

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)



PUBLIC DOCUMENTS

OF THE

STATE OF MAINE

BEING THE

REPORTS

OF THE VARIOUS

PUBLIC OFFICERS, DEPARTMENTS
AND INSTITUTIONS

FOR THE YEAR 1915



VOLUME 2

FIFTY-NINTH 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

1915



WATERVILLE
SENTINEL PUBLISHING COMPANY
1915

BANKING DEPARTMENT.

*HARRY M. SMITH.....*Bank Commissioner*
†IRVING E. VERNON.....*Bank Commissioner*
LYNEDON P. NOBLE.....*Deputy Bank Commissioner*
CLARIDEL BRADSTREET.....*Clerk*
JOSEPHINE C. BRADSTREET.....*Stenographer*

*Term ended Feb. 9, 1915

†Term commenced Feb. 9, 1915

STATE OF MAINE.

BANKING DEPARTMENT,

AUGUSTA, December 1, 1915.

To His Excellency the Governor and the Executive Council:

Gentlemen: Herewith is respectfully submitted the annual report of this department for the year ending November 30th, 1915.

The combined assets, and the number of each class of institutions under the supervision of this department is as follows:

48 Savings Banks	\$106,523,164.40	
46 Trust Companies		} 69,707,168.45
18 Trust Company Branches		
4 Trust Company Agencies		
37 Loan and Building Associations	5,957,696.22	
3 Loan Companies	227,927.78	
<hr/>		
156 Total	\$182,415,956.85	

Deposits in savings banks, including dividends credited have increased \$423,310.04. The savings deposits in trust companies, including dividends credited, have increased \$970,994.20. The accumulated capital of loan and building associations has increased \$287,628.54.

The total number of depositors in these institutions is as follows:

Savings Banks	238,300
Trust Companies	157,390
Loan and Building Associations.....	13,120
<hr/>	
Total	408,810

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.
1895	\$59,365,755 42	\$6,641,586 99	\$2,469,884 11	\$68,477,226 52	\$2,685,544 15
1896	60,719,379 70	7,048,760 09	2,691,446 47	70,459,586 26	1,982,359 74
1897	62,826,303 83	7,513,403 15	2,912,963 63	73,252,670 61	2,793,084 35
1898	64,182,542 42	9,182,997 50	3,009,998 77	76,375,538 69	3,122,868 08
1899	67,521,197 05	11,802,252 29	2,975,716 47	82,299,165 81	5,923,627 12
1900	71,076,211 67	13,295,402 92	2,862,178 53	87,233,793 12	4,934,627 31
1901	74,623,171 03	15,207,325 55	2,865,380 98	92,695,877 56	5,462,084 44
1902	77,853,815 64	17,035,941 70	2,854,626 60	97,744,383 94	5,048,506 38
1903	80,538,169 30	19,914,010 63	2,932,206 28	103,384,386 21	5,640,002 27
1904	82,741,563 42	22,928,005 22	3,097,237 78	108,766,806 42	5,382,420 21
1905	85,590,104 63	27,904,858 58	3,192,473 92	116,767,437 13	8,000,630 71
1906	89,681,144 72	33,542,166 46	3,434,726 94	126,658,038 12	9,899,600 99
1907	92,853,235 59	39,848,624 25	3,676,452 95	136,378,312 79	9,720,274 67
1908	93,783,722 78	42,982,996 32	3,869,142 27	140,635,861 37	4,257,548 58
1909	96,254,583 74	44,547,034 58	4,085,811 58	144,887,429 90	4,251,568 53
1910	98,402,588 50	46,145,401 64	4,343,975 71	148,891,965 85	4,004,535 95
1911	97,705,409 04	52,370,267 02	4,645,137 11	154,720,813 17	5,828,847 32
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
1914	105,995,532 48	66,371,362 27	5,558,269 27	177,925,164 02	5,222,995 18
1915	106,523,164 40	69,707,168 45	5,957,696 22	182,188,029 07	5,262,865 05

TRUST COMPANIES.

We have lost one trust company by failure and have organized one trust company, both located in the town of Sanford.

The Sanford Trust Company was organized May 24, 1915, and authorized to transact business May 27th, 1915, with a capital stock of \$100,000 and paid in surplus of \$25,000.

The Mousam River Trust Company of Sanford, after an investigation by the department was placed in the hands of Arthur W. Beale, of Portland, as Receiver, June 7th, 1915.

LOAN AND BUILDING ASSOCIATIONS.

The Federal Loan and Building Association, of Portland, was organized under date of February 24, 1915, and began business March 4, 1915.

The Wiscasset Loan and Building Association has closed its business and liquidated its affairs.

Two Loan Associations were chartered by special act of the legislature, viz: The Maine Real Estate Title Company, Bangor, and the Mutual Loan Society, Lewiston.

The Maine Real Estate Title Company was organized July 16, 1915, and began business September 1, 1915. This company was organized primarily to take mortgages on real estate throughout the State. The plan as worked out by the promoters may tend to fill a long-felt want along the line of giving the rural communities a better opportunity to obtain mortgages on real estate, and the growth of this company is being watched with a great deal of interest.

The Mutual Loan Society of Lewiston was organized July 22, 1915 and began business in August of the same year.

The plan of this company is based upon that of companies operating in the Province of Quebec and was designed primarily to aid the French inhabitants in the city of Lewiston, and throughout the State, in borrowing money for building operations.

BLUE SKY LAW.

At the present time there are 160 registered dealers operating under the provisions of this statute. I feel that the de-

partment may be able to better investigate some of the applicants for registration as soon as a small appropriation secured at the last session of legislature becomes available, although I feel that the amount given is hardly sufficient for intelligent and thorough investigation.

As there is no session of the legislature until 1917, I purposely refrain from making any recommendations at this time, reserving until the next report many matters which will then be submitted for the attention of your Excellency.

I feel that I cannot close this part of the annual report without a word of thanks directed to all of the institutions coming under this department, for the uniform courtesy extended to the commissioner and other members of the department throughout the year. The department has felt called upon to make many requests of the different institutions and all such requests have met with most courteous and prompt response. I further desire to emphasize the loyalty and faithful service of all subordinates in the department, which has all tended to make the work of the department more efficient.

IRVING E. VERNON,

Bank Commissioner.

SAVINGS BANKS.

Comparative statement of liabilities and resources on October 31, 1914 and September 25, 1915:

1914.	LIABILITIES.	1915.
\$97,256,228 70	Deposits	\$97,679,538 74
5,859,885 86	Reserve fund	5,972,300 61
53,645 86	Special reserve fund	49,460 49
2,780,772 06	Profits	2,768,483 54
45,000 00	Other liabilities	53,381 02
\$105,995,532 48	Total liabilities	\$106,523,164 40

RESOURCES.

\$9,549,973 77	Public funds in Maine	\$10,271,946 96
16,566,681 18	Public funds out of Maine	15,920,073 18
10,810,208 30	Railroad bonds in Maine	10,820,095 60
33,661,494 40	Railroad bonds out of Maine	33,323,702 93
7,761,557 50	Corporation bonds in Maine	7,857,294 88
352,782 82	Corporation bonds out of Maine	374,157 82
2,421,975 97	Railroad stock in Maine	2,427,858 47
740,218 87	Railroad stock out of Maine	780,902 20
544,189 00	Corporation stock in Maine	538,821 50
46,775 00	Corporation stock out of Maine	42,460 00
1,341,053 00	National Bank stock in Maine	1,313,098 00
18,000 00	National bank stock out of Maine	18,000 00
64,215 00	Other bank stock in Maine	64,215 00
14,731,849 13	Loans on mortgages of real estate	15,196,171 64
2,058,377 36	Loans on collateral	1,927,194 67
177,352 77	Loans to municipalities	74,710 83
896,680 06	Loans to corporations	940,659 81
1,700,744 18	Real estate investment	1,672,480 80
242,010 32	Real estate foreclosure	250,931 89
33,421 88	Furniture and fixtures	33,243 68
109,663 46	Premium account	80,782 05
13,996 49	Other resources	11,864 89
1,916,409 92	Cash on deposit	2,375,047 47
235,902 10	Cash on hand	207,450 54
\$105,995,532 48	Total resources	\$106,523,164 40

238,569	Number of depositors	238,300
\$407 66	Average to each depositor	\$409 90
3 91	Average rate of dividends paid	3 89
\$3,652,603 38	Amount of dividends paid	*\$3,571,201 38
\$28,203 17	Municipal tax	*\$14,555 62
\$486,491 19	State tax	\$483,326 94

*These items show a decrease owing to change in date of reports.

DEPOSITS AND WITHDRAWALS.

Deposits, October 31, 1914	\$97,256,228 70
Deposited during the year	\$13,156,948 21
Dividends added during the year	3,571,201 38
	<u>\$16,728,149 59</u>
Withdrawn during the year	16,304,829 55
Increase in deposits including dividends credited	423,310 04
Deposits, September 25, 1915	\$97,679,538 74

EXHIBIT A.	1914.		1915.	
	Number of depositors.	Amount of deposits.	Number of depositors.	Amount of deposits.
Deposits of \$500 or less...	175,754	\$19,883,700 44	175,241	\$18,483,844 91
Deposits of over \$500 and not over \$2,000.....	56,795	60,674,465 05	57,128	62,538,594 12
Deposits of over \$2,000 and not over \$5,000.....	5,684	14,017,258 24	5,592	13,946,335 98
Deposits of over \$5,000.....	336	2,680,804 97	339	2,710,763 73
Total.....	238,569	\$97,256,228 70	238,300	\$97,679,538 74
EXHIBIT B.				
Deposits of \$2,000 or less	232,549	\$80,558,165 49	232,369	\$81,022,439 03
Deposits of over \$2,000....	6,020	16,698,063 21	5,931	16,657,099 71
Total.....	238,569	\$97,256,228 70	238,300	\$97,679,538 74

CLASSIFICATION OF RESOURCES.

RESOURCES.	1915.		1914.	1905.
United States bonds.....	-	-	-	.63
Public funds in Maine.....	\$10,271,946 96	9.64	9.00	3.80
Public funds out of Maine.....	15,920,073 18	14.95	15.62	24.86
Railroad bonds in Maine.....	10,820,095 60	10.16	10.18	8.25
Railroad bonds out of Maine.....	33,323,702 98	31.28	31.75	33.83
Corporation bonds in Maine.....	7,857,294 83	7.37	7.31	4.21
Corporation bonds out of Maine.....	374,157 82	.35	.33	.57
Railroad stock in Maine.....	2,427,858 47	2.28	2.28	1.05
Railroad stock out of Maine.....	780,902 20	.73	.69	.41
Corporation stock in Maine.....	538,821 50	.51	.51	.51
Corporation stock out of Maine.....	42,460 00	.04	.04	.05
National bank stock in Maine.....	1,313,098 00	1.24	1.26	2.22
National bank stock out of Maine.....	18,000 00	.02	.02	.08
Other bank stock in Maine.....	64,215 00	.06	.06	.06
Loans on mortgages of real estate.....	15,196,171 64	14.27	13.88	10.96
Loans on collateral.....	1,927,194 67	1.81	2.07	3.53
Loans to municipalities.....	74,710 83	.07	.17	.33
Loans to corporations.....	940,659 81	.88	.83	1.04
Real estate investment.....	1,672,480 80	1.57	1.60	1.08
Real estate foreclosure.....	250,931 69	.24	.23	.44
Furniture and fixtures.....	33,243 68	.03	.03	.07
Premium account.....	80,782 05	.07	.10	.41
Expense account.....	-	-	-	.05
Other resources.....	11,864 68	.01	.01	.01
Cash.....	2,582,498 01	2.42	2.03	1.55
Total.....	\$106,523,164 40	100.00	100.00	100.00

DIVIDENDS.

1914.		RATE OF DIVIDENDS.	1915.	
Number of banks.	Amount of dividends		Number of banks.	Amount of dividends.
34	\$3,070,699 83	4 per cent paid by.....	33	\$2,971,396 17
-	-	3½ per cent paid by.....	1	32,573 71
14	581,903 55	3¼ per cent paid by.....	14	567,231 50
48	\$3,652,603 38	3.91 average rate, 1914....	48	\$3,571,201 38
		3.89 average rate, 1915....		

* Amount shows decrease owing to change in date of reports.

DIVIDENDS.

	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	1914.	1915.
5 % paid by.....	-	-	-	-	-	1	-	-	-	-
4½ % paid by.....	-	-	-	1	-	-	-	-	-	-
4 % paid by.....	2	9	36	37	29	30	30	33	34	33
3½ % paid by.....	2	18	2	3	3	1	3	1	-	1
3¼ % paid by.....	34	18	13	10	19	17	15	14	14	14
3¼ % paid by.....	2	4	-	-	-	-	-	-	-	-
3 % paid by.....	11	3	1	1	-	-	-	-	-	-
2 % paid by.....	-	-	-	-	1	-	-	-	-	-
Total number.....	51	52	52	52	52	49	48	48	48	48
Average rate.....	3.51	3.66	3.92	3.90	3.81	3.92	3.89	3.91	3.91	3.89

Summary of deposits, earnings, dividends and expenditures
for eleven months ending September 25, 1915.

Deposits, October 31, 1914.....	\$97,256,228	70	
Deposits, September 25, 1915.....	97,679,538	74	
Average deposits for the year.....	97,467,883	72	
Gross income.....		4,586,788	84
Dividends paid.....	\$3,571,201	38	
Municipal tax.....	14,555	62	
State tax.....	483,326	94	
Annual expenses.....	210,682	50	
Increase of reserve fund.....	112,414	75	
Increase of undivided profits.....	7,711	48	
Decrease of premium account.....	28,881	41	
		1914	1915
Per cent.—Average rate of dividend.....		3.91	3.89
Gross income to average deposits.....		5.12	4.68
Annual expenses to average deposits.....		.24	.22
State tax to average deposits.....		.50	.50
Expense to gross income.....		4.67	4.59

TRUST AND BANKING COMPANIES.

1914.	LIABILITIES.	1915.
\$3,665,400 00	Capital stock	\$3,690,400 00
2,540,640 00	Surplus	2,620,665 56
1,605,332 89	Undivided profits	1,838,116 49
31,783,020 53	Savings deposits	32,754,014 73
16,650,176 80	Demand deposits	18,641,720 69
1,041,158 30	Certificates of deposit	1,209,481 20
5,207,500 87	Trust department	5,719,966 33
1,655,054 74	Sinking funds for corporations	1,858,392 05
2,490 88	Unpaid dividends	1,004 32
97,408 17	Treasurer's checks outstanding	147,861 58
199,489 40	Due to other banks and bankers	117,174 14
1,866,238 38	Bills payable	1,061,667 55
57,451 31	Other liabilities	46,703 81
\$66,371,362 27	Total liabilities	\$69,707,168 45
RESOURCES.		
\$26,603,963 57	Demand and time loans	\$26,447,711 49
7,143,212 14	Mortgages of real estate	7,307,808 35
48,315 27	Overdrafts	44,307 99
19,915,489 92	Stocks and bonds	20,846,239 29
5,200,263 04	Trust investments	5,713,249 36
1,647,639 07	Sinking funds investments	1,854,603 54
1,032,892 21	Real estate owned	1,048,418 33
121,619 18	Due from other banks and bankers	254,835 32
238,003 77	Furniture and fixtures	240,950 93
3,006,781 16	Cash on deposit	4,580,336 42
1,392,561 74	Cash on hand	1,356,909 25
20,621 20	Other resources	11,798 18
\$66,371,362 27	Total resources	\$69,707,168 45
98,199	Number of depositors, savings deposits	101,232
47,507	Number of depositors, demand deposits	54,848
1,013	Number of depositors, certificates of deposit	1,310
146,719	Total number of depositors	157,390
\$346,135 83	Amount of dividends on stock	\$319,340 00
1,152,047 59	Amount of interest paid on savings deposits	*1,107,695 17
248,646 70	Amount of interest paid on demand deposits	*235,927 23
3.68%	Average rate of interest on savings deposits	3.58%
9.44%	Average rate of dividends on stock	9.47%

* These items show a decrease owing to change in date of report.

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.
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	9,951,738 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	13,059,661 65	17,035,941 70
1903.....	23	2,022,000 00	885,400 00	14,840,408 42	19,914,010 63
1904.....	23	2,072,000 00	974,150 00	17,039,245 71	22,928,005 22
1905.....	26	2,275,000 00	1,283,500 00	21,493,524 64	27,984,858 58
1906.....	33	2,875,000 00	1,701,450 00	25,015,181 89	33,542,166 46
1907.....	39	3,158,800 00	1,840,336 01	29,929,219 04	39,848,624 25
1908.....	40	3,186,400 00	1,897,634 81	33,285,601 30	42,982,996 32
1909.....	40	3,137,900 00	2,071,622 81	34,639,209 97	44,547,034 58
1910.....	40	3,238,900 00	1,994,054 81	36,283,021 14	46,145,401 64
1911.....	42	3,339,900 00	2,173,807 54	41,929,281 02	52,370,267 02
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
1914.....	46	3,665,400 00	2,540,640 00	49,474,355 63	66,371,362 27
1915.....	46	3,690,400 00	2,620,665 56	52,605,216 62	69,707,168 45

LOAN AND BUILDING ASSOCIATIONS.

1914.	LIABILITIES.	1915.
\$4,586,796 27	Accumulated capital.	\$4,874,424 81
152,054 46	Guaranty fund.	154,233 63
239,822 78	Advances.	242,876 83
4,756 95	Forfeited shares.	4,089 05
19,179 38	Due on loans.	32,547 98
429,699 82	Bills payable.	486,368 90
129,009 92	Profits.	157,175 23
5,949 69	Other liabilities.	5,979 79
\$5,558,269 27	Total liabilities.	\$5,957,696 22
RESOURCES.		
\$5,184,565 10	Loans on mortgages of real estate.	\$5,588,637 26
96,665 14	Loans on shares.	103,477 61
19,619 46	Other loans.	16,947 72
114,552 82	Real estate foreclosure.	95,606 82
23,482 50	Stocks and bonds.	19,850 00
3,452 94	Permanent expense.	4,814 60
108,060 97	Cash.	120,331 26
7,870 34	Other resources.	8,030 95
\$5,558,269 27	Total resources.	\$5,957,696 22
12,113	Number of shareholders.	13,120
79,977	Number of shares outstanding.	89,871 1/2
29,418 1/2	Number of shares pledged for loans.	31,397 1/2
4,488	Number of borrowers.	4,722
5,563	Number of loans.	5,814
4.22%	Average rate of interest allowed on advance payments.	5.29%
.66%	Average premium charged on loans.	.72%
5.95%	Average rate of interest charged on loans.	5.96%
5.70%	Average rate of dividends paid.	5.95%
\$281,487 87	Amount of dividends.	*\$231,549 14

* Amount shows decrease on account of change in date of reports.

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.
1896	34	8,266	2,532,735 43	24,993 41	3,490	2,524,995 28	2,691,446 47
1897	33	8,230	2,731,646 92	32,732 98	3,647	2,667,578 85	2,912,963 63
1898	32	8,156	2,743,424 47	41,068 48	3,694	2,685,072 95	3,009,998 77
1899	32	8,155	2,701,960 84	47,965 75	3,520	2,603,720 71	2,975,716 47
1900	33	8,064	2,623,334 10	54,968 30	3,400	2,475,575 74	2,862,178 53
1901	34	8,073	2,601,051 48	62,291 72	3,426	2,510,790 12	2,865,380 98
1902	34	8,255	2,579,991 27	66,768 16	3,336	2,467,199 33	2,854,626 60
1903	35	8,444	2,632,815 71	68,227 82	3,514	2,556,014 75	2,932,206 28
1904	35	8,539	2,755,719 72	69,302 80	3,663	2,751,875 02	3,097,237 78
1905	35	8,694	2,839,587 89	74,245 92	3,893	2,884,660 05	3,192,473 92
1906	35	8,966	3,007,306 64	79,373 11	3,975	3,106,363 63	3,434,926 94
1907	35	9,345	3,200,733 49	83,436 66	4,092	3,360,314 65	3,676,452 95
1908	35	9,429	3,421,221 83	92,043 43	4,287	3,554,230 46	3,869,142 27
1909	35	9,691	3,560,589 88	102,736 38	4,792	3,784,256 45	4,085,811 58
1910	35	9,949	3,705,730 64	111,370 07	4,850	4,123,836 69	4,343,975 71
1911	37	10,611	3,961,721 81	126,348 64	4,957	4,402,213 96	4,645,137 11
1912	37	11,118	4,176,093 15	140,852 21	5,213	4,630,293 00	4,901,396 10
1913	37	11,389	4,380,006 39	153,257 35	5,563	4,946,988 02	5,205,361 05
1914	37	12,113	4,586,796 27	152,054 46	5,563	5,300,849 70	5,588,269 27
1915	37	13,120	4,874,424 81	154,233 63	5,814	5,709,062 59	5,957,696 22

NATIONAL BANKS.

LIABILITIES.	1914.	1915.
Capital stock.....	\$7,740,000 00	\$7,765,000 00
Surplus fund.....	3,875,500 00	3,879,500 00
Undivided profits.....	2,748,275 86	2,756,231 48
National bank notes outstanding.....	5,983,850 00	5,901,380 00
Due to other national banks.....	359,971 69	-
Due to State banks and bankers.....	681 50	-
Due to trust companies and savings banks.....	1,288,279 81	-
Due to other banks and bankers.....	-	2,434,092 31
Due to approved reserve agents.....	202,992 09	36,477 85
Dividends unpaid.....	11,020 91	15,680 21
Individual deposits.....	51,300,262 51	-
United States deposits.....	221,135 23	-
Postal savings deposits.....	128,977 27	-
Demand deposits.....	-	23,975,527 86
Time deposits.....	-	30,605,806 96
Bonds borrowed.....	97,000 00	87,000 00
Notes and bills re-discounted.....	67,308 91	190,431 09
Bills payable.....	576,936 50	427,000 40
Letters of credit.....	-	6,436 88
Other liabilities.....	85,032 06	77,303 92
	\$74,687,224 34	\$78,157,868 96

RESOURCES.

Loans and discounts.....	\$39,391,467 79	\$39,240,311 42
Overdrafts.....	35,036 87	15,804 73
United States bonds.....	6,358,550 00	6,309,452 20
Other bonds to secure deposits.....	341,634 01	-
Premiums on United States bonds.....	28,060 56	-
Stocks, securities, etc.....	16,167,723 97	-
Bonds, securities, etc. (other than stocks).....	-	18,837,004 68
Stocks.....	-	853,197 36
Banking houses, furniture and fixtures.....	1,191,453 42	-
Banking houses.....	-	1,240,946 90
Furniture and fixtures.....	-	189,710 07
Other real estate owned.....	162,369 24	67,366 66
Due from national banks (not reserve agents).....	347,059 70	-
Due from State banks and bankers.....	185,001 38	-
Due from Federal Reserve banks.....	-	858,861 14
Due from approved reserve agents.....	6,135,060 75	6,434,761 63
Due from other banks and bankers.....	-	527,912 69
Exchanges for clearing house.....	154,716 12	157,193 31
Checks and other cash items.....	157,689 96	238,254 27
Notes of other national banks.....	321,431 00	415,766 00
Federal reserve notes.....	-	14,070 00
Fractional currency, nickels and cents.....	16,958 75	-
Specie.....	2,829,966 82	1,926,472 02
Legal tender notes.....	551,624 00	524,557 00
Redemption fund with United States Treasurer.....	299,117 50	299,790 00
Due from Treasurer of United States.....	12,302 50	-
Customers' liability under letters of credit.....	-	6,436 88
	\$74,157,868 96	\$78,157,868 96

REPORTS OF RECEIVERS-SAVINGS BANKS.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK, BATH.

BATH, MAINE, November 6th, 1915.

*To the Hon. Irving E. Vernon, Bank Commissioner, Augusta,
Maine:*

Under order of Court The Bath Trust Company, 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 6th, 1914.

RECEIPTS.

Cash on hand November 6th, 1914	\$27,446 93
Interest on stocks and bonds	5,420 69
Collected on account of loans	175 00
Securities maturing and paid since last report	6,404 75
Rents	1,687 92
Securities sold	6,500 00
Miscellaneous	170 25
	<hr/>
	\$47,805 54

DISBURSEMENTS.

Taxes, real estate and personal	\$611 52
Insurance	279 49
Repairs on building	60 35
Sundry expenses	12 84
Premium on receiver's bond	200 00
Cash on deposit in the Bath Trust Company, No- vember 6th, 1915	46,641 34
	<hr/>
	\$47,805 54

ASSETS NOW IN THE HANDS OF THE RECEIVER AT PAR VALUE.

- \$3,000 City of Hammond, Ind., 5's, 1918, School.
- 15,000 Bangor & Aroostook R. R., con. 4's, 1951.
- 6,000 Portland Railroad Co., (Maine) 3½'s, 1951.
- 10,000 Chicago Railways Co., 4-5's Series "B" 1927.
- 3,800 Chicago Railways Co., Adjustment Income 4's, 1927.
- 16 2-3 Chicago Railways Co., fractional interest on above
(SCRIP)
- 3,000 Chicago Railways Co., Purchase Money 4's, 1927.
- 150 Chicago Railways Co., fractional interest on above
(SCRIP)
- 5,000 Concord, Maynard & Hudson Street (Mass.) 5's, 1922.
- 5,000 Kansas City, Excelsior Springs & Northern 4's, 1928.
- 5,000 Marion Railway Light & Power Co., (Ohio) 5's, 1924.
- 10,000 Ogdensburg & Lake Champlain, 4's, 1948.
- 5,000 Rochester, Syracuse & Eastern Elec. 5's, 1945.
- 5,000 Rutland-Canadian 4's, 1949.
- 2,000 St. Louis & San Francisco Cons. Mtg. 4's, 1951 (Central Trust Co., receipts).
- 5,000 Southern Indiana 4's, 1951.
- 5,000 Wabash-Pittsburg Terminal 4's, 1954 (Old Colony Trust Co., rec't).
- 25 Shares Bangor Railway & Electric Co. (Common).
- 250 SCRIP—Bangor Power Co. 1st 4's.
- 5,000 Hyde Windlass Co. 1st 5's, 1925.
- 5,000 Berlin (N. H.) Water Co. 5's, due June 1, 1917.
- 20 Shares Duluth-Superior Traction Co. Preferred.
- 8 Shares Kansas City Southern Preferred.
- 15 Shares Sagadahoc Real Estate Ass'n, Bath, Maine.
- 23 Shares First National Bank of Bath, Maine.
- 7,000 Buffalo & Susquehanna R. R. 1st Mtg. 4's, 1963.
- 15 Shares Buffalo & Susquehanna R. R. Com. Stock Voting Trust Cert.
- 30 Shares Buffalo & Susquehanna R. R. Pref. Stock Voting Trust Cert.
- 1,200 5% Gold Bonds Mississippi Valley Railway & Power Co.

3 Shares (Com. Stock) Mississippi Valley Railway & Power Co.	
19½ Shares (Pref. Stock) Mississippi Valley Railway & Power Co.	
Collateral Loan uncollected	\$6,251 00
Mortgage Loans uncollected	7,100 00
Real estate (book value)	25,253 70
Fixtures (book value)	9,500 00
Cash on deposit	46,641 34

Respectfully submitted,

THE BATH TRUST COMPANY, *Receiver.*

By W. B. MUSSENDEN, *Treasurer.*

SACO SAVINGS BANK—SACO.

SACO, MAINE, November 26, 1915.

Hon. Irving E. Vernon, Bank Commissioner, Augusta, Maine:

DEAR SIR:—Beg leave to enclose statement of our receipts and payments during the past year.

Yours very truly,

FRANK W. NUTTER,

FRANK C. DEERING,

Receivers of Saco Savings Bank.

RECEIPTS.

Cash on hand at last report	\$167,501 30
Sale of stocks and bonds	2,740 56
Loans paid	52,511 93
Interest collected	26,494 10
Rents	35 00
Real estate sold	43,322 42
Other sources	555 38
	<hr/>
	\$293,160 69

DISBURSEMENTS.

Paid for insurance	\$93 75
Taxes	23 50
Repairs and care of real estate	545 37
Water	19 50
Expenses	
Paid rent and use of telephone...	\$212 50
Receivers bond	300 00
Stationery, books, &c.....	30 55
Interest returned	10 83
Attorney fees	237 00
Revenue stamps	42 00
Printing and publishing notices...	17 63
Postage, express, &c.....	93 62
Commission on sale of real estate	25 00

Receivers on account	1,500 00	
C. Wallace Harmon, Master	50 00	
Costs of Court in equity case	303 98	
Sundry items	18 33	
		2,841 44
Deposit in offset of loan		563 75
Amount paid on Dividend No. 1		79 15
Amount paid on Dividend No. 2		550 08
Amount paid on Dividend No. 3		215,771 11
Cash on deposit First National Bank, Boston...		69,690 60
Saco National Bank, Saco		2,313 93
on hand		668 51
		\$293,160 69

SALE OF SECURITIES.

\$1,000 Ashland Light, Power & Street Ry., 5s, 1939		\$950 00
11,700 Manistee Lt. & Traction Co., Participa- tion Certificates		104 00
17 Shares Atchison, Topeka & Santa Fe, Pfd.		1,686 56
		\$2,740 56

SECURITIES NOW IN HANDS OF RECEIVERS.

Bangor & Aroostook, 4s, 1951	\$40,000 00
Bangor & Aroostook, Washburn Extn., 5s, 1939	5,000 00
Northern Maine Seaport, 5s, 1925	19,000 00
Columbus, Delaware & Marion Electric, 5s, 1921	15,000 00
Detroit, Toledo & Ironton, 4s, 1955	55,000 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
Saint Louis & San Francisco, 5s, 1927	20,000 00

Southern Indiana, 4s, 1951	20,000 00
Wabash-Pittsburg Terminal, 4s, 1954	60,000 00
Stockton Springs Water Co., 4½s, 1926	10,000 00
Wheeling & Lake Erie, 4s, 1949	15,000 00
Western Maryland, 4s, 1952	25,000 00
200 shares Boston & Maine Railroad, Common...	20,000 00
80 shares Duluth-Superior Traction Co., Prefd	8,000 00
20 shares Duluth-Superior Traction Co., Common	2,000 00
136 shares Pepperell Manf. Co., Excgd for 408	
shares	13,600 00
255 shares York Manf. Company	25,500 00
Loans on mortgages of real estate	51,771 81
Collateral	3,595 50
Cash deposit in First National Bank,	
Boston	\$69,690 60
Saco National Bank,	
Saco	2,313 93
on hand	668 51
	<hr/>
	\$72,673 04

REPORTS OF RECEIVERS—TRUST COMPANIES.

PITTSFIELD TRUST COMPANY—PITTSFIELD.

