,318 78	549	571,108 00

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Kingfield.....	576	-	40	37,761 59	39,266 63	-	1,505 04	513	35,928 58	60	53,941 73
Machias.....	2,448	35	-	208,196 39	171,380 59	36,815 80	-	1,865	212,443 25	540	601,904 60
Maine, Portland.....	33,312	494	-	3,101,668 77	2,502,358 87	599,309 90	-	22,018	2,266,811 59	10,044	11,589,539 18
Mechanics', Auburn.....	2,169	36	-	186,854 00	146,449 98	40,404 02	-	1,675	192,799 18	471	471,740 47
Norway.....	2,963	103	-	158,027 66	134,773 02	23,254 64	-	2,594	219,085 43	361	341,670 58
Penobscot, Bangor.....	7,623	-	72	562,597 47	537,371 32	25,226 15	-	5,612	589,773 05	1,308	1,937,520 48
People's, Lewiston.....	5,798	142	-	671,006 55	560,267 23	110,739 32	-	4,406	613,161 43	1,357	1,418,762 18
Phillips.....	1,174	36	-	73,427 95	52,555 34	20,872 61	-	1,001	91,352 00	168	167,014 89
Piscataquis, Dover.....	3,194	-	18	210,061 25	209,511 74	549 51	-	2,576	231,792 04	593	600,538 23
Portland.....	29,883	396	-	2,431,166 83	2,111,739 09	319,427 74	-	20,963	2,490,467 12	8,359	9,561,381 80
Rockland.....	6,547	-	45	409,685 13	400,252 67	9,432 46	-	4,979	642,082 79	1,500	1,424,128 34
Saco & Biddeford Savings Institution, Saco.....	8,377	212	-	804,726 25	688,016 04	116,710 21	-	5,936	576,082 57	2,103	2,325,335 49
Searsport.....	881	7	-	59,074 07	58,315 61	758 46	-	718	94,010 72	153	156,775 58
Skowhegan.....	6,302	142	-	720,453 77	609,938 11	110,515 66	-	4,756	510,379 80	1,321	1,348,952 79
South Berwick.....	1,592	-	2	108,525 74	108,427 70	98 04	-	1,176	142,787 39	376	380,129 04
South Paris.....	2,077	32	-	132,274 17	108,562 45	23,711 72	-	1,791	152,651 98	280	267,366 59
Thomaston.....	1,741	7	-	117,525 34	100,344 50	17,180 84	-	1,362	169,542 02	359	343,787 21
Topsham & Brunswick Twenty-five Cent, Brunswick.....	2,019	184	-	175,161 72	122,879 79	52,281 93	-	1,643	149,755 09	359	353,798 46
Tremont.....	370	16	-	16,347 49	12,323 36	4,024 13	-	313	32,141 07	56	52,094 82
Waterville.....	6,473	22	-	598,546 99	517,655 75	80,891 24	-	4,934	582,311 46	1,481	1,521,230 95
Wiscasset.....	1,126	-	5	56,064 38	41,711 43	14,352 95	-	918	95,612 90	196	178,146 29
York County, Biddeford.....	3,700	24	-	288,941 10	259,901 32	29,039 78	-	2,850	289,004 73	780	740,737 23
Total.....	236,932	4,692	919	\$21,031,402 70	\$18,738,500 65	\$2,472,329 47	\$179,427 42	174,200	\$18,894,162 05	56,670	\$60,572,022 98

BANK COMMISSIONER'S REPORT.

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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, 1913.	State tax, 1913.	Annual expenses.
Androscoggin County, Lewiston	204	\$521,468 50	8	\$64,633 37	4	\$151,861 30	\$53 51	\$18,895 22	\$6,886 23
Auburn	72	167,560 81	2	11,207 61	3 3/4	69,751 96	664 20	9,672 38	3,000 00
Augusta	883	2,091,971 87	56	474,643 71	4	290,716 83	520 00	35,240 08	12,500 00
Bangor	514	1,160,932 80	21	203,242 36	3 3/4	194,772 57	1,938 52	29,738 22	16,088 51
Bath Savings Institution	319	823,139 43	73	605,740 16	4	166,361 43	940 80	23,885 90	6,300 00
Belfast	50	121,613 36	10	91,412 85	4	71,912 34	398 00	9,871 51	4,500 00
Bethel	19	42,554 43	-	-	4	16,975 53	112 50	2,297 14	1,500 00
Biddeford	97	237,565 56	1	6,176 40	4	55,727 78	860 20	6,239 39	4,300 00
Boothbay, Boothbay Harbor	31	65,695 26	-	-	4	18,381 55	-	2,377 19	1,850 00
Brewer	13	31,623 28	-	-	3 3/4	13,137 62	129 68	1,701 17	2,013 62
Bridgton	21	48,624 36	-	-	3 3/4	25,574 91	168 16	3,754 69	2,701 34
Brunswick Savings Institution	69	166,935 25	-	-	4	43,645 08	192 42	5,589 79	2,950 00
Buxton & Hollis, Buxton	8	17,929 29	-	-	4	13,892 87	20 46	2,045 07	1,200 00
Calais	7	17,824 98	-	-	3 3/4	14,406 03	29 70	2,433 50	2,200 00
Camden, Rockport	8	18,695 21	-	-	3 3/4	4,898 08	30 19	699 72	2,334 28
Cascade, Oakland	6	13,566 36	1	5,259 03	4	14,330 58	-	1,585 94	1,722 98
Eastport	33	77,408 43	-	-	3 3/4	24,671 79	381 00	3,529 66	1,900 00
Fairfield	18	48,283 48	-	-	4	21,936 51	225 08	2,730 10	1,300 00
Franklin County, Farmington	45	106,348 10	2	13,575 26	3 3/4	26,596 69	317 00	3,016 40	1,600 00
Gardiner Savings Institution	137	355,147 35	12	93,931 88	4	111,098 93	368 00	14,567 52	4,500 00
Gorham	36	78,390 10	1	5,100 78	4	24,752 48	36 25	3,701 96	1,950 00
Hallowell Savings Institution	65	165,290 49	2	11,922 88	4	32,909 32	328 00	4,689 58	2,100 00
Hancock County, Ellsworth	3	7,201 84	-	-	3 3/4	9,009 95	352 94	1,148 77	3,085 47
Houlton	41	113,281 67	3	19,557 14	4	43,870 35	140 40	4,876 82	3,500 00
Kennebec, Augusta	107	272,703 87	3	25,203 17	4	53,972 09	968 50	5,509 93	5,000 00
Kennebunk	40	87,269 00	-	-	4	34,639 63	-	4,547 42	2,118 89
Kingfield	3	9,509 72	-	-	4	3,756 18	-	413 11	806 59
Machias	40	109,779 90	3	25,258 35	4	36,075 50	56 40	4,627 53	2,473 35

Maine, Portland.....	1,170	2,557,800 63	80	505,333 43	4	641,276 80	1,391 82	99,640 43	31,686 15
Mechanics', Auburn.....	23	51,561 82	-	-	4	27,015 26	848 00	3,114 98	2,385 00
Norway.....	8	16,511 87	-	-	3½	18,713 47	139 20	2,573 94	1,600 00
Penobscot, Bangor.....	189	450,848 10	14	90,875 75	3½	102,254 79	-	13,310 05	8,434 07
People's, Lewiston.....	33	91,877 67	2	12,888 76	4	79,005 23	345 90	9,371 73	3,400 00
Phillips.....	5	11,919 43	-	-	4	9,729 86	55 65	1,165 31	1,336 89
Piscataquis, Dover.....	24	56,481 42	1	6,212 00	3½	30,156 57	173 77	4,292 74	2,846 01
Portland.....	557	1,371,710 95	4	21,165 55	4	510,484 80	14,833 82	68,206 64	30,466 45
Rockland.....	67	154,766 41	1	5,193 74	3½	75,206 01	324 48	10,982 19	5,000 00
Saco & Biddeford Savings Institution, Saco	319	862,902 38	19	155,210 52	4	152,123 66	1,249 50	17,817 65	9,095 00
Searsport.....	10	24,910 60	-	-	4	10,428 01	33 00	1,357 63	1,570 57
Skowhegan.....	206	545,037 83	19	128,271 40	4	95,752 50	360 95	10,001 09	4,900 00
South Berwick.....	40	95,868 32	-	-	3½	20,528 69	-	3,379 11	1,850 00
South Paris.....	6	12,769 31	-	-	3½	13,817 79	139 70	2,088 04	1,681 90
Thomaston.....	19	46,378 35	1	21,899 37	4	21,985 79	88 44	3,200 28	1,436 10
Topsham & Brunswick Twenty-five Cent, Brunswick.....	16	35,954 95	1	10,449 23	4	19,751 99	179 55	2,176 48	2,170 88
Tremont.....	1	2,013 34	-	-	4	3,206 88	-	346 06	300 00
Waterville.....	55	128,390 07	3	19,217 10	4	84,010 95	1,484 55	10,293 39	5,000 00
Wiscasset.....	12	25,200 28	-	-	4	11,267 09	34 60	1,766 32	1,771 42
York County, Biddeford.....	67	158,087 87	3	18,963 35	4	45,356 49	62 78	5,751 12	3,600 00
Total.....	5,716	\$13,679,700 30	346	\$2,652,545 15	*3.91	\$3,561,708 51	\$30,677 63	\$480,230 89	\$222,911 70

* Average.

TRUST AND BANKING COMPANIES.

TABLE C—Statement of Liabilities and Resources October 25, 1913.

Liabilities.

NAME OF BANK.	Capital stock.	Surplus.	Undivided profits.	Savings deposits.	Demand deposits.	Certificates of deposit.	Trust department.
Aroostook Trust Company, Caribou	\$50,000 00	\$50,000 00	\$31,179 61	\$92,806 79	\$270,066 39	\$118,293 94	-
Augusta Trust Company	100,000 00	100,000 00	166,692 76	4,248,047 49	940,313 09	1,669 23	\$100,615 22
Bar Harbor Banking & Trust Company, Eden	50,000 00	150,000 00	30,934 00	915,584 96	701,102 78	46,849 87	6,500 00
Bath Trust Company	100,000 00	25,000 00	24,247 25	661,796 63	417,716 72	85,766 86	-
Dexter Trust & Banking Company	50,000 00	25,000 00	13,761 53	553,061 47	138,121 80	-	-
Eastern Trust & Banking Company, Bangor	175,000 00	175,000 00	356,828 97	2,926,314 29	1,706,158 41	52,007 65	-
Fidelity Trust Company, Portland	400,000 00	400,000 00	162,046 68	4,528,222 67	3,526,366 96	337,052 33	5,475,984 47
Fort Kent Trust Company	50,000 00	33,000 00	6,020 18	105,153 86	111,985 99	-	-
Frontier Trust Company, Fort Fairfield	50,000 00	25,000 00	8,155 13	123,619 98	143,726 19	-	-
Goodwin Trust Company, Biddeford	25,000 00	4,000 00	4,501 85	87,622 88	-	-	-
Guilford Trust Company	60,000 00	15,000 00	49,023 22	479,362 73	200,565 94	-	-
Hallowell Trust & Banking Company	50,000 00	12,500 00	4,447 01	110,940 79	84,954 68	-	-
Houlton Trust Company	90,400 00	28,421 00	30,001 76	549,898 21	289,640 37	33,558 33	9,902 01
International Trust & Banking Company, Calais	50,000 00	12,500 00	14,197 73	247,982 54	180,172 53	144 02	-
Kenduskeag Trust Company, Bangor	100,000 00	50,000 00	84,037 83	726,928 39	512,061 97	-	-
Kennebec Trust Company, Waterville	100,000 00	50,000 00	4,319 14	213,569 75	298,376 00	-	-
Kineo Trust Company, Dover	50,000 00	25,000 00	74,487 19	446,293 76	389,379 27	30,045 05	-
Lewiston Trust Company	75,000 00	55,000 00	21,291 23	1,841,323 03	289,443 84	6,275 00	-
Lincoln Trust Company	25,000 00	-	-	17,308 23	61,519 24	-	-
Livermore Falls Trust & Banking Company	50,000 00	25,000 00	16,807 54	751,536 67	132,468 98	33,657 31	-
Lubec Trust & Banking Company	25,000 00	17,000 00	1,571 99	29,602 23	92,051 87	42,663 59	-
Maehias Banking Company	30,000 00	10,500 00	9,264 99	-	4,688 84	-	-
Maine Trust & Banking Company, Gardiner	100,000 00	100,000 00	9,786 38	809,712 75	154,000 44	50,000 00	89,361 77
Mars Hill Trust Company	35,000 00	12,000 00	3,290 61	58,035 86	118,533 47	-	-
Mercantile Trust Company, Portland	100,000 00	50,000 00	78,010 67	686,022 28	346,225 40	93,070 77	101,829 20
MERCHANTS' TRUST & BANKING COMPANY, FRESQUE ISLE	50,000 00	20,000 00	11,616 89	79,097 47	185,154 95	1,725 00	-
Merrill Trust Company, Bangor	200,000 00	200,000 00	62,124 19	369,511 48	1,725,087 37	6,026 54	20,483 82

Millinocket Trust Company.....	25,000 00	18,000 00	3,494 90	159,766 95	139,550 07	1,000 00	-
Mousam River Trust Company, Sanford.....	75,000 00	-	399 09	17,229 85	11,460 66	-	-
Old Town Trust Company.....	50,000 00	25,000 00	-	22,923 18	50,903 14	-	-
Paris Trust Company, South Paris.....	50,000 00	4,500 00	5,400 96	13,695 89	198,960 29	-	-
Rangleley Trust Company.....	25,000 00	18,500 00	3,853 64	192,309 08	67,774 34	16,798 66	-
Rockland Trust Company.....	100,000 00	25,000 00	46,973 18	340,552 52	152,011 63	2,375 00	-
Rumford Falls Trust Company, Rumford.....	100,000 00	175,000 00	42,639 43	1,567,098 19	318,682 54	54,071 93	-
Security Trust Company, Rockland.....	50,000 00	35,000 00	33,064 61	112,692 77	215,734 34	7,298 33	-
Skowhegan Trust Company.....	50,000 00	10,000 00	428 52	558,057 02	174,476 53	4,982 51	-
State Trust Company, Augusta.....	50,000 00	100,000 00	50,480 61	1,533,648 06	264,916 13	524 22	114,669 32
Stockton Springs Trust Company.....	25,000 00	3,000 00	1,684 95	36,878 40	23,666 24	-	-
Union Safe Deposit & Trust Company, Portland.....	250,000 00	250,000 00	32,873 45	386,107 40	57,081 59	39,000 00	307,426 46
Union Trust Company, Ellsworth.....	100,000 00	75,000 00	42,850 97	827,132 83	566,033 91	38,894 44	-
United States Trust Company, Portland.....	100,000 00	50,000 00	63,155 03	591,692 46	430,655 86	7,700 00	98,137 29
Van Buren Trust Company.....	50,000 00	12,000 00	3,551 46	68,495 82	71,739 91	5,159 78	-
Waldo Trust Company, Belfast.....	50,000 00	12,500 00	9,676 74	305,790 53	151,531 81	510 00	357 79
Westbrook Trust Company.....	50,000 00	16,000 00	19,264 31	443,663 71	168,548 16	17,382 77	-
Wilton Trust & Banking Company.....	25,000 00	6,000 00	7,182 55	189,960 63	101,982 69	77,400 00	-
Total.....	\$3,465,400 00	\$2,505,421 00	\$1,645,650 73	\$29,827,082 58	\$16,176,173 33	\$1,211,903 13	\$6,325,267 35