To the Honorable Irving E. Vernon, Bank Examiner of Maine:

The undersigned, William L. Pushor, of Pittsfield in the County of Somerset and State of Maine, Receiver of the Pittsfield Trust Company, respectfully reports:

FIRST: That he was duly appointed receiver 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.

SECOND: That on the 29th day of November, A. D. 1913, he filed his first report with a summary of assets and liabilities together with an account of the progress made in the settlement of the affairs of the Company up to and including said November 29, 1913.

THIRD: That on the 6th day of November, A. D. 1914, he filed his second report with an account of the progress made in the settlement of the affairs of the Company up to and including said November 6th, 1914.

FOURTH: That the following is an account of the progress made in the settlement of the affairs of the Company up to and including November 12th, A. D. 1915.

RECEIPTS.

Cash from the treasurer of the Pittsfield Trust Co.	\$26,318 01
Collections on account of segregated loans	182,829 95
Collections on account of non-segregated loans ..	31,306 72
Collections on account of cash items	481 85
Collections on account of overdrafts	9,022 73
Rentals	1,287 66
Bonds sold	7,030 00
Real estate sold	1,150 00
Furniture & fixtures sold	300 00
Interest on loans and discounts	5,913 74
Interest on stocks and bonds	7,507 50
Interest on cash deposits	4,847 59

\$277,995 75

PAYMENTS.

Note of Pittsfield Trust Co. to the National Shawmut Bank, Boston	\$31,500 00
Drafts outstanding May 27, 1913,—drawn on Nat'l Shawmut Bank, Boston	1,288 16
Cashier's checks outstanding May 27, 1913, issued at Corinna Branch ...	\$1,280 95
Cashier's checks outstanding May 27, 1913, issued at Jonesport branch ..	3,624 80
	<hr/>
	\$4,905 75
Certified check	12 50
Protested checks charged to depositors account by decree of the court	691 17
Postal savings deposits by decree of the court	1,229 84
Dividend No. 1, (50%) on savings deposits	\$124,497 02
Dividend No. 2, (20%) on savings deposits by decree of the court	49,798 21
	<hr/>
	174,295 23
Interest on Postal savings deposits	15 05
Interest on note to Nat'l Shawmut Bank, Boston	325 48
Collections	21 47
Taxes, real estate, personal property and state ...	1,539 32
Insurance, fire and fidelity	2,075 65
Day & night watch at Portland Mfg. Co. mill	2,596 50
Repairs and fuel, Portland Mfg. Co. mill	338 34
Expense of offices, including rent, heat, light, telephone, postage, and legal services	10,229 12
Cash, November 12, 1915	8 05
Cash, November 12, 1915, on deposit in the Pittsfield National Bank, Pittsfield, Maine:	
Segregated	11,793 93
Non-segregated	35,130 18
	<hr/>
	\$277,995 75
Balance of Pittsfield Trust Company Assets.	
Stocks and Bonds as carried on books of company,	
Segregated	\$36,456 06
Non-segregated	52,325 00
	<hr/>
	88,781 06

Loans and Discounts, as carried on books of company,		
Segregated	35,740	22
Non-segregated	69,292	46
	<hr/>	105,032 68
Real estate as carried on books of company		2,496 46

LIST OF STOCKS AND BONDS NOW IN RECEIVER'S HANDS.

	Par Value.
Smith Woolen Company, 6s, 1914	\$500 00
Dallas Electric Corporation, 5s, 1922	5,000 00
Mobile Electric Company, 5s, 1946	5,000 00
Eastern Steamship Corporation, 5s, 1941	10,000 00
Clyde Steamship Company, 5s, 1931	5,000 00
Detroit, Toledo & Ironton Ry. Co., 4s, 1955	6,000 00
Ithaca Street Railway, 5s	5,000 00
New York, Auburn & Lansing, 5s	10,000 00
Maine Central Institute, 5s, 1921	1,000 00
Connor Realty Co., 5s, 1915	6,000 00
Linn Woolen Co., 6s, 1915	5,000 00
City of Oklahoma City, 5s, 1931	1,000 00
Bangor & Aroostook R. R., 4s, 1951	5,000 00
Toledo Terminal R. R., 4½s, 1957	5,000 00
Rochester, Syracuse & Eastern, 5s, 1945	10,000 00
Mississippi Valley Gas & Electric Co., 5s, 1922 ...	5,000 00
Pittsfield National Bank stock	500 00

Respectfully submitted this 19th day of November, A. D. 1915.

WILLIAM L. PUSHOR,

Receiver.

MOUSAM RIVER TRUST COMPANY, SANFORD.

SANFORD, MAINE, November 17, 1915.

To the Honorable Irving E. Vernon, Bank Commissioner of Maine.

The undersigned, Arthur W. Beale, of Portland, in the County of Cumberland, Receiver of the Mousam River Trust Company respectfully reports:

That he was duly appointed Receiver of said Company by a decree of the Supreme Judicial Court, dated June 5, 1915, 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.

SUMMARY OF ASSETS.

Loans and Discounts	\$94,427 90
Bonds and Stocks	3,963 37
Real Estate, Furniture and Fixtures	25,299 21
Cash on deposit	703 87
Cash on hand and Cash items	2,740 57
	<hr/>
	\$127,134 92

That the following is a summary of the liabilities of said Company, as they existed on the date of his appointment:

SUMMARY OF LIABILITIES.

Savings Deposits	\$24,663 66
Demand Deposits	4,050 40
Bills Payable	17,500 00
Re-discounts	1,500 00
Due other banks	1,172 13
	<hr/>
	\$48,886 19

That the following is an account of the progress made in the settlement of the affairs of the Company up to and including November 17, 1915:

RECEIPTS.

Cash on hand and Cash items (including overdrafts)	\$2,740 57
Cash from the National Shawmut Bank, Boston ..	373 46
Cash from the Malden Trust Company, Malden ..	330 41
Collection on account of loans	23,193 32
Collection on account of overdrafts	78 89
Interest on loans	175 62
Interest on stocks and bonds	74 50
Interest on deposits	92 00
Rents	828 50
Sale of Bonds and Stocks	3,876 37
Sale of Real Estate, Furniture and Fixtures....	16,291 50
Sale of Paper and Books	1 20
	<hr/>
	\$48,056 34

PAYMENTS.

Note to the National Shawmut Bank, Boston ...	\$7,500 00
Note to the Sanford National Bank, Sanford ...	5,000 00
Note to the Springvale National Bank, Springvale	5,000 00
Note to the Sanford National Bank, Sanford, (re-discount)	1,500 00
Treasurer's Check outstanding paid by order of the court	300 00
Checks charged to depositors' accounts (previously included in cash items)	1,661 33
Interest on note to National Shawmut Bank, Boston	118 28
Interest on note to Sanford National Bank, Sanford	237 57
Interest on note to Sanford National Bank, Sanford, (re-discount)	47 67

Rebate on notes E. K. Allen Company paid before maturity		10 18
Tribune Publishing Company bill allowed by order of the court, and applied in part payment of note of M. E. Bennett		117 00
Demand Deposits applied in part payment of notes of depositors		479 33
Savings Deposits, applied in part payment of notes of depositors		45 23
Cash on hand and cash items November 17	\$1,432 88	
Cash on deposit in Sanford Trust Company, Sanford, November 17 .	24,606 87	
	<hr/>	26,039 75
		<hr/>
		\$48,056 34

Respectfully submitted,

ARTHUR W. BEALE,

Receiver of Mousam River Trust Company.

WATERVILLE TRUST COMPANY—WATERVILLE.

To the Honorable Irving E. Vernon, Bank Commissioner of the State 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 15th, 1915, inclusive.

Respectfully,

CHARLES F. JOHNSON,

HARRY L. HOLMES,

Receivers of the Waterville Trust Company.

RECEIPTS.

Cash from Treasurer of the Waterville Trust Company	\$216,466	27
Collections on account of Loans & Discounts ...	496,008	37
Collections on account of Cash Items	9,288	66
Collections on account of Overdrafts	127	88
Proceeds from sales of Stocks & Bonds	158,193	63
Proceeds from sales of Real Estate	53,295	00
Proceeds from sales of Furniture & Fixtures ..	7,960	00
Interest on Loans & Discounts	14,509	84
Interest on Cash Deposits	18,069	93
Interest on Stocks, Bonds & Vessel Property ...	32,008	85
Interest on Cash Items	285	84
Rentals, etc.....	9,144	39
Collections on account of Stock Assessment	61,375	00
Miscellaneous	8,001	32
Total	\$1,084,734	98

PAYMENTS.

Note of Waterville Trust Co. to The First Nat'l Bank, Boston		\$25,000 00
For drafts outstanding on May 10, 1909, drawn on The Liberty National Bank, New York ..	\$14 40	
The First National Bank, Boston	8,773 32	
The Atlantic National Bank, Boston	237 35	
The Casco National Bank, Portland ...	68 30	
	<hr/>	\$9,093 37
For Cashiers' Checks outstanding on May 10, 1909, issued Dexter Branch	\$560 00	
Corinna Branch	1,735 91	
Newport Branch	2,172 63	
Hartland Branch	1,563 16	
	<hr/>	6,031 70
For Treasurer's Checks outstanding on May 10th, 1909		840 66
For Coupon and Dividend Accounts as of May 10th, 1909		2,402 50
For A. H. Emery, Corinna, Maine, Collection Item, 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		608 63
For Balance of J. E. Gray, Trustee Account, Cor- inna Branch, which was for payments made on account of Sprague notes due to the Trust Company		5,673 53
For Depositors' Accounts paid in full on account of set-offs allowed in settlement of notes from such depositors to the Trust Com- pany		1,496 81
		45,695 44

For Depositors' Dividends Nos. 1, (50%), 2, (25%) and 3, (12½%)	914,712 45
For Principal of George B. Bearce Account \$3,173, regarded as a Trust Deposit, agreeable to a decree of the Court under date of Oct. 2, 1911	1,000 00
For Insurance, fire, marine and fidelity	4,234 08
For Taxes, real estate, personal property and State	3,992 09
For Real Estate Expenses, water rates, repairs, &c.	2,318 95
For Salaries to employees of Waterville Trust Company	1,426 65
For Interest on note to The First Natl. Bank, Boston	286 11
For Sundry Expenses, office rents, lights, postage, printing, telephones, collection fees, &c....	25,324 68
Total	\$1,050,137 65

CASH ON DEPOSIT, NOVEMBER 15TH, 1915.

In The First National Bank, Boston, Mass.....	\$8,447 05
In The Casco National Bank, Portland, Maine...	7,963 84
In The Ticonic National Bank, Waterville, Maine	5,274 54
In The Fourth-Atlantic National Bank, Boston, Mass.	6,683 68
In The Kennebec Trust Company, Waterville, Maine	6,228 22
Total	\$34,597 33

BALANCE OF WATERVILLE TRUST COMPANY ASSETS.

Stocks & Bonds	\$8,161 77
(At valuations as carried on the books of the Company)	
Loans & Discounts	2,300 07
(At valuations as carried on the books of the Company)	

Collateral Securities	10,675 00
(At valuations as taken over on account of so-called Syndicate notes, as agreed with Creditors' Committee)	
Total	<u>\$21,136 84</u>

CHARLES F. JOHNSON,
HARRY L. HOLMES,
Receivers of the Waterville Trust Company.

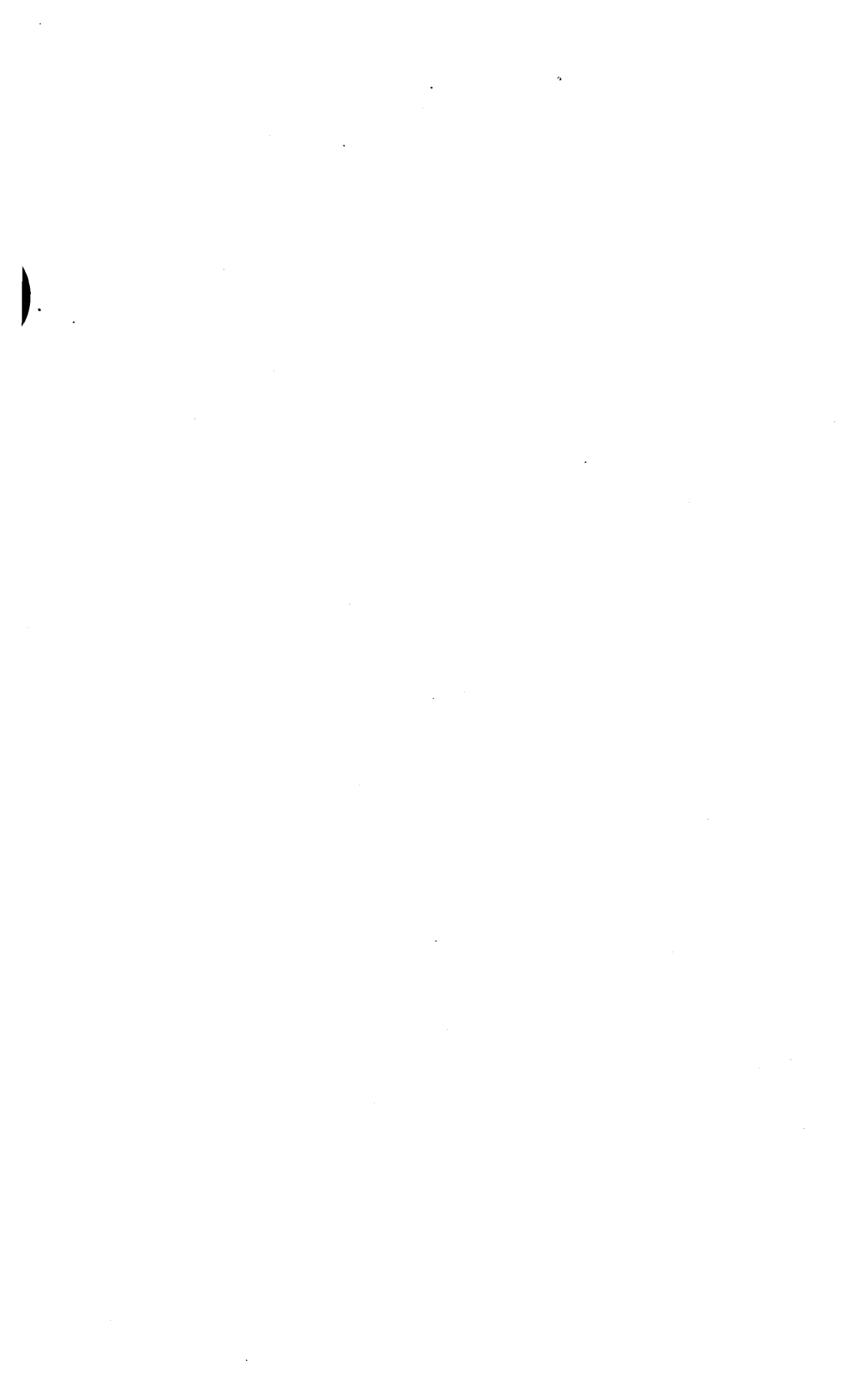
State of Maine
Kennebec SS.

WATERVILLE, November 18th, 1915.

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,

CARROLL N. PERKINS,
Justice of the Peace.



STATISTICAL TABLES,

Compiled from Annual Reports of Treasurers of Savings
Banks and Trust Companies, and Secretaries
of Loan and Building Associations,
September 25, 1915.

SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources, September 25, 1915.
Liabilities.

NAME OF BANK.	Deposits.	Reserve fund.	Special reserve fund.
Androscoggin County, Lewiston.	\$4,466,775 78	\$285,000 00	-
Auburn.	2,042,533 55	105,000 00	-
Augusta.	7,159,353 07	375,000 00	-
Bangor.	5,900,996 61	400,000 00	\$513 51
Bath Savings Institution.	4,361,218 25	253,741 29	-
Belfast.	1,907,014 68	100,000 00	-
Bethel.	499,226 28	38,822 62	-
Biddeford.	1,532,919 38	85,000 00	-
Boothbay, Boothbay Harbor.	514,803 68	26,460 00	-
Brewer.	400,433 41	25,000 00	-
Bridgton.	768,333 53	70,000 00	-
Brunswick Savings Institution.	1,204,103 69	83,400 00	-
Buxton and Hollis, Buxton.	333,029 07	20,600 00	-
Calais.	436,268 89	26,725 00	-
Camden, Rockport.	179,368 36	11,600 00	-
Cascade, Oakland.	382,431 66	18,900 00	-
Eastport.	694,329 48	50,000 00	-
Fairfield.	604,005 71	31,725 00	-
Franklin County, Farmington.	778,014 76	46,000 00	-
Gardiner Savings Institution.	2,912,392 27	150,000 00	-
Gorham.	685,964 76	44,314 41	-
Hallowell Savings Institution.	891,905 34	44,000 00	-
Hancock County, Ellsworth.	244,886 43	15,385 33	-
Houlton.	1,180,699 17	65,085 00	-
Kennebec, Augusta.	1,394,835 25	104,000 00	-
Kennebunk.	921,406 79	43,364 23	-
Kingfield.	117,475 74	6,300 00	-
Machias.	974,837 57	70,000 00	-
Maine, Portland.	17,668,547 49	1,000,000 00	-
Mechanics, Auburn.	752,653 45	49,800 00	-
Norway.	580,018 80	25,000 00	-
Penobscot, Bangor.	3,003,780 13	212,788 38	-
People's, Lewiston.	2,129,679 34	117,000 00	-
Phillips.	299,791 93	15,000 00	-
Piscataquis, Dover.	844,873 40	63,699 46	-
Portland.	13,755,280 56	1,033,500 00	-
Rockland.	2,177,688 55	126,500 00	-
Saco and Biddeford Savings Institution, Saco.	3,901,385 97	267,913 18	-
Searsport.	268,421 21	12,300 00	-
Skowhegan.	2,609,670 38	133,000 00	-
South Berwick.	627,528 25	40,781 56	-
South Paris.	431,611 71	25,000 00	-
Thomaston.	650,539 39	33,750 00	-
Topsham and Brunswick Twenty-five Cent, Brunswick.	629,267 98	30,500 00	-
Tremont.	95,832 76	6,245 15	-
Waterville.	2,273,130 14	141,000 00	-
Wiscasset.	312,289 21	16,000 00	-
York County, Biddeford.	1,186,984 93	27,100 00	48,946 98
Total.	\$97,679,538 74	\$5,972,300 61	\$49,460 49

TABLE A—Continued.

Liabilities.

NAME OF BANK.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston	\$164,332 19	-	\$4,916,107 97
Auburn	25,553 18	-	2,173,086 73
Augusta	60,413 17	-	7,594,766 24
Bangor	203,008 46	-	6,504,518 58
Bath Savings Institution	217,031 91	-	4,831,991 45
Belfast	22,237 87	-	2,029,252 55
Bethel	37,723 95	-	575,772 85
Biddeford	67,994 24	-	1,685,913 62
Boothbay, Boothbay Harbor	29,380 67	-	570,644 35
Brewer	8,147 59	-	433,581 00
Bridgton	22,705 10	-	861,038 63
Brunswick Savings Institution	40,127 06	-	1,327,630 75
Buxton and Hollis, Buxton	2,864 67	-	356,493 74
Calais	18,197 59	-	481,191 48
Camden, Rockport	10,244 11	\$5,000 00	206,212 47
Cascade, Oakland	6,390 19	-	407,721 85
Eastport	8,618 37	-	752,947 85
Fairfield	14,188 83	-	649,919 54
Franklin County, Farmington	48,805 66	-	872,820 42
Gardiner Savings Institution	24,777 86	-	3,087,170 13
Gorham	10,920 47	-	741,199 64
Hallowell Savings Institution	12,122 36	-	948,027 70
Hancock County, Ellsworth	3,050 45	-	263,322 21
Houlton	26,933 46	20,040 00	1,292,757 63
Kennebec, Augusta	102,153 98	-	1,600,989 23
Kennebunk	9,815 19	-	974,586 21
Kingfield	3,458 15	-	127,233 89
Machias	18,713 34	-	1,063,550 91
Maine, Portland	649,933 21	-	19,318,480 70
Mechanics', Auburn	23,403 37	-	825,856 82
Norway	9,785 77	-	614,804 57
Penobscot, Bangor	98,508 37	-	3,315,076 88
Peoples', Lewiston	50,884 67	15,000 00	2,312,564 01
Phillips	5,904 91	-	311,696 84
Piscataquis, Dover	17,874 10	10,000 00	936,446 96
Portland	275,881 62	1,341 02	15,066,003 20
Rockland	46,543 99	-	2,350,732 54
Saco and Biddeford Savings Institution, Saco	124,135 33	-	4,293,434 48
Searsport	5,099 51	2,000 00	287,820 72
Skowhegan	22,673 70	-	2,765,344 08
South Berwick	20,488 53	-	688,798 34
South Paris	11,826 61	-	468,438 32
Thomaston	10,074 52	-	694,363 91
Topsham and Brunswick Twenty-five Cent, Brunswick	21,172 51	-	680,940 49
Tremont	2,438 50	-	104,516 41
Waterville	66,178 70	-	2,480,308 84
Wiscasset	37,157 74	-	365,446 95
York County, Biddeford	48,607 81	-	1,311,639 72
Total	\$2,768,483 54	\$53,381 02	\$106,523,164 40

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.
Androscoggin County, Lewiston..	\$296,500 00	\$231,250 00	\$437,625 00	\$1,419,647 90
Auburn.....	141,890 10	98,600 00	291,334 80	778,053 75
Augusta.....	1,306,404 24	2,935,550 90	1,220,475 00	783,062 50
Bangor.....	1,273,127 85	1,538,425 00	531,077 50	1,752,917 72
Bath Savings Institution.....	175,823 00	608,827 18	677,900 00	2,115,663 52
Belfast.....	70,000 00	216,000 00	134,940 00	998,525 00
Bethel.....	63,519 00	116,722 50	5,000 00	73,275 00
Biddeford.....	126,945 00	45,000 00	75,653 00	509,610 00
Boothbay, Boothbay Harbor.....	3,000 00	5,000 00	57,930 00	184,212 50
Brewer.....	61,990 00	31,000 00	42,555 00	71,615 00
Bridgton.....	70,370 00	42,850 00	113,267 50	255,760 00
Brunswick Savings Institution.....	185,675 00	129,838 00	150,797 50	404,130 00
Burton and Holis, Burton.....	8,000 00	44,000 00	29,585 00	181,665 00
Calais.....	41,206 00	56,718 75	30,700 00	219,870 25
Camden, Rockport.....	-	-	23,385 00	43,385 00
Cascade, Oakland.....	-	-	41,132 50	120,017 50
Eastport.....	66,722 50	83,812 50	59,085 00	184,233 75
Fairfield.....	19,750 00	15,880 00	62,777 50	205,482 50
Franklin County, Farmington.....	156,975 00	33,900 00	145,992 10	157,095 00
Gardiner Savings Institution.....	610,062 50	798,908 00	330,892 50	843,138 75
Gorham.....	28,920 00	292,846 25	29,788 75	151,766 25
Hallowell Savings Institution.....	61,640 00	296,379 00	76,882 50	276,260 00
Hancock County, Ellsworth.....	21,098 07	16,000 00	11,000 00	34,049 58
Houlton.....	108,146 29	46,681 00	144,192 50	141,960 00
Kennebec, Augusta.....	151,067 50	241,100 00	221,175 00	92,300 00
Kennebunk.....	70,800 00	85,564 10	72,943 75	376,807 50
Kingfield.....	950 00	-	5,850 00	2,925 00
Machias.....	147,550 00	282,370 00	66,750 00	272,175 00
Maine, Portland.....	1,415,350 00	2,176,650 00	2,084,217 50	10,534,755 50
Mechanics, Auburn.....	50,485 00	25,000 00	78,168 75	218,987 50
Norway.....	66,258 80	33,791 50	62,728 75	186,831 25
Penobscot, Bangor.....	714,392 00	349,900 00	589,900 00	711,675 00
People's, Lewiston.....	209,782 70	175,341 00	315,718 00	363,223 00
Phillips.....	7,755 50	4,500 00	37,050 00	76,360 00
Piscataquis, Dover.....	102,600 05	92,707 20	59,020 50	297,180 84
Portland.....	1,368,500 00	3,492,197 50	705,215 00	3,216,204 17
Rockland.....	255,232 50	469,500 00	312,927 50	694,969 76
Saco and Biddeford Savings In- stitution, Saco.....	231,912 50	50,000 00	506,493 20	1,846,606 00
Searsport.....	16,658 00	36,975 00	18,140 00	117,134 00
Skowhegan.....	221,700 00	105,980 00	310,950 00	521,230 00
South Berwick.....	10,000 00	170,000 00	233,485 00	209,763 24
South Paris.....	23,450 00	48,875 00	32,035 00	144,705 00
Thomaston.....	41,569 50	131,972 25	52,360 00	263,995 00
Topsam and Brunswick Twenty- five Cent, Brunswick.....	24,900 00	29,505 55	43,720 00	125,776 25
Tremont.....	707 36	-	27,170 00	8,915 00
Waterville.....	186,561 00	190,920 00	164,932 00	503,323 00
Wiscasset.....	6,000 00	4,000 00	27,587 00	193,037 00
York County, Biddeford.....	-	39,035 00	68,090 00	439,427 50
Total.....	\$10,271,946 96	\$15,920,073 18	\$10,820,095 60	\$33,323,702 98

TABLE A—Continued.

Resources.

NAME OF BANK.	Corporation bonds in Maine.	Corporation bonds out of Maine.	Railroad stock in Maine.	Railroad stock out of Maine.
Androscoggin County, Lewiston	\$574,626 00	\$14,000 00	\$145,000 00	-
Auburn	267,012 50	5,200 00	47,755 85	\$1,000 00
Augusta	-	-	520,832 25	223,993 62
Bangor	330,190 00	4,950 00	186,577 75	10,290 00
Bath Savings Institution	331,683 75	114,345 25	126,020 00	150,985 00
Belfast	246,325 00	4,900 00	73,500 00	-
Bethel	45,500 50	-	4,900 00	-
Biddeford	123,525 65	-	11,000 00	12,150 00
Boothbay, Boothbay Harbor	89,748 00	-	27,796 00	-
Brewer	60,457 60	-	5,250 00	900 00
Bridgton	107,696 50	-	9,115 50	2,250 00
Brunswick Savings Institution	157,116 50	9,900 00	19,795 00	20,750 00
Buxton and Hollis, Buxton	25,120 00	3,000 00	5,160 00	-
Calais	47,105 00	6,915 00	13,309 00	-
Camden, Rockport	72,592 50	-	5,062 50	-
Cascade, Oakland	54,037 50	3,000 00	10,498 00	1,000 00
Eastport	57,173 95	-	12,875 00	-
Fairfield	70,873 20	5,000 00	10,000 00	-
Franklin County, Farmington	106,190 00	-	41,665 00	1,900 00
Gardiner Savings Institution	181,182 50	3,000 00	138,150 00	2,000 00
Gorham	15,990 00	-	-	-
Hallowell Savings Institution	84,150 00	6,500 00	6,600 00	21,637 50
Hancock County, Ellsworth	25,150 00	-	400 00	-
Houlton	112,243 25	-	11,565 00	-
Kennebec, Augusta	21,500 00	-	127,500 00	41,450 00
Kennebunk	113,956 50	10,950 00	25,683 00	3,200 00
Kingfield	5,000 00	-	-	-
Machias	121,248 00	-	30,375 00	1,400 00
Maine, Portland	1,126,340 83	-	59,992 50	27,500 00
Mechanics, Auburn	123,441 75	-	21,000 00	-
Norway	81,493 86	-	18,834 50	6,500 00
Penobscot, Bangor	194,507 00	-	97,300 00	6,000 00
People's, Lewiston	165,998 45	2,000 00	500 00	6,900 00
Phillips	56,520 50	9,900 00	6,350 00	-
Piscataquis, Dover	126,805 50	5,000 00	31,975 00	10,274 58
Portland	1,125,339 50	49,697 57	106,300 00	-
Rockland	154,400 00	-	57,850 00	15,300 00
Saco and Biddeford Savings Institution, Saco	277,350 00	35,000 00	177,864 12	194,450 00
Searsport	33,588 40	-	12,120 00	-
Skowhegan	335,990 00	14,650 00	135,050 00	-
South Berwick	-	-	-	4,000 00
South Paris	71,738 80	500 00	5,500 00	-
Thomaston	85,821 60	-	21,887 50	-
Topsham and Brunswick Twenty-five cent, Brunswick	153,590 50	-	27,950 00	6,750 00
Tremont	17,356 49	-	1,500 00	-
Waterville	164,895 00	59,750 00	10,000 00	1,500 00
Wiscasset	14,660 00	-	-	2,900 00
York County, Biddeford	100,062 25	6,000 00	19,500 00	3,921 50
Total	\$7,857,294 83	\$374,157 82	\$2,427,858 47	\$780,902 20

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.
Androscoggin, [County] Lewiston	\$22,365 00	-	\$96,300 00	-
Auburn	6,000 00	-	108,880 00	-
Augusta	15,000 00	-	36,100 00	-
Bangor	3,000 00	-	10,900 00	-
Bath Savings Institution	-	\$16,560 00	61,780 00	-
Belfast	-	-	1,000 00	-
Bethel	-	-	27,784 00	-
Biddeford	78,750 00	2,500 00	47,410 00	\$2,500 00
Boothbay, Boothbay Harbor	3,500 00	-	3,650 00	-
Brewer	4,000 00	-	700 00	-
Brighton	-	-	17,000 00	-
Brunswick Savings Institution	3,500 00	-	42,400 00	-
Buxton and Hollis, Buxton	4,190 00	-	12,500 00	-
Calais	-	-	12,525 00	-
Camden, Rockport	2,100 00	-	-	-
Cascade, Oakland	-	-	20,700 00	-
Eastport	2,100 00	-	21,100 00	-
Fairfield	6,400 00	-	23,868 00	-
Franklin County, Farmington	1,950 00	-	36,400 00	-
Gardiner Savings Institution	15,000 00	-	-	-
Gorham	1,400 00	-	1,900 00	-
Hallowell Savings Institution	5,000 00	-	3,400 00	-
Hancock County, Ellsworth	-	-	12,000 00	-
Houlton	-	-	16,900 00	-
Kennebec, Augusta	22,190 00	400 00	50,750 00	-
Kennebunk	3,500 00	-	16,300 00	-
Kingfield	-	-	2,000 00	-
Machias	850 00	-	26,400 00	-
Maine, Portland	20,675 00	-	-	-
Mechanics', Auburn	10,240 00	12,000 00	61,100 00	-
Norway	9,212 50	-	21,200 00	-
Penobscot, Bangor	8,000 00	-	15,000 00	-
People's, Lewiston	4,000 00	-	79,450 00	-
Phillips	-	-	12,800 00	-
Piscataquis, Dover	-	-	12,000 00	-
Portland	26,500 00	-	33,939 00	-
Rockland	1,450 00	-	47,550 00	-
Saco and Biddeford Savings Insti- tution, Saco	165,395 00	-	39,455 00	-
Searsport	6,284 00	-	17,600 00	-
Skowhegan	10,000 00	-	56,200 00	-
South Berwick	-	-	22,000 00	-
South Paris	12,200 00	9,500 00	18,900 00	-
Thomaston	-	1,000 00	15,420 00	-
Topsham and Brunswick Twen- ty-five Cent, Brunswick	9,900 00	-	24,800 00	-
Tremont	-	-	400 00	-
Waterville	-	-	44,870 00	-
Wiscasset	5,000 00	500 00	9,584 00	-
York County, Biddeford	49,170 00	-	70,183 00	15,500 00
Total	\$538,821 50	\$42,460 00	\$1,313,098 00	\$18,000 00

TABLE A—Continued.

Resources.

NAME OF BANK.	Other bank stock in Maine.	Loans on mortgages of real estate.	Loans on collateral.	Loans to municipalities.
Androscoggin County, Lewiston	\$4,000 00	\$1,477,479 10	\$64,602 84	-
Auburn	-	358,280 50	7,115 00	-
Augusta	-	318,440 00	126,050 00	\$5,000 00
Bangor	-	480,700 76	105,331 56	-
Bath Savings Institution	-	201,699 00	74,679 75	14,500 00
Belfast	-	88,913 75	106,376 21	4,500 00
Bethel	-	198,885 94	9,700 00	800 00
Biddeford	1,000 00	456,523 58	16,842 00	-
Boothbay, Boothbay Harbor	-	192,348 73	-	-
Brewer	-	118,272 72	8,587 81	-
Bridgton	4,000 00	158,528 21	24,017 17	8,576 25
Brunswick Savings Institution	5,000 00	141,855 00	13,150 00	-
Buxton and Hollis, Buxton	500 00	30,894 24	1,465 93	500 00
Calais	1,000 00	33,932 09	2,634 35	-
Camden, Rockport	2,000 00	28,255 74	9,816 00	3,000 00
Cascade, Oakland	-	79,214 22	16,590 00	-
Eastport	-	196,016 32	28,512 81	300 00
Fairfield	-	165,682 00	21,230 77	6,525 00
Franklin County, Farmington	400 00	87,238 03	16,700 00	-
Gardiner Savings Institution	-	100,288 00	20,535 78	-
Gorham	-	209,838 62	850 00	-
Hallowell Savings Institution	3,000 00	47,926 22	4,365 00	8,000 00
Hancock County, Ellsworth	1,000 00	81,227 44	15,180 50	3,000 00
Houlton	1,000 00	614,230 03	21,850 00	5,400 58
Kennebec, Augusta	6,000 00	305,040 07	126,145 05	-
Kennebunk	-	164,936 40	3,050 00	-
Kingfield	5,300 00	54,009 00	39,619 00	-
Machias	-	59,910 70	20,522 67	300 00
Maine, Portland	7,200 00	1,270,175 00	39,740 00	-
Mechanics', Auburn	-	158,609 50	3,340 58	-
Norway	-	110,735 23	3,315 00	-
Penobscot, Bangor	-	343,711 95	133,291 01	-
People's, Lewiston	-	813,581 39	20,977 80	1,000 00
Phillips	2,000 00	59,793 58	20,548 25	-
Piscataquis, Dover	4,500 00	152,061 04	5,760 37	-
Portland	-	2,744,102 84	218,380 50	-
Rockland	8,425 00	70,355 00	184,598 32	-
Saco and Biddeford Savings Institution, Saco	-	473,830 39	93,589 29	-
Searsport	-	24,197 25	1,316 00	-
Skowhegan	2,990 00	731,504 51	184,264 00	6,684 00
South Berwick	-	29,193 74	250 00	-
South Paris	300 00	72,469 31	5,000 00	3,125 00
Thomaston	600 00	29,257 00	2,010 00	-
Topsham and Brunswick Twenty-five Cent, Brunswick	3,000 00	169,608 41	16,883 00	-
Tremont	500 00	30,922 39	427 82	3,500 00
Waterville	-	933,715 00	64,125 00	-
Wiscasset	500 00	93,646 40	776 83	-
York County, Biddeford	-	435,118 30	23,090 70	-
Total	\$64,215 00	\$15,196,171 64	\$1,927,194 67	\$74,710 83

TABLE A—Continued.

Resources.

NAME OF BANK.	Loans to corporations.	Real estate investment.	Real estate foreclosure.	Premium account.
Androscoggin County, Lewiston	\$86,756 13	-	\$22,787 80	-
Auburn	26,250 00	\$18,000 00	8,200 00	-
Augusta	36,850 00	15,000 00	-	\$25,000 00
Bangor	2,585 00	85,000 00	-	377 00
Bath Savings Institution	6,875 00	50,000 00	7,697 54	-
Belfast	20,800 00	22,000 00	-	-
Bethel	-	5,000 00	2,405 91	-
Biddeford	-	56,000 00	12,000 00	-
Boothbay, Boothbay Harbor	-	-	-	-
Brewer	-	4,876 23	2,486 00	3,500 00
Bridgton	-	12,150 00	745 22	-
Brunswick Savings Institution	8,000 00	6,700 00	-	-
Buxton and Hollis, Buxton	3,722 73	300 00	-	-
Calais	4,250 00	-	529 99	-
Camden, Rockport	1,500 00	-	561 78	900 00
Cascade, Oakland	-	37,615 96	8,700 00	5,500 00
Eastport	2,575 00	19,670 85	-	-
Fairfield	2,000 00	-	8,383 54	-
Franklin County, Farmington	38,700 00	6,000 00	2,500 00	-
Gardiner Savings Institution	-	20,000 00	350 00	-
Gorham	-	-	1,500 00	-
Hallowell Savings Institution	3,000 00	28,000 00	803 73	-
Hancock County, Ellsworth	-	-	12,731 45	-
Houlton	-	3,500 00	16,865 00	10,460 00
Kennebec, Augusta	49,900 00	44,950 00	-	-
Kennebunk	1,300 00	-	-	1,200 00
Kingfield	5,000 00	-	-	-
Machias	9,450 00	2,000 00	-	-
Maine, Portland	70,322 95	5,000 00	-	-
Mechanics' Auburn	18,425 00	35,000 00	-	-
Norway	-	5,000 00	-	-
Penobscot, Bangor	29,500 00	-	-	3,364 89
People's, Lewiston	87,000 00	17,014 90	18,963 48	-
Phillips	-	4,500 00	-	1,440 00
Piscataquis, Dover	495 00	9,624 35	1,096 37	-
Portland	315,100 00	1,047,866 01	18,294 34	-
Rockland	11,098 00	9,000 00	-	8,000 00
Saco and Biddeford Savings Institution, Saco	-	16,500 00	70,715 81	-
Searsport	-	-	1,000 00	600 00
Skowhegan	83,180 00	18,000 00	1 00	-
South Berwick	-	-	-	-
South Paris	6,025 00	3,100 00	3,200 00	-
Thomaston	-	3,000 00	1,900 00	9,440 16
Topsham and Brunswick Twenty-five Cent, Brunswick	-	-	8,983 23	11,000 00
Tremont	-	-	-	-
Waterville	10,000 00	60,000 00	15,529 00	-
Wiscasset	-	-	2,000 00	-
York County, Biddeford	-	2,112 50	-	-
Total	\$940,659 81	\$1,672,480 80	\$250,931 69	\$80,782 05

TABLE A—Concluded.

Resources.

NAME OF BANK.	Furniture and fixtures.	Other resources.	Cash on hand and on deposit.	Total resources.
Androscoggin County, Lewiston	-	-	\$23,168 20	\$4,916,107 97
Auburn	-	-	9,514 23	2,173,066 73
Augusta	-	-	27,007 73	7,594,766 24
Bangor	-	-	189,068 44	6,504,518 58
Bath Savings Institution	-	-	96,952 46	4,831,991 45
Belfast	-	-	41,472 59	2,029,252 55
Bethel	-	-	22,280 00	575,772 85
Biddeford	-	\$195 00	108,309 39	1,685,913 62
Boothbay, Boothbay Harbor	\$400 00	-	3,059 12	570,644 35
Brewer	1,746 00	5,000 00	10,644 64	433,581 00
Bridgton	-	-	34,712 28	861,038 63
Brunswick Savings Institution	-	-	29,023 75	1,327,630 75
Buxton and Hollis, Buxton	1,518 80	-	4,372 04	356,493 74
Calais	-	-	10,476 05	481,191 49
Camden, Rockport	900 00	-	12,753 95	206,212 47
Cascade, Oakland	4,700 00	186 62	4,839 55	407,721 85
Eastport	1,000 00	118 27	17,651 90	752,947 85
Fairfield	-	-	26,067 03	649,919 54
Franklin County, Farmington	-	-	39,215 29	872,820 42
Gardiner Savings Institution	-	-	23,665 10	3,087,170 13
Gorham	-	-	6,399 77	741,199 64
Hallowell Savings Institution	781 16	-	13,702 59	948,027 70
Hancock County, Ellsworth	2,376 72	-	28,108 45	263,322 21
Houlton	10 00	-	37,753 98	1,292,757 63
Kennebec, Augusta	-	-	99,521 61	1,600,989 23
Kennebunk	-	-	24,394 96	974,586 21
Kingfield	500 00	-	6,080 89	127,233 89
Machis	-	-	22,749 54	1,063,550 91
Maine, Portland	-	-	480,561 42	19,318,480 70
Mechanics, Auburn	980 45	-	9,128 29	825,856 82
Norway	-	-	8,903 18	614,804 57
Penobscot, Bangor	-	-	118,535 03	3,315,076 88
People's, Lewiston	4,560 00	1,366 33	26,186 96	2,312,564 01
Phillips	1,250 00	-	10,929 01	311,696 84
Piscataquis, Dover	-	-	25,346 16	936,445 95
Portland	-	120 00	598,246 77	15,066,003 20
Rockland	5,570 55	-	44,505 81	2,350,732 54
Saco and Biddeford Savings Institution, Saco	-	-	64,273 17	4,293,434 48
Searsport	-	-	2,208 07	287,820 72
Skowhegan	-	-	26,970 57	2,765,344 08
South Berwick	-	-	10,106 36	688,798 34
South Paris	-	-	7,815 21	468,438 32
Thomaston	7,000 00	-	27,130 90	694,363 97
Topsham and Brunswick Twenty-five Cent, Brunswick	-	943 46	23,630 09	680,940 49
Tremont	-	2,935 00	10,182 35	104,516 41
Waterville	-	1,000 00	69,188 84	2,480,308 84
Wiscasset	-	-	5,255 72	365,446 95
York County, Biddeford	-	-	40,428 97	1,311,639 72
Total	\$33,243 68	\$11,864 68	\$2,582,498 01	\$106,523,164 40

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.
Androscoggin County, Lewiston . . .	12,075	118	-	\$1,093,562 92	\$1,005,365 07
Auburn	5,116	-	18	400,135 70	348,060 92
Augusta	11,617	-	165	883,021 51	905,307 47
Bangor	16,364	329	-	1,122,941 68	1,182,555 54
Bath Savings Institution	6,867	-	50	628,578 76	603,490 95
Belfast	4,487	-	66	318,993 55	325,028 12
Bethel	1,863	-	8	101,142 35	88,062 65
Biddeford	5,629	-	16	277,348 65	257,902 33
Boothbay, Boothbay Harbor	1,774	-	98	100,014 25	115,415 41
Brewer	2,068	-	20	100,182 05	104,952 66
Bridgton	2,939	-	22	185,430 78	204,027 76
Brunswick Savings Institution	3,008	17	-	219,241 17	199,643 53
Buxton and Hollis, Buxton	1,030	10	-	44,204 84	55,134 07
Calais	1,354	27	-	82,794 27	75,516 70
Camden, Rockport	747	17	-	45,764 48	47,584 20
Cascade, Oakland	1,993	41	-	126,712 01	121,612 27
Eastport	2,391	57	-	229,347 04	234,104 87
Fairfield	1,841	-	46	124,200 04	130,458 06
Franklin County, Farmington	2,681	-	4	122,467 07	140,673 73
Gardiner Savings Institution	7,451	-	11	451,270 26	448,137 58
Gorham	2,151	-	33	118,156 90	105,754 39
Hallowell Savings Institution	1,774	30	-	170,068 10	152,839 29
Hancock County, Ellsworth	1,192	-	72	28,227 92	38,339 04
Houlton	4,028	40	-	477,316 37	514,193 41
Kennebec, Augusta	2,877	19	-	145,166 10	159,341 77
Kennebunk	2,744	-	94	192,688 74	179,285 77
Kingfield	600	7	-	45,561 48	41,203 79
Machias	2,504	1	-	165,257 35	149,973 68
Maine, Portland	33,650	2	-	2,500,470 95	2,357,248 14
Mechanics, Auburn	2,160	-	34	147,944 78	144,917 74
Norway	3,017	27	-	124,590 25	116,415 10
Penobscot, Bangor	7,341	-	144	399,669 42	453,587 77
People's, Lewiston	5,595	-	36	425,748 07	444,615 49
Phillips	1,200	20	-	68,686 36	63,343 91
Piscataquis, Dover	3,123	-	6	162,640 26	202,087 21
Portland	30,468	249	-	2,048,859 26	1,922,283 02
Rockland	6,254	-	152	356,927 15	374,841 02
Saco and Biddeford Savings Institution, Saco	8,180	-	38	584,358 85	589,807 64
Searsport	850	-	7	52,214 87	56,625 08
Skowhegan	6,390	32	-	569,644 30	507,878 94
South Berwick	1,584	-	33	95,336 00	99,942 21
South Paris	2,098	-	10	111,138 43	111,324 55
Thomaston	1,754	3	-	132,039 54	86,011 04
Topsham and Brunswick Twenty-five Cent, Brunswick	2,298	141	-	169,973 02	140,818 75
Tremont	401	-	13	16,678 80	14,111 68
Waterville	6,294	-	132	467,166 83	438,716 09
Wiscasset	1,107	-	5	59,084 50	55,881 28
York County, Biddeford	3,371	-	139	175,181 61	190,417 86
Total	238,300	1,195	1,464	\$16,728,149 59	\$16,304,839 55

TABLE B—Continued.

NAME OF BANK.	Increase of deposits.	Decrease of deposits.	Number of depositors whose balance is \$500 or less.	Amount of deposits of \$500 or less.
Androscoggin County, Lewiston	\$88,197 85	-	9,105	\$934,048 68
Auburn	52,074 78	-	3,736	449,032 08
Augusta	-	\$22,285 96	6,967	745,239 63
Bangor	-	59,613 86	12,628	1,316,275 99
Bath Savings Institution	25,087 81	-	4,384	532,914 59
Belfast	-	6,034 57	3,100	394,571 78
Bethel	13,079 70	-	1,566	129,591 72
Biddeford	19,446 32	-	4,770	548,957 96
Boothbay, Boothbay Harbor	-	15,401 16	1,470	147,230 07
Brewer	-	4,770 61	1,811	114,241 73
Bridgton	-	18,596 98	2,447	214,552 12
Brunswick Savings Institution	19,597 64	-	2,203	248,658 57
Buxton and Hollis, Buxton	-	10,929 23	812	91,018 29
Calais	7,277 57	-	1,064	126,443 83
Camden, Rockport	-	1,819 72	646	69,151 15
Cascade, Oakland	5,099 74	-	1,740	132,924 31
Eastport	-	4,757 83	1,951	200,311 99
Fairfield	-	6,258 02	1,453	171,727 12
Franklin County, Farmington	-	18,206 66	2,180	195,140 35
Gardiner Savings Institution	3,132 68	-	5,588	492,910 08
Gorham	12,402 51	-	1,721	155,654 45
Hallowell Savings Institution	17,228 81	-	1,228	158,940 16
Hancock County Ellsworth	-	10,111 12	1,046	98,666 24
Houlton	-	36,877 04	3,334	256,297 05
Kennebec, Augusta	-	14,175 67	1,966	181,139 37
Kennebunk	13,402 97	-	2,144	319,332 20
Kingfield	4,357 69	-	533	43,312 70
Machias	15,283 67	-	1,921	215,526 21
Maine, Portland	203,222 81	-	22,185	2,453,690 19
Mechanics', Auburn	3,027 04	-	1,637	192,691 44
Norway	8,175 15	-	2,641	210,701 81
Penobscot, Bangor	-	53,918 35	5,450	594,929 07
People's, Lewiston	-	18,867 42	4,260	607,958 61
Phillips	5,342 45	-	995	71,824 35
Piscataquis, Dover	-	39,446 95	2,552	232,825 95
Portland	126,576 24	-	21,242	2,123,854 95
Rockland	-	17,913 87	4,780	621,638 55
Saco and Biddeford Savings Institution	-	5,448 79	5,802	575,892 38
Searsport	-	4,410 21	670	73,254 85
Skowhegan	61,765 36	-	4,778	498,716 91
South Berwick	-	4,606 21	1,148	140,576 75
South Paris	-	186 12	1,843	141,556 48
Thomaston	46,028 50	-	1,328	168,515 15
Topsham and Brunswick Twenty-five Cent, Brunswick	29,154 27	-	1,868	158,361 33
Tremont	2,567 12	-	341	40,094 35
Waterville	28,450 74	-	4,778	540,080 19
Wiscasset	3,203 22	-	888	94,363 32
York County, Biddeford	-	15,236 25	2,541	258,387 86
Total	\$813,182 64	\$389,872 60	175,241	\$18,483,844 91

TABLE B—Continued.

NAME OF BANK.	No. of depositors whose balance is over \$500 and not over \$2,000.	Amount of deposits of over \$500, and not over \$2,000.	Number of depositors whose balances 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.
Andros, Co., Lewiston	2,728	\$2,829,817 00	232	\$618,792 07	10	\$84,118 03
Auburn	1,288	1,363,280 74	90	215,173 20	2	15,047 53
Augusta	3,731	3,937,505 31	868	2,077,840 06	51	398,768 07
Bangor	3,477	3,798,358 53	240	603,061 16	19	183,300 93
Bath Savings Inst.	2,110	2,295,830 67	299	798,279 35	74	734,193 64
Belfast	1,308	1,260,027 60	71	172,121 25	8	80,294 05
Bethel	274	319,621 82	23	50,012 74	-	-
Biddeford	804	825,510 24	52	133,905 18	3	24,546 00
Boothbay, Boothbay Harbor	284	301,554 62	20	66,018 99	-	-
Brewer	246	259,251 24	11	26,940 44	-	-
Bridgton	461	485,208 42	31	68,572 99	-	-
Brunswick Savings Institution	759	831,301 34	44	109,538 56	2	14,605 22
Buxton and Hollis						
Buxton	202	207,239 03	16	34,771 75	-	-
Calais	278	280,585 18	12	29,239 88	-	-
Camden, Rockport	92	78,352 48	8	26,116 02	1	5,748 71
Cascade, Oakland	246	231,860 42	7	17,646 93	-	-
Eastport	401	403,188 80	39	90,823 69	-	-
Fairfield	371	387,610 19	16	39,206 68	1	5,401 72
Franklin Co.	454	459,311 63	46	115,022 00	1	8,540 78
Gardiner Savings Inst.	1,653	1,815,796 85	198	510,166 38	12	93,518 96
Gorham	370	394,911 94	58	124,387 50	2	11,010 87
Hallowell Savings Institution	484	558,828 22	59	159,014 05	3	20,122 91
Hancock Co., Ellswo'rth	141	134,845 52	5	11,374 67	-	-
Houlton	610	678,439 44	77	201,405 26	7	44,557 42
Kennebec, Augusta	803	907,775 79	104	277,291 78	4	28,628 31
Kennebunk	568	531,345 43	32	70,729 16	-	-
Kingfield	63	60,675 94	4	13,487 10	-	-
Machias	528	509,834 38	52	135,919 03	3	23,557 95
Maine, Portland	10,323	12,093,807 19	1,076	2,699,934 25	66	421,115 86
Mechanics, Auburn	496	499,064 82	26	55,893 39	1	5,003 80
Norway	371	359,119 96	5	10,197 03	-	-
Penobscot, Bangor	1,747	1,964,661 56	129	338,822 24	15	105,367 26
People's, Lewiston	1,306	1,415,107 08	27	92,175 46	2	14,438 19
Phillips	195	193,329 19	10	25,638 39	-	-
Piscataquis, Dover	541	544,424 23	29	61,263 08	1	6,360 14
Portland	8,525	10,010,753 83	697	1,598,232 36	4	22,439 42
Rockland	1,408	1,393,429 86	64	149,925 95	2	12,694 19
Saco and Biddeford Savings Institution	2,014	2,252,065 43	346	936,819 66	18	136,508 50
Searsport	172	174,145 56	8	21,020 80	-	-
Skowhegan	1,374	1,400,897 63	220	586,427 55	18	123,628 29
South Berwick	411	430,847 29	25	56,104 21	-	-
South Paris	248	275,424 73	7	14,630 50	-	-
Thomaston	401	384,661 96	23	59,299 23	2	38,063 05
Topsham & Brunswick, Brunswick	417	433,571 96	12	26,351 40	1	10,963 29
Tremont	57	49,408 53	3	6,329 88	-	-
Waterville	1,421	1,477,655 66	91	225,440 35	4	29,953 94
Wiscasset	213	205,168 14	6	12,757 75	-	-
York Co., Biddeford	754	743,180 74	74	172,149 63	2	13,266 70
Total	57,128	\$62,538,594 12	5,592	\$13,946,335 98	339	\$2,710,763 73

TABLE B—Concluded.

NAME OF BANK.	Rate per cent of dividends the past year.	Amount of dividends the past year.	Municipal tax, 1915.	State tax, 1915.	Annual expenses.
Androscoggin Co., Lewiston...	4	\$168,628 60	\$55 19	\$20,793 01	\$7,348 18
Auburn.....	4	78,060 22	516 00	9,789 52	3,000 00
Augusta.....	4	282,766 10	520 00	33,228 85	10,801 00
Bangor.....	3½	200,138 46	1,726 74	28,746 55	14,115 10
Bath Savings Institution.....	4	170,460 71	1,164 24	24,608 39	6,300 00
Belfast.....	4	74,340 48	685 30	10,085 42	4,500 00
Bethel.....	4	18,556 82	-	2,532 96	1,104 14
Biddeford.....	4	*29,248 77	938 40	6,534 63	4,500 00
Boothbay, Boothbay Harbor...	4	2,503 54	-	2,503 54	1,800 00
Brewer.....	3½	13,678 86	130 53	1,745 32	2,011 33
Bridgton.....	3½	25,925 49	177 10	3,804 09	2,719 57
Brunswick Savings Institution	4	*22,904 16	196 38	5,635 62	2,950 00
Buxton and Hollis, Buxton....	4	13,053 28	13 09	1,903 58	1,200 00
Calais.....	3½	14,512 44	29 70	2,448 44	2,233 56
Camden, Rockport.....	3½	5,162 01	-	816 33	2,585 88
Cascade, Oakland.....	4	14,529 22	-	1,635 80	1,775 30
Eastport.....	3½	23,093 29	280 77	3,324 69	1,900 00
Fairfield.....	4	24,759 56	102 06	2,866 09	1,300 00
Franklin County, Farmington	3½	*13,437 88	317 00	2,947 43	2,000 00
Gardiner Savings Institution	4	112,981 79	368 00	14,546 86	6,000 00
Gorham.....	4	25,933 45	36 80	3,866 22	2,000 00
Hallowell Savings Institution..	4	34,602 22	376 58	4,956 71	2,706 06
Hancock County, Ellsworth....	3½	8,593 66	348 88	1,079 06	2,875 32
Houlton.....	4	46,358 06	143 69	5,089 12	3,500 00
Kennebec, Augusta.....	4	54,263 63	968 50	5,597 24	5,000 00
Kennebunk.....	3½	32,573 71	-	4,565 21	2,099 43
Kingfield.....	4	4,029 42	-	452 47	1,150 26
Machias.....	4	37,587 26	65 80	4,898 20	2,500 00
Maine, Portland.....	4	681,107 68	-	99,426 41	23,571 07
Mechanics', Auburn.....	4	29,162 52	701 25	3,400 32	2,400 00
Norway.....	3½	19,446 45	128 00	2,610 72	1,800 00
Penobscot, Bangor.....	3½	103,490 43	-	12,908 76	9,106 52
People's, Lewiston.....	4	82,629 15	363 99	9,492 49	3,500 00
Phillips.....	4	11,042 30	52 00	1,339 43	1,451 72
Piscataquis, Dover.....	3½	29,525 99	206 63	4,139 60	2,435 60
Portland.....	4	529,944 73	-	68,597 24	25,710 32
Rockland.....	3½	74,681 98	297 20	10,742 73	4,790 86
Saco & Biddeford Sav. Inst..	4	152,127 04	1,413 53	17,932 64	9,225 00
Searsport.....	4	10,417 46	33 33	1,333 21	1,474 73
Skowhegan.....	4	99,220 13	292 50	10,449 98	5,265 42
South Berwick.....	3½	21,040 29	-	3,496 61	2,200 00
South Paris.....	3½	14,504 27	155 12	2,150 08	1,786 96
Thomaston.....	4	23,561 53	100 36	3,299 64	1,283 19
Topsham & Brunswick Twen- ty-five Cent, Brunswick....	4	*11,552 44	94 08	2,671 34	2,217 81
Tremont.....	4	3,543 96	-	391 17	400 00
Waterville.....	4	86,716 11	1,393 70	10,398 92	5,000 00
Wiscasset.....	4	11,932 03	-	1,817 02	1,437 57
York County, Biddeford.....	4	*22,971 80	63 18	5,837 18	3,600 00
Total.....	‡3.89	\$3,571,201 38	\$14,555 62	\$483,436 94	\$210,682 50

†Average. *Owing to change in date of report only one dividend is shown.

TRUST AND BANKING COMPANIES.

TABLE C—Statement of Liabilities and Resources September 25, 1915.
Liabilities.

NAME OF BANK.	Capital stock.	Surplus.	Undivided profits.
Aroostook Trust Company, Caribou.....	\$50,000 00	\$50,000 00	\$38,147 08
Augusta Trust Company.....	100,000 00	100,000 00	120,014 79
Bar Harbor Banking and Trust Company, Eden	50,000 00	150,000 00	30,844 61
Bath Trust Company.....	100,000 00	25,000 00	29,615 66
Dexter Trust and Banking Company.....	50,000 00	25,000 00	14,397 64
Eastern Trust and Banking Company, Bangor	175,000 00	175,000 00	421,104 27
Fidelity Trust Company, Portland.....	400,000 00	400,000 00	210,355 06
Forest City Trust Company, Portland.....	150,000 00	-	1,829 53
Fort Kent Trust Company.....	50,000 00	40,000 00	6,822 67
Frontier Trust Company, Fort Fairfield.....	50,000 00	25,000 00	9,751 11
Goodwin Trust Company, Biddeford.....	25,000 00	5,000 00	1,893 99
Guilford Trust Company.....	60,000 00	30,000 00	48,521 57
Hallowell Trust and Banking Company.....	50,000 00	12,500 00	2,535 73
Houlton Trust Company.....	90,400 00	31,640 00	49,655 17
International Trust and Banking Co., Calais	50,000 00	12,500 00	24,174 60
Kenduskeag Trust Company, Bangor.....	100,000 00	50,000 00	78,863 94
Kennebec Trust Company, Waterville.....	100,000 00	50,000 00	11,804 27
Kineo Trust Company, Dover.....	50,000 00	25,000 00	88,869 65
Lewiston Trust Company.....	75,000 00	100,000 00	14,945 37
Lincoln Trust Company.....	25,000 00	525 56	14 08
Livermore Falls Trust and Banking Company.	50,000 00	25,000 00	8,610 22
Lubec Trust and Banking Company.....	25,000 00	20,000 00	4,764 14
Machias Banking Company.....	30,000 00	10,500 00	11,657 97
Maine Trust and Banking Company, Gardiner	100,000 00	100,000 00	18,923 15
Mars Hill Trust Company.....	35,000 00	14,000 00	3,759 59
Mercantile Trust Company, Portland.....	100,000 00	50,000 00	42,449 52
Merchants' Trust & Banking Co., Presque Isle	50,000 00	20,000 00	4,618 26
Merrill Trust Company, Bangor.....	200,000 00	200,000 00	77,740 79
Millinocket Trust Company.....	25,000 00	25,000 00	9,778 09
Old Town Trust Company.....	50,000 00	25,000 00	3,785 76
Paris Trust Company, South Paris.....	50,000 00	6,500 00	9,528 90
Rangleey Trust Company.....	25,000 00	25,000 00	4,042 77
Rockland Trust Company.....	100,000 00	25,000 00	31,494 66
Rumford Falls Trust Company.....	100,000 00	175,000 00	86,102 04
Sanford Trust Company.....	100,000 00	25,000 00	-
Security Trust Company, Rockland.....	50,000 00	39,000 00	22,882 23
Skowhegan Trust Company.....	50,000 00	20,000 00	10,235 44
State Trust Company, Augusta.....	100,000 00	50,000 00	55,588 11
Stockton Springs Trust Company.....	25,000 00	5,000 00	1,360 87
Union Safe Deposit and Trust Co., Portland.	250,000 00	250,000 00	69,617 88
Union Trust Company, Ellsworth.....	100,000 00	100,000 00	27,800 66
United States Trust Company, Portland.....	100,000 00	50,000 00	88,462 74
Van Buren Trust Company.....	50,000 00	15,000 00	1,742 83
Waldo Trust Company, Belfast.....	50,000 00	12,500 00	5,774 73
Westbrook Trust Company.....	50,000 00	16,000 00	22,186 48
Wilton Trust and Banking Company.....	25,000 00	10,000 00	11,047 87
Total.....	\$3,690,400 00	\$2,620,665 56	\$1,838,116 49

TABLE C—Continued.
Liabilities—Continued.