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 Company, Caribou	-	-	-	-	\$162,088 00	-	\$774,434 73
Augusta Trust Company	\$120 00	-	\$25,650 80	\$11,978 16	47,200 00	-	5,742,286 75
Bar Harbor Banking & Trust Company, Eden	60 00	\$341 31	3,611 14	-	-	-	1,904,984 06
Bath Trust Company	-	-	8,894 55	29 15	-	-	1,323,451 16
Dexter Trust & Banking Company	-	-	-	-	-	-	779,944 80
Eastern Trust & Banking Company, Bangor	-	6 25	-	1,475 33	62,500 00	\$16,550 00	5,471,840 90
Fidelity Trust Company, Portland	156 00	24,384 00	20,674 30	69,443 13	-	-	14,944,330 54
Fort Kent Trust Company	-	-	-	-	26,000 00	-	332,160 03
Frontier Trust Company, Fort Fairfield	-	-	4,424 27	-	96,500 00	-	451,425 57
Goodwin Trust Company, Biddeford	-	-	-	-	-	-	121,124 73
Guilford Trust Company	92 00	-	522 08	-	-	-	804,565 97
Hallowell Trust & Banking Company	52 00	-	3 35	-	5,000 00	-	267,897 93
Houlton Trust Company	340 00	1,411 25	-	-	-	-	1,033,572 93
International Trust & Banking Company, Calais	-	-	-	205 71	-	-	505,202 53
Kenduskeag Trust Company, Bangor	-	-	6,105 00	2,422 51	100,000 00	-	1,641,555 70
Kennebec Trust Company, Waterville	154 00	28 50	278 13	-	-	3,000 00	669,755 52
Kineo Trust Company, Dover	36 00	-	9,002 10	-	25,000 00	6,687 01	1,055,930 38
Lewiston Trust Company	-	-	2,154 74	-	30,000 00	-	2,320,487 84
Lincoln Trust Company	-	-	-	-	-	-	103,827 47
Livermore Falls Trust & Banking Company	14 20	-	1,236 06	-	-	-	1,010,720 76
Lubec Trust & Banking Company	100 00	-	-	17,091 40	20,000 00	-	245,081 08
Machias Banking Company	-	-	-	-	-	-	54,433 83
Maine Trust & Banking Company, Gardiner	-	3,225 00	589 21	-	-	-	1,316,675 55
Mars Hill Trust Company	-	-	-	-	35,092 99	-	261,952 93
Mercantile Trust Company, Portland	-	1,265 00	40,637 94	6,944 97	50,000 00	-	1,554,006 33
Merchants' Trust & Banking Company, Presque Isle	12 00	-	-	-	-	-	347,606 31
Merrill Trust Company, Bangor	-	-	6,074 27	5,457 28	235,000 00	-	2,820,764 95

Millinocket Trust Company.....	22 50	-	-	-	20,000 00	-	366,834 42
Mousam River Trust Company, Sanford.....	-	-	-	5,736 79	26,000 00	-	135,826 39
Old Town Trust Company.....	-	-	-	-	-	-	148,826 32
Paris Trust Company, South Paris.....	14 00	280 00	5,452 90	3,648 17	20,000 00	-	301,952 21
Rangleley Trust Company.....	-	-	2 00	-	-	-	324,237 72
Rockland Trust Company.....	80 00	-	-	7,281 42	-	-	674,873 75
Rumford Falls Trust Company, Rumford.....	-	660 00	11,715 58	-	-	-	2,269,867 67
Security Trust Company, Rockland.....	-	-	-	4,309 40	65,126 00	-	1,323,225 45
Skowhegan Trust Company.....	80 00	-	5,544 16	-	50,000 00	-	853,568 74
State Trust Company, Augusta.....	-	1,712 50	3,182 95	-	126,900 00	-	2,246,033 79
Stockton Springs Trust Company.....	-	-	-	-	-	-	90,229 59
Union Safe Deposit & Trust Company, Portland.....	-	34,835 30	-	1,994 05	-	24,518 93	1,383,837 18
Union Trust Company, Ellsworth.....	10 00	-	3,511 08	364 98	25,000 00	-	1,678,798 21
United States Trust Company, Portland.....	62 44	510 00	1,639 12	-	64,449 66	-	1,408,001 86
Van Buren Trust Company.....	-	-	-	-	30,000 00	-	240,946 97
Waldo Trust Company, Belfast.....	40 00	23 75	195 22	-	20,000 00	-	550,625 84
Westbrook Trust Company.....	-	-	1,398 00	-	-	-	706,286 95
Wilton Trust & Banking Company.....	-	-	456 80	-	-	-	407,982 67
Total.....	\$1,445 14	\$68,682 86	\$162,955 75	\$138,382 45	\$1,401,856 65	\$50,755 94	\$62,980,976 91

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.
Arroostook Trust Company, Caribou.....	\$383,204 13	\$123,324 40	\$1,715 45	\$98,002 00	-	\$13,000 00
Augusta Trust Company.....	1,745,193 67	537,265 54	5,439 32	3,071,543 24	\$100,615 22	84,988 37
Bar Harbor Banking & Trust Company, Eden.....	964,726 24	499,803 36	3,774 03	207,666 90	6,500 00	4,000 00
Bath Trust Company.....	638,720 94	11,400 00	13 50	571,167 46	-	15,000 00
Dexter Trust & Banking Company.....	274,282 77	70,494 01	251 03	356,035 80	-	30,000 00
Eastern Trust & Banking Company, Bangor.....	2,270,679 37	1,099,002 17	2,739 63	1,346,583 61	-	298,096 28
Fidelity Trust Company, Portland.....	5,770,596 77	171,033 99	238 79	2,771,759 82	5,475,984 47	-
Fort Kent Trust Company.....	243,982 21	25,039 52	148 57	1,950 00	-	5,568 00
Frontier Trust Company, Fort Fairfield.....	336,265 10	52,958 11	728 21	15,100 00	-	25,000 00
Goodwin Trust Company, Biddeford.....	28,356 50	51,730 00	-	16,895 00	-	-
Guilford Trust Company.....	438,760 44	171,713 80	323 65	70,773 00	-	7,642 17
Hallowell Trust & Banking Company.....	109,811 91	25,842 00	52 75	94,076 25	-	6,600 00
Houlton Trust Company.....	511,929 50	396,784 90	95 47	39,740 00	9,902 01	-
International Trust & Banking Company, Calais.....	359,241 42	1,650 00	1,393 11	76,617 75	-	11,500 00
Kenduskeag Trust Company, Bangor.....	700,796 40	247,224 23	381 22	573,607 21	-	16,250 00
Kennebec Trust Company, Waterville.....	407,796 39	50,057 80	28 18	139,651 70	-	-
Kineo Trust Company, Dover.....	358,939 50	243,147 07	348 20	299,248 89	-	13,764 79
Lewiston Trust Company.....	920,931 86	413,254 01	97 19	887,137 69	-	-
Lincoln Trust Company.....	35,514 94	7,175 00	7 39	13,460 00	-	5,152 67
Livermore Falls Trust & Banking Company.....	239,366 49	207,347 13	81 62	436,066 30	-	70,650 00
Lubec Trust & Banking Company.....	62,406 09	20,285 36	-	118,474 38	-	7,000 00
Machias Banking Company.....	18,367 79	1,625 00	-	6,920 00	-	-
Maine Trust & Banking Company, Gardiner.....	221,346 69	62,103 67	1,643 26	902,649 37	89,361 77	-
Mars Hill Trust Company.....	156,328 51	73,203 76	94 07	-	-	6,000 00
Mercantile Trust Company, Portland.....	589,749 97	101,405 00	160 88	680,524 90	95,562 50	-
Merchants' Trust & Banking Company, Presque Isle.....	271,495 43	17,832 98	126 39	22,347 15	-	7,643 51
Merrill Trust Company, Bangor.....	1,388,899 00	425,722 12	5,563 08	598,015 49	20,483 82	78,098 49

Millinocket Trust Company.....	213,824 72	66,828 38	567 61	41,275 00	-	21,250 00
Mousam River Trust Company, Sanford.....	96,634 01	3,821 20	-	3,963 37	-	22,987 80
Old Town Trust Company.....	48,261 71	18,100 00	-	53,022 50	-	-
Paris Trust Company, South Paris.....	122,873 82	69,850 11	56 85	61,952 75	-	-
Rangleley Trust Company.....	120,117 97	119,657 14	-	32,775 00	-	5,000 00
Rockland Trust Company.....	205,969 42	40,528 00	12 44	344,699 93	-	-
Rumford Falls Trust Company, Rumford.....	1,008,802 29	432,534 08	569 12	658,977 18	-	54,327 23
Security Trust Company, Rockland.....	634,253 16	70,069 07	81 26	441,782 70	-	54,508 92
Skowhegan Trust Company.....	377,407 08	31,975 22	452 50	383,584 95	-	15,000 00
State Trust Company, Augusta.....	333,139 18	99,934 00	10 51	1,596,165 03	114,669 32	35,000 00
Stockton Springs Trust Company.....	14,360 25	6,384 81	-	64,393 50	-	1,000 00
Union Safe Deposit & Trust Company, Portland.....	263,691 03	7,750 00	-	751,255 49	297,025 67	-
Union Trust Company, Ellsworth.....	782,229 46	244,282 12	5,042 02	490,559 00	-	4,000 00
United States Trust Company, Portland.....	623,860 91	39,664 43	257 03	475,637 50	97,722 29	-
Van Buren Trust Company.....	154,190 32	44,008 00	1,345 53	-	-	9,057 52
Waldo Trust Company, Belfast.....	296,409 45	85,540 04	265 13	111,732 50	357 79	22,723 10
Westbrook Trust Company.....	217,693 08	84,879 85	425 76	297,990 68	-	8,350 00
Wilton Trust & Banking Company.....	143,187 94	90,036 25	-	136,523 15	-	3,000 00
Total.....	\$25,104,595 83	\$6,664,267 63	\$34,530 75	\$19,362,304 14	\$6,308,184 86	\$962,158 85

BANK COMMISSIONER'S REPORT.

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 Company, Caribou.....	\$2,260 53	-	\$152,928 22	-	\$774,434 73
Augusta Trust Company.....	-	\$28,000 00	169,241 39	-	5,742,286 75
Bar Harbor Banking & Trust Company, Eden.....	-	-	218,513 53	-	1,904,984 06
Bath Trust Company.....	30 00	-	87,119 26	-	1,323,451 16
Dexter Trust & Banking Company.....	4,483 67	8,260 98	36,136 54	-	779,944 80
Eastern Trust & Banking Company, Bangor.....	14,112 99	1,831 94	438,794 91	-	5,471,840 90
Fidelity Trust Company, Portland.....	124,886 45	10,000 00	619,830 25	-	14,944,330 54
Fort Kent Trust Company.....	9,312 36	2,516 00	43,643 37	-	332,160 03
Frontier Trust Company, Fort Fairfield.....	2,495 96	3,000 00	15,878 19	-	451,425 57
Goodwin Trust Company, Biddeford.....	-	-	24,143 23	-	121,124 73
Guilford Trust Company.....	-	5,882 50	109,470 41	-	804,565 97
Hallowell Trust & Banking Company.....	2,485 03	891 04	28,138 85	-	267,897 83
Houlton Trust Company.....	4,418 08	3,000 00	67,702 97	-	1,033,572 93
International Trust & Banking Company, Calais.....	-	1,014 76	53,785 49	-	505,202 53
Kenduskeag Trust Company, Bangor.....	-	2,481 20	100,815 44	-	1,641,555 70
Kennebec Trust Company, Waterville.....	-	10,000 00	62,221 45	-	669,755 52
Kineo Trust Company, Dover.....	-	9,814 10	130,667 83	-	1,055,930 38
Lewiston Trust Company.....	-	40,800 00	58,267 09	-	2,320,487 84
Lincoln Trust Company.....	15,436 78	2,987 76	22,309 45	1,783 48	103,827 47
Livermore Falls Trust & Banking Company.....	-	-	57,209 22	-	1,010,720 76
Lubec Trust & Banking Company.....	21,752 74	3,000 00	12,162 51	-	245,081 08
Machias Banking Company.....	-	-	27,521 04	-	54,433 83
Maine Trust & Banking Company, Gardiner.....	-	7,750 00	31,820 79	-	1,316,675 55
Mars Hill Trust Company.....	4,225 68	2,500 00	19,600 91	-	261,952 93
Mercantile Trust Company, Portland.....	-	1,000 00	85,603 08	-	1,554,006 33
Merchants' Trust & Banking Company, Presque Isle.....	256 03	1,000 00	26,904 82	-	347,606 31
Merrill Trust Company, Bangor.....	3,495 12	-	309,487 83	-	2,829,764 95

Millinocket Trust Company	-	1,000 00	22,088 71	-	366,834 42
Mousam River Trust Company, Sanford	650 05	1,500 00	6,269 96	-	135,826 39
Old Town Trust Company	-	11,447 67	16,581 70	1,412 74	148,826 32
Paris Trust Company, South Paris	-	7,300 00	39,918 68	-	301,952 21
Rangeley Trust Company	-	2,002 71	44,684 90	-	324,237 72
Rockland Trust Company	-	2,000 00	81,663 96	-	674,873 75
Rumford Falls Trust Company, Rumford	-	6,205 00	108,452 77	-	2,269,867 67
Security Trust Company, Rockland	-	5,159 23	117,371 11	-	1,323,225 45
Skowhegan Trust Company	-	1,000 00	44,148 99	-	853,568 74
State Trust Company, Augusta	-	969 26	66,146 49	-	2,246,033 79
Stockton Springs Trust Company	-	870 00	3,221 03	-	90,229 59
Union Safe Deposit & Trust Company, Portland	-	-	64,114 99	-	1,383,837 18
Union Trust Company, Ellsworth	-	8,000 00	144,685 61	-	1,678,798 21
United States Trust Company, Portland	-	4,000 00	166,859 70	-	1,408,001 86
Van Buren Trust Company	13,575 87	2,000 00	16,769 73	-	240,946 97
Waldo Trust Company, Belfast	-	2,000 00	31,597 83	-	550,625 84
Westbrook Trust Company	-	-	96,947 58	-	706,286 95
Wilton Trust & Banking Company	-	3,000 00	32,235 33	-	407,982 67
Total	\$223,877 34	\$204,184 15	\$4,113,677 14	\$3,196 22	\$62,980,976 91

TRUST AND BANKING COMPANIES—Continued.