NAME OF BANK.	Savings deposits.	Demand deposits.	Certificates of deposit.
Aroostook Trust Company, Caribou.....	\$117,266 79	\$172,464 70	\$85,150 21
Augusta Trust Company.....	4,444,953 07	975,327 50	10,656 50
Bar Harbor Banking and Trust Company, Eden	947,606 75	956,216 22	61,600 63
Bath Trust Company.....	734,384 59	357,191 65	69,571 65
Dexter Trust and Banking Company.....	506,239 68	149,764 22	-
Eastern Trust and Banking Company, Bangor	3,264,886 99	1,777,632 31	88,695 41
Fidelity Trust Company, Portland.....	4,766,406 59	4,721,094 95	274,397 53
Forest City Trust Company, Portland.....	40,427 13	260,049 44	-
Fort Kent Trust Company.....	111,927 97	79,697 56	-
Frontier Trust Company, Fort Fairfield.....	90,517 50	73,688 65	18,300 00
Goodwin Trust Company, Biddeford.....	78,839 65	5,000 00	-
Guilford Trust Company.....	494,455 71	229,005 51	400 00
Hallowell Trust and Banking Company.....	137,846 31	108,727 79	-
Houlton Trust Company.....	637,648 69	246,298 28	28,277 70
International Trust and Banking Co., Calais	313,933 27	154,240 96	-
Kenduskeag Trust Company, Bangor.....	696,077 87	467,380 57	4,460 00
Kennebec Trust Company, Waterville.....	238,876 20	293,406 69	-
Kineo Trust Company, Dover.....	477,062 83	357,608 80	42,570 00
Lewiston Trust Company.....	2,004,554 56	454,546 97	18,622 83
Lincoln Trust Company.....	67,036 96	78,525 33	-
Livermore Falls Trust and Banking Company	826,907 98	139,483 81	18,134 11
Lubec Trust and Banking Company.....	82,541 22	160,641 70	47,206 40
Machias Banking Company.....	-	-	-
Maine Trust and Banking Company, Gardiner	888,877 64	197,792 55	50,000 00
Mars Hill Trust Company.....	50,931 63	51,782 36	15,000 00
Mercantile Trust Company, Portland.....	759,860 55	414,498 57	105,410 47
Merchants' Trust & Banking Co., Presque Isle	105,668 69	109,891 17	50 00
Merrill Trust Company, Bangor.....	512,065 40	1,803,796 07	3,190 97
Millinocket Trust Company.....	233,909 55	179,618 39	5,000 00
Old Town Trust Company.....	114,551 33	167,570 54	5,000 00
Paris Trust Company, South Paris.....	31,684 92	195,943 37	3,992 00
Rangleey Trust Company.....	225,960 07	86,347 00	16,990 76
Rockland Trust Company.....	353,587 34	144,068 58	120 00
Rumford Falls Trust Company.....	1,713,217 81	330,678 18	52,073 05
Sanford Trust Company.....	53,805 65	169,309 43	-
Security Trust Company, Rockland.....	994,904 15	262,286 40	6,911 00
Skowhegan Trust Company.....	558,502 81	178,082 53	7,700 00
State Trust Company, Augusta.....	1,743,819 31	272,140 11	-
Stockton Springs Trust Company.....	49,291 86	27,250 30	-
Union Safe Deposit and Trust Co., Portland..	450,728 14	104,132 49	36,062 23
Union Trust Company, Ellsworth.....	899,547 88	595,514 68	23,398 80
United States Trust Company, Portland.....	689,280 40	440,571 32	23,400 00
Van Buren Trust Company.....	66,447 46	82,600 16	17,673 75
Waldo Trust Company, Belfast.....	279,848 63	185,600 41	17,764 27
Westbrook Trust Company.....	590,739 64	192,832 18	6,632 77
Wilton Trust and Banking Company.....	336,385 56	94,442 50	65,068 16
Total.....	\$32,754,014 73	\$18,504,762 90	\$1,209,481 20

TABLE C—Continued.

Liabilities—Continued.

NAME OF BANK.	Trust department.	Unpaid dividends.	Deposits for coupons.	Treasurer's checks outstanding.
Aroostook Trust Company, Caribou...	-	-	-	-
Augusta Trust Company.....	\$107,615 22	-	-	\$28,194 24
Bar Harbor Banking & Trust Co., Eden	6,500 00	-	\$354 95	7,802 08
Bath Trust Company.....	4,800 00	-	-	11,241 52
Dexter Trust and Banking Company..	-	\$40 00	-	-
Eastern Banking & Trust Co., Bangor	-	-	12 50	-
Fidelity Trust Company, Portland...	6,545,344 34	-	32,019 77	24,889 99
Forest City Trust Company, Portland	-	-	-	-
Fort Kent Trust Company.....	-	-	-	-
Frontier Trust Company, Fort Fairfield	-	85 00	-	10,056 44
Goodwin Trust Company, Biddeford	-	-	-	-
Guilford Trust Company.....	-	125 00	-	1,062 08
Hallowell Trust and Banking Company	-	108 00	-	107 13
Houlton Trust Company.....	9,902 01	-	-	-
Intern'l Trust & Banking Co., Calais..	-	-	-	-
Kenduskeag Trust Company, Bangor	-	-	-	3,621 00
Kennebec Trust Company, Waterville	-	-	-	680 46
Kineo Trust Company, Dover.....	-	126 00	-	9,251 25
Lewiston Trust company.....	-	-	-	2,816 83
Lincoln Trust Company.....	-	-	-	-
Livermore Falls Trust & Banking Co.	-	10 00	-	4,659 29
Lubec Trust and Banking Company...	-	-	-	2,265 88
Machias Banking Company.....	-	-	-	-
Maine Trust & Banking Co., Gardiner	88,647 05	-	234 00	690 50
Mars Hill Trust Company.....	-	64 00	-	70 20
Mercantile Trust Company, Portland	119,874 47	-	1,522 50	339 27
Merchants' Trust and Banking Com- pany, Presque Isle.....	-	147 00	-	-
Merrill Trust Company, Bangor.....	48,033 26	-	-	3,638 64
Millinocket Trust Company.....	-	-	-	-
Old Town Trust Company.....	-	-	-	-
Paris Trust Company, South Paris...	-	14 00	60 00	115 72
Rangeley Trust Company.....	-	-	-	155 24
Rockland Trust Company.....	-	168 00	-	-
Rumford Falls Trust Company.....	-	-	1,047 50	17,960 89
Sanford Trust Company.....	-	-	-	974 36
Security Trust Company, Rockland...	-	-	-	-
Skowhegan Trust Company.....	-	-	-	1,113 72
State Trust Company, Augusta.....	143,144 72	-	3,450 00	7,769 70
Stockton Springs Trust Company.....	-	-	-	-
Union S. D. & Trust Co., Portland...	396,239 49	-	95,386 86	-
Union Trust Company, Ellsworth....	-	42 00	-	3,637 36
United States Trust Co., Portland...	107,900 03	75 32	2,215 44	316 59
Van Buren Trust Company.....	-	-	-	-
Waldo Trust Company, Belfast.....	357 79	-	154 27	88 62
Westbrook Trust Company.....	-	-	-	3,193 58
Wilton Trust and Banking Company..	-	-	-	1,146 00
Total.....	\$7,578,358 38	\$1,004 32	\$136,957 79	\$147,861 58

TABLE C—Continued.
Liabilities—Concluded.

NAME OF BANK.	Due to other banks and bankers.	Bills payable.	Other liabilities.	Total liabilities.
Aroostook Trust Company, Caribou	\$3,120 96	\$169,779 30	-	\$685,929 04
Augusta Trust Company	11,024 78	70,800 00	-	5,968,586 10
Bar Harbor Banking and Trust Company, Eden	-	-	-	2,211,425 24
Bath Trust Company	-	-	\$6,500 00	1,338,305 07
Dexter Trust & Banking Company	-	15,000 00	-	760,441 54
Eastern Trust & Banking Co., Bangor	7,075 16	62,500 00	13,500 00	5,985,406 64
Fidelity Trust Company, Portland	55,384 74	-	-	17,429,892 97
Forest City Trust Company Portland	-	-	-	452,306 10
Fort Kent Trust Company	-	52,730 00	-	341,178 20
Frontier Trust Co., Fort Fairfield	-	89,300 00	-	366,698 70
Goodwin Trust Company, Biddeford	-	-	-	115,733 64
Guilford Trust Company	-	-	-	863,569 87
Hallowell Trust & Banking Company	-	-	-	311,824 96
Houlton Trust Company	-	30,000 00	-	1,123,821 85
Intern. Trust & Banking Co., Calais	2,157 4f	-	-	557,006 28
Kenduskeag Trust Company, Bangor	1,159 8j	128,000 00	-	1,529,563 19
Kennebec Trust Company, Waterville	-	-	-	694,767 62
Kineo Trust Company, Dover	-	-	-	1,050,488 53
Lewiston Trust Company	-	115,000 00	-	2,785,486 56
Lincoln Trust Company	-	36,000 00	-	207,101 93
Livermore Falls Trust & Banking Co.	-	-	-	1,072,805 41
Lubec Trust and Banking Company	-	-	-	342,419 34
Machias Banking Company	-	-	-	52,157 97
Maine Trust & Banking Co., Gardiner	-	-	-	1,445,164 89
Mars Hill Trust Company	-	91,857	-	252,464 78
Mercantile Trust Company, Portland	2,043 19	-	-	1,595,998 54
Merchants' Trust and Banking Company, Presque Isle	-	51,500 00	-	341,875 12
Merrill Trust Company, Bangor	-	-	-	2,848,465 13
Millinocket Trust Company	-	14,355 60	-	492,661 63
Old Town Trust Company	-	-	-	365,907 63
Paris Trust Company, South Paris	3,420 54	10,000 00	-	311,259 45
Rangeley Trust Company	-	-	-	383,495 84
Rockland Trust Company	688 73	-	-	655,127 31
Rumford Falls Trust Company	-	-	-	2,476,079 47
Sanford Trust Company	-	-	-	349,089 44
Security Trust Company, Rockland	7,204 62	35,026 00	-	1,418,214 40
Skowhegan Trust Company	-	-	-	825,634 50
State Trust Company, Augusta	-	56,900 00	86 18	2,432,898 13
Stockton Springs Trust Company	-	-	-	107,903 03
Union S. D. & Trust Co., Portland	-	-	26,617 63	1,678,784 72
Union Trust Company, Ellsworth	-	-	-	1,749,941 38
United States Trust Co., Portland	-	12,919 65	-	1,515,141 49
Van Buren Trust Company	1,373 56	20,000 00	-	244,837 76
Waldo Trust Company, Belfast	22,520 60	-	-	574,609 32
Westbrook Trust Company	-	-	-	851,604 65
Wilton Trust & Banking Company	-	-	-	543,093 09
Total	\$117,174 14	\$1,061,667 55	\$46,703 81	\$69,707,168 45

TABLE C—Continued.

Resources.

NAME OF BANK.	Demand and time loans.	Loans on mortgages of real estate.	Overdrafts.
Aroostook Trust Company, Caribou.....	\$365,595 10	\$158,319 00	\$29 57
Augusta Trust Company.....	1,798,453 12	456,749 09	829 14
Bar Harbor Banking & Trust Company, Eden	931,371 03	549,437 54	3,561 92
Bath Trust Company.....	350,184 61	23,300 00	54 41
Dexter Trust and Banking Company.....	274,180 06	86,274 69	71 90
Eastern Trust and Banking Company, Bangor	2,808,705 89	1,054,541 49	4,639 13
Fidelity Trust Company, Portland.....	6,133,919 24	196,863 50	534 15
Forest City Trust Company, Portland.....	303,197 45	6,500 00	127 13
Fort Kent Trust Company.....	230,924 15	74,014 97	876 17
Frontier Trust Company, Fort Fairfield.....	256,461 15	53,812 06	115 83
Goodwin Trust Company, Biddeford.....	33,871 00	50,240 00	-
Guilford Trust Company.....	408,576 20	192,826 66	67 19
Hallowell Trust and Banking Company.....	128,697 18	24,447 00	1 98
Houlton Trust Company.....	666,127 75	388,494 90	32 35
International Trust & Banking Co., Calais.....	431,366 58	500 00	3,782 91
Kenduskeag Trust Company, Bangor.....	735,474 61	243,115 75	2,947 21
Kennebec Trust Company, Waterville.....	381,968 37	76,723 55	46 62
Kineo Trust Company, Dover.....	375,567 88	247,231 41	242 71
Lewiston Trust Company.....	1,170,414 57	612,697 62	795 74
Lincoln Trust Company.....	110,554 54	46,942 81	260 20
Livemore Falls Trust and Banking Company	156,081 01	175,548 16	195 34
Lubec Trust and Banking Company.....	81,700 51	22,753 36	-
Machias Banking Company.....	12,195 44	-	-
Maine Trust and Banking Company, Gardiner	179,658 79	51,315 40	522 14
Mars Hill Trust Company.....	162,794 82	62,238 25	177 56
Mercantile Trust Company, Portland.....	484,695 15	94,490 88	-
Merchants' Trust & Banking Co., Presque Isle	245,324 24	44,953 32	76 53
Merrill Trust Company, Bangor.....	1,438,641 84	340,032 89	7,584 27
Millinocket Trust Company.....	286,003 25	88,763 12	222 84
Old Town Trust Company.....	182,625 26	58,363 00	-
Paris Trust Company, South Paris.....	132,646 07	78,154 26	35 42
Rangeley Trust Company.....	121,455 94	135,755 80	-
Rockland Trust Company.....	190,064 13	37,150 00	206 85
Rumford Falls Trust Company, Rumford.....	1,108,716 47	478,192 51	751 64
Sanford Trust Company.....	52,835 71	42,991 00	-
Security Trust Company, Rockland.....	544,838 41	87,490 22	28 51
Skowhegan Trust Company.....	369,431 06	52,092 02	1,346 52
State Trust Company, Augusta.....	250,800 97	133,446 94	214 84
Stockton Springs Trust Company.....	18,818 29	5,738 33	-
Union Safe Deposit & Trust Co., Portland.....	279,937 45	7,650 00	-
Union Trust Company, Ellsworth.....	801,175 95	243,257 93	905 12
United States Trust Company, Portland.....	625,722 13	97,911 52	10,084 78
Van Buren Trust Company.....	161,158 74	44,692 00	2,464 21
Waldo Trust Company, Belfast.....	249,892 56	86,017 34	247 08
Westbrook Trust Company.....	272,669 20	92,046 86	228 08
Wilton Trust and Banking Company.....	142,217 62	203,731 20	-
Total.....	\$26,447,711 49	\$7,307,808 35	\$44,307 99

TABLE C—Continued.
Resources—Continued.

NAME OF BANK.	Stocks and bonds.	Trust investment.	Real estate owned.	Due from other banks and bankers.
Aroostook Trust Company, Caribou	\$87,752 00	-	\$21,400 00	\$1,500 58
Augusta Trust Company	3,263,436 81	\$107,615 22	84,988 37	-
Bar Harbor Banking & Trust Co., Eden	314,037 76	6,500 00	4,000 00	-
Bath Trust Company	881,145 76	4,800 00	7,500 00	-
Dexter Trust & Banking Company	338,913 78	-	30,000 00	-
Eastern Trust & Banking Company Bangor	1,335,141 95	-	373,679 07	-
Fidelity Trust Company, Portland	2,660,239 66	6,545,344 34	-	125,063 76
Forest City Trust Co., Portland	40,579 77	-	-	-
Fort Kent Trust Company	1,950 00	-	4,544 00	1,350 20
Frontier Trust Co., Fort Fairfield	15,100 00	-	26,000 00	-
Goodwin Trust Co., Biddeford	19,040 00	-	-	-
Guilford Trust Company	79,498 80	-	7,168 27	119,450 61
Hallowell Trust & Banking Co.	105,142 88	-	4,600 00	3,334 26
Houlton Trust Company	17,160 00	9,902 01	-	2,161 61
International Trust and Banking Company, Calais	76,117 75	-	11,500 00	-
Kenduskeag, Trust Co., Bangor	441,355 86	-	16,250 00	-
Kennebec Trust Co., Waterville	125,332 95	-	-	-
Kineo Trust Company, Dover	311,415 26	-	12,940 18	-
Lewiston Trust Company	851,703 73	-	-	-
Lincoln Trust Company	15,200 00	-	5,451 86	-
Livermore Falls Trust & Banking Company	606,798 75	-	75,200 00	-
Lubec Trust & Banking Company	172,447 71	-	6,500 00	272 96
Machias Banking Company	-	-	-	-
Maine Trust and Banking Com- pany, Gardiner	1,049,017 50	88,647 05	-	-
Mars Hill Trust Company	-	-	6,000 00	21 70
Mercantile Trust Company, Port- land	694,685 53	113,157 50	-	-
Merchants' Trust and Banking Co., Presque Isle	32,499 65	-	4,125 00	1,679 64
Merrill Trust Company, Bangor	530,353 35	48,033 26	75,946 02	-
Millinocket Trust Company	67,175 10	-	25,202 32	-
Old Town Trust Company	74,454 75	-	-	-
Paris Trust Company, South Paris	71,500 91	-	-	-
Rangleley Trust Company	39,075 00	-	5,000 00	-
Rockland Trust Company	328,472 43	-	-	-
Rumford Falls Trust Co., Rumford	635,277 18	-	76,793 80	-
Sanford Trust Company	181,370 12	-	11,523 87	-
Security Trust Co., Rockland	613,322 55	-	47,000 00	-
Skowhegan Trust Company	362,096 05	-	15,000 00	-
State Trust Company, Augusta	1,775,671 48	143,144 72	35,000 00	-
Stockton Springs Trust Company	73,556 50	-	1,000 00	-
Union Safe Deposit and Trust Co., Portland	853,408 69	392,450 98	-	-
Union Trust Company, Ellsworth	467,052 38	-	3,500 00	-
United States Trust Co., Portland	523,880 09	107,900 03	-	-
Van Buren Trust Company	15,000 00	-	12,813 50	-
Waldo Trust Company, Belfast	156,192 40	357 79	27,442 07	-
Westbrook Trust Company	399,920 93	-	8,350 00	-
Wilton Trust and Banking Co.	147,245 63	-	2,000 00	-
Total	\$20,846,239 29	\$7,567,852 90	\$1,048,418 33	\$254,835 32

TABLE C—Concluded.
Resources—Concluded.

NAME OF BANK.	Furniture and fixtures.	Cash on hand and on deposit.	Other resources.	Total resources.
Aroostook Trust Company, Caribou	-	\$51,332 79	-	\$585,929 04
Augusta Trust Company	\$28,000 00	228,514 35	-	5,968,586 10
Bar Harbor Banking and Trust Co., Eden	-	402,516 99	-	2,211,425 24
Bath Trust Company	-	71,320 29	-	1,338,305 07
Dexter Trust and Banking Company	8,660 98	22,340 13	-	760,441 54
Eastern Trust and Banking Company Bangor	-	408,699 11	-	5,985,406 64
Fidelity Trust Company, Portland	10,000 00	1,757,928 32	-	17,429,892 97
Forest City Trust Company, Portland	15,905 33	85,996 42	-	452,306 10
Fort Kent Trust Company	2,975 02	24,543 69	-	341,178 70
Frontier Trust Company, Fort Fairfield	-	15,209 66	-	366,698 70
Goodwin Trust Company, Biddeford	-	12,582 64	-	115,733 64
Guilford Trust Company	6,354 56	49,627 58	-	863,569 87
Hallowell Trust and Banking Co.	891 04	44,560 62	\$150 00	311,824 96
Houlton Trust Company	-	39,943 23	-	1,123,821 85
International Trust and Banking Co., Calais	-	33,739 04	-	557,006 28
Kenduskeag Trust Company, Bangor	2,478 17	87,941 59	-	1,529,563 19
Kennebec Trust Co., Waterville	10,000 00	100,696 13	-	694,767 62
Kineo Trust Company, Dover	8,814 10	94,276 99	-	1,050,488 53
Lewiston Trust Company	38,500 00	111,374 90	-	2,785,486 56
Lincoln Trust Company	4,368 68	24,323 84	-	207,101 93
Livermore Falls Trust and Banking	-	58,982 15	-	1,072,805 41
Lubec Trust and Banking Company	3,210 00	55,534 80	-	842,419 34
Machias Banking Company	-	39,962 53	-	52,157 97
Maine Trust and Banking Company, Gardiner	7,750 00	68,254 01	-	1,445,164 89
Mars Hill Trust Company	2,500 00	18,732 45	-	252,464 78
Mercantile Trust Company, Portland	1,000 00	207,969 48	-	1,595,998 54
Merchants' Trust and Banking Company, Presque Isle	1,000 00	12,216 74	-	341,875 12
Merrill Trust Company, Bangor	20,000 00	387,373 50	-	2,848,465 13
Millinocket Trust Company	-	25,295 00	-	492,661 63
Old Town Trust Company	12,620 70	37,843 92	-	365,887 63
Paris Trust Company, South Paris	6,000 00	22,922 79	-	311,259 45
Rangeley Trust Company	2,269 50	74,507 60	5,432 00	383,495 84
Rockland Trust Company	2,000 00	97,233 90	-	655,127 31
Rumford Falls Trust Company, Rumford	7,116 16	165,065 18	4,166 53	2,476,079 47
Sanford Trust Company	1,622 16	56,787 50	1,959 08	349,089 44
Security Trust Company, Rockland	5,617 52	114,917 19	-	1,418,214 40
Skowhegan Trust Company	1,000 00	24,668 85	-	825,634 50
State Trust Company, Augusta	13,540 52	80,988 11	90 57	2,432,898 13
Stockton Springs Trust Company	750 00	8,039 91	-	107,903 03
Union Safe Deposit and Trust Company, Portland	-	145,337 60	-	1,678,784 72
Union Trust Company, Ellsworth	6,500 00	227,550 00	-	1,749,941 38
United States Trust Company, Portland	3,500 00	146,143 03	-	1,515,141 49
Van Buren Trust Company	2,006 49	16,702 82	-	244,837 76
Waldo Trust Company, Belfast	2,000 00	52,460 08	-	574,609 32
Westbrook Trust Company	-	78,389 58	-	851,604 65
Wilton Trust and Banking Company	2,000 00	45,898 64	-	543,093 09
Total	\$240,950 93	\$5,937,245 67	\$11,798 18	\$69,707,168 45

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 de- positors of time deposits and de- posits bearing interest at 3% or more.	Amount of such deposits.	Number of de- positors of de- mand deposits and deposits bearing interest at less than 3%.	Amount of such deposits.
Aroostook Trust and Banking Com- pany, Caribou.....	955	\$117,266 79	-	-
Augusta Trust Company.....	10,992	4,444,953 07	803	\$801,516 29
Bar Harbor Banking and Trust Com- pany, Eden.....	1,937	947,606 75	48	385,856 00
Bath Trust Company.....	1,287	734,384 59	727	357,191 65
Dexter Trust and Banking Company	1,869	506,239 68	41	79,900 00
Eastern Trust and Banking Com- pany, Bangor.....	8,582	3,264,886 99	790	1,430,551 41
Fidelity Trust Company, Portland..	9,907	4,766,406 59	7,820	4,765,989 38
Forest City Trust Co., Portland..	237	79,729 51	76	166,144 69
Fort Kent Trust Company.....	675	111,927 97	-	-
Frontier Trust Company, Fort Fair- field.....	1,120	90,517 50	2	9,145 65
Goodwin Trust Company, Biddeford	465	78,839 65	1	5,000 00
Guilford Trust Company.....	2,501	443,000 00	40	95,000 00
Hallowell Trust and Banking Co.....	625	137,846 31	28	83,258 95
Houlton Trust Company.....	1,985	637,648 69	1	17,117 66
International Trust and Banking Co. Calais.....	945	313,933 27	4	23,308 05
Kenduskeag Trust Company, Bangor	3,599	696,077 87	166	317,611 30
Kennebec Trust Co., Waterville.....	680	238,876 20	-	-
Kineo Trust Company, Dover.....	2,533	477,062 83	41	150,902 79
Lewiston Trust Company.....	6,958	2,004,554 56	1,913	454,546 97
Lincoln Trust Company.....	1,637	67,036 96	31	57,229 55
Livermore Falls Trust and Banking Company, Livermore Falls.....	3,611	826,907 98	3	27,129 85
Lubec Trust and Banking Company	414	82,541 22	5	69,214 38
Machias Banking Company.....	-	-	-	-
Maine Trust and Banking Company, Gardiner.....	1,206	888,877 64	6	57,318 11
Mars Hill Trust Company.....	494	50,931 63	1	1,000 00
Mercantile Trust Company, Portland	651	766,577 52	178	370,107 13
Merchants' Trust and Banking Com- pany, Presque Isle.....	1,069	105,668 69	38	56,032 95
Merrill Trust Company, Bangor.....	1,825	507,065 40	3,818	1,803,796 07
Millinocket Trust Company.....	1,110	233,909 55	407	179,618 39
Mousam River Trust Company, San- ford.....	-	-	-	-
Old Town Trust Company.....	937	114,551 33	40	76,365 12
Paris Trust Company, South Paris	211	31,684 92	75	130,200 00
Rangeley Trust Company.....	891	225,960 07	2	8,151 78
Rockland Trust Company.....	957	353,587 34	-	-
Rumford Falls Trust Company, Rum- ford.....	5,959	1,713,217 81	2	4,195 12
Sanford Trust Company.....	209	53,805 65	25	160,283 42
Security Trust Company, Rockland	3,545	994,904 15	1,000	20,176 25
Skowhegan Trust Company.....	944	558,502 81	460	175,330 94
State Trust Company, Augusta.....	4,618	1,743,819 31	873	272,140 11
Stockton Springs Trust Company.....	220	49,291 86	-	-
Union Safe Deposit and Trust Com- pany, Portland.....	313	450,728 14	22	58,100 00
Union Trust Company, Ellsworth..	4,074	899,547 88	117	360,000 00
United States Trust Company, Port- land.....	1,425	689,280 40	1,048	440,571 32
Van Buren Trust Company.....	932	66,447 46	20	45,000 00
Waldo Trust Company, Belfast.....	2,436	279,848 63	105	130,245 00
Westbrook Trust Company.....	2,535	560,739 64	137	149,759 28
Wilton Trust and Banking Company	1,137	336,385 56	1	10,705 50
Total.....	101,232	\$32,743,578 37	20,915	\$13,805,711 06

TABLE D—Continued.

NAME OF BANK.	Number of holders of certificates of deposit liable to State taxation.	Amount of such certificates.	Number of holders of certificates of deposit not liable to State taxation.	Amount of such certificates.	Number of all other depositors.	Amount of such deposits.
Aroostook, Caribou	119	\$69,271 44	31	\$15,878 77	857	\$172,464 70
Augusta Trust Company..	1	656 50	1	10,000 00	2,325	173,811 21
Bar Harbor, Eden	1	4,850 00	114	56,750 63	1,746	570,360 22
Bath Trust Company	28	69,571 65	-	-	-	-
Dexter	-	-	-	-	551	69,648 37
Eastern, Bangor	-	-	63	88,695 41	4,203	347,093 40
Fidelity, Portland	45	273,397 53	1	1,000 00	270	66,865 92
Forest City, Portland	-	-	-	-	2,586	54,252 37
Fort Kent Trust Company	-	-	-	-	465	79,692 56
Frontier, Fort Fairfield	5	18,300 00	510	64,543 00	-	-
Goodwin, Biddeford	-	-	-	-	-	-
Guilford Trust Company..	-	-	3	400 00	979	185,382 53
Hallowell	-	-	-	-	252	25,468 84
Houlton Trust Company	15	28,277 70	-	-	1,311	229,180 62
International, Calais	-	-	-	-	559	130,432 91
Kenduskeag, Bangor	3	4,460 00	-	-	1,435	149,762 12
Kennebec, Waterville	-	-	-	-	712	294,040 53
Kineo, Dover	30	22,570 00	1	20,000 00	1,623	206,706 01
Lewiston Trust Company	-	-	3	18,622 83	1	2,816 83
Lincoln Trust Company	-	-	-	-	380	21,295 78
Livermore Falls	34	18,134 11	-	-	795	112,353 96
Lubec	-	-	95	47,206 40	310	91,418 42
Machias	-	-	-	-	-	-
Maine, Gardiner	-	-	3	50,000 00	477	140,708 44
Mars Hill	2	5,000 00	-	-	398	50,782 36
Mercantile, Portland	72	105,410 47	-	-	735	45,913 94
Merchants' Presque Isle	-	-	1	50 00	453	53,858 22
Merrill, Bangor	2	5,000 00	8	3,190 97	-	-
Millinocket	-	-	1	5,000 00	-	-
Mousam River, Sanford	-	-	-	-	-	-
Old Town	-	-	1	5,000 00	1,866	90,063 49
Paris, South Paris	3	3,992 00	-	-	953	65,933 09
Rangeley	9	16,990 76	-	-	304	78,195 22
Rockland	-	-	2	120 00	422	144,088 58
Rumford Falls, Rumford	10	52,073 05	-	-	1,881	345,491 45
Sanford	-	-	-	-	67	9,026 01
Security, Rockland	4	6,911 00	-	-	1,081	242,078 23
Skowhegan	2	7,700 00	-	-	206	3,865 31
State, Augusta	-	-	-	-	-	-
Stockton Springs	-	-	-	-	149	27,250 30
Union, Portland	19	36,062 23	-	-	125	141,419 35
Union, Ellsworth	7	17,547 95	24	5,850 85	1,552	235,514 68
United States, Portland	5	23,400 00	-	-	-	-
Van Buren	12	7,673 75	-	-	208	37,600 16
Waldo, Belfast	9	12,764 27	1	5,000 00	865	77,871 01
Westbrook	4	6,632 77	-	-	433	46,058 40
Wilton	6	65,068 16	-	-	398	83,737 00
Total	447	\$881,715 34	863	\$397,308 86	33,933	\$4,902,482 69

TABLE D—Continued.

NAME OF BANK.	Total number of depositors.	Total amount of deposits.	Rate of interest paid on taxable deposits.	Amount of interest paid on taxable deposits.
Aroostook Trust and Banking Co., Caribou	1,962	\$374,881 70	4	\$8,247 02
Augusta Trust Company	14,122	5,430,937 07	4	156,522 67
Bar Harbor Banking & Trust Company, Eden	3,846	1,965,423 60	3½	32,253 85
Bath Trust Company	2,042	1,161,147 89	4	30,595 35
Dexter Trust and Banking Company	2,461	665,788 05	3½	18,050 52
Eastern Trust & Banking Company, Bangor	13,638	5,131,227 21	3½	103,877 42
Fidelity Trust Company, Portland	18,043	9,873,659 42	3-3½	168,462 91
Forest City Trust Company, Portland	2,899	300,126 57	3-4	1,810 41
Fort Kent Trust Company	1,140	191,620 53	3	2,901 02
Frontier Trust Company Fort Fairfield	1,637	182,506 15	4	4,273 41
Goodwin Trust Company, Biddeford	4,466	83,839 65	4	2,687 92
Guilford Trust Company	3,523	723,792 53	3½	15,500 00
Hallowell Trust and Banking Company	905	246,574 10	3-4	5,306 82
Houlton Trust Company	3,312	912,254 67	3-4	24,394 01
International Trust and Banking Co., Calais	1,508	467,674 23	3½	9,375 54
Kenduskeag Trust Company, Bangor	5,203	1,167,911 29	3½-4	24,994 06
Kennebec Trust Company, Waterville	1,392	532,916 73	4	8,686 59
Kineo Trust Company, Dover	4,248	877,241 63	3½	12,821 90
Lewiston Trust Company	8,675	2,450,541 19	4	75,156 18
Lincoln Trust Company	2,048	145,562 29	3½	752 19
Livermore Falls Trust & Banking Company	4,443	984,525 90	3-3½-4	31,171 75
Lubec Trust and Banking Company	824	290,380 42	3½	2,026 58
Machias Banking Company	-	-	-	-
Maine Trust and Banking Co., Gardiner	1,692	1,136,904 19	4	34,501 21
Mars Hill Trust Company	895	107,713 99	4	2,244 50
Mercantile Trust Company, Portland	1,636	1,288,009 06	3-4	32,733 55
Merchants' Trust & Banking Co., Presque Isl.	1,561	215,609 86	4	3,844 13
Merrill Trust Company, Bangor	5,653	2,319,052 44	3½	14,549 43
Millinocket Trust Company	1,518	418,527 94	4	6,922 48
Moussam River Trust Company, Sanford	-	-	-	-
Old Town Trust Company	2,844	285,979 94	3½	2,427 25
Paris Trust Company, South Paris	1,242	231,810 01	3½	704 27
Rangeley Trust Company	1,206	329,297 83	3-4	8,156 64
Rockland Trust Company	1,381	497,775 92	3½	11,930 80
Rumford Falls Trust Company, Rumford	7,852	2,114,977 43	4	37,923 65
Sanford Trust Company	301	223,115 08	-	-
Security Trust Company, Rockland	5,630	1,264,069 68	3½	35,528 64
Skowhegan Trust Company	1,612	745,399 06	4	12,189 38
State Trust Company, Augusta	5,491	2,015,959 42	4	64,796 88
Stockton Springs Trust Company	369	76,542 16	4	1,683 64
Union Safe Deposit and Trust Co., Portland	479	686,309 72	3-4	8,807 84
Union Trust Company, Ellsworth	5,774	1,518,461 36	3½-4	29,638 55
United States Trust Company, Portland	2,478	1,153,251 72	4	21,749 35
Van Buren Trust Company	1,172	156,721 37	4	2,822 04
Waldo Trust Company, Belfast	3,416	505,728 91	4	11,597 62
Westbrook Trust Company	3,109	763,190 09	4	10,348 79
Wilton Trust and Banking Company	1,542	495,896 22	3-3½-4	12,423 41
Total	157,300	\$52,730,796 22	*3.58	\$1,107,695 17

*Average.

TABLE D—Continued.

NAME OF BANK.	Rate of interest paid on non-taxable deposits.	Amount of interest paid on non-taxable deposits.	Total amount of interest paid to depositors.
Aroostook Trust and Banking Co., Caribou...	-	-	\$8,247 0 2
Augusta Trust Company.....	2	\$11,343 02	168,165 69
Bar Harbor Banking and Trust Company, Eden	2-2.99	6,958 19	39,212 04
Bath Trust Company.....	2	2,524 01	33,119 36
Dexter Trust and Banking Company.....	2-2½	1,487 46	19,537 98
Eastern Trust and Banking Company, Bangor	2-2½-2.98	44,276 16	148,153 58
Fidelity Trust Company, Portland.....	2-2½-2.9	66,966 87	235,429 78
Forest City Trust Company, Portland.....	2-2½-2.98	2,111 23	3,921 64
Fort Kent Trust Company.....	-	-	2,901 02
Frontier Trust Company, Fort Fairfield.....	2-2½	118 60	4,392 01
Goodwin Trust Company, Biddeford.....	2	72 86	2,760 78
Guilford Trust Company.....	2	1,953 32	17,453 32
Hallowell Trust and Banking Company.....	2	1,276 82	6,583 64
Houlton Trust Company.....	2½	436 17	24,830 18
International Trust and Banking Co., Calais.	2½	607 59	9,986 13
Kenduskeag Trust Company, Bangor.....	2-2½	7,133 28	32,127 34
Kennebec Trust Company, Waterville.....	2	2,508 91	11,195 50
Kineo Trust Company, Dover.....	2-2½-2½	5,323 76	18,145 66
Kewiston Trust Company.....	2-2½	2,281 06	77,437 24
Lincoln Trust Company.....	2-2½	1,037 28	1,789 47
Livermore Falls Trust and Banking Company	2½-2½	656 19	31,827 94
Lubec Trust and Banking Company.....	2½	2,434 03	4,460 61
Machias Banking Company.....	-	-	-
Maine Trust and Banking Company, Gardiner	2-2½-2½	1,822 93	36,324 14
Mars Hill Trust Company.....	-	-	2,244 50
Mercantile Trust Company, Portland.....	2-2½-2½	6,788 85	39,522 40
Merchants' Trust and Banking Co., Presque Isle	2	878 39	4,722 52
Merrill Trust Company, Bangor.....	2-2½	27,144 59	41,694 02
Millinocket Trust Company.....	2	1,369 26	8,291 74
Mousam River Trust Company, Sanford.....	-	-	-
Old Town Trust Company.....	2	1,480 35	3,907 60
Paris Trust Company, South Paris.....	2-2½	2,861 30	3,565 57
Rangeley Trust Company.....	2-2½	136 50	8,293 14
Rockland Trust Company.....	-	-	11,930 80
Rumford Falls Trust Company, Rumford.....	2½	223 41	38,147 06
Sanford Trust Company.....	2	484 03	484 03
Security Trust Company, Rockland.....	2½	347 02	35,876 26
Skowhegan Trust Company.....	2-2.99	3,940 48	16,129 86
State Trust Company, Augusta.....	2	5,932 54	70,729 42
Stockton Springs Trust Company.....	2	172 98	1,856 62
Union Safe Deposit and Trust Co., Portland.	2-2½-2½	1,894 12	10,701 96
Union Trust Company, Ellsworth.....	2-2½	6,571 31	36,209 86
United States Trust Company, Portland.....	2-2½	7,821 38	29,570 73
Van Buren Trust Company.....	2-2½	512 46	3,334 50
Waldo Trust Company, Belfast.....	2	2,604 90	14,202 52
Westbrook Trust Company.....	2-2½	1,339 59	11,688 38
Wilton Trust and Banking Company.....	2½	93 43	12,516 84
Total.....	-	\$235,927 23	\$1,343,622 40

TABLE D—Concluded.

NAME OF BANK.	Rate of dividends paid on stock.	Amount of dividends paid on stock.	State tax 1915.
Aroostook Trust and Banking Co., Caribou . . .	18	\$9,000 00	\$1,030 25
Augusta Trust Company . . .	10	10,000 00	20,958 97
Bar Harbor Banking and Trust Company, Eden	30	15,000 00	4,757 21
Bath Trust Company . . .	6	6,000 00	3,984 98
Dexter Trust and Banking Company . . .	8	4,000 00	2,554 04
Eastern Trust and Banking Company, Bangor	10	†17,500 00	15,272 45
Fidelity Trust Company, Portland . . .	12	48,000 00	19,806 00
Forest City Trust Company, Portland . . .	-	-	344 48
Fort Kent Trust Company . . .	8	4,000 00	621 31
Frontier Trust Company, Fort Fairfield . . .	10	5,000 00	560 04
Goodwin Trust Company, Biddeford . . .	8	2,000 00	373 99
Guilford Trust Company . . .	10	6,000 00	2,237 01
Hallowell Trust and Banking Company . . .	8	4,000 00	632 38
Houlton Trust Company . . .	10	9,040 00	3,249 22
International Trust and Banking Co., Calais	9	4,500 00	1,471 14
Kenduskeag Trust Company, Bangor . . .	10	10,000 00	3,273 72
Kennebec Trust Company, Waterville . . .	8	8,000 00	1,161 61
Kineo Trust Company, Dover . . .	12	6,000 00	2,442 22
Lewiston Trust Company . . .	10	7,500 00	7,957 30
Lincoln Trust Company . . .	-	-	291 38
Livernore Falls Trust and Banking Company,	4	2,000 00	4,092 98
Lubec Trust and Banking Company . . .	8	2,000 00	370 29
Machias Banking Company . . .	-	-	-
Maine Trust and Banking Co., Gardiner . . .	10	10,000 00	3,528 94
Mars Hill Trust Company . . .	8	2,800 00	322 99
Mercantile Trust Company, Portland . . .	10	10,000 00	3,706 57
Merchants' Trust and Banking Co., Presque Isl.	3	3,000 00	486 26
Merrill Trust Company, Bangor . . .	16	32,000 00	2,105 88
Millinocket Trust Company . . .	12	3,000 00	1,043 82
Mousam River Trust Company, Sanford . . .	-	-	65 55
Old Town Trust Company . . .	-	-	480 03
Paris Trust Company, South Paris . . .	5†	2,750 00	146 84
Rangley Trust Company . . .	8	2,000 00	1,134 29
Rockland Trust Company . . .	8	8,000 00	1,715 86
Rumford Falls Trust Company, Rumford . . .	12	12,000 00	7,880 77
Sanford Trust Company . . .	-	-	58 05
Security Trust Company, Rockland . . .	8	4,000 00	4,911 99
Skowhegan Trust Company . . .	8	4,000 00	2,732 74
State Trust Company, Augusta . . .	8	8,000 00	6,193 83
Stockton Springs Trust Company . . .	2	500 00	211 37
Union Safe Deposit and Trust Co., Portland . .	10	†12,500 00	2,215 04
Union Trust Company, Ellsworth . . .	12	12,000 00	4,363 63
United States Trust Company, Portland . . .	7	7,000 00	2,919 94
Van Buren Trust Company . . .	6†	3,250 00	363 70
Waldo Trust Company, Belfast . . .	-	-	1,509 41
Westbrook Trust Company . . .	6	3,000 00	2,742 46
Wilton Trust and Banking Company . . .	-	-	1,802 77
Total	*9.47	\$319,340 00	\$150,116 30

* Average. † One dividend shown owing to change in date of report.

LOAN AND BUILDING ASSOCIATIONS.

TABLE E.—Statement of Liabilities and Resources September 25, 1915.
Liabilities.

NAME OF ASSOCIATION.	Accumulated capital.	Guaranty fund.	Advances.
Auburn.....	\$96,135 48	\$3,633 64	\$34,697 42
Augusta.....	460,702 50	14,581 80	-
Bangor.....	301,750 73	14,863 22	265 00
Bar Harbor, Eden.....	72,507 60	1,700 00	558 00
Bath.....	110,156 32	3,750 00	200 00
Belfast.....	64,516 69	2,597 76	55 00
Brunswick.....	135,609 24	5,650 00	-
Bucksport.....	24,083 99	711 66	-
Casco, Portland.....	395,956 94	9,776 89	7,800 00
Central Maine, Lewiston.....	13,033 76	24 12	2,162 52
Cumberland, Portland.....	598,086 44	25,000 00	118,507 39
Deering, Portland.....	219,350 40	3,230 39	505 00
Dexter.....	265,455 67	3,430 00	275 00
Ellsworth.....	159,740 82	6,650 00	-
Falmouth, Portland.....	141,929 67	6,550 55	5,390 52
Federal, Portland.....	18,221 83	-	-
Forest City, Portland.....	31,745 75	1,556 08	-
Gardiner.....	93,185 70	4,050 00	-
Guilford.....	8,959 35	225 48	-
Hallowell.....	60,453 02	2,240 00	240 00
Homestead, Portland.....	34,760 14	70 10	429 16
Kennebunk.....	65,135 44	3,166 10	21,407 25
Lewiston.....	40,845 25	470 00	1,253 12
Madison.....	6,044 20	370 00	16 00
Maine, Portland.....	53,111 79	144 96	45 00
Mechanic Falls.....	35,815 43	2,175 92	6,544 30
Old Town.....	151,562 01	5,629 93	408 00
Penobscot, Bangor.....	122,933 53	1,929 15	340 00
Piscataquis, Foxcroft.....	74,422 24	4,548 85	103 00
Portland.....	167,634 78	-	4,500 00
Rockland.....	221,769 50	6,515 13	-
Sanford.....	143,832 20	2,242 38	19,613 38
Somerset, Skowhegan.....	80,473 03	3,713 15	12,454 85
South Portland.....	71,562 62	2,426 99	3,665 92
Waldoboro.....	21,788 88	798 42	-
Waterville.....	238,810 71	4,229 02	1,149 00
York, Biddeford.....	72,341 11	5,581 94	292 00
Total.....	\$4,874,424 81	\$154,233 63	\$242,876 83

TABLE E—Continued.
Liabilities—Continued.

NAME OF ASSOCIATION.	Forfeited shares.	Due on loans.	Profits.
Auburn.....	-	-	\$7,018 61
Augusta.....	\$1,411 20	-	9,519 48
Bangor.....	-	-	11,811 18
Bar Harbor, Eden.....	-	-	1,186 48
Bath.....	54 28	-	3,324 40
Belfast.....	-	\$536 76	450 28
Brunswick.....	-	-	502 47
Bucksport.....	-	-	1,212 03
Casco, Portland.....	400 70	-	6,824 59
Central Maine, Lewiston.....	-	-	507 16
Cumberland.....	-	6,351 34	37,125 15
Deering, Portland.....	25 80	13,878 61	3,193 44
Dexter.....	-	2,850 00	4,160 89
Ellsworth.....	22 72	-	3,340 89
Falmouth, Portland.....	-	-	6,279 35
Federal, Portland.....	-	-	546 09
Forest City, Portland.....	-	-	1,650 96
Gardiner.....	-	93 00	8,898 57
Guilford.....	-	-	446 79
Hallowell.....	56 01	-	1,624 56
Homestead, Portland.....	-	-	301 56
Kennebunk.....	901 03	-	3,936 58
Lewiston.....	1 00	1,300 00	1,014 99
Madison.....	-	-	851 15
Maine, Portland.....	-	2,238 27	690 05
Mechanic Falls.....	-	-	6 66
Old Town.....	185 59	-	1,308 96
Penobscot, Bangor.....	65 00	1,300 00	166 09
Piscataquis, Foxcroft.....	-	-	6,558 24
Portland.....	36 00	4,000 00	7,294 93
Rockland.....	40 34	-	6,905 13
Sanford.....	-	-	5,247 21
Somerset, Skowhegan.....	-	-	160 28
South Portland.....	-	-	4,183 08
Waldoboro.....	-	-	584 20
Waterville.....	-	-	6,658 75
York, Biddeford.....	889 38	-	1,684 00
Total.....	\$4,089 05	\$32,547 98	\$157,175 23

TABLE E—Continued.
Liabilities—Concluded.

NAME OF ASSOCIATION.	Bills payable.	Other liabilities.	Total liabilities.
Auburn.....	\$25,111 74	-	\$166,596 89
Augusta.....	2,816 06	-	489,031 04
Bangor.....	-	\$19 01	328,709 14
Bar Harbor, Eden.....	25,426 07	-	101,378 15
Bath.....	200 00	-	117,685 00
Belfast.....	27,934 81	-	96,091 30
Brunswick.....	3,125 00	-	144,886 71
Bucksport.....	-	-	26,007 68
Casco, Portland.....	116,011 05	-	536,770 17
Central Maine, Lewiston.....	6,250 00	-	21,977 56
Cumberland, Portland.....	11,500 00	-	796,570 32
Deering, Portland.....	-	-	240,183 64
Dexter.....	24,644 00	-	300,815 56
Ellsworth.....	3,000 00	-	172,754 43
Falmouth, Portland.....	10,000 00	-	170,150 09
Federal, Portland.....	20,200 00	-	38,967 92
Forest City, Portland.....	-	-	34,952 79
Gardiner.....	11,339 63	-	117,566 90
Guilford.....	5,821 20	-	15,452 82
Hallowell.....	-	-	64,613 59
Homestead, Portland.....	10,294 57	-	45,855 53
Kennebunk.....	-	5,767 90	100,314 30
Lewiston.....	26,100 00	-	70,984 36
Madison.....	-	-	7,281 35
Maine, Portland.....	6,950 00	-	63,180 07
Mechanic Falls.....	2,000 00	-	46,542 31
Old Town.....	9,866 92	-	168,961 41
Penobscot, Bangor.....	26,529 46	-	153,263 28
Piscataquis, Foxcroft.....	-	-	85,632 33
Portland.....	32,218 03	-	215,683 74
Rockland.....	19,275 00	-	254,505 10
Sanford.....	-	192 88	171,128 05
Somerset, Skowhegan.....	-	-	96,801 31
South Portland.....	-	-	81,838 61
Waldoboro.....	16,011 54	-	39,183 04
Waterville.....	43,743 82	-	294,591 30
York, Biddeford.....	-	-	80,788 43
Total.....	\$486,368 90	\$5,979 79	\$5,957,696 22

TABLE E—Continued.

Resources.

NAME OF ASSOCIATION.	Loans on mortgages of real estate.	Loans on shares.	Other loans.
Auburn.....	\$161,670 00	\$2,670 00	-
Augusta.....	479,323 00	3,960 00	-
Bangor.....	299,333 06	3,215 00	-
Bar Harbor, Eden.....	94,238 12	3,011 00	-
Bath.....	107,635 46	8,995 70	-
Belfast.....	95,880 50	113 08	\$97 72
Brunswick.....	132,542 09	4,709 83	-
Bucksport.....	22,245 44	500 00	-
Casco, Portland.....	527,470 00	3,150 00	-
Central Maine, Lewiston.....	20,250 00	1,480 00	-
Cumberland, Portland.....	778,250 00	4,488 00	4,100 00
Deering, Portland.....	218,527 86	10,725 00	550 00
Dexter.....	277,560 00	17,258 00	-
Ellsworth.....	156,174 07	825 00	-
Falmouth, Portland.....	140,967 98	1,020 00	1,300 00
Federal, Portland.....	37,119 66	-	-
Forest City, Portland.....	33,854 99	-	-
Gardiner.....	113,524 00	265 00	-
Guilford.....	14,033 80	100 00	-
Hallowell.....	61,700 00	410 00	-
Homestead, Portland.....	44,950 00	150 00	-
Kennebunk.....	74,493 72	674 00	4,000 00
Lewiston.....	67,298 89	2,713 00	-
Madison.....	5,300 00	-	400 00
Maine, Portland.....	58,200 00	-	-
Mechanic Falls.....	43,059 40	2,000 00	-
Old Town.....	161,340 00	2,870 00	-
Penobscot, Bangor.....	137,460 70	4,000 00	-
Piscataquis, Foxcroft.....	71,738 88	-	-
Portland.....	190,350 00	2,300 00	-
Rockland.....	245,726 47	5,795 00	-
Sanford.....	155,796 32	5,685 00	6,500 00
Somerset, Skowhegan.....	91,945 00	3,735 00	-
South Portland.....	69,470 00	-	-
Waldoboro.....	37,101 00	1,910 00	-
Waterville.....	288,198 46	1,750 00	-
York, Biddeford.....	73,908 39	3,000 00	-
Total.....	\$5,588,637 26	\$103,477 61	\$16,947 72

TABLE E—Continued.
Resources—Continued.

NAME OF ASSOCIATION.	Real estate foreclosure.	Stocks and bonds.	Furniture and fixtures.
Auburn.....	\$672 45	-	\$326 26
Augusta.....	303 97	-	-
Bangor.....	-	-	350 34
Bar Harbor, Eden.....	2,772 80	-	-
Bath.....	-	-	50 00
Belfast.....	-	-	-
Brunswick.....	4,869 00	\$1,850 00	4 00
Bucksport.....	-	-	-
Casco, Portland.....	5,966 69	-	-
Central Maine, Lewiston.....	-	-	160 37
Cumberland, Portland.....	1,798 73	-	500 00
Deering, Portland.....	7,975 40	-	-
Dexter.....	434 12	5,000 00	155 00
Ellsworth.....	3,500 00	11,500 00	221 67
Falmouth, Portland.....	11,485 07	-	525 22
Federal, Portland.....	-	-	-
Forest City, Portland.....	-	-	-
Gardiner.....	565 73	-	-
Guilford.....	-	-	1 00
Hallowell.....	-	-	-
Homestead, Portland.....	-	-	168 37
Kennebunk.....	13,184 88	-	118 17
Lewiston.....	-	-	95 00
Madison.....	-	-	-
Maine, Portland.....	-	-	169 84
Mechanic Falls.....	-	-	-
Old Town.....	200 97	-	-
Penobscot, Bangor.....	8,658 07	1,500 00	-
Piscataquis, Foxcroft.....	83 15	-	-
Portland.....	22,600 49	-	343 72
Rockland.....	-	-	350 00
Sanford.....	-	-	660 29
Somerset, Skowhegan.....	98 07	-	-
South Portland.....	6,774 86	-	115 15
Waldoboro.....	-	-	-
Waterville.....	772 92	-	-
York, Biddeford.....	2,889 45	-	-
Total.....	\$95,606 82	\$19,850 00	\$4,814 60

TABLE E—Concluded.
Resources—Concluded.

NAME OF ASSOCIATION.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn.....	\$758 18	-	\$166,596 89
Augusta.....	5,444 07	-	489,031 04
Bangor.....	25,810 74	-	328,709 14
Bar Harbor, Eden.....	1,356 23	-	101,378 15
Bath.....	1,003 84	-	117,685 00
Belfast.....	-	-	96,091 30
Brunswick.....	911 79	-	144,886 71
Bucksport.....	3,262 24	-	26,007 68
Casco, Portland.....	183 48	-	536,770 17
Central Maine, Lewiston.....	87 19	-	21,977 56
Cumberland, Portland.....	7,433 59	-	796,570 32
Deering, Portland.....	2,405 38	-	240,183 64
Dexter.....	408 44	-	300,815 56
Ellsworth.....	533 49	-	172,754 43
Falmouth, Portland.....	8,301 27	\$6,550 55	170,150 09
Federal, Portland.....	1,848 26	-	38,967 92
Forest City, Portland.....	1,097 80	-	34,952 79
Gardiner.....	3,212 17	-	117,566 90
Guilford.....	1,318 02	-	15,452 82
Hallowell.....	2,284 43	219 16	64,613 59
Homestead, Portland.....	517 06	70 10	45,855 53
Kennebunk.....	7,843 53	-	100,314 30
Lewiston.....	877 47	-	70,984 36
Madison.....	1,581 35	-	7,281 35
Maine, Portland.....	4,665 27	144 96	63,180 07
Mechanic Falls.....	1,482 91	-	46,542 31
Old Town.....	4,550 44	-	168,961 41
Penobscot, Bangor.....	1,644 51	-	153,263 28
Piscataquis, Foxcroft.....	12,764 12	1,046 18	85,632 33
Portland.....	89 53	-	215,683 74
Rockland.....	2,633 63	-	254,505 10
Sanford.....	2,486 44	-	171,128 05
Somerset, Skowhegan.....	1,023 24	-	96,801 31
South Portland.....	5,478 60	-	81,838 61
Waldoboro.....	172 04	-	39,183 04
Waterville.....	3,869 02	-	294,591 30
York, Biddeford.....	990 59	-	80,788 43
Total.....	\$120,331 26	\$8,030 95	\$5,957,696 22

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.
Auburn.....	345	113	2,205	883	165
Augusta.....	1,000	423	7,313	2,684	545
Bangor.....	304	220	6,849	1,731	311
Bar Harbor, Eden.....	176	82	1,301	523	89
Bath.....	307	144	1,629	608	261
Belfast.....	178	106	1,273	613	116
Brunswick.....	276	134	1,891	842	176
Bucksport.....	119	50	946	178	65
Casco, Portland.....	970	321	6,560	2,675	335
Central Maine, Lewiston.....	88	18	555	102	18
Cumberland, Portland.....	1,733	508	10,685	4,155	523
Deering, Portland.....	489	128	3,650	1,205	140
Dexter.....	671	296	4,526	1,731	475
Ellsworth.....	455	146	2,403	722	163
Falmouth, Portland.....	180	119	2,035	754	126
Federal, Portland.....	632	24	4,196	263	24
Forest City, Portland.....	50	26	444	192	30
Gardiner.....	232	127	1,310	610	158
Guilford.....	40	18	179	82	18
Hallowell.....	214	52	1,238	358	52
Homestead, Portland.....	154	27	1,143½	235½	37
Kennebunk.....	189	107	854	371	144
Lewiston.....	152	47	1,110	424	57
Madison.....	28	10	126	30	11
Maine, Portland.....	188	24	1,579	304	27
Mechanic Falls.....	100	80	442	260	84
Old Town.....	378	138	2,480	954	232
Penobscot, Bangor.....	254	107	2,207	912	125
Piscataquis, Foxcroft.....	172	71	1,170	405	117
Portland.....	370	140	2,086	1,033	145
Rockland.....	690	288	3,724	1,478	315
Sanford.....	359	131	2,327	916	149
Somerset, Skowhegan.....	166	74	1,082	520	98
South Portland.....	193	60	1,282	352	60
Waldoboro.....	140	88	392	228	113
Waterville.....	526	172	4,879	1,609	207
York, Biddeford.....	202	93	1,115	455	103
Total.....	13,120	4,722	89,871½	31,397½	5,814

TABLE F—Concluded.

NAME OF ASSOCIATION.	Rate of interest on advance payments.	Rate of dividends charged on loans.	Amount of dividends the past year.	Rate of interest charged on loans.	Average premium charged on loans.
Auburn.....	4	6	\$4,827 50	c	-
Augusta.....	-	6	26,131 05	c	-
Bangor.....	-	4½	14,350 51	c	-
Bar Harbor, Eden.....	4	5	4,338 42	c	6
Bath.....	-	5½	4,987 81	c	-
Belfast.....	-	6	3,789 97	c	1.2
Brunswick.....	-	6½	7,897 86	c	-
Bucksport.....	-	6	1,480 29	c	1.2
Casco, Portland.....	4	6½	24,686 32	c	1.8
Central Maine, Lewiston.....	4	6½	492 96	6½	-
Cumberland, Portland.....	4-5	6½	†18,536 45	6	1.8
Deering, Portland.....	4	6½	13,738 33	6	1.8
Dexter.....	-	5½	13,501 96	6	-
Ellsworth.....	-	6	8,872 32	6	1.5
Falmouth, Portland.....	4	6	4,038 40	6	1.8
Federal, Portland.....	-	-	-	6	1.8
Forest City, Portland.....	-	7	2,256 57	6	1.8
Gardiner.....	4	6	4,850 52	6	1.8
Guilford.....	-	9	850 23	6	-
Hallowell.....	-	5-6	2,876 34	6	-
Homestead, Portland.....	5	6	1,626 91	6	1.8
Kennebunk.....	5	6	†2,022 87	6	1.5
Lewiston.....	4	6	2,350 91	6	1.8
Madison.....	-	5	411 62	6	-
Maine, Portland.....	-	6½-7	2,694 61	6	1.8
Mechanic Falls.....	4	8	2,576 85	6	-
Old Town.....	-	5½	8,695 79	6	-
Penobscot, Bangor.....	4	4½	5,209 24	6	-
Piscataquis, Foxcroft.....	-	5	3,481 11	5	.00
Portland.....	4	5½	†5,409 25	6	1.8
Rockland.....	-	5½	†5,238 48	6	-
Sanford.....	4	6	†4,565 01	6	-
Somerset, Skowhegan.....	3½	4½	3,553 60	6	-
South Portland.....	5	7½	4,932 23	6	1.8
Waldoboro.....	-	5	505 76	6	-
Waterville.....	5	5	12,047 96	6	-
York, Biddeford.....	-	5½	3,722 53	6	-
Total.....	*5.20	*5.95	\$231,549 14	*5.96	*.72

* Average. † One dividend shown owing to change in date of reports.

ABSTRACT

OF THE

Annual Examinations

OF

SAVINGS BANKS

1915

ANDROSCOGGIN COUNTY SAVINGS BANKS—LEWISTON.

January 16, 1915.

CYRUS GREELEY, President.

J. F. BOOTHBY, Treasurer.

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

Organized March 5, 1870.

LIABILITIES.

Deposits.....	\$4,391,394 67
Reserve fund.....	280,000 00
Undivided profits.....	119,214 95
	<hr/>
	\$4,790,609 62

RESOURCES.