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

NAME OF BANK.	Number of depositors of time deposits and deposits bearing interest at 3% or more.	Amount of such deposits.	Number of depositors of demand deposits and deposits bearing interest at less than 3%.	Amount of such deposits.	Number of holders of certificates of deposit liable to State taxation.	Amount of such certificates.
Aroostook Trust Company, Caribou.....	885	\$92,806 79	-	-	95	\$86,640 43
Augusta Trust Company.....	10,577	4,245,047 49	757	\$825,210 50	3	1,669 23
Bar Harbor Banking & Trust Company, Eden.....	1,821	915,584 96	96	319,047 84	1	2,003 40
Bath Trust Company.....	1,239	661,796 63	683	417,716 72	43	85,766 36
Dexter Trust & Banking Company.....	7,098	553,061 47	54	70,000 00	-	-
Eastern Trust & Banking Company, Bangor.....	7,902	2,926,314 29	590	1,454,588 71	-	-
Fidelity Trust Company, Portland.....	3,266	4,528,222 67	7,069	3,517,734 78	47	337,052 33
Fort Kent Trust Company.....	1,276	105,153 86	-	-	-	-
Frontier Trust Company, Fort Fairfield.....	1,181	123,619 98	2	6,006 94	-	-
Goodwin Trust Company, Biddeford.....	439	87,622 88	-	-	-	-
Guilford Trust Company.....	2,346	479,362 73	822	200,565 94	-	-
Hallowell Trust & Banking Company.....	515	110,940 79	9	42,794 05	-	-
Houlton Trust Company.....	1,859	549,898 21	1	11,540 59	18	33,558 33
International Trust & Banking Company, Calais.....	753	247,982 54	2	14,575 41	1	144 02
Kenduskeag Trust Company, Bangor.....	3,338	726,928 39	290	293,913 13	-	-
Kennebec Trust Company, Waterville.....	578	242,670 92	667	269,304 83	-	-
Kineo Trust Company, Dover.....	2,167	446,293 76	39	143,666 42	29	30,045 05
Lewiston Trust Company.....	6,033	1,841,323 03	1,620	289,249 46	-	-
Lincoln Trust Company.....	121	17,308 23	-	-	-	-
Livermore Falls Trust & Banking Company.....	3,720	751,536 67	1	18,029 61	35	33,657 31
Lubec Trust & Banking Company.....	142	29,602 23	5	35,441 90	-	-
Machias Banking Company.....	-	-	1	4,668 84	-	-
Maine Trust & Banking Company, Gardiner.....	1,211	809,712 75	6	57,982 93	-	-
Mars Hill Trust Company.....	435	58,035 86	-	-	-	-
Mercantile Trust Company, Portland.....	613	692,289 08	159	306,877 15	85	93,070 77
Merchants' Trust & Banking Company, Presque Isle.....	911	79,097 47	97	135,762 90	4	1,725 00
Merrill Trust Company, Bangor.....	1,042	358,511 48	3,187	1,722,461 37	3	11,000 00

Millinocket Trust Company.....	919	159,766 95	453	139,550 07	1	1,000 00
Mousam River Trust Company, Sanford.....	86	17,229 85	60	11,460 66	-	-
Old Town Trust Company.....	154	22,923 18	264	4,473 85	-	-
Paris Trust Company, South Paris.....	105	13,695 89	77	123,700 00	-	-
Pittsfield Trust Company.....	-	-	-	-	-	-
Rangleley Trust Company.....	952	192,309 08	-	-	9	16,798 66
Rockland Trust Company.....	734	340,552 52	-	-	-	-
Rumford Falls Trust Company, Rumford.....	5,462	1,567,098 19	3	3,907 03	13	54,071 93
Security Trust Company, Rockland.....	3,289	912,692 77	-	-	4	7,298 33
Skowhegan Trust Company.....	946	558,057 02	398	174,476 53	2	4,982 51
State Trust Company, Augusta.....	4,032	1,533,648 06	760	264,916 13	1	524 22
Stockton Springs Trust Company.....	170	36,878 40	9	11,035 07	-	-
Union Safe Deposit & Trust Company, Portland.....	222	386,107 40	16	35,759 53	6	39,000 00
Union Trust Company, Ellsworth.....	3,846	827,132 83	125	375,000 00	55	7,375 44
United States Trust Company, Portland.....	1,198	591,692 46	894	430,655 86	3	7,700 00
Van Buren Trust Company.....	965	68,495 82	12	19,150 00	8	5,159 78
Waldo Trust Company, Belfast.....	2,444	305,790 53	121	85,142 53	2	510 00
Westbrook Trust Company.....	2,536	443,663 71	120	131,070 08	9	17,382 77
Wilton Trust & Banking Company.....	794	189,960 63	1	8,339 02	10	77,400 00
Total.....	90,322	\$29,851,420 45	19,470	\$11,974,776 38	487	\$955,536 37

* Average.

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 Company, Caribou	72	\$31,653 51	847	\$270,066 39	1,899	\$481,167 12	3½-4	\$7,889 78
Augusta Trust Company	-	-	1,873	115,052 59	13,210	5,189,979 81	4	165,318 99
Bar Harbor Banking & Trust Company, Eden	144	44,846 47	1,700	383,293 36	3,762	1,063,776 03	4	32,867 24
Bath Trust Company	-	-	-	-	1,965	1,165,280 21	4	27,432 89
Dexter Trust & Banking Company	-	-	616	68,121 80	2,768	691,183 27	3½	18,846 15
Eastern Trust & Banking Company, Bangor	74	52,007 65	4,000	251,569 70	12,566	4,684,480 35	3½	93,726 19
Fidelity Trust Company, Portland	-	-	121	123,133 61	15,503	8,506,143 39	3-3½	152,400 08
Fort Kent Trust Company	-	-	395	111,985 99	1,671	217,139 85	3	2,574 37
Frontier Trust Company, Fort Fairfield	-	-	583	137,719 25	1,766	267,346 17	4	6,207 34
Goodwin Trust Company, Biddeford	-	-	-	-	439	87,622 88	4	2,108 01
Guilford Trust Company	-	-	22	614 08	3,190	680,542 75	3½	15,464 58
Hallowell Trust & Banking Company	-	-	-	-	524	153,734 84	4	4,151 27
Houlton Trust Company	-	-	1,074	278,099 78	2,952	873,096 91	3-4	21,505 86
International Trust & Banking Company, Calais	-	-	457	165,597 12	1,213	428,299 09	3½	7,858 19
Kenduskeag Trust Company, Bangor	-	-	1,346	218,082 29	4,974	1,238,923 81	3½-4	24,765 85
Kennebec Trust Company, Waterville	-	-	-	-	1,245	511,975 75	4	6,009 71
Kineo Trust Company, Dover	-	-	1,445	245,712 85	3,680	865,718 08	3½-4	16,812 97
Lewiston Trust Company	-	-	-	-	7,653	2,130,572 49	4	65,056 30
Lincoln Trust Company	-	-	215	61,519 24	336	78,827 47	3½	89 97
Livermore Falls Trust & Banking Company	-	-	702	114,439 37	4,458	917,662 96	3-3½-4	28,311 83
Lubec Trust & Banking Company	301	42,663 59	269	56,609 97	717	164,317 69	3	51 85
Machias Banking Company	-	-	-	-	1	4,668 84	3½	1,173 90
Maine Trust & Banking Company, Gardiner	1	50,000 00	427	99,242 51	1,645	1,016,938 19	4	30,796 05
Mars Hill Trust Company	-	-	374	118,033 47	809	176,069 33	4	2,406 26
Mercantile Trust Company, Portland	-	-	671	40,613 25	1,528	1,132,850 25	3-3½-4	32,823 76
Merchants' Trust & Banking Company, PresqueIsle	-	-	645	49,392 05	1,657	265,977 42	3-4	80,822 47
Merrill Trust Company, Bangor	32	6,026 54	-	-	4,264	2,097,999 39	3½	11,340 54

Millinocket Trust Company.....	-	-	-	-	1,373	300,317	02	4	4,713	41			
Mousam River Trust Company, Sanford.....	-	-	-	-	146	28,690	51	4	141	72			
Old Town Trust Company.....	-	-	214	46,429	29	632	73,826	32	3½	327	30		
Paris Trust Company, South Paris.....	-	-	787	75,260	29	969	212,656	18	3½	122	58		
Pittsfield Trust Company.....	-	-	-	-	-	-	-	-	-	-	-		
Rangley Trust Company.....	-	-	287	67,774	34	1,248	276,882	08	3-4-5	6,481	34		
Rockland Trust Company.....	-	2,375	421	152,611	63	1,158	495,539	15	3½	11,433	98		
Rumford Falls Trust Company, Rumford.....	-	-	1,546	315,435	51	7,024	1,940,512	66	4	59,280	53		
Security Trust Company, Rockland.....	-	-	913	215,734	34	4,206	1,135,725	44	3½	27,768	66		
Skowhegan Trust Company.....	-	-	1	5,544	16	1,347	743,060	22	4	19,369	20		
State Trust Company, Augusta.....	-	-	-	-	-	4,793	1,799,088	41	4	58,005	65		
Stockton Springs Trust Company.....	-	-	124	12,631	17	303	60,544	64	4	1,295	49		
Union Safe Deposit & Trust Company, Portland.....	-	-	63	23,316	11	307	484,183	04	3-4	15,146	75		
Union Trust Company, Ellsworth.....	8	31,519	00	1,513	191,033	91	5,547	1,432,061	13	3½	25,561	08	
United States Trust Company, Portland.....	-	-	-	-	-	2,095	1,030,048	32	4	21,639	63		
Van Buren Trust Company.....	-	-	220	52,589	91	1,205	145,395	51	4	2,924	79		
Waldo Trust Company, Belfast.....	-	-	489	66,124	15	3,056	457,567	21	4	12,553	52		
Westbrook Trust Company.....	-	-	390	28,450	32	3,055	620,566	88	3½-4	14,103	63		
Wilton Trust & Banking Company.....	-	-	295	93,643	67	1,100	369,343	32	3-3½-4	6,201	25		
Total.....	635	\$261,091	76	25,045	\$4,255,477	47	135,959	\$47,298,302	43	*3	69	\$1,145,882	91

* 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 1913.
Aroostook Trust Company, Caribou.....	-	-	\$7,889 78	18	\$9,000 00	\$888 38
Augusta Trust Company.....	2	13,928 54	179,247 53	10	10,000 00	20,130 46
Bar Harbor Banking & Trust Company, Eden.....	2-2.99	7,208 99	40,076 23	30	15,000 00	4,423 72
Bath Trust Company.....	2	3,462 25	30,895 14	6	6,000 00	3,587 65
Dexter Trust & Banking Company.....	2	1,556 69	20,402 84	4	4,000 00	2,854 08
Eastern Trust & Banking Company, Bangor.....	2-2½-2.9	23,925 99	117,652 18	20	35,000 00	13,989 51
Fidelity Trust Company, Portland.....	2-2½-2.9	84,404 08	236,804 16	12	48,000 00	17,838 74
Fort Kent Trust Company.....	-	-	2,574 37	6	3,000 00	512 66
Frontier Trust Company, Fort Fairfield.....	2-2½	44 83	6,252 17	10	5,000 00	714 29
Goodwin Trust Company, Biddeford.....	-	-	2,108 01	8	2,000 00	328 20
Guilford Trust Company.....	2	2,342 06	17,806 64	8	4,000 00	2,199 13
Hallowell Trust & Banking Company.....	2	436 09	4,587 36	8	4,000 00	551 63
Houlton Trust Company.....	2	153 51	21,659 37	13½	12,204 00	2,769 77
International Trust & Banking Company, Calais.....	2-2½	435 88	8,294 07	8	4,600 00	1,158 22
Kenduskeag Trust Company, Bangor.....	2-2½-2.9	8,419 02	33,184 87	10	10,000 00	3,299 50
Kennebec Trust Company, Waterville.....	2	3,504 82	9,514 53	10	10,000 00	1,066 76
Kineo Trust Company, Dover.....	2-2½	3,392 87	20,205 84	11	5,500 00	2,319 70
Lewiston Trust Company.....	2-2½	894 22	65,950 52	8	6,000 00	7,553 38
Lincoln Trust Company.....	2	147 95	237 92	-	-	20 60
Livermore Falls Trust & Banking Company.....	2.9	250 67	28,562 50	4	2,000 00	3,832 12
Lubec Trust & Banking Company.....	2½	2,530 84	2,582 69	8	2,000 00	9 48
Machias Banking Company.....	2-2½	191 87	1,365 77	-	-	145 00
Maine Trust & Banking Company, Gardiner.....	2-2½	2,105 85	32,901 90	12	12,000 00	3,118 25
Mars Hill Trust Company.....	-	-	2,406 26	8	2,800 00	329 29
Mercantile Trust Company, Portland.....	2-2½-2½	8,107 77	40,931 53	10	10,000 00	3,597 81
Merchants' Trust & Banking Company, Presque Isle.....	2	185,154 95	265,977 42	-	-	437 49
Merrill Trust Company, Bangor.....	2-2½	28,542 60	39,883 14	14	28,000 00	1,070 67

Millinocket Trust Company.....	2	1,337 77	6,051 18	9	2,250 00	741 06
Mousam River Trust Company, Sanford.....	-	-	141 72	-	-	41 04
Old Town Trust Company.....	2	164 73	492 03	-	-	18 72
Paris Trust Company, South Paris.....	2	2,505 76	2,628 34	4½	2,250 00	50 76
Pittsfield Trust Company.....	-	-	-	-	-	633 50
Rangleey Trust Company.....	-	-	6,481 34	4	1,000 00	960 57
Rockland Trust Company.....	-	-	11,433 98	4	8,000 00	1,642 28
Rumford Falls Trust Company, Rumford.....	2½	453 19	59,733 72	12	12,000 00	7,073 59
Security Trust Company, Rockland.....	2½	86 98	27,855 64	8	2,000 00	4,241 75
Skowhegan Trust Company.....	2-2.99	5,838 18	25,207 38	8	4,000 00	2,831 29
State Trust Company, Augusta.....	2	5,381 42	63,387 07	20	10,000 00	5,347 78
Stockton Springs Trust Company.....	2	223 26	1,518 75	2	500 00	178 16
Union Safe Deposit & Trust Company, Portland.....	2-2½-2½	2,783 45	17,930 20	10	25,000 00	1,678 61
Union Trust Company, Ellsworth.....	2-2½	7,832 79	33,393 87	10	10,000 00	3,845 83
United States Trust Company, Portland.....	2-2½	7,212 80	28,852 43	6	6,000 00	2,393 36
Van Buren Trust Company.....	2	340 46	3,265 25	6	3,000 00	413 45
Waldo Trust Company, Belfast.....	2	1,619 85	14,173 37	4	2,000 00	1,634 03
Westbrook Trust Company.....	2	1,623 01	15,726 64	6	3,000 00	2,158 60
Wilton Trust & Banking Company.....	2-2½	27 12	6,228 37	-	-	1,206 34
Total.....	-	\$418,573 11	\$1,564,456 02	*9.82	\$340,504 00	\$135,887 21

* Average.

BANK COMMISSIONER'S REPORT.

LOAN AND BUILDING ASSOCIATIONS.

TABLE E—Statement of Liabilities and Resources October 25, 1913.

Liabilities.

NAME OF ASSOCIATION.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Bills payable.	Other liabilities.	Total liabilities.
Auburn.....	\$73,935 13	\$3,398 48	\$31,179 66	-	-	\$3,074 41	\$18,769 71	-	\$130,357 39
Augusta.....	340,058 41	12,189 61	337 00	\$1,358 16	-	14,660 57	21,689 70	-	390,293 45
Bangor.....	324,972 23	13,807 82	464 00	-	\$153 04	10,939 84	-	-	350,336 93
Bar Harbor, Eden.....	101,126 84	1,300 00	528 00	-	700 00	1,556 96	9,800 00	-	115,011 80
Bath.....	100,386 94	3,600 00	88 00	54 28	-	858 02	3,700 00	-	108,687 24
Belfast.....	55,620 14	2,207 07	150 00	-	-	944 70	23,898 32	-	82,820 23
Brunswick.....	111,548 38	5,210 00	-	-	-	912 81	-	-	117,671 19
Bucksport.....	20,677 99	625 93	104 00	-	-	1,302 54	-	-	22,710 46
Casco, Portland.....	405,389 62	18,577 89	11,800 00	400 70	1,000 00	7,470 67	-	-	444,638 88
Central Maine, Lewiston.....	3,022 38	1 05	2,335 95	-	-	173 03	1,000 00	-	6,532 41
Cumberland, Portland.....	468,869 56	22,200 00	89,170 71	-	-	14,767 88	25,987 72	-	620,995 87
Deering, Portland.....	178,471 75	2,935 81	607 00	25 80	5,775 74	3,087 41	9,000 00	250 00	200,153 51
Dexter.....	205,059 99	2,653 00	331 00	-	500 00	4,566 51	13,427 00	-	226,537 50
Ellsworth.....	135,337 28	6,000 00	-	22 72	-	3,262 26	-	-	144,622 26
Falmouth, Portland.....	163,295 75	6,383 53	281 69	-	-	5,992 94	4,000 00	-	179,953 91
Forest City, Portland.....	27,419 68	1,397 53	-	-	-	1,797 42	1,037 35	-	31,651 98
Gardiner.....	78,278 26	3,650 00	-	-	636 00	8,311 85	15,800 00	-	106,676 11
Guilford.....	10,735 16	173 47	-	-	-	376 59	4,570 68	-	15,855 90
Hallowell.....	43,951 82	2,100 00	55 00	-	-	1,923 33	4,425 03	-	52,455 18
Homestead, Portland.....	17,496 08	70 11	818 35	-	243 14	416 01	4,050 00	-	23,093 69
Kennebunk.....	70,357 89	2,543 78	22,350 29	2,821 61	-	5,278 33	-	6,271 74	109,623 64
Lewiston.....	31,072 84	314 00	66 00	10 00	975 00	1,014 30	27,100 00	-	60,552 14
Madison.....	7,345 03	340 00	-	-	-	608 94	-	-	8,293 97
Maine, Portland.....	20,736 52	33 03	125 00	-	2,304 60	539 94	109 25	-	34,664 09
Mechanic Falls.....	32,753 80	1,906 87	5,139 49	-	-	156 49	4,000 00	-	43,956 65