Public funds of Maine.....	\$296,500 00
Public funds out of Maine.....	241,250 00
Railroad bonds of Maine.....	418,300 00
Railroad bonds out of Maine.....	1,429,472 90
Corporation bonds.....	529,481 00
Railroad stock.....	145,000 00
Corporation stock.....	22,315 00
Bank stock.....	100,300 00
Loans with collateral.....	68,835 59
Loans to corporations.....	61,156 13
Loans on mortgages of real estate.....	1,402,248 55
Real estate foreclosure.....	30,287 80
Cash on deposit.....	40,585 18
Cash on hand.....	4,877 47
	<hr/>
	\$4,790,609 62

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Androscoggin, 4s, 1930, Jail.....	\$10,000 00
City of Auburn, 4s, 1935, Water.....	10,000 00
Lewiston, 4s, 1924, Refunding.....	2,500 00
Lewiston, 4s, 1937, Refunding.....	2,000 00
Lewiston, 4s, 1937, Refunding.....	2,000 00
Portland, 4s, 1935-43, City Hall.....	75,000 00
Waterville, 3½s, 1924, Refunding.....	5,000 00
Town of Caribou, 4s, opt. 1915, Refunding.....	14,000 00
Lisbon, 4s, 1929, Water.....	20,000 00
Brunswick Village Corporation, 4s, 1918-25, Sewer.....	7,000 00
Brunswick & Topsham Water District, 4s, 1936.....	40,000 00
Gardiner Water District, 4s, 1934.....	6,000 00
Livermore Falls Water District, 4s, 1929.....	20,000 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Portland Water District, 4s, 1928.....	50,000 00
Rumford & Mexico Water District, 4s, 1932.....	20,000 00
Van Buren Water District, 4s, 1925.....	15,000 00
Total public funds of Maine.....	298,500 00
County of Ashland, Wis., 5s, 1916, Funding.....	1,250 00
Marion, Ore., 5s, 1931, Sch. Dist.....	10,000 00
Wyandotte, Kan., 4½s, 1925, Bridge.....	20,000 00
City of Alpena, Mich., 5s, 1929, Water.....	10,000 00
Duluth, Minn., 4½s, 1921, School District.....	5,000 00
Fort Scott, Kan., 4½s, 1929, School District.....	10,000 00
Los Angeles, Cal., 4½s, 1916-42, Water.....	10,000 00
Muskegon, Mich., 4s, 1925, Refunding.....	5,000 00
Newport, Ky., 5s, 1919, Street.....	10,000 00
Omaha, Neb., 4½s, 1934, Refunding.....	50,000 00
Salem, Ore., 5s, 1920, Refunding.....	20,000 00
Seattle, Wash., 4½s, 1930, Park.....	10,000 00
Seattle, Wash., 4½s, 1927, Sewer.....	30,000 00
Spokane, Wash., 4½s, 1933, Bridge.....	25,000 00
Superior, Wis., 4s, 1924, Refunding.....	5,000 00
Port of Seattle, Wash., 5s, 1941, Harbor.....	20,000 00
Total public funds out of Maine.....	241,250 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943.....	20,000 00
Bangor & Aroostook, 4s, 1951.....	50,000 00
Bangor & Aroostook, (Washburn Ext.) 5s, 1939.....	25,000 00
Bangor Railway & Electric Co., 5s, 1935.....	30,000 00
Boston & Maine, 3½s, 1923.....	10,000 00
Boston & Maine, Reg. 4s, 1942.....	25,000 00
Lewiston, Augusta & Waterville St., 5s, 1915.....	15,000 00
Lime Rock, 4s, 1929.....	10,000 00
Maine Central, 5s, 1919.....	50,000 00
Maine Central, 5s, 1923.....	13,000 00
Northern Maine Seaport, 5s, 1935.....	10,000 00
Portland & Rumford Falls, 4s, 1926.....	25,000 00
Portland Terminal, 4s, 1961.....	20,000 00
Rockland, Thomaston & Camden Street, 4s, 1921.....	5,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937.....	33,000 00
Sandy River & Rangeley Lakes, 4s, 1928.....	10,000 00
Somerset 4s, 1955.....	50,000 00
Somerset 5s, 1917.....	1,000 00
Total railroad bonds of Maine.....	402,000 00
Amesbury & Hampton Street, 5s, 1919.....	20,000 00
Ashland Light, Power & Street, Wis., 5s, 1939.....	10,000 00
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	31,000 00
Aurora, Elgin & Chicago, 5s, 1946.....	25,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	50,000 00
Bloomington & Normal Ry. & Light Co., 5s, 1928.....	20,000 00
Bristol County Street, 5s, 1921.....	1,000 00
Buffalo Street, 5s, 1931.....	16,000 00
Central Branch, 4s, 1919.....	15,000 00
Chicago, Indianapolis & Louisville, 5s, 1947.....	15,000 00
Cincinnati, Indianapolis & Western, 4s, 1953.....	40,000 00
Chicago, Rock Island & Pacific, 4s, 1934.....	10,000 00
Clearfield & Jefferson, 6s, 1927.....	40,000 00
Cleveland, Lorain & Wheeling, 5s, 1933.....	25,000 00
Cleveland Railway, 5s, 1931.....	5,000 00
Columbus, Newark & Zanesville Elec., 5s, 1924.....	30,000 00
Commonwealth Avenue, Mass., 5s, 1916.....	6,000 00
Concord, Maynard & Hudson Street, 5s, 1922.....	20,000 00
Des Moines Street, 6s, opt., 1914.....	5,000 00
Detroit & Grand Rapids & Western, 4s, 1946.....	7,500 00
Detroit & Mackinac, 4s, 1995.....	2,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933.....	25,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926.....	15,000 00
Elizabeth & Trenton, N. J., 5s, 1962.....	15,000 00
Gardner, Westminster & Fitchburg St., 5s, 1920.....	9,000 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Grand Rapids, Belding & Saginaw, 5s, 1924	30,000 00
Greenfield, Deerfield & Northampton Street, 5s, 1923	10,000 00
Hereford, 4s, 1930	25,000 00
Indiana, Illinois & Iowa, 4s, 1950	25,000 00
Indianapolis & Louisville, 4s, 1956	25,000 00
Indianapolis, Newcastle & Eastern Trac., 6s, 1919	25,000 00
Joplin & Pittsburg, 5s, 1930	40,000 00
Kansas City, Clay County & St. Joseph, 5s, 1941	25,000 00
Kokomo, Marion & Western Traction 5s, 1933	10,000 00
Lincoln Traction, Neb., 5s, 1939	30,000 00
Louisville & Nashville, Atlantic, Knoxville & Cincinnati Div., 4s, 1955	5,000 00
Marion Railway Light & Power Co., 5s, 1924	10,000 00
Maryland, Delaware & Virginia, 5s, 1955	60,000 00
Milford, Holliston & Framingham St., 5s, 1918	20,000 00
Newport & Fall River Street, 5s, 1918	10,000 00
Northampton & Amherst St., 5s, 1920	10,000 00
Northern Massachusetts Street, 5s, 1943	15,000 00
Ohio Central Traction, 5s, 1923	25,000 00
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928	20,000 00
Omaha & Council Bluffs Street, 5s, 1929	25,000 00
Pere Marquette, debenture, 6s, 1912	3,300 00
Pere Marquette of Indiana, 4s, 1943	25,000 00
Providence & Taunton Street, 5s, 1918	10,000 00
Rochester, Syracuse & Eastern, 5s, 1945	35,000 00
Scioto Valley Traction, 5s, 1923	15,000 00
Sioux City Traction, 5s, 1919	5,000 00
Sioux City Service Co., 5s, 1928	15,000 00
Southern Indiana, 4s, 1951	50,000 00
St. Lawrence & Adirondack, 5s, 1996	25,000 00
St. Louis, Iron Mountain & Southern R. & G. Divs., 4s, 1933	30,000 00
St. Louis, Springfield & Peoria, 5s, 1939	25,000 00
St. Paul & Duluth, 5s, 1931	4,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	40,000 00
Terre Haute Traction & Light Co., 5s, 1944	1,000 00
Toledo Terminal, 4s, 1957	55,000 00
Topeka Railway, 5s, 1930	30,000 00
Tri-City Railway & Light Co., 5s, 1930	20,000 00
Trenton Passenger, N. J., 6s, 1931	12,000 00
Utica & Mohawk Valley, 4s, 1941	50,000 00
Uxbridge & Blackstone Street, 5s, 1923	20,000 00
Wabash, Toledo & Chicago Div., 4s, 1941	19,000 00
Wabash, Des Moines Div., 5s, 1939	10,000 00
Waterloo Cedar Falls & Northern, 5s, 1940	10,000 00
Wichita Railroad & Light Co., 5s, 1932	25,000 00
Williamsport & North Branch, 4s, 1931	25,000 00
Worcester & Marlboro Street, 5s, 1917	10,000 00
Youngstown & Ohio River, 5s, 1935	25,000 00
Total railroad bonds out of Maine	1,496,800 00
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Co., 5s, 1917	40,000 00
Bangor Power Co., 4-4½-5s, 1931	50,000 00
Bath & Brunswick Light & Power Co., 5s, 1930	21,000 00
Berlin Mills Co., 5s, 1916-31	68,000 00
Central Maine Power Co., 5s, 1939	35,000 00
Cumberland County Power & Light, 5s, 1942	18,000 00
Dover Gas Light Co., N. H., 5s, 1925	10,000 00
Eastern Manufacturing Co., 5s, 1933	40,000 00
Eastern Steamship Co., 5s, 1927	64,000 00
Lewiston & Auburn Elec. Light Co., 5s, 1939	75,000 00
Lewiston Gas Light Co., 4s, 1924	5,000 00
Lunn & Sweet Shoe Co., Auburn, 5½s, 1926-9	30,000 00
Oakland Water Co., 5s, opt. 1908	1,500 00
Orono Pulp & Paper Co., 5s, 1941	10,000 00
Pejepscot Paper Co., Brunswick, 5s, 1925	10,000 00
Portland Electric Co., 5s, 1926	20,000 00
Portland Lighting & Power Co., 4½s, 1921	13,000 00
St. Croix Paper Co., 5s, 1919	15,000 00
Total corporation bonds of Maine	525,500 00
Cottage City Water Co., 5s, 1930	14,000 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Bangor Ry. & Elec. Co., common.....	5,000 00
Eastern Maine.....	2,000 00
European & North American.....	28,000 00
Portland & Ogdensburg.....	55,000 00
Portland Railroad Co.....	50,000 00
Portland & Rumford Falls.....	15,000 00
Total railroad stock of Maine.....	155,000 00
<i>Corporation Stock Owned.</i>	
Little Androscoggin Water Power Co.....	2,750 00
Portland Electric Co., preferred.....	20,000 00
Total corporation stock of Maine.....	22,750 00
<i>National Bank Stock of Maine.</i>	
Canal National Bank, Portland.....	6,200 00
First National Bank, Lewiston.....	60,000 00
First National Bank, Portland.....	3,300 00
Manufacturers' National Bank, Lewiston.....	7,200 00
National Shoe & Leather Bank, Auburn.....	17,100 00
Norway National Bank.....	2,500 00
Total national bank stock of Maine.....	96,300 00
<i>Other Bank Stock Owned.</i>	
Rumford Falls Trust Company, Rumford.....	4,000 00

AUBURN SAVINGS BANK—AUBURN.

February 3, 1915.

JOHN A. MORRILL, President.

BERNERD A. CHASE, Treasurer.

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

Organized March 16, 1868.

LIABILITIES.

Deposits.....	\$2,040,836 18
Reserve fund.....	100,000 00
Undivided profits.....	16,475 09
	\$2,157,311 27

RESOURCES.

Public funds of Maine.....	\$146,893 70
Public funds out of Maine.....	103,600 00
Railroad bonds of Maine.....	291,522 30
Railroad bonds out of Maine.....	780,220 00
Corporation bonds.....	263,242 50
Railroad stock.....	47,755 85
Corporation stock.....	6,000 00
Bank stock.....	109,680 00
Loans with collateral.....	3,890 00
Loans on mortgages of real estate.....	322,672 00
Loans to corporations.....	26,250 00
Real estate investment.....	18,000 00
Real estate foreclosure.....	12,200 00
Cash on deposit.....	21,971 20
Cash on hand.....	3,413 72
	\$2,157,311 27

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Androscoggin, 4s, 1915-16, Land Damage.....	\$4,000 00
Aroostook, 4½s, 1915, R. R. Aid.....	10,000 00
Washington, 4s, 1923, Railroad.....	20,000 00
City of Auburn, 4s, 1931, Refunding.....	10,000 00
Belfast, 4s, 1918, Refunding.....	5,000 00
Deering, 4s, 1918, School.....	5,000 00
Westbrook, 4s, 1918, Funding.....	10,000 00
Town of Fairfield, 4s, 1915-16.....	4,000 00
Brunswick & Topsham Water District, 4s, 1926.....	20,000 00
Kennebec Water District, 3½s, 1920-25.....	25,000 00
Portland Water District, 4s, 1928.....	20,000 00
Rumford & Mexico Water District, 4s, 1932.....	16,000 00
Total public funds of Maine.....	149,000 00
County of Atchison, Kan., 4s, opt. 1914, Adj.....	20,000 00
Sumner, Kan., 5½s, 1920, Refunding.....	10,000 00
Wyandotte, Kan., 4½s, 1926-7, Bridge.....	9,000 00
Wyandotte, Kan., 4½s, 1926, Bridge.....	20,000 00
City of Duluth, Minn., 4½s, 1921, Ind. School District.....	10,000 00
Elwood, Ind., 6s, 1921, Refunding.....	5,000 00
Kansas City, Mo., 3½s, 1919, School District.....	10,000 00
Omaha, Neb., 4s, 1921, Sewer Renewal.....	10,000 00
Owensboro, Ky., 4s, 1930, Street Improvement.....	5,000 00
Superior, Wis., 4s, 1924, Refunding.....	5,000 00
Total public funds out of Maine.....	104,000 00

AUBURN SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Aroostook Northern, 5s, 1947.....	6,000 00
Bangor & Aroostook, 5s, 1915-16, Car Trust.....	6,000 00
Bangor & Aroostook, 5s, 1943.....	25,000 00
Bangor & Aroostook, Consol. 4s, 1951.....	30,000 00
Bangor & Aroostook, St. John River Ext., 5s, 1939.....	6,000 00
Bangor & Aroostook, Washburn Ext., 5s, 1939.....	2,000 00
Bangor Railway & Electric, 5s, 1935.....	4,000 00
Boston & Maine, 3½s, 1923.....	10,000 00
Boston & Maine, 4s, 1942.....	30,000 00
Boston & Maine, 4½s, 1944, Registered.....	15,000 00
Dexter & Newport, 4s, 1917.....	15,000 00
Knox & Lincoln, 5s, 1921.....	10,000 00
Lewiston, Augusta & Waterville, 5s, 1915.....	15,000 00
Maine Central, Upper Coos Div., 4s, 1930.....	10,000 00
Maine Central, 5s, 1919 (notes).....	10,000 00
Portland Railroad, 4s, 1916 (notes).....	5,000 00
Portland & Rumford Falls, 4s, 1926.....	10,000 00
Portland & Rumford Falls, 4s, 1927.....	15,000 00
Portland & Rumford Falls, 4s, opt. 1924.....	10,000 00
Portland Union Railway Station Co., 4s, 1927.....	10,000 00
Somerset, 5s, 1917.....	10,000 00
Washington County, 3½s, opt. 1924.....	25,000 00
Total railroad bonds of Maine.....	279,000 00
Akron, Bedford & Cleveland, 5s, 1915.....	10,000 00
Allegheny & Western, 4s, 1998.....	15,000 00
Auburn & Syracuse, 5s, 1942.....	10,000 00
Aurora, Elgin & Chicago, 5s, 1941.....	15,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	20,000 00
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	25,000 00
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	10,000 00
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	10,000 00
Boston, Milton & Brockton, 5s, 1919.....	12,000 00
Boston & Worcester, 4½s, 1923.....	15,000 00
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00
Central Pacific, 4s, 1949.....	20,000 00
Chicago Railways, 4-5s, 1927, Series A.....	7,000 00
Chicago Railways, 4-5s, 1927, Series B.....	13,000 00
Cincinnati, Indianapolis & Western, 4s, 1953.....	30,000 00
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Div., 4s, 1939.....	10,000 00
Cleveland, Lorain & Wheeling, 5s, 1933.....	15,000 00
Columbus, Buckeye Lake & Newark Traction, 5s, 1921.....	5,000 00
Columbus, London & Springfield, 5s, 1920.....	13,000 00
Concord, Maynard & Hudson St., Mass., 5s, 1922.....	10,000 00
Concord & Montreal, 4s, 1920.....	20,000 00
Des Moines Street, 6s, 1919.....	5,000 00
Des Moines & Fort Dodge, 4s, 1935.....	15,000 00
Detroit Railway, Mich., 5s, 1924.....	20,000 00
Elizabeth & Trenton, N. J., 5s, 1962.....	10,000 00
Gardner, Westminster & Fitchburg St., 5s, 1920.....	15,000 00
Hereford, 4s, 1930.....	20,000 00
Illinois Central, Louisville Div., 3½s, 1953.....	25,000 00
Illinois Central, Omaha Div., 3½s, 1951.....	10,000 00
Illinois Central, St. Louis Div., 3½s, 1951.....	5,000 00
Indiana, Illinois & Iowa, 4s, 1950.....	20,000 00
Kanawha & Michigan, 4s, 1990.....	10,000 00
Lehigh & New York, 4s, 1945.....	10,000 00
Lehigh Valley of New York, 4½s, 1940.....	10,000 00
Lynn & Boston, 5s, 1924.....	10,000 00
Manhattan Railway, 4s, 1990.....	10,000 00
Mason City & Fort Dodge, 4s, 1955.....	10,000 00
Milford, Attleboro & Woonsocket, 5s, 1919.....	10,000 00
Minneapolis & St. Louis, 4s, 1949.....	10,000 00
New Bedford, Middleboro & Brockton, 5s, 1920.....	11,000 00
New York Brooklyn & Manhattan Beach, 5s, 1935.....	10,000 00
New York Central & Hudson River, 3½s, 1997.....	10,000 00
Ogdensburg & Lake Champlain, 4s, 1948.....	20,000 00
Pontiac, Oxford & Northern, 6s, 1916.....	10,000 00
Providence & Taunton St., 5s, 1918.....	5,000 00
Rochester, Syracuse & Eastern, 5s, 1945.....	5,000 00
Rutland, 4½s, 1941.....	27,000 00
Scioto Valley Traction, 5s, 1923.....	10,000 00
Southern Indiana, 4s, 1951.....	15,000 00

AUBURN SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
St. Lawrence & Adirondack, 5s, 1996.....	\$15,000 00
St. Louis, Iron Mountain & Southern, R. & G. Div's., 4s, 1933.....	20,000 00
St. Louis & San Francisco, 4s, 1951.....	20,000 00
St. Paul City Railway, Minn., 5s, 1937.....	10,000 00
Syracuse Rapid Transit, 5s, 1946.....	6,000 00
Toledo & Indiana Traction, 5s, 1931.....	5,000 00
Toledo Terminal, 4½s, 1957.....	16,500 00
Trenton Passenger, N. J., 6s, 1927.....	10,000 00
Utica & Mohawk Valley, 4½s, 1941.....	10,000 00
Ulster & Delaware, 4s, 1952.....	15,000 00
Wabash Pittsburg Terminal, 4s, 1954.....	10,000 00
Wilkesbarre & Easton, 5s, 1942.....	10,000 00
Williamsport & North Branch, 4½s, 1931.....	10,000 00
Wisconsin Central, M. & S. E. Div. 4s, 1951.....	13,000 00
Worcester & Southbridge St., 4½s, 1922.....	10,000 00
Youngstown & Ohio River, 5s, 1935.....	5,000 00
Total railroad bonds out of Maine.....	823,500 00
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Co., 5s, 1917, (notes).....	20,000 00
Bangor Power Co., 4-4½-5s, 1931.....	15,000 00
Bath & Brunswick Light & Power Co., 5s, 1930.....	10,000 00
Berlin Mills Company, 5s, 1915-30.....	23,000 00
Burnham & Morrill Co., 5s, 1920-23.....	20,000 00
Consolidated Electric Light Co., Portland, 4½s, 1925.....	10,000 00
Eastern Manufacturing Co., Bangor, 5s, 1931-2.....	20,000 00
Hyde Windlass Co., Bath, 5s, 1916-21.....	10,000 00
Lewiston & Auburn Electric Light Co., 5s, 1939.....	40,000 00
Lewiston Journal Co., 5s, 1913-24.....	10,000 00
New England Elevator Co., 3½s, 1915.....	3,000 00
Old Orchard Water Co., 4s, 1922.....	4,000 00
Pejepscot Paper Co., Brunswick, 5s, 1916-21.....	11,000 00
Portland Electric Co., 5s, opt. 1921.....	10,000 00
Portland Elevator Co., 4s, 1933-37.....	10,000 00
Portland Lighting & Power Co., 4½s, 1921.....	5,000 00
Rumford Falls Power Co., 4s, 1945.....	15,000 00
St. Croix Paper Co., 5s, 1927.....	20,000 00
Eastern Steamship Co., 5s, 1927.....	10,000 00
Total corporation bonds of Maine.....	266,000 00
Denver Union Water Co., 5s, 1914.....	5,200 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric Co.....	7,500 00
European & North American.....	10,000 00
Portland & Ogdensburg.....	50,000 00
Portland Railroad.....	10,000 00
Total railroad stock of Maine.....	77,500 00
<i>Corporation Stock Owned.</i>	
Little Androscoggin Water Power Co.....	1,700 00
Richmond Water Works.....	7,000 00
Total corporation stock of Maine.....	8,700 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford.....	2,500 00
Canal National Bank, Portland.....	4,300 00
First National Bank, Auburn.....	52,400 00
First National Bank, Bath.....	2,000 00
First National Bank, Lewiston.....	22,500 00
First National Bank, Portland.....	7,800 00
Manufacturers National Bank, Lewiston.....	11,500 00
National Shoe & Leather Bank, Auburn.....	6,000 00
Newcastle National Bank, Damariscotta.....	1,000 00
Total national bank stock of Maine.....	110,000 00

AUGUSTA SAVINGS BANK—AUGUSTA.

April 5, 1915.

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.....	\$7,185,004 57
Reserve fund.....	375,000 00
Undivided profits.....	90,160 58
	\$7,650,165 15

RESOURCES.

Public funds of Maine.....	\$1,226,529 24
Public funds out of Maine.....	3,033,300 90
Railroad bonds of Maine.....	1,203,517 50
Railroad bonds out of Maine.....	783,062 50
Railroad stock.....	744,825 87
Corporation stock.....	15,000 00
Bank stock.....	36,100 00
Loans with collateral.....	136,770 00
Loans to corporations.....	19,850 00
Loans to municipalities.....	10,000 00
Loans on mortgages of real estate.....	297,140 00
Real estate investment.....	15,000 00
Premium account.....	35,600 00
Cash on deposit.....	92,024 43
Cash on hand.....	1,444 71
	\$7,650,165 15

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Androscoggin, 4s, 1931, Jail.....	\$30,000 00
Cumberland, 3½s, 1924, County Building.....	100,000 00
City of Auburn, 4s, 1932, Refunding.....	45,000 00
Auburn, 3½s, 1924, Refunding.....	10,000 00
Augusta, 3½s, 1924, Refunding.....	40,000 00
Bangor, 4s, 1931, Municipal.....	127,000 00
Bangor, 4s, 1924-8, Refunding.....	25,000 00
Bangor, 4s, 1935, Refunding.....	75,000 00
Belfast, 4s, 1929, Refunding.....	56,000 00
Biddeford, 3½s, 1921, Refunding.....	25,000 00
Biddeford, 4s, 1915, Refunding.....	10,000 00
Biddeford, 4s, 1917, Refunding.....	5,000 00
Brewer, 4s, 1915-22, Funding.....	16,000 00
Brewer, 4s, 1925, Refunding.....	17,000 00
Ellsworth, 4s, 1932, Refunding.....	30,000 00
Lewiston, 4s, 1930, Refunding.....	7,500 00
Portland, 4s, 1929, Funding.....	100,000 00
Portland, 4s, 1926-41, City Hall.....	244,000 00
Portland, 4s, 1932, Funding.....	10,000 00
Rockland, 4s, 1927, Refunding.....	13,000 00
Saco, 3½s, 1915-39, Refunding.....	12,500 00
Saco, 3½s, 1915-30, Refunding.....	16,000 00
Waterville, 4s, 1939, Refunding.....	25,000 00
Town of Buxton, 4s, 1933, School.....	5,000 00
Cape Elizabeth, 4s, 1928, Refunding.....	1,500 00
Cape Elizabeth, 4s, 1929-31, School.....	3,000 00

AUGUSTA SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Eden, 4s, 1927, Park	21,000 00
Eder, 4s, 1916-23, Engine House	20,000 00
Fairfield, 4s, 1925-33, Refunding	17,000 00
Foxcroft, 4s, 1922-27, Bridge	6,000 00
Houlton, 4s, 1930, Refunding	25,000 00
Lisbon, 4s, 1929, Water	36,000 00
Presque Isle, 4s, 1930, School	20,000 00
Presque Isle, 4s, 1930, R. R. Aid	20,000 00
Rumford, 4s, 1932, School	10,000 00
Madison Village Corporation, 4s, 1928, Electric Light	1,000 00
South Paris Village Corporation, 4s, 1929, Water	5,000 00
Total public funds of Maire.	1,229,500 00
County of Auglaize, O., 5s, 1917, Deficiency and Bridge	1,000 00
Brown, Minn., 4½s, 1915-18, Ditch	50,000 00
Chippewa, Mich., 4s, 1919, Bridge	13,000 00
Chippewa, Mich., 4s, 1919, Court House	19,000 00
Christian, Ky., 5s, 1915-16, Pike	75,000 00
Clay, Minn., 6s, 1915-16, Ditch	10,000 00
Cuyahoga, O., 5s, 1937-43, Bridge	100,000 00
Cuyahoga, O., 5s, 1936-40, Bridge	125,000 00
Franklin, Ky., 4s, 1919, Refund	20,000 00
Franklin, Ky., 4½s, 1918, Refund	15,000 00
Hardin, O., 1919-23, Court House	40,000 00
Hennepin, Minn., 4½s, 1924, Court House and City Hall	75,000 00
Leavenworth, Kan., 5s, 1915, Funding	55,000 00
Madison, Ky., 4s, 1939, Refund	19,000 00
Marion, Ia., 1914-18, Court House	18,000 00
Marion, O., 5s, 1915-16, Ditch	6,000 00
McCracken, Ky., 5s, opt, 1923, Refunding	25,000 00
Menominee, Mich., 4½s, 1922, School	13,000 00
Mercer, O., 5s, 1918-27, Bridge	30,000 00
Muskingum, O., 5s, 1921-24, Emergency	58,000 00
Pickaway, O., 5s, 1931-37, Bridge	21,500 00
Polk, Ia., 3½s, 1915-17, Court House	27,000 00
Polk, Minn., 5s, 1919, Funding	20,000 00
Putnam, O., 5s, 1915, Road	7,000 00
Racine, Wis., 4s, 1915-23, Insane Asylum	53,000 00
Reno, Kan., 3½s, 1919, Refunding	35,000 00
St. Louis, Minn., 4s, 1916, County Road	75,000 00
St. Louis, Minn., 4½s, 1918, Court House	50,000 00
Sumner, Kan., 5½s, 1920, Refunding	36,000 00
Tipton, Ind., 5s, 1919-24, Court House	30,000 00
Todd, Minn., 5s, 1918, Turnpike	25,000 00
Warren, Ky., 4s, 1929, Turnpike	66,500 00
Washington, O., 5s, 1918-36, Bridge	50,000 00
Worcester, Md., 5s, 1933-43, Road Improvement	25,000 00
City of Battle Creek, Mich., 3½s, 1921, Sewer	15,000 00
Boston, Mass., 3½s, 1944, Land and Building	100,000 00
Central Falls, R. I., 4s, 1924, Funding	5,000 00
Coffeyville, Kan., 5s, 1927, Refund	9,000 00
Cumberland, Md., 5s, 1922, Cons. Debt	64,000 00
Duluth, Minn., 4½s, 1921, Ind. School District	20,000 00
Eau Claire, Wis., 4s, 1927, Refund	21,000 00
Eau Claire, Wis., 5s, 1917, Refund	30,000 00
Eau Claire, Wis., 4s, 1919, Bridge	10,000 00
Fort Scott, Kan., 4½s, 1935, Water	57,000 00
Fort Scott, Kan., 4½s, 1929, Refund	25,000 00
Galesburg, Ill., 4s, 1915-20, Electric Light	20,000 00
Green Bay, Wis., 4s, 1915-21, City Hall	12,250 00
Jackson, Mich., 4s, 1925, Paving	15,000 00
Kalamazoo, Mich., 4s, 1915-23, Public Improvement	90,000 00
Kankakee, Ill., 4½s, 1916-20, Bridge	5,000 00
La Crosse, Wis., 3½s, 1919, Street Improvement	25,000 00
La Crosse, Wis., 3½s, 1919, Water and Sewer	15,000 00
Lexington, Ky., 5s, 1918, Funding	50,000 00
Lexington, Ky., 4½s, 1932, Funding	85,000 00
Lexington, Ky., 4½s, 1933, Funding	20,000 00
Lorain, O., 5s, 1919-24, Paving	50,000 00
Madison, Wis., 3½s, 1919, Sewer	33,500 00
Mansfield, O., 5s, 1915-16, Water	3,000 00
Marquette, Wis., 6s, 1915-17, Refund	6,000 00
Marion, Ind., 4s, 1918, Funding	9,000 00

AUGUSTA SAVINGS BANK—Concluded.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Marquette, Mich., 4s, 1916, Water	15,000 00
Marquette, Mich., 4s, 1921, Water	15,000 00
Michigan City, Ind., 5s, 1915, School Building	3,000 00
Minneapolis, Minn., 3½s, 1932, Park	67,000 00
New York, N. Y., 3½s, 1940, Halls	150,000 00
New York, N. Y., 3½s, 1949, Rapid Transit	200,000 00
New York, N. Y., 3½s, 1953, Docks and Ferries	130,000 00
Omaha Neb., 4½s, 1941, Water	30,000 00
Omaha, Neb., 4½s, 1934, Sewer	25,000 00
Omaha, Neb., 4½s, 1934, Intersection	25,000 00
Owensboro, Ky., 4s, 1930, Street Improvement	52,000 00
Pittsburg, Kan., 4½s, 1940, Park	7,000 00
Pontiac, Mich., 5s, 1915-17, Sewer	3,000 00
St. Cloud, Minn., 5s, 1924, Refund	8,000 00
Stillwater, Minn., 5s, 1917, Permanent Improvement	40,000 00
Waterloo, Ia., 4s, 1925, Refunding	55,000 00
West Bay City, Mich., 4s, 1918, Sewer	10,000 00
Town of Bristol, R. I., 4s, 1932, Sewer	40,000 00
Cranston, R. I., Reg. 4s, 1945, School	50,000 00
West Seneca, N. Y., 5s, 1920-38, Sewer	28,000 00
Total public funds out of Maine	3,035,750 00
<i>Railroad Bonds Owned.</i>	
Augusta, Winthrop & Gardiner, 4s, 1952	5,000 00
Bangor & Aroostook, Washburn Extension, 5s, 1939	100,000 00
Bangor & Aroostook, 5s, 1943	150,000 00
Bangor, & Aroostook, Cons. Ref. 1s, 1951	50,000 00
Boston & Maine, Reg. 4s, 1926	75,000 00
Boston & Maine, Reg. 4s, 1944	50,000 00
Boston & Maine, Reg. 4s, 1942	200,000 00
Maine Central, 5s, 1919, Notes	125,000 00
Maine Central, 5s, 1919, Notes	100,000 00
Maine Central, 4½s, 1916	15,000 00
Portland & Ogdensburg, 4½s, 1928	57,000 00
Portland & Rumford Falls, 1s, 1926	187,000 00
Rumford Falls & Rangeley Lakes, 4s, 1923	5,000 00
Washington County, 3½s, 1954	102,000 00
Total railroad bonds of Maine	1,221,000 00
Chicago, Milwaukee & St. Paul, Dubuque Division 6s, 1920	105,000 00
Illinois Central, Louisville Division 3½s, 1953	250,000 00
New York Central Lines, 5s, 1917	100,000 00
New York Central & Hudson River, Deb. 4s, 1934	100,000 00
New York, New Haven & Hartford, 6s, 1948	91,000 00
New York, New Haven & Hartford, Deb. 4s, 1956	100,000 00
North Hudson County, 5s, 1928	50,000 00
Total railroads bonds out of Maine	796,000 00
<i>Railroad Stock Owned.</i>	
Augusta, Hallowell & Gardiner	23,500 00
Maine Central	283,100 00
Portland & Ogdensburg	125,000 00
Portland & Rumford Falls	45,100 00
Total railroad stock of Maine	476,700 00
Pennsylvania	182,500 00
<i>Corporation Stock Owned.</i>	
Augusta City Building Co.	15,000 00
<i>National Bank Stock Owned.</i>	
First National Bank, Augusta	25,200 00
Granite National Bank, Augusta	9,400 00
National Shoe & Leather Bank, Auburn	1,500 00
Total national bank stock of Maine	36,100 00

BANGOR SAVINGS BANK—BANGOR.