Old Town.....	145,666 68	5,080 66	177 00	185 59	-	3,438 67	11,013 29	-	165,561 89
Penobscot, Bangor.....	113,802 75	2,179 15	249 00	65 00	-	1,299 54	32,465 29	-	150,060 73
Piscataquis, Foxcroft.....	70,406 41	4,204 00	102 00	-	-	5,965 34	-	-	80,677 75
Portland.....	225,422 63	4,037 86	7,050 00	51 00	-	286 81	-	-	236,848 30
Rockland.....	197,927 55	6,003 00	326 00	40 34	-	1,462 16	23,100 00	-	228,859 05
Sanford.....	156,477 34	1,670 17	23,267 74	-	-	6,111 84	-	-	187,527 09
Somerset, Skowhegan.....	83,724 30	3,485 32	14,544 15	-	-	411 62	-	-	102,165 39
South Portland.....	66,238 63	3,420 88	1,901 51	120 71	-	4,277 09	-	-	75,958 82
Waldoboro.....	22,131 54	713 95	22 00	-	-	425 75	10,075 51	-	33,368 75
Waterville.....	203,125 92	3,342 00	1,850 00	-	24,792 05	7,158 98	-	-	240,268 95
Wiscasset.....	2,093 45	89 00	-	44 94	-	16 03	-	-	2,243 42
York, Biddeford.....	65,069 72	5,412 38	139 00	889 38	-	2,164 05	-	-	73,674 53
Total.....	\$4,380,006 39	\$153,257 35	\$215,559 54	\$6,090 23	\$37,079 57	\$127,011 63	\$279,834 60	\$6,521 74	\$5,205,361 05

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	\$126,700 00	\$2,860 00	-	\$493 41	-	\$166 96	-	-	\$130,357 39
Augusta	381,645 50	3,115 00	-	-	-	-	5,532 95	-	390,293 45
Bangor	326,770 97	1,715 00	-	-	-	-	21,504 37	-	350,336 93
Bar Harbor, Eden	104,419 43	8,328 00	-	2,000 00	-	-	264 37	-	115,011 80
Bath	100,279 05	7,713 00	-	-	-	-	645 19	-	108,687 24
Belfast	82,750 62	69 61	-	-	-	-	-	-	82,820 23
Brunswick	101,174 32	5,230 00	-	6,871 00	\$3,830 00	-	565 87	-	117,671 19
Bucksport	19,684 18	500 00	-	-	-	-	2,526 28	-	22,710 46
Casco, Portland	416,220 00	850 00	-	25,269 15	-	-	2,299 73	-	444,638 88
Central Maine, Lewiston	6,300 00	-	-	-	-	-	26 23	-	6,332 41
Cumberland, Portland	612,170 00	3,490 00	-	5,089 54	-	206 18	-	-	620,995 87
Deering, Portland	178,279 32	11,585 00	450 00	8,658 04	-	246 33	-	-	200,153 51
Dexter	207,835 00	12,310 00	-	311 53	5,000 00	155 00	1,181 15	-	226,537 50
Ellsworth	129,346 42	1,500 00	-	750 00	12,222 50	-	925 97	-	144,622 26
Falmouth, Portland	141,729 10	2,590 00	1,700 00	9,398 33	-	-	803 34	-	179,953 91
Forest City, Portland	30,415 00	200 00	-	-	-	-	18,152 95	\$ 6,383 53	31,651 98
Gardiner	105,349 00	100 00	-	669 73	-	-	1,036 98	-	106,676 11
Gulford	15,658 80	-	-	-	-	93	557 38	-	15,855 90
Hallowell	51,800 00	-	-	-	-	-	196 17	-	52,455 18
Homestead, Portland	19,450 00	250 00	-	2,567 28	-	77 36	655 18	-	23,093 69
Kennebunk	95,258 13	325 00	-	5,100 00	-	118 17	678 94	70 11	109,623 64
Lewiston	58,075 00	650 00	-	-	-	95 00	1,732 14	-	60,552 14
Madison	6,300 00	-	400 00	-	-	-	1,593 97	-	8,293 97
Maine, Portland	34,300 00	150 00	-	-	-	-	181 06	33 03	34,664 09
Mechanic Falls	41,409 53	750 00	-	12 00	-	158 47	1,626 65	-	43,956 65

Old Town	156,210 00	3,290 00	-	127 34	-	-	5,934 55	-	165,561 89
Penobscot, Bangor	135,588 74	3,690 00	-	8,080 37	2,250 00	-	451 82	-	150,060 73
Piscataquis, Foxcroft	70,355 00	-	-	-	-	-	9,192 57	1,130 18	80,677 75
Portland	199,050 00	1,550 00	-	30,239 33	-	343 72	5,665 25	-	236,848 30
Rockland	223,091 32	4,020 00	-	-	-	600 00	1,147 73	-	228,859 05
Sanford	159,753 23	4,460 00	17,469 46	-	-	-	5,844 40	-	187,527 09
Somerset, Skowhegan	98,622 40	2,085 00	-	96 82	-	-	1,361 17	-	102,165 39
South Portland	66,193 11	800 00	-	6,537 32	-	-	2,428 39	-	75,958 82
Waldoboro	29,712 00	1,130 00	-	-	-	-	2,526 75	-	33,368 75
Waterville	236,066 80	27 80	-	749 76	-	-	672 39	-	240,268 95
Wiscasset	1,200 00	300 00	-	-	-	-	743 42	-	2,243 42
York, Biddeford	67,570 98	1,850 00	-	2,805 93	-	-	1,447 62	-	73,674 53
Total	\$4,836,732 95	\$90,235 61	\$20,019 46	\$115,826 88	\$23,302 50	\$2,564 71	\$109,062 09	\$7,616 85	\$5,205,361 05

BANK COMMISSIONER'S REPORT.

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

NAME OF ASSOCIATION:	Number of shareholders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans.	Number of loans.	Rate of interest 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.....	205	88	1,445	708	136	- 4	6	\$4,029 41	6	-
Augusta.....	775	352	6,016	2,143	437	-	6	19,384 23	6	-
Bangor.....	826	240	7,047	1,831	345	-	4½	15,519 53	6	-
Bar Harbor, Eden.....	212	78	1,417	525	102	- 4	5½	5,356 24	6	.6
Bath.....	303	150	1,451	589	240	-	6	5,144 42	6	-
Belfast.....	161	103	1,059	503	111	-	6½	3,524 78	6	.6
Brunswick.....	264	114	1,625	649	167	-	5	5,142 04	6	-
Bucksport.....	103	45	442	159	54	-	6	1,079 37	6	-
Casco, Portland.....	899	265	5,624	2,185	277	4	6½	23,116 23	6	1.8
Central Maine, Lewiston.....	52	4	281	38	4	4	5½	13 38	6½	-
Cumberland, Portland.....	1,337	390	8,143	3,232	412	4-5	6½	29,458 80	6	1.8
Deering, Portland.....	468	114	3,278	804	125	- 4	6½	9,968 03	6	1.8
Dexter.....	608	333	3,721	1,264	348	-	5½	9,662 49	6	-
Ellsworth.....	375	112	2,120	558	132	-	6	7,580 11	6	1.5
Falmouth, Portland.....	283	115	2,022	767	122	- 4	6	9,170 16	6	1.8
Forest City, Portland.....	42	26	318	170	28	-	7	1,871 65	6	1.8
Gardiner.....	198	129	1,186	585	150	- 6	6	3,974 15	6	.9
Guilford.....	48	19	176	92	19	-	6	834 05	6	-
Hallowell.....	176	48	980	309	48	-	6	2,471 89	6	-
Homestead, Portland.....	104	12	690½	106½	12	5	6	683 28	6	1.5
Kennebunk.....	197	123	941	384	165	5	4	3,185 42	6	1.5
Lewiston.....	114	34	766	317	40	- 4	6	1,629 02	5	1.8
Madison.....	30	10	132	33	11	-	5	408 34	6	-
Maine, Portland.....	130	13	1,086	182	16	-	6-7	861 27	6	1.8
Mechanic Falls.....	101	72	462	302	80	4	5½	1,414 08	6	-

Old Town.....	366	144	2,406	1,086	233	-	5½	7,859	57	6	-
Penobscot, Bangor.....	274	112	2,372	910	134	-	5	4,949	17	6	-
Piscataquis, Foxcroft.....	171	78	1,154	417	126	-	5	3,424	04	5	.9
Portland.....	437	151	2,623	1,049	157	4	5¾	11,796	74	6	1.8
Rockland.....	651	266	3,490	1,297	290	-	5¾	10,996	70	6½	-
Sanford.....	388	141	2,581½	953	153	-	6	8,065	96	6	-
Somerset, Skowhegan.....	143	69	1,296	583	101	4	4½	3,619	40	5	-
South Portland.....	186	63	1,229	348	63	3½	7¾	4,281	38	6	1.8
Waldoboro.....	119	77	306	178	93	-	5	1,044	58	6	-
Waterville.....	446	157	4,276	1,318	181	-	5	9,897	52	6	-
Wiscasset.....	6	3	15	9	4	-	7.1	134	65	6	-
York, Biddeford.....	191	90	1,082	424	97	-	5½	3,110	34	6	-
Total.....	11,389	4,340	75,268	27,007½	5,213	*4.30	*5.76	\$234,662	42	*5.95	*.64

* Average.

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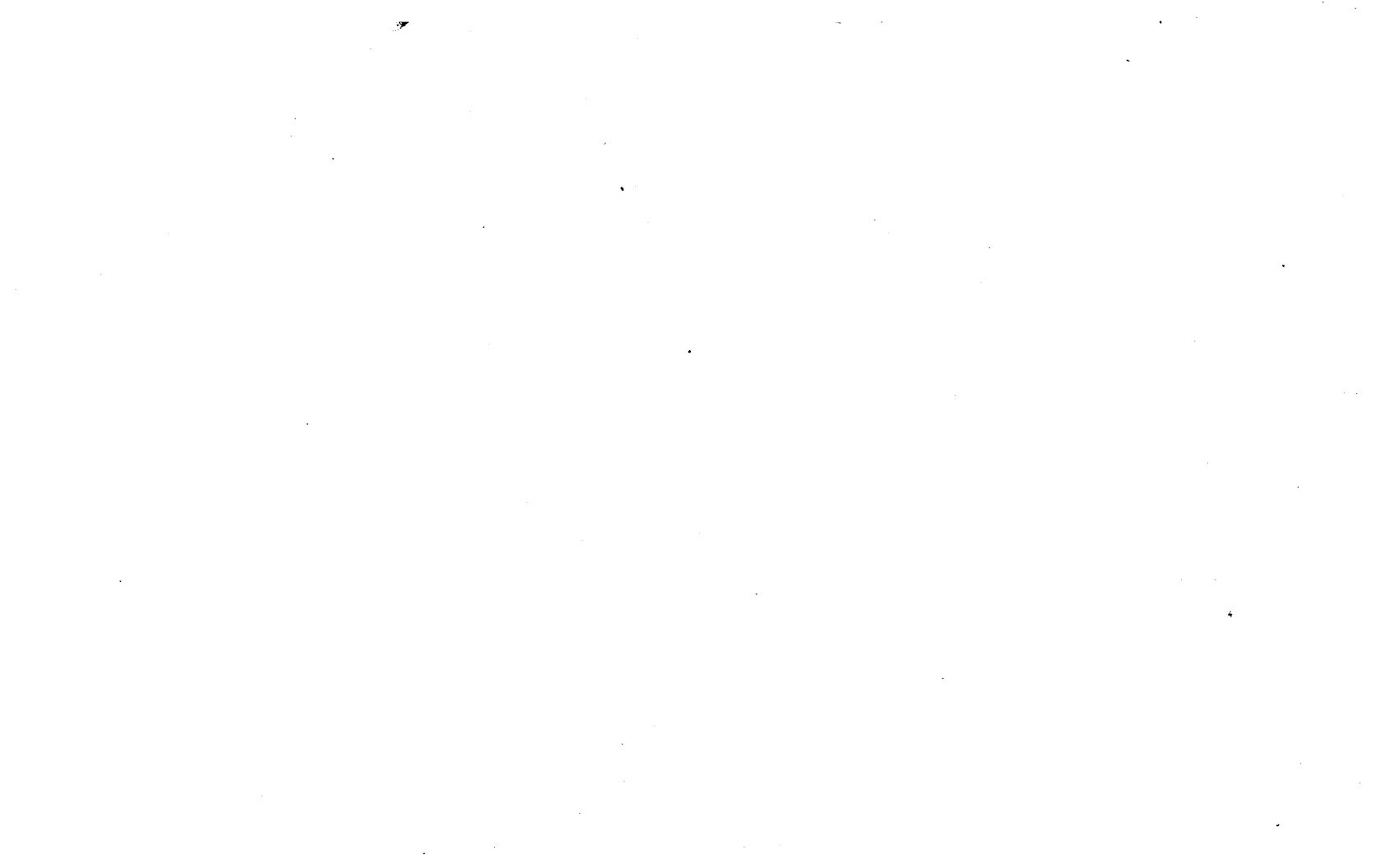
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APPENDIX

Public Laws of the State of Maine relating to Savings
Banks, Trust and Banking Companies, Loan and Build-
ing Associations, Foreign Investment Corporations,
Foreign Banking Corporations, Private Bank-
ing, and Business of Dealing in Securities.

1913.



BANKING LAWS

OF THE

STATE OF MAINE

REVISED STATUTES——CHAPTER 48.

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

Section 1. The governor, with the advice and consent of the council, shall appoint a bank commissioner, who shall hold his office for three years, subject to removal at any time by the appointing power, and shall not during his continuance in office hold any office in any bank in the state. Wherever the words "Bank examiner" now appear in the statutes of the state, they shall be construed to mean bank commissioner. The bank commissioner shall be paid the salary now or hereafter provided by law for that office and his necessary traveling expenses and the reasonable and necessary expenses of his office, the payment of which shall be made subject to the approval of the governor and council, and shall be authorized to employ at the expense of the state, one or more clerks as the business of the office may require, the amount of their compensation to be subject to the approval of the governor and council, and one of whom may be designated as deputy bank

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

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

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

SEC. 2. No person shall issue any drafts, bills, notes or other evidences of debt payable to bearer or order, as a private banker, for the purpose of loaning them or putting them in circulation as money; nor, unless specially authorized thereto by the legislature, shall he contribute to the funds or become a member of any association for the purpose aforesaid; nor transact any other business that banks may do by their charters except making discounts and receiving deposits; nor hold any agency for the purpose of receiving, issuing, loaning or putting in circulation, as money, the bills, notes, orders or other evidences of debt of any company not incorporated in the state, or of any private banker not resident therein, under a penalty of one thousand dollars for each offense, to be recovered by indictment for the use of the state, or by action of debt, half to the state and half to the prosecutor. This section does not prohibit banks, from receiving and paying out, in the usual course of business, the bills of foreign banks, the circulation of which is not prohibited by law.

—penalty.

—proviso.

ORGANIZATION OF SAVINGS BANKS.

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

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

Powers.

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

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

III. To adopt and use a common seal.

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

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

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

SEC. 5. Such persons shall execute a certificate, sworn to before a justice of the peace, in duplicate, one of which shall be deposited with the secretary of state for record, and the other sent to the bank examiner, in which shall be set forth: the name of the bank; the names of all the corporators and the places where they reside; their business occupations; and the place where its business is to be transacted; together with the reasons why a bank is needed in such place.

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

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

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

1909, c. 43.

Organization.
R. S., c.47, §85

Certificates
to be sent to
the secretary
of state and
bank
examiner.
R. S., c.47, §86.

Notice of
intention to
organize.
R. S., c. 47, §7.