July 14, 1915.

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.....	\$5,879,968 66
Reserve fund.....	400,000 00
Undivided profits.....	172,167 56
	\$6,452,136 22

RESOURCES.

Public funds of Maine.....	\$1,178,127 85
Public funds out of Maine.....	1,678,925 00
Railroad bonds of Maine.....	531,077 50
Railroad bonds out of Maine.....	1,752,917 72
Corporation bonds.....	335,140 00
Railroad stock.....	196,867 75
Corporation stock.....	3,000 00
Bank stock.....	10,900 00
Loans to corporations.....	4,585 00
Loans with collateral.....	94,553 13
Loans on mortgages of real estate.....	488,106 06
Real estate investment.....	85,000 00
Cash on deposit.....	86,154 14
Cash on hand.....	6,782 07
	\$6,452,136 22

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1918-20, Highway.....	\$52,000 00
State of Maine, 4s, 1944-7, Highway.....	25,000 00
County of Cumberland, 3½s, 1924, Court House.....	19,000 00
Washington, 4s, opt. 1923, Railroad.....	50,000 00
City of Auburn, 4s, 1921, Sewer.....	14,000 00
Auburn, 4s, 1932, Refund., School.....	11,000 00
Augusta, 4s, 1933, Highway.....	12,000 00
Augusta, 4s, 1934, Improvement and Refund.....	15,000 00
Augusta, 4s, 1916, School.....	2,500 00
Bangor, 4s, 1915-17, Water.....	15,000 00
Bangor, 4s, 1915-21, Refunding.....	15,000 00
Bangor, 4s, 1935, Refunding.....	50,000 00
Bangor, 4s, 1928, Municipal.....	50,000 00
Bath, 4s, 1941, Refunding.....	10,000 00
Belfast, Reg. 4s, 1918, Refunding.....	25,000 00
Belfast, Coupon 4s, 1918, Refunding.....	6,000 00
Biddeford, 4s, 1920, Refunding.....	15,000 00
Biddeford, 4s, 1939, Refunding.....	10,000 00
Brewer, 4s, 1929, Municipal.....	30,000 00
Lewiston, 4s, 1927, Refunding.....	5,000 00
Lewiston, 3½s, 1931, Refunding.....	26,000 00
Lewiston, 4s, 1933, Refunding.....	25,000 00
Old Town, 4s, 1923, Refunding.....	25,000 00
Portland, Reg. 3½s, 1922, Funding.....	12,000 00
Portland, 4s, 1929, Municipal.....	30,000 00
Portland, 4s, 1929-43, City Hall.....	58,000 00
South Portland, 4s, 1918-25, Funding.....	22,000 00

BANGOR SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Waterville, 3½s, 1925, Funding	8,000 00
Waterville, 4s, 1939, Refunding	50,000 00
Waterville, 4s, 1933, Funding	19,000 00
Westbrook, 4s, 1921-33, Refunding	25,000 00
Town of Dexter, 3½s, 1940-46, Water	12,000 00
Eden, 4s, 1916 17, Hall	5,000 00
Eden, 4s, 1926, School	21,000 00
Houlton, 4s, 1917, Funding	6,000 00
Patten, 4½s, 1915, Railroad	6,000 00
Brunswick Village Corporation, 4s, 1916-44	29,000 00
Augusta Water District, 4s, 1934	15,000 00
Gardiner Water District, 4s, 1934	20,000 00
Kennebec Water District, 3½s, 1920-25	66,000 00
Portland Water District, 4s, 1928	250,000 00
Rumford & Mexico Water District, 4s, 1932	25,000 00
Total public funds of Maine	1,186,500 00
Commonwealth of Massachusetts, Reg. 3½s, 1941	100,000 00
County of Allegheny, Pa., 4s, 1933-4, Road	40,000 00
Allegheny, Pa., 4s, 1925, Jail	20,000 00
Cuyahoga, O., 5s, 1922-3, Road	10,000 00
Cuyahoga, O., 5s, 1929-32, Bridge	30,000 00
Jackson, Ill., 4s, 1917-21, Funding	20,000 00
Lyon, Kan., 4½s, opt. 1918, Refunding	3,000 00
Prince George, Md., 5s, 1922, Deficit	2,500 00
Somerset, Md., 4½s, 1918-24, Refund	10,000 00
Somerset, Md., 4½s, 1933-48, School	8,000 00
Vanderburg, Ind., 5s, 1918, Court House	20,000 00
Vernon, Mo., 4½s, 1918, Refunding	25,000 00
Winnishiek, Ia., 4½s, 1918-20, Court House	21,000 00
City of Akron, O., 4½s, 1937, Water	20,000 00
Alpena, Mich., 5s, 1931-4, Water	30,000 00
Baltimore, Md., Reg. 4s, 1961, Dock	25,000 00
Bay City, Mich., 5s, 1916, Improvement	5,000 00
Buffalo, N. Y., Reg. 4s, 1926, Grade Crossing	10,000 00
Canton, O., 5½s, 1921, Street	1,000 00
Chicago, Ill., 4s, 1921, Judgment	15,000 00
Chicago, Ill., 4s, 1920-1, Sanitary District	54,000 00
Cincinnati, O., 4½s, 1953, Sewer	25,000 00
Cleveland, O., 4s, 1922, School	6,000 00
Cleveland, O., 4s, 1928-32, School	100,000 00
Cleveland, O., 4½s, 1946-52, Imp.	40,000 00
Columbus, O., 5s, 1925, Fire and Police Departments	7,000 00
Columbus, O., 5s, 1933, Engine House	8,000 00
Duluth, Minn., 4½s, 1943, Park	25,000 00
East Liverpool, O., 5s, 1924-33, Board of Education	20,000 00
Green Bay, Wis., 5s, 1916-17, Refund	1,100 00
Hammond, Ind., 6s, 1916, School	13,000 00
Hazleton, Pa., 4s, 1919-20, School	5,000 00
Huntington, Ind., 6s, 1916, Water	5,000 00
Kansas City, Kan., 4½s, 1940, Water and Improvement	50,000 00
Lafayette, Ind., 4½s, opt. 1915, Refunding	29,000 00
Lawrence, Kan., 4½s, opt. 1919, Refund	3,000 00
Los Angeles, Cal., 4½s, 1941, Water	20,000 00
Los Angeles, Cal., 4½s, 1952, Harbor Improvement	15,000 00
Marietta, O., 5s, 1919-30, Bridge	25,000 00
Marion, O., 5s, 1924-35, School	23,000 00
Marquette, Mich., 3½s, 1926, Refunding, Water	15,000 00
Minneapolis, Minn., 4s, 1917, Municipal	50,000 00
New Britain, Conn., 4s, 1936, Sewer	10,000 00
New York, N. Y. Reg. 3½s, 1949, Rapid Transit	25,000 00
New York, N. Y., 4s, 1936, Municipal	105,000 00
New York, N. Y., 3½s, 1955, Municipal	30,000 00
Omaha, Neb., 4s, 1919, Paving	10,000 00
Omaha, Neb., 4½s, 1917-21, District Street Improvement	40,000 00
Omaha, Neb., 4½s, 1931, School District	10,000 00
Pawtucket, R. I., 4s, 1929, Water	32,000 00
Pittsburg, Pa., 4s, 1918-21, Water	50,000 00
Pittston, Pa., 4½s, 1915-38, Improvement	19,000 00
Port Huron, Mich., 4s, 1919, Refund	11,000 00
Port Huron, Mich., 4s, opt. 1918, Bridge	4,000 00
Port Huron, Mich., 4s, 1932, Canal	13,000 00

BANGOR SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Port Huron, Mich., 5s, 1916, Refund.	5,000 00
Portland, Ore., 5s, 1922, City Hall.	2,000 00
Portland, Ore., 5s, 1917, Water.	3,000 00
Portland, Ore., 4½s, 1943, Dock.	35,000 00
St. Paul, Minn., 4½s, 1917, Court House.	30,000 00
San Francisco, Cal., 5s, 1938, Exposition.	15,000 00
San Francisco, Cal., 5s, 1941, City Hall.	10,000 00
Sault Ste Marie, Mich., 4½s, 1920, Bridge.	25,000 00
Sault Ste Marie, Mich., 5s, 1917, Refunding.	13,000 00
Seattle, Wash., 4½s, 1927, Sewer.	40,000 00
Seattle, Wash., 5s, 1930, Refunding.	10,000 00
Springfield, O., 5s, 1939-41, Improvement.	10,000 00
Steubenville, O., 4s, 1930, Water.	6,000 00
Syracuse, N. Y., 4½s, 1918-24.	19,500 00
Tacoma, Wash., 5s, 1932, Water, Refunding.	25,000 00
West Bay City, Mich., 5s, 1920, School.	45,000 00
Youngstown, O., 5s, 1923-4, Building.	15,000 00
Town of Burrillville, R. I., 3½s, 1939, Funding.	15,000 00
Cranston, R. I., 4s, 1925, Municipal.	4,000 00
East Providence, R. I., 4½s, 1932, Fire District.	5,000 00
Port of Portland, Ore., 5s, 1922, River Improvement.	10,000 00
Seattle, Wash., 4½s, 1947, Port Improvement.	25,000 00
Total public funds out of Maine.	1,681,100 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 1st, 5s, 1943.	75,000 00
Bangor & Aroostook, Reg. 5s, 1943.	25,000 00
Bangor & Aroostook, Ref., Gold, 4s, 1951.	40,000 00
Bangor Railway & Electric, 6s, 1935.	56,000 00
Boston & Maine, 4½s, 1929.	10,000 00
Boston & Maine, Reg. 4½s, 1944.	40,000 00
Boston & Maine, 4s, 1926.	30,000 00
Lewiston, Augusta & Waterville, 5s, 1918.	10,000 00
Maine Central, Collateral Trust 5s, 1923.	1,000 00
Maine Central & E. & N. A., 4s, 1933.	63,000 00
Penobscot Shore Line, Reg. 4s, 1920.	50,000 00
Portland, 4½s, 1916 (notes).	25,000 00
Portland & Cape Elizabeth, 5s, 1915.	10,000 00
Portland & Ogdensburg, 4½s, 1928.	20,000 00
Portland Union Railway Station Co., 4s, 1927-9.	20,000 00
Rockland, Thomaston & Camden St., 4s, 1921.	11,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937.	25,000 00
Somerset, 4s, 1955.	20,000 00
Washington County, 3½s, 1954.	10,000 00
Total railroad bonds of Maine.	541,000 00
Ashland Light, Power & Street, Wis., 5s, opt. 1912.	25,000 00
Auburn & Syracuse Electric, N. Y., 5s, 1942.	30,000 00
Aurora, Elgin & Chicago, Ill., 5s, 1941.	25,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.	15,000 00
Baltimore & Ohio, Reg. 4s, 1948.	25,000 00
Baltimore & Ohio, P. J. & M. Div., Reg. 3½s, 1925.	25,000 00
Bloomington & Normal Ry. & Light, 5s, 1928.	30,000 00
Boston & Worcester St., Mass., 4½s, 1923.	40,000 00
Buffalo Railway, N. Y., 5s, 1931.	30,000 00
Burlington Traction, Vt., 5s, 1942.	10,000 00
Central Branch, 4s, 1919.	30,000 00
Central Pacific, 4s, 1949.	50,000 00
Central Pacific, 4s, 1954.	40,000 00
Chicago, Burlington & Quincy, Ill. Div., 3½s, 1949.	40,000 00
Chicago, Burlington & Quincy, Ill. Div., 4s, 1949.	25,000 00
Chicago, Hammond & Western, 6s, 1927.	20,000 00
Chicago & Indiana Coal Ry., 5s, 1936.	34,000 00
Chicago, Peoria & St. Louis, 4½s, 1930.	25,000 00
Chicago Railways, 5s, 1927, Series A.	18,000 00
Chicago Railways, 5s, 1927, Series B.	43,000 00
Chicago, Rock Island & Pacific, 4s, 1938.	25,000 00
Chicago & West Michigan, 5s, 1921.	20,000 00
Chippewa Valley Railway, Light & Power, 5s, 1924.	20,000 00
Cincinnati, Lebanon & Northern, 4s, 1942.	25,000 00
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Div., 4s, 1939.	11,000 00

BANGOR SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Columbus, Newark & Zanesville Electric, 5s, 1924.	35,000 00
Des Moines Street, Ia., 6s, 1919.	10,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933.	20,000 00
Duluth Street, Minn., 5s, 1930.	40,000 00
Fargo & Southern, 6s, 1924.	10,000 00
Grand Rapids, Grand Haven & Muskegon, 5s, 1926.	10,000 00
Illinois Central, Louisville Div., 3½s, 1953.	25,000 00
Illinois Central, St. Louis Div., 3½s, 1951.	25,000 00
Illinois Central, Western Lines, 4s, 1951.	20,000 00
Indiana, Illinois & Iowa, 4s, 1950.	20,000 00
Iowa Central, 5s, 1938.	15,000 00
Jackson & Battle Creek Traction, 5s, 1923.	35,000 00
Joplin & Pittsburg, 5s, 1930.	10,000 00
Kansas City, Clay County & St. Joseph, 5s, 1941.	10,000 00
Keokuk & Des Moines, 5s, 1923.	35,000 00
Kokomo, Marion & Western Traction, 5s, 1933.	10,000 00
Lehigh Valley Terminal, Reg. 5s, 1941.	25,000 00
Lexington & Boston Street, Mass., 4½s, 1920.	26,000 00
Lincoln Traction, Neb., 5s, 1939.	25,000 00
Louisville and Nashville, A. K. & C. Div., 4s, 1955.	50,000 00
Maryland, Delaware & Virginia 5s, 1955.	35,000 00
Milford & Uxbridge Street, 5s, 1918.	15,000 00
New York Central & Hudson River, Reg. 3½s, 1997.	25,000 00
New York & Rockaway Beach, 5s, 1927.	29,000 00
Ohio Central Traction, 5s, 1923.	10,000 00
Old Colony Street, Mass., 4s, 1954.	25,000 00
Omaha & Council Bluffs Street, 5s, 1928.	5,000 00
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928.	25,000 00
Rochester Railway, N. Y., 5s, 1930.	6,000 00
Rutland Canadian, 4s, 1949.	7,000 00
Rutland Railway, Light & Power, Vt., 5s, 1946.	25,000 00
St. Louis, Iron Mountain & Southern, R. & G. Divs., 4s, 1933.	50,000 00
St. Louis, Springfield & Peoria, 5s, 1939.	30,000 00
Scioto Valley Traction, 5s, 1923.	30,000 00
Sioux City Service Co., 5s, 1928.	30,000 00
South Shore & Boston, Mass., 5s, 1919.	10,000 00
Terre Haute Traction & Light, 5s, 1944.	30,000 00
Terre Haute & Western, 5s, 1937.	10,000 00
Toledo Terminal, 4½s, 1957.	38,500 00
Topeka Railway, Kan., 5s, 1930.	22,000 00
Trenton Passenger, N. J., 6s, 1931.	10,000 00
Tri-City Railway & Light Co., 5s, 1923.	25,000 00
Union Electric, Dubuque, Ia., 5s, 1924.	16,000 00
Utica & Mohawk Valley, N. Y., 4½s, 1941.	30,000 00
Western Maryland, 4s, 1952.	15,000 00
West Side Belt, Pittsburgh, Pa., 5s, 1937.	47,000 00
Wichita Railroad & Light, 5s, 1932.	25,000 00
Wichita Railroad & Light, 5s, 1919.	5,000 00
Willmar & Sioux Falls, 5s, 1938.	50,000 00
Youngstown & Ohio River, 5s, 1935.	10,000 00
Total railroad bonds out of Maine.	1,827,500 00
<i>Corporation Bonds Owned.</i>	
Bangor Power Company, 4-4½-5s, 1931.	40,000 00
Bar Harbor & Union River Power Co., 5s, 1935.	20,000 00
Bath & Brunswick Light & Power Co., 5s, 1930.	30,000 00
Central Maine Power Co., 5s, 1939.	35,000 00
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925.	5,000 00
Cumberland County Power & Light Co., 5s, 1942.	50,000 00
Lewiston & Auburn Electric Light, 5s, 1939.	27,000 00
Lewiston Gas Light Co., 4s, 1924.	11,000 00
Lincoln Water Company, 5s, 1931.	10,000 00
Portland Electric Company, 5s, 1926.	4,000 00
Portland Gas Light Company, 4s, 1936.	15,000 00
Public Works Co., Bangor, 5s, 1929.	15,500 00
Rockland-Rockport Lime Co., 5s, 1920.	25,000 00
Rumford Falls Power Co., 4½s, 1929.	25,000 00
Rumford Falls Power Co., 4s, 1945.	30,000 00
Sagadahoc Light & Power Co., 4½s, 1922.	10,000 00
Total corporation bonds of Maine.	352,500 00
Mystic Valley Water Co., Conn., 5s, 1928.	5,000 00

BANGOR SAVINGS BANK—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Bangor Railway & Electric Co., common	25,000 00
Dexter & Newport	15,900 00
Dexter & Piscataquis	8,000 00
Eastern Maine	10,000 00
European & North American	60,000 00
Maine Central	25,000 00
Portland Railroad	55,000 00
Portland & Ogdensburg	24,100 00
Total railroad stock of Maine	223,000 00
Duluth-Superior Traction, preferred	10,000 00
Duluth-Superior Traction, common	2,500 00
Hereford	3,000 00
New York Southern	2,000 00
Total railroad bonds out of Maine	17,500 00
<i>Corporation Stock Owned.</i>	
Union Insurance Company, Bangor	6,000 00
<i>National Bank Stock Owned.</i>	
First National Bank, Bangor	3,000 00
First National Bank, Portland	6,800 00
Presque Isle National Bank, Presque Isle	1,100 00
Total national bank stock owned	10,900 00

BATH SAVINGS INSTITUTION—BATH.

June 26, 1915.

WILLIAM D. SEWALL, President. CHARLES C. LOW, Treasurer.
HENRY W. HANSON, Assistant Treasurer.

TRUSTEES—William D. Sewall, James S. Lowell, James A. McLellan, Edward W. Larrabee, George F. Davenport, Sydney J. Meecker, Harry B. Sawyer.

Organized July 16, 1852.

LIABILITIES.

Deposits.....	\$4,352,500 29
Reserve fund.....	249,922 61
Undivided profits.....	256,479 71
	\$4,858,902 61

RESOURCES.

Public funds of Maine.....	\$178,823 00
Public funds out of Maine.....	600,177 18
Railroad bonds of Maine.....	677,900 00
Railroad bonds out of Maine.....	2,105,926 02
Corporation bonds.....	435,241 50
Railroad stock.....	284,050 00
Corporation stock.....	16,560 00
Bank stock.....	63,780 00
Loans with collateral.....	97,271 00
Loans to corporations.....	7,400 00
Loans to municipalities.....	15,000 00
Loans on mortgages of real estate.....	222,871 85
Real estate investment.....	50,000 00
Real estate foreclosure.....	6,829 48
Cash on deposit.....	93,029 34
Cash on hand.....	4,043 24
	\$4,858,902 61

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1923, Highway.....	\$11,500 00
County of Aroostook, 4½s, 1915, Railroad.....	10,000 00
Penobscot, 3½s, 1926-7, Court House.....	10,000 00
City of Auburn, 3½s, 1924, Refunding.....	9,500 00
Bangor, 4s, 1931, Municipal.....	10,000 00
Rockland, 3½s, 1917, Refunding.....	10,000 00
South Portland, 4s, 1917-25, Refunding.....	20,000 00
Town of Boothbay Harbor, 4s, 1935.....	5,000 00
Lubec, 4s, 1921, Water.....	14,000 00
Millinocket, 4s, 1914-19, Fund.....	5,000 00
Millinocket, 4s, opt. 1911, School.....	2,000 00
Brunswick & Topsham Water District, 4s, 1926.....	4,000 00
Kennebec Water District, 3½s, 1915-25.....	10,000 00
Portland Water District, 4s, 1928.....	60,000 00
Total public funds of Maine.....	181,000 00
Commonwealth of Massachusetts, 3s, 1941, Metropolitan Water Loan.....	70,000 00
Commonwealth of Massachusetts, Reg. 3½s, 1944, Metropolitan Water Loan.....	30,000 00
County of Allen, Ind., 3½s, 1919, Ct. House and Power House.....	20,000 00
Athens, O., 5s, 1926, Road Improvement.....	10,000 00
Cuyahoga, O., 5s, 1928, Bridge.....	10,000 00
Franklin, Ky., 4s, 1919, Refunding.....	20,000 00
Franklin, O., 4s, 1919, Funding.....	10,000 00
Fulton, O., 5s, 1919.....	6,500 00

BATH SAVINGS INSTITUTION—Continued.

<i>Public Funds Owned.</i>		<i>Par Value.</i>
King, Wash., 4½s, opt. 1926, Harbor		20,000 00
Lyon, Kan., 4½s, opt. 1916-17, Ref		17,000 00
Riverside, Cal., 5s, 1929, Highway		5,000 00
Sumner, Kan., 5½s, 1920, Refunding		4,000 00
City of Beatrice, Neb., 4s, 1918, Funding		20,500 00
Boston, Mass., Reg. 3½s, 1932, Land and Buildings		40,000 00
Cincinnati, O., Reg. 3½s, 1952, Ref.		20,000 00
Cleveland, O., 4s, 1922, Sewer		10,000 00
Columbus, O., 4s, 1916, Fire Department		2,000 00
Dubuque, Ia., 3½s, 1920, Refunding		8,250 00
Duluth, Minn., 4s, 1928-36, Water and Light		15,000 00
Jacksonville, Ill., 4s, 1919, Refunding		10,000 00
Lincoln, Neb., 4½s, 1924-5, Refund		9,000 00
Los Angeles, Cal., 4½s, 1940, Water		10,000 00
Michigan City, Ind., 5s, 1916-20, Water		10,000 00
Minneapolis, Minn., Reg. 3½s, 1932, Water		10,000 00
Minneapolis, Minn., 4s, 1944, Park Improvement		10,000 00
New York, N. Y., 4½s, 1960, Rapid Transit		75,000 00
Owensboro, Ky., 4s, 1931, Water		10,000 00
Philadelphia, Pa., Reg. 3½s, 1934, Water		50,000 00
Portland, Ore., 4s, 1937, Park		20,000 00
Seattle, Wash., 4½s, 1931, School District		10,000 00
Spokane, Wash., 4½s, 1932, School		5,000 00
Springfield, Mass., Reg. 3½s, 1916-18, School		10,000 00
Toledo, O., 3½s, 1929, Refund		6,000 00
Woonsocket, R. I., 4½s, 1944, Funding		10,000 00
Port of Seattle, Wash., 4½s, 1936-51, Improvement		15,000 00
Total public funds out of Maine		608,250 00
<i>Railroad Bonds Owned.</i>		
Bangor & Aroostook, 5s, 1943		36,000 00
Bangor & Aroostook, Medford Ext., 5s, 1937		10,000 00
Bangor & Aroostook, Piscataquis Div., 5s, 1943		20,000 00
Bangor & Aroostook, Washburn Ext., 5s, 1939		25,000 00
Bangor & Aroostook, St. John River Ext., 5s, 1939		25,000 00
Bangor & Aroostook, 4s, 1951		57,000 00
Bangor Railway & Electric Co., 5s, 1935		20,000 00
Boston & Maine, 4s, 1926		25,000 00
Bridgton & Saco River, 4s, 1928		22,500 00
Knox & Lincoln, 5s, 1921		25,000 00
Maine Central, 5s, 1923		16,000 00
Maine Central, notes, 5s, 1919		50,000 00
Northern Maine Seaport, 5s, 1935		5,000 00
Penobscot Shore Line, 4s, 1920		10,000 00
Portland & Ogdensburg, 4½s, 1928		10,000 00
Portland Railroad, 3½s, opt. 1931		65,000 00
Portland Railroad, 4½s, 1916 (notes)		35,000 00
Portland & Rumford Falls, 4s, 1926		34,000 00
Portland & Rumford Falls, 4s, 1927		15,000 00
Portland Terminal, 4s, 1961		20,000 00
Portland Union Railway Station Co., 4s, 1927		3,000 00
Portsmouth, Dover & York, 4½s, opt., 1913		10,000 00
Rockland, Thomaston & Camden, 4s, 1921		13,500 00
Rumford Falls & Rangeley Lakes, 5s, 1937		10,000 00
Sandy River & Rangeley Lakes, 4s, 1928		35,000 00
Sanford & Cape Porpoise, 5s, 1928		10,000 00
Somerset, 5s, 1917		30,000 00
Somerset, 4s, 1950		18,000 00
Somerset, 4s, 1955		50,000 00
Washington County, 3½s, opt. 1924		3,000 00
Total railroad bonds of Maine		708,000 00
Ann Arbor, 4s, 1995		25,000 00
Ashland Light, Power & Street, Wis., 5s, 1939		25,000 00
Atchison, Topeka & Santa Fe, Gen. Mortgage, 4s, 1995		50,000 00
Atchison, Topeka & Santa Fe, Adj. 4s, 1995		20,500 00
Atchison, Topeka & Santa Fe, Eastern Oklahoma Div., 4s, 1928		10,000 00
Auburn & Syracuse Elec., N. Y., 5s, 1942		10,000 00
Aurora, Elgin & Chicago, Ill., 5s, 1941		30,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934		35,000 00

BATH SAVINGS INSTITUTION—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Baltimore & Ohio, Southwestern Div., 3½s, 1925.....	35,000 00
Baltimore & Ohio, 4s, 1948.....	15,000 00
Belleville & Carondelet, 6s, 1923.....	10,000 00
Bloomington & Normal Ry. & Light Co., 5s, 1928.....	5,000 00
Boston & Worcester St., 4½s, 1923.....	25,000 00
Buffalo Railway, N. Y., 5s, 1931.....	40,000 00
Buffalo & Susquehanna, 4s, 1963.....	17,500 00
Buffalo & Susquehanna, 4½s, 1953.....	40,000 00
Burlington Traction, 5s, 1942.....	10,000 00
Canton-Massillon Elec., O., 5s, 1920.....	25,000 00
Cedar Rapids & Iowa City Ry. & Light Co., 5s, opt. 1913.....	10,000 00
Central Branch, 4s, 1919.....	10,000 00
Central Ohio, 4½s, 1930.....	10,000 00
Central Pacific, 4s, 1949.....	45,000 00
Central Pacific, 4s, 1954.....	5,000 00
Central Vermont, 4s, 1920.....	100,000 00
Chicago, Burlington & Quincy, Ill. Div., 3½s, opt. 1929.....	50,000 00
Chicago & Eastern Illinois, 5s, 1937.....	25,000 00
Chicago Railways Co., 4-5s, 1927, Series A.....	10,000 00
Chicago Railways Co., 4-5s, 1927, Series B.....	10,000 00
Chicago & West Michigan, 5s, 1921.....	50,000 00
Cincinnati, Dayton & Ironton, 5s, 1941.....	10,000 00
City Light & Traction Co., Sedalia, 5s, 1952.....	2,200 00
Cleveland, Cincinnati, Chicago & St. Louis, W. W. Div., 4s, 1940.....	10,000 00
Cleveland, Lorain & Wheeling, 5s, 1933.....	15,000 00
Columbus Street, O., 5s, 1932.....	5,000 00
Concord & Montreal, 4s, 1920.....	10,000 00
Current River, 5s, 1927.....	10,000 00
Des Moines Street, Ia., 6s, 1915.....	10,000 00
Des Moines Suburban, Ia., 6s, 1921.....	10,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933.....	10,000 00
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	40,000 00
Duluth Street, Minn., 5s, 1930.....	25,000 00
E. Liverpool Railway, O., 1st Mort., 5s, 1917.....	5,000 00
Elgin, Joliet & Eastern, 5s, 1941.....	15,000 00
Hereford, 4s, 1930.....	28,000 00
Indiana, Illinois & Iowa, 4s, 1950.....	50,000 00
Ironwood & Bessemer Ry. & Light Co., 5s, opt. 1916.....	25,000 00
Ithaca Street, N. Y., 5s, 1957.....	13,000 00
Jackson & Battle Creek Traction, 5s, 1923.....	5,000 00
Jamestown Street, N. Y., 6s, 1923.....	15,000 00
Joplin & Pittsburg, 5s, 1930.....	30,000 00
Kanawha & Michigan, 4s, 1990.....	40,000 00
Kansas City Belt, Mo., 6s, 1916.....	40,000 00
Kansas City, Clinton & Springfield, Reg. 5s, 1925.....	10,000 00
Kansas City Fort Scott & Memphis, 6s, 1928.....	60,000 00
Lehigh Valley of New York, 4½s, 1940.....	20,000 00
Little Falls & Dolgeville, 3s, 1932.....	10,000 00
Mason City & Fort Dodge, 4s, 1955.....	25,000 00
Middlesex & Boston Street, 4½s, 1932.....	10,000 00
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	25,000 00
Minneapolis & St. Louis, 4s, 1949.....	10,000 00
Newark Passenger, N. J., 5s, 1930.....	5,000 00
New York, Auburn & Lansing, 5s, 1935.....	4,000 00
New York, Auburn & Lansing, Subscription to Reorgan.....	3,000 00
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	10,000 00
New York Central & Hudson River, 4s, 1934.....	10,000 00
New York Central, 6s, 1935.....	10,000 00
New York & Greenwood Lake, 5s, 1946.....	9,000 00
New York, New Haven & Hartford, 6s, 1948.....	25,000 00
Norfolk & Western, 4s, 1996.....	30,000 00
Northern Ohio, 5s, 1945.....	10,000 00
Northern Pacific, Prior Lien, 4s, 1997.....	38,000 00
Ogdensburg & Lake Champlain, 4s, 1948.....	25,000 00
Omaha & Council Bluffs Street, 5s, 1928.....	10,000 00
Oregon Short Line, 4s, opt. 1907.....	4,000 00
Patterson Railway, N. J., 6s, 1931.....	20,000 00
People's Street, Scranton, Pa., 6s, 1918.....	13,000 00
Peoria, Bloomington & Champaign Traction, 5s, 1936.....	20,000 00
Reading Co. & Philadelphia & Reading Coal & Iron Co., 4s, 1997.....	20,000 00
Rochester, Syracuse & Eastern, 5s, 1945.....	16,000 00
Rochester Railway, N. Y., 5s, 1930.....	20,000 00