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

number of depositors by opening a savings bank at the place designated in such certificate.

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

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

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

—and to the secretary of state.

Corporation when authorized to transact business.
R. S., c. 47, § 90.

SEC. 9. Upon the filing of such certificate with the secretary of state, the persons named therein, and their successors, are, thereupon and thereby, constituted a body corporate and politic, vested with all the powers conferred, and charged with all the liabilities imposed by the six preceding sections.

MANAGEMENT OF SAVINGS BANKS.

Savings banks, their powers and liabilities.
R. S., c. 47, § 91.
68 Me., 518.

SEC. 10. Savings banks and institutions incorporated under the authority of the state may exercise the powers and shall be governed by the rules and be subject to the duties, liabilities and provisions in their charters, in the following sections, and in the general laws relating to corporations, unless otherwise specially provided.

Institutions, legally organized.
R. S., c. 47, § 128.

SEC. 11. Savings banks and institutions for savings which have exercised the privileges thereof and

done business as such for one year, shall be held to be legally organized.

SEC. 12. Every such corporation shall consist of not less than thirty members, and may, at any legal meeting, by a vote of at least two-thirds of those present, elect by ballot any citizen of the county wherein the corporation is located, or of an adjacent county, to be a member thereof. No person shall continue to be a member after removing from the state. Any member who fails to attend the annual meetings for two successive years ceases to be a member, unless re-elected by a vote of the corporation.

Membership in corporation. R. S., c.47, §98.

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

Officers. 1899, c. 50, §1.

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

—term of office. R. S., c.47, §93.

SEC. 14. No president, treasurer, clerk or employee of any savings bank shall act as agent or representative of any foreign corporation engaged in the business of selling or negotiating any bonds, mortgages, notes or other choses in action. No cashier in a national bank or trust and banking company shall be treasurer of any savings bank, the deposits of which exceed one hundred and fifty thousand dollars; and if the treasurer of a savings bank, having deposits not exceeding one hundred and fifty thousand dollars, is cashier in a national bank or trust and banking company, the board of trustees of such savings bank shall not include more than one director, nor more than two stockholders

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

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

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

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

SEC. 15. The members of the corporation shall annually at such times as may be provided in their by-laws, elect from their number not less than five trustees, who shall have the entire supervision and management of the affairs of the institution, except so far as may be otherwise provided by their by-laws. Any trustee who becomes a trustee or officer in any other savings corporation, thereby vacates his office as such trustee.

—office, how
vacated.

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

SEC. 16. The trustees, immediately after their election and qualification, shall elect one of their number president, who shall also be president of the corporation. They shall also elect a treasurer, and when deemed necessary, a vice-president and an assistant treasurer, to hold their offices during the pleasure of the trustees. The treasurer, and in his absence, the assistant treasurer, if there is one, shall be, ex-officio, clerk of the corporation, and of the trustees. The treasurer and assistant treasurer shall give bonds to the corporation, for the faithful discharge of the duties of their offices, in such sums as the trustees decide to be necessary for the safety of the funds, and such bonds shall continue and be valid from year to year, so long as they are elected, and hold said offices, subject to renewal whenever ordered by the trustees or examiner. Said bonds shall be recorded upon the books of the institutions, and the examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he deems any such bond insufficient, he shall order a new bond to be given within a time, by him specified. All such bonds executed after July one, eighteen hundred and eighty-seven, shall at the expiration of ten years from the date thereof, be deemed insufficient. The trustees may, in lieu of such bond, insure at the expense of the banks with some fidelity or guaranty company, which shall be satisfactory to the bank examiner, for the faithful

—term.

—treasurer,
ex-officio,
clerk.

—bonds of
treasurer and
assistant
treasurer.

—shall be
annually
examined
by bank
examiner.

—when bond
shall be
deemed
insufficient.

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

discharge of the duties of the treasurer, assistant treasurer and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. Said treasurer, assistant treasurer and clerks shall receive a compensation to be fixed by the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the state laws, as may be fixed by the corporation at any legal meeting thereof.

SEC. 17. Within thirty days after the annual election in the several savings banks, the clerks thereof shall cause to be published in some local newspaper, if any, otherwise in the nearest newspaper, a list of the officers and corporators thereof. They shall also return a copy of such list of officers and corporators to the bank examiner within said thirty days, which shall be kept on file in his office for public inspection. Any clerk who neglects to give such notice or make such return shall be liable to a penalty of fifty dollars.

SEC. 18. If any office becomes vacant during the year, the trustees may fill the same until it is filled at the next annual meeting. Special meetings of the corporation may be held at any time by order of the trustees; the treasurer shall also call special meetings upon application in writing of ten members of the corporation. Seven days' notice of all annual meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, if any; otherwise, in the state paper.

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

—pay fixed
by trustees.

—compensa-
tion of
trustees,
fixed by
corporation.

Clerk to
publish list of
officers and
corporators.
1903, c. 52.

—shall return
copy of list
to bank
examiner.

—penalty.

Vacancies.
R. S., c.47, §96.

—special
meetings.
R. S., c.47, §97.

—notice of
annual
meetings.

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

—deposits in trust, how made.

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 by any savings bank or by any trust company for a deposit in its savings department, or his executor, or administrator, or guardian, in writing notifies the treasurer of the bank or trust company 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 or trust company 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,

—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.
1913, c. 32.

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

1907, c. 69, §2

1907, c. 69, §3.

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

1907, c. 69, §3. *c*: In the bonds of counties of twenty thousand inhabitants or more in the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas, Nebraska, California, Oregon and Washington, when issued for municipal purposes, and which are a direct obligation on all the taxable property therein, except when issued in aid of railroads, provided, that the net municipal indebtedness of such county does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.

1907, c. 69, §3. *d*: In the bonds of any city of ten thousand inhabitants or more in the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas, Nebraska, California, Oregon and Washington, when issued for municipal purposes and which are a direct obligation on all the taxable property therein, except when issued in aid of railroads, provided, that the net municipal indebtedness of such city does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.

e: In the refunding bonds of counties and cities above enumerated issued to take up at maturity bonds which were legal and constitutional when issued, *provided*, that the interest has been fully paid on such original bonds for at least five years last prior to such refunding; *provided, further*, that such counties and cities can otherwise meet the foregoing conditions.

f: In the bonds and obligations of school district boards, boards of education and other corporate bodies within such cities, authorized to issue bonds

payable primarily from taxes levied on all the taxable property in said district; *provided*, that the population of the district is ten thousand or more, and the population and assessed valuation of the district are equal to at least ninety per cent of the population and the assessed valuation of the city within which such district is located; *provided, further*, that the net municipal indebtedness of such district does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.

g: In the bonds or obligations of any municipal or quasi municipal corporation of this state, when such securities are a direct obligation on all the taxable property of said corporation.

Third, *a*: In the railroad bonds of this state.

b: In the first mortgage bonds of any completed railroads of the states of New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska.

c: In the first mortgage bonds of the Central ^{79 Me., 423} Pacific, Union Pacific and Northern Pacific railroads.

d: In the mortgage bonds of any railroad leased to any dividend paying railroad in New England upon terms guaranteeing the payment of a regular stated dividend upon the stock of such leased road and the interest on its bonds.

e: Street railroad companies are not railroad companies within the meaning of the foregoing clauses of this section.

f: In the bonds of street railroads constructed in this state prior to April 27, 1895, and in bonds of street railroads in this state constructed after said date, and in the first mortgage bonds of any completed street railroad in the states of New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wis-

consin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska; *provided*, that in the case of street railroads constructed in this state after April 27, 1895, and in the case of street railroads in the states above named, an amount of capital stock equal to thirty-three and one-third per cent of the mortgaged debt shall have been paid in, in cash, and expended upon the road evidenced by a certificate of the railroad commissioners of the state where the road is located, if they have jurisdiction over such railroads, or of the bank examiner of this state, filed in the office of the secretary of state of this state, that said percentage has been paid in and expended in addition to the amount of the bonded debt; *provided, further*, that in lieu of the foregoing certificate such bonds may be certified as legal for the purpose hereof, on satisfactory proof to the bank examiner that annual dividends in amount equal to five per centum per annum on an amount of capital stock equal to one-third of the bonded debt has been earned and paid for a period of five years next prior thereto; and the persons making such investigation and report may charge and collect in addition to any compensation now provided by law for their regular official duties, a reasonable compensation for such service and all expenses attendant thereon, including the employment of experts, the same to be paid by the railroad company seeking to make its bonds a legal investment under this section, whether the same are admitted or not. No bonds secured by an open mortgage shall be legal under this section unless the mortgage provides that the total amount of bonds certified and outstanding under it shall at no time exceed seventy-five per cent of the amount of cash expended upon the road.

1909, c. 149, p. 1.

g: In consolidated or refunding bonds, which 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

1907, c. 69, p. 5.

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

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

Fifth: In bonds of any corporation other than railroad and water companies, incorporated under the authority of this state, and actually conducting in this state the business for which such corporation was created, which is earning an amount in excess of fixed charges, interest on its debts and running expenses equivalent to five per cent per annum on an amount of capital stock equal to one-half of its entire funded debt.

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

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

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

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

e: In the stock of any railroad leased to any dividend paying railroad in New England upon terms guaranteeing the payment of a regular stated divi-

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

—investment
of deposits.

1907, c. 69, §6

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

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

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

1907, c. 69, §7. *b*: In notes with a pledge as collateral of any funds, bonds, notes or stocks which the bank or institution would, by this section, be authorized to purchase, provided the market value of said collateral is equal to the amount of the loan.

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

1907, c. 69, §8. *d*: In notes with a pledge as collateral of such funds, bonds, notes or stocks as in the judgment of the trustees it is safe and for the interest of the bank to accept, to an amount not exceeding seventy-five per cent of the market value of such funds, bonds, notes or stocks.

e: In loans to any municipal corporation in this state.

f: In loans secured by a mortgage of such personal property as in the judgment of the trustees it is safe and for the interest of the bank to accept.

g: In loans to any corporation owning real estate in this state and actually conducting in this state the business for which such corporation was created.

Eighth, *a*: The term "net municipal indebtedness of counties" as used in this section shall be construed to include all bonds which are a direct obligation of the county, less the amount of any sinking fund available in reduction of such debt.

b: The term "net municipal indebtedness of cities and districts" as used in this section shall be construed to include in the case of either, not only all bonds which are a direct obligation of the cities but also all bonds of the districts or boards within the same as above enumerated, exclusive of any such debt created for a water supply and of the amount of any sinking fund available in reduction of such debt.

c: The number of inhabitants of cities and counties shall be determined by the last previous official census thereof as established by the last United States or state census, or city or county census taken in the same manner as United States or state census and duly certified to by the clerk or treasurer of such city or the auditor or treasurer of such county.

Ninth: All investments having a fixed maturity shall be charged and entered on the books of the bank at their cost to the bank, or at par when a premium is paid. The bank examiner may require any investment to be charged down to such sum as in his judgment represents its fair value. He may at any time call for a report of the financial condition of any corporation offering, or likely to offer, its bonds, stocks or notes to any savings bank in the state, or whose notes are held by any such savings bank, as much in detail as he may require, verified by the oath of such officers of said corporation as he may specify. He may communicate any such report, or an abstract thereof, to the officers, of any of said savings banks. If such report is not furnished the bank examiner within the time specified in his call therefor, or within such extension of time as he may grant, the bonds stocks and notes of such corporation shall thereupon cease to be a legal investment for savings banks under this section, and shall not again become a legal investment until a report in all respects satisfactory to the bank examiner is furnished. Any officer of a corporation who willfully makes a false report hereunder, and any officer,

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.

trustee, 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.
1913, c. 35.

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 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.

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

—exceptions.

—reserve. 1907, c. 69, §10.

—excess, when to be divided.

—dividends to be declared only by vote of trustees.

—not to exceed earnings.

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

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

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

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

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

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

SEC. 31. No savings bank shall be required to pay any depositor more than fifty dollars at any one time or in any one month until after ninety days' notice.

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

SEC. 32. The treasurer may, under the direction of the trustees, assign, discharge and foreclose mortgages and convey real estate held as security for loans, or the title of which accrued from foreclosure of mortgages, or judgments of courts.

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

SEC. 33. The trustees shall cause all real estate of an insurable character held by them absolutely, or in mortgage, to be fully insured, and the expense of such insurance in case of mortgage, shall be added to the amount of the mortgage debt to be refunded in case of redemption.

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

SEC. 34. All coin, bills, notes, bonds, securities and evidences of debt, comprising the assets of any savings bank connected with a national or stock bank, shall be kept separate and apart from the assets or property of such national or stock bank, and also separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual or firm.

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

SEC. 35. All securities owned or held by savings banks shall be kept within the state, and the place of their deposit shall be selected with reference to insuring the greatest possible security for their safe keeping, and shall be subject to the approval of the bank examiner.

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

SEC. 36. The treasurer of every savings bank, shall, every Saturday, make and declare a trial balance, which shall be recorded in a book kept for that purpose; and shall also, at least once in each year, cause to be entered on a suitable book, the net sum of each individual deposit at a fixed date, and ascertain the aggregate of all such deposits, and whether it agrees with the other books of said bank; and said books shall be open at all times for the

—annually to
record net
sum of each
deposit.

inspection of the trustees, corporators and bank examiner.

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

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

SEC. 38. The treasurer of every savings bank and institution for savings shall on or before the first day of November annually 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, to a deposit the deposit book of which has during such period been brought into the bank to be verified or to have dividends added, or to a deposit which, with the accumulations therein, shall be less than ten dollars. 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. 1913, c. 13.

—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 exam-

Annual examinations by trustees. R.S., c. 47, § 118. 1911, c. 158.

—examiner to furnish blanks. iner 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.

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

—proviso.

—borrower to pay expenses.

a savings bank shall pay all expenses incurred by reason thereof.

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

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.

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

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

—visitations.

—examinations. 93 Me., 305

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

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

—proceedings and statement of condition to be published.

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

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.

made in the settlement of the affairs of said corporation; and the examiner shall seasonably give notice of the time and furnish blanks for the report.

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

—duties and powers.

—court may extend time for hearing claims.

—claims, how paid.

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

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

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

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

—judgment recovered, to be added to claims.

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

Claims, when barred.
R.S. c. 47, §124

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

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

—proviso.

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

—proceedings, if petition is denied.

Court may restrain payment, to preserve assets or to protect depositors. 1899, c. 50, §8.

—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 dividend

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.

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.

—powers.

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

Capital stock. 1887, c. 61.

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.

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

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. The office of secretary and treasurer may be held by one and the same person, if any association so provides by its by-laws.

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

—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. 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

Secretary and treasurer shall give bonds. 1897, c. 319, §5.

—valid from year to year, subject to renewal when ordered.

—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.

—proviso.
—shares subject to lien for unpaid dues.

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

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.

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

Premiums to be received as profits, and distributed to shareholders. 1887, c. 61.

by the association as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

Rate of interest to be charged on loans. 1901, c. 149, §2.

—when ultimate value reached shares canceled.

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

—conditions of note and mortgage.

—shares alone may be pledged as security for loans.

—if borrower fails to offer security, loan shall be forfeited.

SEC. 65. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, if such monthly premium be charged, pay monthly interest on his loan at the rate of not less than five, nor more than six per cent a year until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

SEC. 66. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The shares so pledged shall be held by the association as collateral security for the performance of the conditions of the note and mortgage. Said note and mortgage shall recite the number of shares pledged, and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise canceled or discharged; *provided*, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan. If the borrower neglects to offer security, satisfactory to the directors, within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the

rate bid by him, together with all expenses, if any, incurred, and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

SEC. 67. A borrower may repay a loan at any time, upon application to the association, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security, and the balance shall be received by the association in full satisfaction and discharge of said loan; *provided*, that all settlements made at periods intervening between stated meetings of the directors, shall be made as of the date of the stated meeting next succeeding such settlement; *and provided*, that a borrower desiring to retain his shares and membership may, at his option, repay his loan without claiming credit for his shares, whereupon said shares shall be re-transferred to him and shall be free from any claim by reason of said canceled loan.

Borrower may repay loan at any time.
1887, c. 61.

—settlement of accounts, how made.

SEC. 68. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the forfeited share account, to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty

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

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

days' notice, to receive the balance so transferred, without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the association accruing after the last adjustment and valuation of shares before said default.

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

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.

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 keep-

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

—duty of
treasurer.

ing of all moneys, securities and property of the corporation, in the manner designated by its by-laws.

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

SEC. 72. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the time of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share, fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence. No dividend shall be made at a rate per cent which will make the aggregate amount of said dividend greater than the actual earnings of the association, actually collected. At each periodical distribution of profits, the directors shall reserve as a guaranty fund a sum not less than three, nor more than ten per cent of the net profits accruing since the last adjustment, until such fund amounts to five per cent of the dues capital, which fund shall thereafter be maintained and held, and said fund shall be at all times available to meet losses in the business of the association from depreciation in its securities or otherwise.

—guaranty fund.

May purchase real estate upon which it has lien. 1887, c. 61. 1903, c. 79, §3

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

—sale within five years.

Directors shall insure all real estate. 1897, c. 319, §5.

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

of mortgage shall be added to the amount of the mortgage debt, to be refunded in case of payment or redemption.

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

Examina-
tions by bank
examiner.
1897, c. 319, §4.

—report
93 Me., 305.

SEC. 76. Except as hereinafter provided, no person, association or corporation shall carry on the business of accumulating and loaning or investing the savings of its members or of other persons in the manner of loan and building associations or carry on any business similar thereto within this state, unless incorporated under the laws thereof for such purpose.

Incorporation of loan
and building
associations.
1905, c. 42.

SEC. 77. The bank examiner may authorize any such association or corporation duly established under the laws of another state to carry on such business in this state, but said association or corporation shall not transact such business in this state unless it shall first deposit with the treasurer of state, the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent of the deposits made in such association or corporation by citizens of the state, the amount of percentage of deposits so required to be determined from time to time by the bank examiner; or in lieu thereof the whole or any part of said sum may consist of any of the securities in which savings banks may invest as regulated in section twenty-three of this chapter, at their par

Bank
examiner
may
authorize
foreign
associations
to do business
in this state.
1891, c. 79, §2

—what
securities
deposits may
consist of.

—shall be held in trust for benefit of creditors.

—bank examiner may make examination of such associations.

—may revoke authority when found doing business hazardous to the public.

Penalty for violation.
1891, c. 79, §4.

value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the state with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction, made on due notice to the attorney general of the state, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the use of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, the bank examiner may make examinations of such associations or corporations, at such times and at such places as he may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made in such form and at such times as he may elect. Whenever, upon examination or otherwise, it is the opinion of the bank examiner that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said bank examiner shall revoke or suspend the authority given to said association or corporation; but this section shall not prevent such association, corporation or institution incorporated under laws of another state, from loaning money upon mortgages of real estate located within the state.

SEC. 78. Whoever violates any provision of the two preceding sections, shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

TRUST AND BANKING COMPANIES.

SEC. 79. The bank examiner shall at all times have the same authority over all trust and banking companies incorporated under the laws of this state that he now has over savings banks or savings institutions, and shall perform, in reference to such companies, the same duties as are required of him in reference to savings banks. He shall, annually, by the first day of December, make a report to the governor and council of the general conduct and condition of each of said companies, making such suggestions as he deems expedient or the public interest requires. Such report shall be printed and laid before the legislature at its next session, and one copy sent to each trust and banking company in the state. The provisions of section forty-two, forty-three, forty-four, forty-five, forty-six and forty-seven of this chapter shall apply to trust and banking companies excepting so much as relates to the distribution of assets after a decree of sequestration, as provided in section forty-five. Such distribution of assets of trust and banking companies shall be made under order of the court.

Authority of
bank
examiner
over trust
and banking
companies.
1905, c. 12.

—shall make
annual report
to governor
and council.

SEC. 80. Every trust and banking company having authority to receive money on deposit shall at all times have on hand in the lawful money or national bank notes of the United States, as a cash reserve, an amount equal to at least fifteen per cent of the aggregate amount of its deposits which are subject to withdrawal upon demand or within ten days; *provided*, that in lieu of such cash reserve, two-thirds of said fifteen per cent may consist of balances payable on demand, due from any national bank or trust company created under the laws of this state, or from any trust company located in any of the other New England states or New York and approved by the bank examiner in writing; and one-third of said fifteen per cent may consist of the bonds of the United

Cash reserve
1905, c. 15.

—amount of.

—proviso.

States, the District of Columbia, and any of the New England states and the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska, the absolute property of such corporation. Whenever said reserve shall be below said percentage of such deposits, such corporation shall not further diminish the amount of its legal reserve by making any new loans until the required proportion between the aggregate amount of such deposits and its cash reserve shall be restored. All provisions of charters in conflict with this section are void.

Guaranty fund which shall be kept secure against loss. 1901, c. 196, §1.

SEC. 81. Every trust and banking company shall set apart as a guaranty fund not less than ten per cent of its net earnings in each and every year until such fund, with the accumulated interest thereon, shall amount to one-fourth of the capital stock of the company. The said surplus shall be kept to secure against losses and contingencies, and whenever the same becomes impaired it shall be reimbursed in the manner provided for its accumulation.

Loans can only be made to officers on approval of directors or executive committee. 1901, c. 196, §2. See 1907, c. 96, §17.

SEC. 82. No trust company shall make any loan to its directors, officers, agents or other persons in its employ, or on which any such director, officer, agent or employee is an endorser, guarantor or surety, or to any firm or business syndicate of which such director, officer, agent or employee is a member, or to any person or on the endorsement or guaranty of any person who is a partner of, or member of a business syndicate with, such director, officer, agent or employee, or to any corporation of which any such director, officer, agent or employee is a director, officer, superintendent or manager, until the proposition to make such loan shall have been submitted by the person desiring the same to the board of directors of such company, or to the executive committee thereof, if any, and accepted and

approved by a majority of the entire membership of such board or committee; *provided, however,* that no director of such company who is interested in said loan in any of the above capacities, or who is connected or associated with the borrower in any of the above ways, shall be regarded as voting in the affirmative on such loan. Such approval, if the loan is made, shall be spread upon the records of the company; and this record shall, in every instance, give the names of the directors authorizing the loans. Nothing in this section or in section sixteen of this act shall make it unlawful for a trust company to give any person, firm, syndicate or corporation a line of credit to an amount not exceeding twenty-five per cent of its total capital, unimpaired surplus and net undivided profits, subject to the several restrictions as to percentage of entire board and right of interested persons to vote on same contained in said sections. The records of the company shall show how every director voted on the same, and when such line of credit is given the treasurer may pay out loans in accordance therewith without further approval. A line of credit so given shall expire in six months, unless renewed in the same manner in which it is originally given.

SEC. 83. Such corporations shall not make loans or discounts on the security of the shares of their own capital stock, nor be the purchaser or holders of any such shares unless necessary to prevent loss upon a debt previously contracted in good faith; and all stock so acquired shall, within a reasonable time after its acquisition, be disposed of at public or private sale.

Shall not
make loans
on shares of
its capital
stock.
1901, c. 196, §3.

SEC. 84. No trust and banking company shall establish a branch or agency in any city or town other than that in which the parent institution has its location until the same be authorized by a special act of the legislature. This provision shall not apply to branches and agencies established before April

Shall not
establish
agencies
without
consent
of the
legislature.
1901, c. 196, §4.

See 1907, c. 96,
§ 21.

twenty-two, nineteen hundred and one, and in operation under charter rights then existing.

Shall not act as administrator or guardian. 1889, c. 312.

SEC. 85. No trust or banking company, association or institution, incorporated under the laws of this state, or of any other state and doing business in this state, shall act or do business as administrator or guardian, anything in their charter to the contrary notwithstanding.

Individual responsibility of shareholders. 1905, c. 19. 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.

pay, his
shares may
be sold.

SEC. 88. Nothing in the two preceding sections shall be construed to take away the general rights of creditors to enforce the liability of shareholders in such corporation in any manner provided by statute, or the right to proceed against the corporation under the provisions of section seventy-nine.

General
rights of
creditors
not impaired.
1889, c. 68, §3.

FOREIGN INVESTMENT CORPORATIONS.

SEC. 89. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in action, issued, indorsed or guaranteed by it, unless it first obtains a license therefor from the bank examiner. Before receiving such license it shall furnish the examiner a detailed statement of its condition, which statement shall clearly describe the various classes of its assets and liabilities and shall be sworn to by either its president, treasurer or secretary, and certified to be correct by at least two of its directors. Said statement shall in all particulars be as full as the examiner may require. Upon receiving such statement the bank examiner may grant a license authorizing such corporation to

Foreign
corporations,
engaged in
selling bonds,
etc., shall first
obtain license
of bank
examiner.
1891, c. 131, §1.

—shall
furnish
examiner a
detailed
statement
of its
condition.

conduct its business in this state subject to its laws until the first day of the next December, and such license may be renewed annually thereafter so long as the bank examiner regards the corporation responsible and safe, but in all cases to terminate on the first day of the succeeding December. The examiner may revoke such license at any time should he deem the condition of such corporation or its management unsafe, whereupon the right of such corporation to do business in this state shall terminate.

—license may be revoked.
See c. 117, §17.

Corporations shall publish statement in some newspaper.
1891, c. 131, §2.

—shall appoint bank examiner to be its true and lawful attorney, upon whom processes may be served.

SEC. 90. Such corporation or its agents shall publish at their own expense in some newspaper published in any town or city designated by the bank examiner, a copy of the statement furnished him. Every such corporation shall at the time of making application for license as hereinbefore provided, appoint in writing the bank examiner or his successor in office to be its true and lawful attorney upon whom all lawful processes in any action or proceeding against it may be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the corporation, and that the authority shall continue in force so long as any liability remains outstanding against the corporation in this state. Service made in such manner on said corporation in any such suit or proceeding shall be valid and binding thereon, and the judgment rendered therein shall bind the corporation as valid in every respect whether the defendants appear or not. If license is granted by the bank examiner he shall place said writing on file in his office to take effect therefrom, but if license is not granted by him it shall be returned to the corporation. Copies of said writing, certified by the bank examiner, shall be deemed sufficient evidence thereof. When legal process against any such corporation is served upon said bank examiner, he shall within ten days thereafter mail a copy thereof, postage prepaid, directed

—duties of bank examiner.
See c. 117, §17.

to the address of said corporation, or to any person designated by said corporation in writing.

SEC. 91. Such corporation and its agents for the purposes hereinbefore mentioned, are under the supervision of the bank examiner and shall at all times at his request furnish him such statements and information as he may desire, together with full facilities to ascertain the true condition and standing of the same, and no person shall act as agent or representative of such corporation before the license herein provided is granted or after the same has been revoked. Whoever violates any provision of this section or the two preceding sections shall be punished by a fine not exceeding five hundred dollars, or imprisonment not exceeding sixty days.

Corporation and agents, are under the supervision of the bank examiner, and shall furnish statements of standing, when required. 1891, c. 131, §3.

—penalty for violation of §89-91.

PUBLIC LAWS, 1905—CHAP. 171.

An Act prohibiting the use of Titles ordinarily applied to Banks and Trust Companies by other than duly authorized Banking Corporations.

No person, partnership, association or corporation, hereafter organized, excepting those duly authorized under the laws of this state or of the United States to conduct a bank or trust company business, shall use as a part of their name or title or as designating their business, the word or words "bank," "savings," "savings bank," "savings department," "trust," "trust company," "banking" or "trust and banking company," or the plural of any such word or words in, or in connection with, any other business than that of a bank or trust company duly authorized as aforesaid. Any person, partnership, association or corporation violating the provisions of this section may be enjoined therefrom by any court having general equity jurisdiction, on application of the bank examiner or of any person, corporation, or association injured or affected by such use, and any person or

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.

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.

Bank examiner may authorize such business

—requirements before authority shall be given

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.

Authority of bank examiner over such business

SEC. 3. The bank examiner shall have the same supervision over, and the same authority to make examinations and revoke and renew licenses of such

corporations to do business as aforesaid as now provided in sections eighty-nine, ninety and ninety-one of chapter forty-eight of the revised statutes relating to foreign investment corporations, and all proceedings hereunder, other than those provided for in section two of this act shall be in conformity with said sections eighty-nine, ninety and ninety-one, so far as the same may be applicable. For such license and each renewal the corporation shall pay the examiner a fee of twenty dollars.

SEC. 4. This act shall take effect when approved. —fee

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. Bank holidays 1897, c 259, §1
1907, c 48, §2

SEC. 10. No days of grace, according to the custom of merchants, shall be allowed on any promissory note, draft, check, bill of exchange, bond or other evidence of indebtedness made, drawn or accepted after July one, eighteen hundred and ninety-seven, unless expressly stipulated therein; but the same shall be due and payable as therein expressed, without grace; *provided*, that this section shall not apply to any draft or bill of exchange drawn payable at sight. Days of grace abolished. 1897, c. 259, §2.
—sight drafts excepted.

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 Notes, etc., falling due on Sunday or any bank holiday, shall be payable next succeeding business day. 1897, c. 259, §3.

or business day next succeeding such Sunday or holiday. If a bank holiday falls on Sunday, the following Monday shall be deemed a bank holiday for the purposes of this chapter. (*)

Every Saturday afternoon, not a bank holiday, shall for certain purposes, be deemed a half holiday. 1897, c. 247.

SEC. 12. Every Saturday, which is not a bank holiday, according to the law, from twelve o'clock noon until twelve o'clock midnight shall, for all purposes whatever as regards the presenting for payment or acceptance and the protesting and giving of notice of dishonor of bills of exchange, drafts, bank checks and promissory notes made after March twenty, eighteen hundred and ninety-seven, be treated as and deemed a half holiday; and all bills of exchange, drafts, bank checks and promissory notes which are liable to be protested for non-acceptance or non-payment at twelve o'clock noon on any Saturday which is not a bank holiday according to law, may be protested for non-acceptance or non-payment, as the case may be on any such Saturday at any time after twelve o'clock noon, or on the next succeeding secular or business day.

TAXATION.

REVISED STATUTES—CHAPTER 8.

SAVINGS BANKS.

Savings banks shall make semi-annual statement of assets, loans, investments and deposits. 1895, c. 130, §1. 1903, c. 9, §1. 66 Me., 243. 68 Me., 517, 519.

SEC. 53. Every savings bank and institution for savings incorporated under the laws of the state, shall, semi-annually, on the last Saturdays of April and October, make a return, signed and sworn to by its treasurer, of the average amount of its deposits, reserve fund and undivided profits for the six months ending on each of said days, together with a statement in detail of its assets, loans and investments and its deposits within and without the state, in separate columns. Said return shall be made to the

(*) 13 Me., 414; 14 Me., 100, 288; 84 Me., 241.

bank examiner on or before the first Saturdays of May and November and within thirty days thereafter, he shall fix and determine the market values of the investments aforesaid and transmit the same with such values so determined, to the board of state assessors for the assessment required by the following section.

Section 54. The board of state assessors shall thereupon determine the values of the several franchises of the said banks and institutions according to the following rule; from the average amount of deposits, reserve fund and undivided profits so returned by each bank or institution there shall in each case be deducted an amount equal to the value so determined of United States bonds, all bonds issued after the first day of February nineteen hundred and nine by the state of Maine, or any county, municipality, village corporation or water district therein, the shares of corporation stocks such as are by law of this state free from taxation to the stockholders, and the assessed value of real estate owned by the bank or institution, and also an amount equal to two-fifths of the value so determined of such other assets, loans and investments as by such statement appear to be loans to persons resident or corporations located and doing business in this state, investments in mortgages on real estate in this state, securities of this state, public or private, bonds issued by corporations located and doing business in this state or guaranteed by such corporations, provided, the corporations issuing such bonds be operated by and physically connected with such guaranteeing corporations, and also an amount equal to two-fifths of the cash on hand and cash deposited within the state. Upon the value of each of said franchises so ascertained the board of state assessors shall assess an annual tax of five-eighths of one per cent; one-half of said tax shall be assessed on or before the fifteenth day of June, and one-half on or

—bank examiner shall fix market values and return to state assessors.

State assessors shall determine values of the several franchises. 1895, c. 130, §2. 1903, c. 9, §2. 1909, c. 49, 2. See §68.

—rule for determining.

—rate of taxation.

—when tax shall be assessed.

before the fifteenth day of December. The board of state assessors shall thereupon certify said assessments to the treasurer of state, who shall forthwith notify the several banks and institutions interested. All taxes so assessed shall be paid semi-annually within ten days after the fifteenth days of June and December.

—when paid.
1895, c. 130, §3.
See c. 15, §122.

Deposits are exempt from municipal taxation; but not land held by bank.
R. S., c. 6, §66.

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.

Return of bank stock pledged as collateral, shall be made to assessors of municipalities where owners reside.
R. S., c. 6, §67.

SEC. 56. Treasurers of savings banks on the first day of each April shall return to the assessors of towns, where persons reside who own bank stock which is pledged or transferred to said bank as collateral security for loans, the names of persons pledging or transferring such stock and the amount of the same; and stock so pledged or transferred by persons residing out of the state shall be returned by such treasurers in the same manner to the assessors of the town in which the bank whose stock is so pledged or transferred is located. For the purpose of taxation, bank stock so pledged or transferred shall be deemed the property of the persons so pledging or transferring it.

LOAN AND BUILDING ASSOCIATIONS.

Required to make semi-annual returns.
1893, c. 274, §1.
1897, c. 319, §6.
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. 166.
—rate.

—amount of
business, how
ascertained.

—when
payable.

Shall report
to bank
examiner,
amount of
business
transacted,
etc.
1899, c. 123, §2.

Shall keep
account of
money used
and deposits
made.
1899, c. 123, §3.

portion of such periods as said association or corporation may transact business in this state. The amount of such business done in this state shall be ascertained by first computing the daily average for each month of the period of all the moneys outstanding upon loans and investments and of all other moneys received, used or employed in connection with such business, and by then dividing the aggregate of such monthly averages by the number of months covered by said return; and the quotient resulting shall be deemed the amount of such business. The amount of such tax so ascertained shall be paid to the treasurer of state semi-annually within ten days after the first Mondays in June and December.

SEC. 61. Such association or corporation and the manager or agent of such branch or agency, shall cause a written report to be made to the bank examiner on or before the last Saturdays of May and November of each year, verified by the oath of such manager or agent, giving the amount of such business transacted in this state under the rule given in the preceding section, and stating the amount of state tax which such branch or agency is liable to pay, and setting forth in detail the daily average for each month preceding the last Saturdays of April and October; and also giving such further or additional information as to the business of such foreign banking association or corporation done in this state as may be required by the bank examiner.

SEC. 62. Every such banking association or corporation and its managers, agents and employees, shall cause to be kept at all times in the office where such business is transacted in this state, a full and accurate account of the moneys used or employed in such business and of the deposits therein, and such account together with the books, papers and records relating to the business done in this state, shall be subject to the inspection and examination of

the bank examiner, or of any clerk designated by him during business hours of any day on which business may legally be transacted.

SEC. 63. Except as hereinbefore provided, no banking association, unless incorporated under the laws of this state or of the United States, shall maintain any branch or agency in this state for the transaction of banking business. Any officer, agent or employee of such association or corporation doing business in this state contrary to the provisions of the three preceding sections, shall be subject to a penalty of not less than one hundred, nor more than five hundred dollars for each offense, to be recovered by indictment to the use of the state.

Penalty for violation.
1899, c. 123, §4.

TRUST AND BANKING COMPANIES.

SEC. 64. Every trust and banking company incorporated under the laws of this state, shall, semi-annually on the last Saturdays of April and October, make a return signed and sworn to by its treasurer, of the average amount of its time deposits and its deposits bearing interest at the rate of three per cent or more per annum for the six months preceding each of said days, together with a statement in detail of the amount of United States bonds, the shares of corporation stocks such as are by law of this state free from taxation to the stockholders. For wilfully making a false return, the corporation treasurer forfeits not less than five hundred, nor more than five thousand dollars. Said return shall be made to the bank examiner, on or before the first Saturdays of May and November, and within thirty days thereafter, he shall fix and determine the market values of the United States bonds, and the shares of corporation stocks returned as aforesaid, and transmit said returns with such values so determined to the board of state assessors for the assessment required by the following section.

Trust and banking companies shall semi-annually return to state assessors the amount of certain deposits.
1901, c. 286, §1.
1903, c. 175, §1.

—penalty for false returns.

—valuation of bonds, etc.

Assessment
of tax.
1903, c. 175, §2.
1909, c. 49, §3.

—when tax
shall be
assessed.

Assessment
when no
return.
1903, c. 175, §3.

Exemption
from municip-
al taxation.
1903, c. 175, §4.

Proceedings,
in case of
failure to
make returns
and pay tax.
R. S., c. 6, §68.
1901, c. 174, §5.

Section 65. The board of state assessors shall thereupon deduct from the average amount of the time and interest bearing deposits so returned, an amount equal to the value so determined of the United States bonds, all bonds issued after the first day of February, nineteen hundred and nine, by the state of Maine, or any county, municipality, village corporation or water district therein, the shares of corporation stocks such as are by law of this state free from taxation to stockholders, and upon the balance so found, assess an annual tax of one-half of one per cent; one-half of said tax shall be assessed on or before the fifteenth day of June on the balance of said deposits so ascertained for the six months ending on and including the last Saturday of April, and one-half on or before the fifteenth day of December on the balance of said deposits so ascertained for the six months ending on and including the last Saturday of October. The board of state assessors shall thereupon certify said assessment to the treasurer of state, who shall forthwith notify the several trust and banking companies interested, and all taxes so assessed shall be paid semi-annually within ten days after the fifteenth days of June and December.

SEC. 66. If any trust company fails to make the returns required by section sixty-four the board of state assessors shall make an assessment of state tax upon such company as they think just, with such evidence as they may obtain, and such assessment shall be final.

SEC. 67. All deposits designated in section sixty-four are exempt from municipal taxation to the company or the depositor.

SEC. 68. If any corporation, company or person, fails to make the returns required by sections thirty-three, thirty-five and forty-three, the board of state assessors shall make an 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.

PUBLIC LAWS, 1907—CHAP. 119.

TWO-NAME DEPOSITS.

An Act relative to the payment of Deposits in the name of two persons.

That when a deposit has been made or shall hereafter be made in any bank or trust company transacting business in this state, in the name of two persons, payable to either, or payable to either or the survivor, such deposit, or any part thereof, or interest or dividends thereon, may be paid to either of said persons whether the other be living or not, and the receipt or acquittance of the person so paid shall be a valid and sufficient release and discharge to such bank or trust company for any payment so made.

Deposits in name of two persons, how payable.

PUBLIC LAWS, 1907—CHAP. 128.

SAVINGS BANKS—VOLUNTARY LIQUIDATION.

An Act additional to Chapter forty-eight of the Revised Statutes, relating to Savings Banks.

May make application for liquidation.

Whenever in the opinion of the examiner and a majority of the trustees of any savings bank, it is inexpedient, for any reason, for said bank to continue the further prosecution of its business, said trustees may join 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.

—court may issue injunction.

—further proceedings.

PUBLIC LAWS, 1907—CHAP. 96.

TRUST COMPANIES—GENERAL LAW.

An Act additional to and amendatory of Chapter forty-eight of the Revised Statutes of the State of Maine, as amended, relating to the organization and management of Trust Companies.

SEC. I. Five or more persons, a majority of whom shall be residents of the state, who associate themselves by an agreement in writing for the purposes of forming a trust company, may, upon compliance with the provisions of this act, become a corporation, subject to all the duties, restrictions and liabilities set forth in all general laws now or hereafter in force relating to such corporations, with power; first, to receive on deposit, money, coin, bank notes, evidences of debt, accounts of individuals, companies, corporations, municipalities and states, allowing interest thereon, if agreed, or as the by-laws of said corporation may provide; second, to borrow money, to loan money on credits, or real estate, or personal security, and to negotiate loans and sales for others; third, to own and maintain safe deposit vaults, with boxes, safes and other facilities therein, to be rented to other parties for the safe keeping of moneys, securities, stocks, jewelry, plate, valuable papers and documents, and other property susceptible of being deposited therein, and may receive on deposit for safe keeping, property of any kind entrusted to it for that purpose; fourth, to hold and enjoy all such estate, real, personal and mixed as may be obtained by the investment of its capital stock or any other moneys and funds that may come into its possession in the course of its business and dealings, and the same sell, grant, and dispose of; fifth, to act as agent for issuing, registering and countersigning certificates, bonds, stocks, and all evidences of debt or ownership in property; sixth, to hold by

Organization
of trust
companies.

—powers.

—to receive
deposits.

—to borrow
and loan
money

—to maintain
safe deposit
vaults.

—to acquire,
hold and
dispose of
property

—to act as
agent.

—to execute trusts.

—to act as assignee, etc.

—bond.

—to do general banking business.

Agreement shall set forth:

—corporate name.

—location.

—capital stock and number of shares.

—signatures, etc.

Notice of intention to organize.

—form of.

—publication of.

—shall contain.

—application to bank examiner for certificate.

grant, 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.

SEC. 2. Said agreements shall set forth that the subscribers thereto associate themselves with the intention of forming a corporation, and shall specifically state:

First, the name by which the corporation shall be known.

Second, the purpose for which it is formed.

Third, the city or town, which shall be within this state, where its business is to be transacted.

Fourth, the amount of its capital stock, and the number of shares into which the same is to be divided.

Each associate shall subscribe to the articles his name, residence, post office address and the number of shares of stock which he agrees to take.

SEC. 3. A notice of the intention of the subscribers to form such a trust company shall be given to the bank examiner. A notice in such form as said examiner shall approve shall be published at least once a week, for three successive weeks, in one or more newspapers designated by said examiner, and published in the county in which it is proposed to establish the company. Such notice shall specify the names of the proposed incorporators, the name of the corporation and the location of the same, as set forth in the above mentioned agreement of association. Within thirty days after the first publication of said notice the subscribers to said agreement shall apply to said examiner for a certificate that public convenience and advantage will be promoted by the establishment of such trust company. If the

examiner refuses to issue such certificate, no further proceedings shall be had, but the application may be renewed after one year from the date of such refusal, without further notice or publication unless the examiner shall order the same.

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.

SEC. 5. The president, and a majority of the directors who are elected at such first meeting, shall

—if refused,
may apply
again after
one year.

First meeting,
how called.

—subscribers,
notice to.

—waiver of
notice.

—election of
officers and
adoption of
by-laws.

—officers to
be sworn.

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.

—number of inhabitants, how ascertained.

—par value of shares.

Forfeiture of charter.

May increase capital stock.

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.

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.

SEC. 10. Any company organized under this act may increase its capital stock from time to time to

an amount not exceeding in the aggregate, one million dollars, at any stockholders' meeting at which a majority of shares issued and outstanding is represented, notice of the intention so to do having been given in the call therefor. A certified copy of every such vote shall be filed with the bank examiner within ten days after its passage.

—certificate
of increase.

SEC. 11. All the corporate powers of any such company shall be exercised by a board of not less than five directors, two-thirds of whom shall be residents of this state, whose number and term of office shall be determined, and who shall be elected by a vote of the stockholders at the first meeting held by the incorporators and at each annual meeting thereafter. The affairs and powers of the company may, at the option of the stockholders, be entrusted to an executive board of not less than five members, two-thirds of whom shall be residents of this state, to be, by vote of the stockholders, elected from the full board of directors. The directors of such company shall be sworn to the proper discharge of their duties, and they shall hold office until others are elected and qualified in their stead. If a director dies, resigns, or becomes disqualified for any cause, the remaining directors may elect a person to fill the vacancy until the next annual meeting of the corporation. The oath of office of any director shall be taken within thirty days of his election, or his office shall become vacant. The clerk of such company shall, within ten days, notify such directors of their election and within thirty days shall publish the list of all persons who have taken the oath of office as directors. The removal of any director from this state shall immediately vacate his office, if such removal leaves less than two-thirds of the membership resident in the state. The board of directors or executive board shall elect a president from its number, a clerk who shall be sworn to the faithful performance of his duties, a treasurer and

Board of
directors.

—executive
board.

—oath and
tenure of
office.

—vacancies,
how filled.

—oath, time
of taking.

—clerk to
notify
persons
elected and
publish list.

—removal of
director.

—directors to
elect presi-
dent, clerk
and treasurer.

such other officers, servants and employees as they may deem necessary.

Board of investment,

—record of loans.

SEC. 12. The board of directors or the executive board of such company shall constitute the board of investment of the company. Said directors or executive board shall keep in a separate book, specially provided for the purpose, a record of all loans, and investments of every description, made by said company substantially in the order of time when such loans or investments are made, which shall show that such loans or investments have been made with the approval of the investment board of said company, which shall indicate such particulars respecting such loans or investments as the bank examiner shall direct. This book shall be submitted to the directors and stockholders, and to the bank examiner whenever requested. Such loans or investments shall be classified in the book as the bank examiner shall direct.

Directors shall own ten shares of stock.

SEC. 13. No person shall be eligible to the position of a director of any such company who is not the actual owner of ten shares of the stock.

Trust funds to constitute special deposit.

SEC. 14. All the property or money held in trust by any such company, shall constitute a special deposit and the accounts thereof, of said trust department shall be kept separate, and such funds and the investment or loans of them shall be specially appropriated to the security and payment of such deposits, and not be subject to any other liabilities of the company, and for the purpose of securing the observance of this proviso, such company shall have a trust department in which all business pertaining to such trust property shall be kept separate and distinct from its general business.

—not subject to other liabilities.

—trust department.

Administrators, etc., may deposit in.

SEC. 15. An administrator, executor, assignee, guardian or trustee, any court of law or equity, including courts of probate and insolvency, officers and treasurers of towns, cities, counties, and savings banks of the state of Maine, may deposit any moneys, bonds, stocks, evidences of debt or of

ownership in property, or any personal property, with said corporation, and any of said courts may direct any person deriving authority therefrom to so deposit the same.

SEC. 16. No trust company shall loan to any person, firm, business syndicate, or corporation, an amount or amounts, at any time outstanding in excess of ten per cent of its total capital, unimpaired surplus and net undivided profits, except on approval of a majority of its entire investment board, unless secured by collateral, nor in excess of twenty-five per cent thereof, except on such approval and secured by collateral, which in the judgment of said majority of said investment board shall be of a value equal to the excess of said loan above said twenty-five per cent; *provided*, that in determining said amount every person, firm, syndicate or corporation appearing on any loan as endorser, guarantor or surety, shall be regarded as an original promissor. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed. *Provided, however*, that any such company now having loans outstanding in excess of any of the aforesaid restrictions may permit the same to be renewed from time to time as they mature, for periods not exceeding six months each, if an amount equal to not less than ten per cent of every loan so maturing shall have first been paid in in cash, and if an equivalent amount shall be paid in at the end of every six months on all demand loans in such aggregate. In all cases where loans in excess of said ten per cent are granted, the records of the company shall show who voted in favor thereof, and said records and those required by section seventeen of this act shall constitute prima facie evidence of the truth of all facts stated therein in prosecutions and suits to enforce the several 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:

'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

—loans to directors, officers, etc., how made.

—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.

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.

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.

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.

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

—record of granting.

—how paid out.

—expires in six months.

Company shall make reports.

Annual examinations by directors.

May adopt by-laws.

Branches and agencies established only on warrant from bank examiner.

—requirements.

—capital stock.

—population.

- 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.
- 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.

- 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
- directors and officers authorizing or wilfully permitting same, guilty of misdemeanor, and personally responsible for loans.
 - such loans payable immediately.

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.

Assets, how held and recorded.

—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.

Notice of withdrawal of deposits.

PUBLIC LAWS OF 1911, CHAPTER 158.

VERIFICATION OF SAVINGS DEPOSITS.

An Act amendatory of and additional to Chapter forty-eight of the Revised Statutes, relating to verification of Savings Deposits.

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

Verification of depositors' books.

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.

—expense for verification of books, how paid.

PUBLIC LAWS, 1913—CHAP. 5.

An Act additional to Chapter one hundred and twenty-seven of the Revised Statutes, relating to the fraudulent giving of checks.

Penalty for issuing a fraudulent check.

Section 1. Whoever knowingly and wilfully, and with intent to defraud, issues a check upon any bank, and uses the same in payment of any debt, or demand, or in exchange for money, when there are not sufficient funds in said bank to redeem such check, shall be punished by imprisonment for not more than two years, or by fine not exceeding one thousand dollars.

PUBLIC LAWS, 1913—CHAP. 69.

An Act to Restrict and Regulate Private Banking.

A banking business must be authorized.

Section 1. No person, co-partnership, association, or corporation shall do a banking business unless duly authorized under the laws of this state or the National Banking Act excepting as provided by section two of this act.

Applicant for license must apply to the bank commissioner.

Section 2. A corporation that may desire to encourage thrift among its employees by receiving deposits subject to interest at a specified rate may apply to the bank commissioner for a license to

receive such deposits and at the same time file with the commissioner a complete statement of its financial condition, sufficient to satisfy the commissioner of its solvency. If satisfied that the applying corporation is solvent and reputable, the commissioner may, at his discretion, issue a license to such corporation, authorizing it to receive such deposits from its employees only, upon filing with the state treasurer its bond, payable to him and his successors in office for the use of its depositors, and secured by a surety company authorized to do business in this state, in such amount as the bank commissioner may specify in such license, conditioned for the payment of all such deposits and interest thereon.

—shall file a complete statement of financial condition.

—commissioner, if satisfied, may issue license.

—bond must be filed.

Section 3. Banking Defined. The soliciting, receiving, or accepting of money or its equivalent on deposit as a regular business by any person, co-partnership, association, or corporation shall be deemed to be doing a banking business, whether such deposit is made subject to check or is evidenced by a certificate of deposit, a pass book, a note, a receipt, or other writing, *provided* that nothing herein shall apply to or include money left with an agent, pending investment in real estate or securities for or on account of his principal.

Banking defined.

—proviso.

Section 4. Any person or persons violating any of the provisions of this act, either individually or as an interested party in any co-partnership association, or corporation shall be guilty of a misdemeanor and on conviction thereof shall be fined in a sum not less than three hundred dollars nor more than one thousand dollars, or by imprisonment in the county jail not less than sixty days nor more than one year, or by both such fine and imprisonment; such fine to be recovered by complaint or indictment.

Penalty for violation of this act.

PUBLIC LAWS, 1913—CHAP. 209.

An Act to regulate the business of Dealing in Securities.

DEFINITIONS.

Term
"dealer"
defined.

Section 1. Under this act, the term "dealer" shall mean any individual, partnership, association or corporation engaging in the selling or offering for sale of securities, except to, or through the medium of, or as agent or salesman of, a registered dealer. But sales made by, or in behalf of, a vendor in the ordinary course of bona fide personal investment, or change of investment, shall not constitute such vendor, or the agent of such vendor, if not otherwise engaged either permanently or temporarily in selling securities, a dealer in securities. Nor shall the offer of or sale of its own securities by an association or a corporation to its own members or stockholders constitute such association or corporation a dealer in securities.

Term
"securities"
defined.

The term "securities" shall include all stocks, bonds, debentures or certificates of participation, and all other forms of securities, except that it shall not be held to include commercial paper or other evidence of debt not running more than nine months, or securities legal for purchase by savings banks under the statutes of any New England state, or notes secured by mortgage of real estate in this state, or to the shares of loan and building associations organized under the laws of the State of Maine.

REQUIREMENT FOR REGISTRATION.

Dealers
shall be
registered.

Section 2. No dealers in securities shall in this state, by direct solicitation or through agents or salesmen, or by letter, circular or advertising, sell, offer for sale, or invite offers for or inquiries about, securities unless registered as a dealer under the provisions of this act. No salesman or agent shall in this state, in behalf of any dealer, sell, offer for sale,

or invite offers for or inquiries about, securities un-^{—salesmen shall be registered.}less registered as a salesman or agent of such dealer, under the provisions of this act.

REGISTRATION OF DEALER.

Section 3. Any dealer desiring registration shall file written application therefor with the bank commissioner, accompanied by a registration fee of twenty-five dollars, the fee to be returned if the application is not granted. ^{Application for registration.}—fee. The application shall be in such form as may be prescribed by the commissioner, and shall state in writing the principal place of business, the name or style of doing business, and the address of the dealer, the names, residences and business addresses of all persons interested in the business as principals, officers, directors or managing agents, specifying as to each his capacity and title, and the length of time during which the dealer has been engaged in the business.

Every non-resident dealer shall file a power of attorney, irrevocable, properly authorized, and with satisfactory certificates or other evidence of the authorization, appointing the commissioner agent for the service of legal process upon the dealer in any action in the courts of this state, based upon or arising in connection with any sale of, attempt to sell, or advertising of, securities in this state, or any violation of this act. ^{Non-resident dealers shall file power of attorney.}

Upon the filing of the application, the commissioner shall forthwith give notice of the fact and date of such application, and of the name, principal place of business and address of the dealer, by advertisement inserted once in the official state paper, and once in a newspaper of general circulation where the dealers place of business is located, if it is elsewhere in this state than in the city of Augusta. The registration certificate shall not be issued before the expiration of two weeks from the completion of such publication. Any person may, within such two-weeks period file objection to the proposed registration. ^{Fact of application shall be published.} ^{Objection to registration may be made.}

Good repute of dealers shall be established.

Each application shall be accompanied by certificates or other evidence sufficient to reasonably establish the dealer's good repute. The commissioner may make such other and further investigation thereof as he deems desirable. Upon being satisfied of the dealer's good repute, the commissioner shall, in case no objection to the proposed registration be filed, register the dealer.

Proceedings if commissioner is not satisfied as to good repute of dealer, or if objection is made.

If the commissioner shall not be satisfied with the dealer's good repute, or if, within the two-weeks period succeeding the publication aforesaid, objection shall be made to the proposed registration, the commissioner shall give notice of either fact to the dealer, and upon request from the dealer shall fix a time and place for hearing, of which fourteen days' notice shall be given by mail to the dealer and to the objectors, and by publication in the official state paper; and at such hearing opportunity shall be given to said dealer, and to any other persons interested or objecting, to offer further evidence as to the dealer's repute. If satisfied, as a result of such hearing, of the dealer's good repute in business, the commissioner shall thereupon register the dealer.

Form of certificate.

Upon registration of any dealer, a registration certificate shall be issued stating the name, principal place of business and address of the dealer, the names, residences and business addresses of all the persons interested in the business as principals, officers, directors or managing agents, and the fact that the dealer has been registered for the current calendar year as a dealer in securities. The certificate shall in other respects be in such form as the commissioner may determine, but shall state in bold type that the commissioner does not recommend, and assumes no responsibility for, securities offered by the dealer. Certified copies of this certificate shall be furnished to the dealer at fifty cents each. Changes in the certificate, necessitated by changes in the personnel of a partnership, or in the principals, officers,

—fee for certified copies of certificate.

directors or managing agents of any dealer, may be made at any time upon written application to the commissioner, accompanied by statement of the facts necessitating the change. Upon the issue of the amended certificates, the original certificate and the certified copies thereof outstanding shall be promptly surrendered to the commissioner.

—changes in certificate.

REGISTRATION OF AGENTS OR SALESMEN.

Section 4. Upon written application by a registered dealer, accompanied by a registration fee of five dollars for each person, the commissioner shall register, as agents or salesmen of such dealer, such persons as the dealer may request. The application shall be in such form as the commissioner may prescribe, and shall state the residences and addresses of the persons whose registration is requested. The commissioner shall issue to each person so registered a registration certificate, stating his name, residence and address, the name, principal place of business and the address of the dealer, and the fact that he is registered for the current calendar year as agent or as salesman (as the case may be,) of the dealer. The certificate shall in other respects be in such form as the commissioner shall determine, but shall state in bold type that the commissioner does not recommend, or assume any responsibility for, securities offered by the dealer, or the dealer's agents or salesmen. Upon application by the dealer, the registration of any agent or salesman shall be cancelled.

Registration fee of agents or salesmen.

—form of certificate

RENEWAL OF REGISTRATION.

Section 5. All registrations shall expire at the close of the calendar year, but new registrations for the succeeding year shall be issued as of course, without the filing of further statements or furnishing any further information, unless specifically requested by the commissioner, upon written applica-

Registrations shall expire at close of calendar year.

tion of the dealer and payment of a registration fee of five dollars for each registration.

PUBLICATION.

List of dealers shall be published twice each year.

Section 6. The commissioner shall, at least twice during each year, publish in the official state paper a list of the then registered dealers, and of their registered agents or salesmen, and shall also at any time, on request by mail or otherwise, inform any inquirer as to whether or not any individual, partnership, corporation or association is registered either as dealer, agents or salesman.

PRODUCTION OF REGISTRATION CERTIFICATES.

Certificate shall be shown to prospective purchasers.

Section 7. Any dealer may, and any person named in a registration certificate as above provided may, in behalf of any dealer, sell, offer for sale or invite offers for or inquiries about securities in this state, but shall at all times when so engaged carry with him the registration certificate, or a copy thereof, certified by the commissioner, which shall at any time be shown to any prospective customer upon request. No dealer, agent or salesman shall advertise publicly the fact of his registration, or use such fact or the registration certificate, in connection with any sale or effort to sell securities, except by statement of the fact or by exhibiting the certificate or a certified copy thereof.

COMMISSIONER'S AUTHORITY TO INVESTIGATE OR TO REQUIRE INFORMATION.

Commissioner may require dealer to file list of securities.

Section 8. The commissioner may at any time require a dealer to file with him a list of the securities which he has offered for sale or advertised within the preceding six months, or which he is at the time offering for sale or advertising, or any portion thereof; and may require the filing of statements of assets or earnings, or any other facts he may deem perti-

nent in relation to any of the securities offered or to be offered by the dealer, or the associations or corporations issuing them; and may require the filing of ^{—may require filing of circulars, etc.} copies of any or all printed or otherwise reduplicated circulars or printed advertisements relating to securities which the dealer has within six months offered for sale or which the dealer shall thereafter offer for sale; and, thereupon, unless satisfied that all such offerings of the dealer have been and are to be made honestly and in good faith, and with disclosure of pertinent facts sufficient to enable intending purchasers to form a judgment of the nature and value of the securities, and without intent to deceive or defraud, may prohibit the dealer from selling or offering the securities, or any of them, or in any way advertising them.

REVOCATION OR SUSPENSION OF REGISTRATION.

Section 9. The commissioner may, unless furnished with satisfactory evidence as provided in the preceding section, or in case of violation of any provision of this act, or in case of dishonesty, deceitful or fraudulent conduct on the part of the dealer in connection with the carrying on of the business, revoke the dealer's registration, and may, having reasonable cause to believe that the dealer may have been guilty of violation of the provisions of this act, or of dishonest, deceitful or fraudulent conduct in connection with the carrying on of the business, suspend the dealer's registration until satisfied to the contrary. In either case, the dealer shall not be regarded as registered under the provisions of this act, until restored to registration by the commissioner, either on his own initiative or upon order of court as hereinafter provided. ^{Dealer's registration may be suspended.}

The revocation or suspension of the dealer' registration shall constitute a revocation or suspension of ^{Revocation.} the registration of any agent or salesman of the dealer.

The commissioner may, in case of violation of any provision of this act, or in case of dishonest, deceitful or fraudulent conduct, on the part of any agent or salesman in connection with the business, revoke the agent's or salesman's registration; and may, having reasonable cause to believe that the agent or salesman may have been guilty of violation of the provisions of this act, or dishonest, deceitful or fraudulent conduct in connection with the business, suspend the agent's or salesman's registration until satisfied to the contrary. In either case, the agent or salesman shall not be regarded as registered under the provisions of this act, until restored to registration by the commissioner, either on his own initiative or upon order of court as hereinafter provided.

In case of suspension or revocation of registration, all certificates shall at once be surrendered to the commissioner upon his request.

SERVICE OF NOTICE.

Notice of
commissioner,
how sent.

Section 10. Notice of any requirement or decision of the commissioner shall be sufficient if sent by mail addressed to the dealer, agent or salesman, as the case may be, at the address designated in the application for registration.

APPEALS.

Appeals,
how taken.

Section 11. Appeals may be taken by any person aggrieved by any decision of the commissioner, to the supreme judicial court, by petition addressed to that court, stating the decision complained of. Upon such petition, citation shall be issued to the commissioner, who shall file an answer to the petitions, stating therein his reasons for the decision. The court may, in its discretion, after hearing the commissioner, or his representative, suspend the order of the commissioner, pending the determination of the petition upon its merits, and may, after final hearing thereon,

make such decree in connection with the matter complained of as justice may require. The court shall make provision for summary hearing and determination of such petitions so far as in its discretion seems desirable.

PENALTIES.

Section 12. Any dealer or any person violating any provision of this act, or knowingly filing with the commissioner or furnishing to him any false or misleading statements or information, shall be punishable upon conviction thereof by a fine of not more than one thousand dollars, or by imprisonment for not more than sixty days, or by both such fine and imprisonment. The foregoing penalties shall be in addition to, and not a substitute for, any civil or criminal liability now or hereafter existing.

Penalty for violation of this act.

Section 13. No registration shall be necessary, or become effective, under this act, before the first day of January, nineteen hundred fourteen.

Registration shall be made after January 1, 1914.

Section 14. All acts or parts of acts inconsistent with this act are hereby repealed.

Inconsistent acts repealed.

REVISED STATUTES—CHAPTER 47.

CORPORATIONS—OFFICERS AND THEIR DUTIES.

'Sect. 24. Cashiers of banks, treasurers of trust and banking and safe deposit companies and clerks or treasurers of other corporations shall ascertain the residences of all stockholders in either; and no dividend shall be paid to any stockholder, whose residence, for the time being, is not entered on the books thereof; and the cashiers of banks, and clerks or treasurers of all corporations holding property liable to be taxed, shall, by the eighth day of April, annually, return under oath, to the assessors of each town, in which any of its stockholders reside, the names of such stockholders, the amount of stock owned by them on the first day of such April, and the amount

Officers to ascertain residences of stockholders. R. S., c. 46, § 30. 1901, c. 208, 65 Me., 379. 1891, c. 130, § 1.

—no dividends unless residence is on books.

—return of stock to assessors. See c. 8, § 56; See R. S., c. 6, § 30. 1891, c. 130, § 1.

of stock paid into such corporations, and also the value of the real estate, vaults and safe deposit plant, owned by any bank, or trust and banking or safe deposit company which is taxed as other real estate is taxed in the town in which it is located and the amount for which it is valued by the assessors of such municipality for the year previous, and such return shall contain in the body thereof, or by note annexed thereto, an abstract of section thirty-two of chapter nine; and said cashiers of banks, treasurers of trust and banking and safe deposit companies, and clerks or treasurers of such other corporations shall make like returns to the assessors of the town where such bank, company or other corporation is located or transacts its ordinary business, of all the stock in such bank, company or other corporation not returned to the assessors of other towns in the State. Such returns shall be the basis of taxation on such property, deducting the assessed value of the real estate, vaults and safe deposit plant of any bank, trust and banking or safe deposit company as herein provided.

Cashiers to
return list of
stockholders
to Secretary
of State.
R. S. c. 46, § 31
1901, c. 229,
§ 16.

Sect. 25. Such cashiers shall, between the first day of November and the eighth day of December, annually, make return to the secretary of State of the names of all stockholders, their residences, the amount of stock owned by each and the whole amount of stock paid in on said first day of November. The secretary shall lay the same before the legislature within the first thirty days of the session.