BATH SAVINGS INSTITUTION—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Saginaw Valley Traction Mich., 5s, 1920.....	15,000 00
St. Louis, Iron Mountain & Southern, 5s, 1931.....	15,000 00
St. Louis & San Francisco, 5s, 1931.....	10,000 00
St. Louis & San Francisco, 4s, 1951.....	32,000 00
St. Louis Southwestern, 4s, 1989.....	20,000 00
St. Louis, Springfield & Peoria, 5s, 1939.....	20,000 00
St. Paul City Railway, Minn., 5s, 1937.....	15,000 00
Schenectady Railway, N. Y., 4½s, opt, 1911.....	50,000 00
Seranton Passenger, Pa., 6s, 1920.....	37,000 00
Southern Indiana, 4s, 1951.....	33,000 00
Southern Pacific, Subscription 5s, 1934.....	1,500 00
Southern Railway, St. Louis Div., 4s, 1951.....	30,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	10,000 00
Syracuse Rapid Transit, N. Y., 5s, 1946.....	14,000 00
Taunton & Brockton St., Mass., 5s, 1917.....	6,000 00
Toledo Terminal, 4½s, 1957.....	27,500 00
Topeka Railway, Kan., 5s, 1930.....	20,000 00
Trenton Passenger, N. J., 6s, opt, 1920.....	10,000 00
Tri-city Railway & Light Co., 5s, 1923.....	35,000 00
Ulster & Delaware, 5s, 1928.....	15,000 00
Union Electric, Dubuque, Ia., 5s, 1924.....	20,000 00
Union Pacific, 4s, 1947.....	10,000 00
Utica Belt Line, 5s, 1939.....	25,000 00
Utica & Mohawk Valley, N. Y., 4½s, 1941.....	35,000 00
Wilkesbarre & Eastern, 5s, 1942.....	10,000 00
Wilkesbarre & Wyoming Valley Traction, 5s, 1921.....	15,000 00
Wichita Railroad & Light Co., 5s, 1932.....	10,000 00
Wisconsin Central, S. & D. Div., 4s, 1936.....	25,000 00
Youngstown & Ohio River, 5s, 1935.....	10,000 00
Zanesville Electric, O., 4s, opt, 1904.....	10,000 00
Total railroad bonds out of Maine.....	2,234,200 00
<i>Corporation Bonds Owned.</i>	
Arroostook Construction Co. Coll. Tr. 5s, 1917.....	5,000 00
Bangor Power Co., 4-4½-5s, 1931.....	8,000 00
Bath & Brunswick Light & Power Co., 5s, 1930.....	20,000 00
Caribou Water, Light & Power Co., 5s, 1923.....	15,000 00
Central Maine Power Co., 5s, 1939.....	25,000 00
Consolidated Electric Light Company of Maine, Portland, 6s, 1916.....	2,000 00
Eastern Steamship Company, 5s, 1927.....	28,000 00
Hyde Windlass Company, Bath, 5s, 1919-21.....	6,000 00
Kennebec Light & Heat Co., Augusta, 5s, 1918.....	10,000 00
Lewiston & Auburn Electric Light Co., 5s, 1939.....	21,000 00
Lewiston Gas Light Co., 4s, 1924.....	10,000 00
Maine Water Company, 5s, 1931.....	25,000 00
Oxford Paper Company, 5s, 1921.....	4,000 00
Pejepscot Paper Company, Brunswick, 5s, 1920-5.....	15,000 00
Portland Electric Company, 5s, 1926.....	25,000 00
Portland Lighting & Power Co., 4½s, 1921.....	20,000 00
Portland Water Company, 4s, 1927.....	1,000 00
Runford Falls Power Company, 4½s, 1929.....	45,000 00
Rumford Falls Power Co., 4s, 1945.....	10,000 00
Sagadahoc Light & Power Co., Bath, 4½s, 1922.....	14,000 00
Standish Water & Construction Co., 4s, 1928.....	5,000 00
State Loan Company, Portland, 4½s, 1945.....	25,000 00
Total corporation bonds of Maine.....	339,000 00
Barnstable Water Company, Mass., 5s, 1931.....	10,000 00
Bennington Water Power & Light Co., Vt., 5s, opt, 1903.....	15,000 00
Berlin Water Company, N. H., 5s, opt, 1902.....	5,000 00
Brattleboro Water Works Co., Vt., 5s, 1934.....	20,000 00
Denver Union Water Co., Col., 5s, 1914.....	61,200 00
Hampton Water Works Co., 5s, 1944.....	5,000 00
Total corporation bonds out of Maine.....	116,200 00
<i>Railroad Stock Owned.</i>	
Boston & Maine.....	35,600 00
Dexter & Newport.....	8,000 00
Dexter & Piscataquis.....	17,000 00

BATH SAVINGS INSTITUTION—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Maine Central	60,000 00
Portland & Ogdensburg	50,000 00
Total railroad stock of Maine	170,600 00
Atchison, Topeka & Santa Fe, pref.	10,100 00
Baltimore & Ohio, pref.	1,800 00
Baltimore & Ohio, com.	3,300 00
Buffalo & Susquehanna, pref.	7,500 00
Duluth Superior Traction, pref.	10,000 00
Fitchburg, pref.	1,500 00
Hereford.	10,000 00
Illinois Central	48,800 00
Illinois Central (leased lines)	3,400 00
New York Central & Hudson River	7,800 00
New York, New Haven & Hartford.	31,500 00
Pennsylvania.	19,500 00
Southern Pacific.	6,700 00
Union Pacific pref.	10,000 00
Union Pacific, com.	15,000 00
Total railroad stock out of Maine.	186,900 00
<i>Corporation Stock Owned.</i>	
Denver Union Water Company, preferred.	78,800 00
New York Real Estate Association.	4,500 00
Total corporation stock owned.	83,300 00
<i>National Bank Stock Owned.</i>	
Bath National Bank, Bath.	5,500 00
Biddeford National Bank, Biddeford.	6,200 00
First National Bank, Bangor.	5,100 00
First National Bank, Bath.	12,400 00
First National Bank, Damariscotta.	1,500 00
First National Bank, Portland.	20,000 00
First National Bank, Wiscasset.	300 00
National Shoe & Leather Bank, Auburn.	10,900 00
South Berwick National Bank, South Berwick.	2,000 00
Total national bank stock of Maine.	63,900 00

BELFAST SAVINGS BANK—BELFAST.

March 2, 1915.

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	\$1,909,272 10
Reserve fund	100,000 00
Undivided profits	27,683 72
	\$2,036,955 82

RESOURCES.

Public funds of Maine	\$45,000 00
Public funds out of Maine	241,000 00
Railroad bonds in Maine	139,440 00
Railroad bonds out of Maine	1,006,175 00
Corporation bonds	236,375 00
Railroad stock	72,500 00
Bank stock	1,000 00
Loans with collateral	109,853 33
Loans to corporations	22,800 00
Loans to municipalities	4,500 00
Loans on mortgages of real estate	88,868 75
Real estate investment	22,000 00
Cash on deposit	32,933 14
Cash on hand	14,510 60
	\$2,036,955 82

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Portland, 4s, 1938-42, City Hall	\$35,000 00
Brunswick & Topsham Water District, 4½s, 1936	10,000 00
Total public funds of Maine	45,000 00
County of Wyandotte, Kans., 4½s, 1920, Fund	12,000 00
Wyandotte, Kans., 4½s, 1924, Bridge	8,000 00
City of Chicago, Ill., 4s, 1922, Sanitary Dist	25,000 00
Chicago, 4s, 1925, Gen. Corporation	5,000 00
Lexington, Ky., 4s, 1933, Board of Education	10,000 00
Mansfield, O., 4½s, 1916, Refunding	1,000 00
New York, 3½s, 1953, Rapid Transit	90,000 00
New York, 3½s, 1953, Street and Park	10,000 00
New York, 3½s, 1952, Docks and Ferries	50,000 00
Pawtucket, R. I., 4s, 1944, Funding	10,000 00
Pittsburgh, Pa., 4s, 1935, Water Extension	10,000 00
West Bay City, Mich., 5s, 1925, Funding	10,000 00
Total public funds out of Maine	241,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943	5,000 00
Bangor & Aroostook, Consol. 4s, 1951	25,000 00
Bangor & Aroostook, St. John River Extensior 5s, 1939	30,000 00
Belfast & Moosehead Lake 4s, 1920	25,500 00
Knox & Lincoln 5s, 1921	1,000 00

BELFAST SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Maine Central 5s, 1923.....	20,000 00
Maine Central & E. & N. A. 4s, 1933.....	10,000 00
Portland & Cape Elizabeth, 5s, 1915.....	1,000 00
Sanford & Cape Porpoise, 5s, 1928.....	25,000 00
Total railroad bonds in Maine.....	142,500 00
Auburn & Syracuse Electric N. Y., 5s, opt. 1912.....	35,000 00
Auroa Elgin & Chicago, Ill., 5s, 1941.....	16,000 00
Berkshire St., Pittsfield, Mass., 5s, 1922.....	30,000 00
Big Sandy, 4s, 1944.....	5,000 00
Boston & Revere Electric Mass. 5s, 1928.....	10,000 00
Boston & Worcester St., 4½s, 1923.....	25,000 00
Brockton & Plymouth 4½s, 1920.....	20,000 00
Buffalo Railway Co., N. Y., 5s, 1931.....	10,000 00
Buffalo & Susquehanna 4s, 1951.....	10,000 00
Buffalo & Susquehanna, 4½s, 1953.....	10,000 00
Burlington & Missouri River, Con. 6s, 1918.....	4,000 00
Carthage & Adirondack 4s, 1981.....	5,000 00
Chicago, Burlington & Quincy, Ill. Div. 4s, 1949.....	10,000 00
Chicago, Rock Island & Pacific 4s, 1988.....	10,000 00
Chicago & West Michigan, 5s, 1921.....	10,000 00
Cincinnati, Indianapolis & Western 4s, 1953.....	10,000 00
Cleveland Railway, O., 5s, 1931.....	25,000 00
Concord, Maynard & Hudson St., Mass. 5s, 1922.....	10,000 00
Current River, 5s, 1927.....	15,000 00
Detroit, & Toledo Shore Line 4s, 1953.....	10,000 00
Duluth Street, 5s, 1930.....	7,000 00
Flint & Pere Marquette Consol. 5s, 1939.....	10,000 00
Flint & Pere Marquette, Port Huron Div., 5s, 1939.....	25,000 00
Gardner, Westminster & Fitchburg St., Mass. 5s, 1920.....	5,000 00
Grand Rapids & Indiana 4½s, 1941.....	10,000 00
Hocking Valley 4½s, 1999.....	20,000 00
Indiana, Illinois & Iowa 4s, 1950.....	20,000 00
Iowa Central 5s, 1938.....	20,000 00
Jamestown St., N. Y., 6s, 1923.....	2,000 00
Kansas City, Clinton & Springfield 5s, 1925.....	10,000 00
Kansas City, Ft. Scott & Memphis 4s, 1936.....	25,000 00
Keokuk & Des Moines 5s, 1923.....	5,000 00
Lake Shore & Michigan Southern 4s, 1928.....	15,000 00
Lehigh Valley of New York, 4½s, 1940.....	10,000 00
Long Island, Refund. 4s, 1949.....	10,000 00
Long Island, No. Shore Branch 5s, 1932.....	20,000 00
Louisville & Jeffersonville Bridge 4s, 1945.....	50,000 00
Louisville & Nashville 5s, 1916.....	10,000 00
Lynn & Boston, Mass., 5s, 1924.....	10,000 00
Maryland, Delaware & Virginia 5s, 1955.....	10,000 00
Milford, Holliston & Framingham St. 5s, 1918.....	5,000 00
Milwaukee, Sparta & Northwestern, 4s, 1947.....	30,000 00
Missouri, Kansas & Eastern 5s, 1942.....	10,000 00
Missouri Kansas & Texas 5s, 1944.....	25,000 00
New York, New Haven & Hartford H. R. & P. Div. 4s, 1954.....	20,000 00
New York & Rockaway Beach 5s, 1927.....	25,000 00
New York & Stamford 5s, 1931.....	10,000 00
Northern Massachusetts St. 5s, 1943.....	25,000 00
Ogdensburg & Lake Champlain 4s, 1948.....	25,000 00
Omaha & Council Bluffs, 5s, 1928.....	25,000 00
Pere Marquette of Indiana 4s, 1943.....	5,000 00
Rutland-Canadian 4s, 1949.....	10,000 00
Rutland Railway Light & Power Co., 5s, 1946.....	15,000 00
St. Louis Iron Mountain & Southern R. & G. Divs. 4s, 1933.....	15,000 00
St. Louis, Springfield & Peoria 5s, 1939.....	10,000 00
St. Louis & San Francisco 5s, 1931.....	5,000 00
Schenectady Railway N. Y. 4½s, opt. 1911.....	10,000 00
Scioto Valley Traction 5s, 1923.....	15,000 00
Southern Indiana 4s, 1951.....	10,000 00
South Shore & Boston, Mass., 5s, 1919.....	15,000 00
Springfield & Eastern Mass., 5s, 1922.....	30,000 00
Syracuse, Lake Shore & Northern 5s, 1947.....	20,000 00
Terminal Railroad Association of St. Louis, 4s, opt. 1916.....	10,000 00
Terre Haute Traction & Lt. Ind., 5s, 1944.....	15,000 00
Terre Haute & Western 5s, 1937.....	5,000 00
Toledo Terminal 4½s, 1957.....	11,000 00

BELFAST SAVINGS BANK—Concluded

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Utica Belt Line N. Y., 5s, 1939.....	5,000 00
Utica & Mohawk Valley 4½s, 1941.....	25,000 00
Worcester & Holden St. Mass., 5s, 1923.....	15,000 00
Youngstown & Ohio River, 5s, 1935.....	10,000 00
Total railroad bonds out of Maine.....	1,030,000 00
<i>Corporation Bonds Owned.</i>	
Androscoggin Electric Co. 5s, 1934.....	10,000 00
Berlin Mills Co. 5s, 1917-20.....	20,000 00
Cumberland County, Power & Light Co. 5s, 1942.....	25,000 00
Kennebec Light & Heat Co. Augusta, 4½s, 1925.....	20,000 00
Kennebunk Electric Light Co. 5s, 1930.....	10,000 00
Lewiston & Auburn Electric Light Co. 5s, 1939.....	5,000 00
Maine & N. H. Granite Corp. 5s, 1921-31.....	15,000 00
New England Elevator Co. 3¾s, 1917-21.....	12,000 00
Pejepscot Paper Co. Brunswick, 5s, 1922.....	20,000 00
Portland Electric Co. 5s, 1926.....	25,000 00
Rockland Rockport Lime Co., 5s, 1920.....	25,900 00
Rumford Falls Power Co., 1s, 1945.....	10,000 00
Rumford Falls Power Co. 4½s, 1929.....	15,000 00
St. Croix Paper Co., 5s, 1922.....	10,000 00
York Light & Heat Co., 5s, 1927.....	15,000 00
Total corporation bonds of Maine.....	237,900 00
Brattleboro Water Works Co. Vt., 5s, 1934.....	5,000 00
<i>Railroad Stock Owned.</i>	
Belfast & Moosehead Lake, preferred.....	38,000 00
Portland & Rumford Falls.....	5,000 00
Portland Street Railroad Co.....	25,000 00
Total railroad stock owned.....	68,000 00
<i>Corporation Stock Owned.</i>	
Real Estate Co., Belfast.....	1,500 00
<i>National Bank Stock Owned.</i>	
National Shoe & Leather Bank, Auburn.....	1,000 00

BETHEL SAVING BANK—BETHEL.

June 20, 1915.

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, M. L. Thurston.

Organized February 28, 1872.

LIABILITIES.

Deposits.....	\$499,826 58
Reserve fund.....	38,822 62
Undivided profits.....	31,417 28
	\$570,066 48

RESOURCES.

Public funds of Maine.....	\$63,519 00
Public funds out of Maine.....	121,722 50
Railroad bonds of Maine.....	5,000 00
Railroad bonds out of Maine.....	73,275 00
Corporation bonds.....	45,500 50
Railroad stock.....	4,900 00
Bank stock.....	27,784 00
Loans with collateral.....	9,700 00
Loans to corporations.....	800 00
Loans to municipalities.....	800 00
Loans on mortgages of real estate.....	198,475 84
Real estate investment.....	5,000 00
Real estate foreclosure.....	2,405 91
Cash on deposit.....	8,958 24
Cash on hand.....	2,225 49
	\$570,066 48

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Cumberland, 3½s, 1922, Court House.....	\$5,000 00
City of Calais, 4s, 1926, Municipal Bldg.....	5,000 00
Portland, 4s, 1930, City Hall.....	4,000 00
Town of Lisbon, 4s, 1929, Water.....	11,000 00
Rumford, 4s, 1926, Funding.....	5,000 00
Brunswick & Topsham Water Dist., 4s, 1926.....	5,000 00
Kennebec Water District, 3½s, 1925.....	5,000 00
Livermore Falls Water District, 4s, 1929.....	10,000 00
Portland Water District, 4s, 1928.....	10,000 00
Van Buren Water District, 4½s, 1930.....	4,000 00
Total public funds of Maine.....	64,000 00
County of Atchison, Kan., 4s, 1929, Refunding.....	4,000 00
Beaver, Pa., 4s, 1930, Bridge.....	5,000 00
Franklin, Ky., 5s, 1923, Funding.....	3,000 00
King, Wash., 5s, 1928, Funding.....	5,000 00
Lyon, Kan., 4½s, 1919, Refunding.....	5,000 00
Riverside, Cal., 5s, 1939, Highway.....	5,000 00
Wyandotte, Kan., 4½s, 1919, Funding.....	3,000 00
City of Alpena, Mich., 5s, 1932, Water.....	1,000 00
Alpena, Mich., 4s, 1933, Electric Light.....	6,000 00
Berkeley, Cal., 5s, 1947, Improvement.....	5,000 00
Dayton, O., 5s, 1926, Street Improvement.....	5,000 00
Emporia, Kan., 4½s, opt. 1919, Refund.....	6,000 00
Hammond, Ind., 5s, 1918, School.....	4,000 00

BETHEL SAVINGS BANK—Concluded.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Ishpeming, Mich., 4s, 1916, School District	3,000 00
Kansas City, Mo., 3½s, 1919, School	5,000 00
Muskegon, Mich., 5s, 1915, Water	5,000 00
Port Huron, Mich., 4s, 1932, Paving	3,000 00
Sandusky, O., 5s, 1939, School District	7,000 00
San Francisco, Cal., 5s, 1932, Exposition	5,000 00
Springfield, O., 5s, 1940, Street Improvement	3,000 00
So. Omaha, Neb., 5s, 1923, School District	10,000 00
West Bay City, Mich., 5s, 1917, Electric Light	5,000 00
Woonsocket, R. I., 4s, 1941, Funding	9,000 00
Town of West Warwick, R. I., 4½s, 1944, Improvement	5,000 00
Port of Seattle, Wash., 4½s, 1950, Improvement	5,000 00
Total public funds out of Maine	122,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943	5,000 00
Cedar Rapids & Iowa City Ry. & Light, 5s, opt. 1913	5,000 00
Chicago, Milwaukee & St. Paul, C. P. & Western Div., 5s, 1921	5,000 00
Chicago, Rock Island & Pacific, 4s, 1934	5,000 00
Cleveland, Lorain & Wheeling, 5s, 1933	3,000 00
Cleveland Railway, 5s, 1931	5,000 00
Hoosac Tunnel & Wilmington, 5s, 1922	1,000 00
Joplin & Pittsburg, 5s, 1930	9,000 00
Middlesex & Boston St., Mass., 4½s, 1932	5,000 00
Newport & Fall River, 5s, 1918	3,000 00
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928	5,000 00
Peoria Railway, 5s, 1926	5,000 00
Scioto Valley Traction, 5s, 1923	5,000 00
Sioux City Service Co., 5s, 1928	5,000 00
Utica & Mohawk Valley, 4½s, 1941	4,000 00
Wichita Railway & Light, 5s, 1932	5,000 00
Worcester & Southbridge St., 4½s, 1922	5,000 00
Total railroad bonds out of Maine	75,000 00
<i>Corporation Bonds Owned.</i>	
Bath Water Supply Co., 5s, 1916	5,000 00
Berlin Mills Co., (Me. & N. H.) 5s, 1926	8,000 00
Berlin Mills Co., 5s, 1928	1,000 00
Bethel Water Co., 4½s, 1930	10,000 00
Central Maine Power Co., 5s, 1939	5,000 00
Eastern Manufacturing Co., Bangor, 5s, 1931	5,000 00
Eastern Steamship Company, 5s, 1927	6,000 00
Hebron Water Company, 4s, 1922	3,000 00
State Loan Company, Portland, 4½s, 1945	3,000 00
Total corporation bonds owned	46,000 00
<i>Railroad Stock Owned.</i>	
Portland & Ogdensburg	10,000 00
<i>National Bank Stock Owned.</i>	
Bethel National Bank, Bethel	5,000 00
Canal National Bank, Portland	5,300 00
Casco National Bank, Portland	4,600 00
Chapman National Bank, Portland	1,000 00
First National Bank, Portland	8,000 00
National Shoe & Leather Bank, Auburn	2,200 00
Norway National Bank, Norway	1,700 00
Total national bank stock owned	27,800 00

BIDDEFORD SAVINGS BANK—BIDDEFORD.

January 9, 1915.

CARLOS HEARD, President.

LYTTON E. STAPLES, Treasurer.

TRUSTEES—Carlos Heard, Edwin Stone, Samuel Smith, Jr., Lytton E. Staples, Ernest L. Morrill.

Organized July 27, 1867.

LIABILITIES.

Deposits	\$1,514,839 32
Reserve fund	82,000 00
Undivided profits	52,460 49
	\$1,649,299 81

RESOURCES.

Public funds of Maine	\$126,945 00
Public funds out of Maine	45,000 00
Railroad bonds of Maine	85,043 00
Railroad bonds out of Maine	509,610 00
Corporation bonds	124,525 65
Railroad stock	23,150 00
Corporation stock	81,250 00
Bank stock	57,810 00
Loans with collateral	18,967 00
Loans on mortgages of real estate	462,387 58
Real estate investment	56,000 00
Real estate foreclosure	12,000 00
Cash on hand	2,296 68
Cash on deposit	44,314 90
	\$1,649,299 81

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>For Value.</i>
City of Biddeford, 3½s, 1925, Ref.	\$24,000 00
Biddeford, 4s, 1917, Ref.	6,000 00
Brunswick & Topsham Water Dist., 4s, 1926	10,000 00
Livermore Falls Sewer Dist., 4s, 1928	11,000 00
Portland Water District, 4s, 1928	76,000 00
Total public funds of Maine	127,000 00
City of Duluth, Minn., 4½s, 1921, Ind. School District	10,000 00
New York, N. Y., 4½s, 1963, Water	25,000 00
Sioux City, Ia., 4½s, 1918, Funding	5,000 00
Superior, Wis., 4s, 1924, Ref.	5,000 00
Total public funds out of Maine	45,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 4s, 1951	15,000 00
Biddeford & Saco, 4s, 1940	1,000 00
Boston & Maine, 4s, 1926	10,000 00
Bridgton & Saco River, 4s, 1928	10,000 00
Maine Central, 5s, 1919, notes	13,000 00
Northern Maine Seaport, 5s, 1935	15,000 00
Portland Railroad, 3½s, 1951	10,000 00
Portland Railroad, 4½s, 1916, (notes)	10,000 00
Somerset, 5s, 1917	5,000 00
Total railroad bonds of Maine	89,000 00

BIDDEFORD SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Atchison, Topeka & Santa Fe, Trans. S. L., 4s, 1958	10,000 00
Auburn & Syracuse Elec., N. Y., 5s, opt. 1912	15,000 00
Aurora, Elgin & Chicago, 5s, 1941	10,000 00
Baltimore & Ohio S. W. Div., 3½s, 1925	15,000 00
Boston & Albany, 5s, 1963	10,000 00
Boston & Worcester St., 4½s, 1923	5,000 00
Bristol County St., 5s, 1921	10,000 00
Brockton & Plymouth St., 4½s, 1920	5,000 00
Brooklyn Union Elevated, N. Y., 5s, 1950	10,000 00
Canton Massillon Elec., 5s, 1920	10,000 00
Central Branch, 4s, 1919	15,000 00
Central Pacific, 4s, 1949	20,000 00
Chicago City Railway, Ill., 5s, 1927	10,000 00
Chicago, Indiana & Southern, 4s, 1956	10,000 00
Chicago Railways Co., Adj. Inc., 4s, 1927	1,900 00
Chicago Railways Co., Purchase Money, 4-5s, 1927	1,500 00
Chicago & Great Western R. R., 4s, 1959	3,000 00
Chicago & West Michigan, 5s, 1921	10,000 00
Cincinnati, Indianapolis & Western, 4s, 1953	5,000 00
Cleveland Ry., 5s, 1931	10,000 00
Columbus, Delaware & Marion, 5s, 1921	6,000 00
Dayton, Covington & Piqua Traction, 5s, 1922	5,000 00
Dayton, Springfield & Urbana, 5s, 1928	10,000 00
Des Moines Suburban, 6s, opt. 1906	12,000 00
Detroit & Toledo Shore Line, 4s, 1953	13,000 00
Duluth Rainy Lake & Winnipeg, 5s, opt. 1911	10,000 00
Duluth Street, 5s, 1930	30,000 00
East Liverpool, 5s, 1917	2,500 00
Hoosac Tunnel & Wilmington, 5s, 1922	10,000 00
Indianapolis, Newcastle & Eastern Trac., 6s, 1919	6,000 00
Kansas City, Clay County & St. Joseph, 5s, 1941	11,000 00
Maryland, Delaware & Virginia, 5s, 1955	30,000 00
Minneapolis, Lyndale & Minnetonka St., 5s, 1919	15,000 00
New Bedford, Middleboro & Brockton, 5s, 1920	10,000 00
Norwich & Westerly Traction, 5s, 1932	5,000 00
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00
Old Colony Street, 4s, 1954	10,000 00
Omaha & Council Bluffs St., 5s, 1928	5,000 00
Peoria, Bloomington & Champaign Trac., 5s, 1936	10,000 00
Providence & Fall River St., 5s, 1921	10,000 00
Rutland-Canadian, 4s, 1949	10,000 00
Rutland, 4½s, 1941	10,000 00
Rochester, Syracuse & Eastern, 5s, opt. 1915	10,000 00
Rockville, Broad Brook & East Windsor, 5s, 1926	11,000 00
Sioux City Traction, 5s, 1919	10,000 00
Southern Indiana, 4s, 1931	10,000 00
St. Louis, Iron Mountain & Southern R. & G. Divs., 4s, 1933	10,000 00
St. Paul & Northern Pacific, 6s, 1923	1,000 00
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	10,000 00
Western Maryland, 4s, 1952	10,000 00
Wheeling & Lake Erie, 4s, 1949	10,000 00
Wichita Railroad & Light Co., Kans., 5s, 1932	5,000 00
Youngstown & Ohio River, 5s, 1935	5,000 00
Zanesville Electric, O., 4s, 1904, opt.	10,000 00
Total railroad bonds out of Maine	528,900 00
<i>Corporation Bonds Owned.</i>	
American Realty Co., 5s, 1941	8,000 00
Biddeford & Saco Water Co., 4s, 1924	20,500 00
Central Maine Power Co., 5s, 1939	5,000 00
Consolidated Electric Light Co., Portland, 4½s, 1925	10,000 00
Cumberland County Power & Light Co., 5s, 1942	10,000 00
Lewiston & Auburn Elec. Light Co., 5s, 1939	15,000 00
Maine Water Co., 5s, 1931	10,000 00
Old Orchard Water Co., 4s, 1922	20,000 00
Orono Water Co., 4½s, 1925	5,000 00
Rumford Falls Power Co., 4½s, opt. 1919	11,000 00
Rumford Falls Powe. Co., 4s, opt. 1915	5,000 00
York Light & Heat Co., 4½s, 1920	2,500 00
York Light & Heat Co., 5s, 1927	6,000 00
Total corporation bonds of Maine	128,000 00

BIDDEFORD SAVINGS BANK—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Portland Railroad.....	10,000 00
Chicago & Great Western, preferred.....	3,000 00
Duluth, Superior Traction Co., preferred.....	8,000 00
Norwich & Westerly Traction Co., 1st preferred, non-cum.....	6,000 00
Norwich & Westerly Traction Co., 2d preferred, non-cum.....	1,000 00
Total railroad stock out of Maine.....	18,000 00
<i>Corporation Stock Owned.</i>	
Androscoggin Mills, Lewiston.....	2,000 00
Edwards Manufacturing Company, Augusta.....	10,000 00
Franklin Company, Lewiston.....	6,000 00
Pepperell Manufacturing Company, Biddeford.....	30,000 00
York Manufacturing Company, Saco.....	30,000 00
Total corporation stock of Maine.....	78,000 00
Rialto Company, Chicago.....	2,500 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank.....	20,700 00
Canal National Bank, Portland.....	2,900 00
Casco National Bank, Portland.....	200 00
First National Bank, Biddeford.....	15,500 00
First National Bank, Wiscasset.....	400 00
Manufacturers' National Bank, Lewiston.....	5,400 00
National Shoe & Leather Bank, Auburn.....	1,300 00
South Berwick National Bank.....	250 00
York National Bank, Saco.....	1,500 00
Total national bank stock of Maine.....	48,150 00
Merchants' National Bank, Portland, Ore.,.....	2,500 00
<i>Other Bank Stock Owned.</i>	
Westbrook Trust Company.....	1,000 00

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

July 7, 1915.

R. G. HODGDON, President.

B. C. MATHEWS, Treasurer.

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

Organized February 22, 1872.

LIABILITIES.

Deposits.....	\$502,739 86
Reserve fund.....	26,460 00
Undivided profits.....	23,295 15
Bills payable.....	5,000 00
	\$557,495 01

RESOURCES.

Public funds of Maine.....	\$3,000 00
Public funds out of Maine.....	5,000 00
Railroad bonds of Maine.....	57,930 00
Railroad bonds out of Maine.....	184,212 50
Corporation bonds.....	89,748 00
Corporation stock.....	3,500 00
Railroad stock.....	27,796 00
Bank stock.....	3,650 00
Loans on mortgages of real estate.....	172,904 12
Furniture and fixtures.....	400 00
Cash on deposit.....	8,652 75
Cash on hand.....	701 64
	\$557,495 01

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Town of Millinocket, 4s, 1932-3, School.....	\$3,000 00
County of Wyandotte, Kan., 4½s, 1932, Bridge.....	5,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, St. John River Ext., 5s, 1939.....	5,000 00
Bangor & Aroostook, 5s, 1943.....	5,000 00
Bangor & Aroostook, 4s, 1951.....	16,000 00
Boston & Maine, 4½s, 1929.....	1,000 00
Knox & Lincoln, 5s, 1921.....	2,000 00
Lime Rock, 4s, 1929.....	3,000 00
Rockland, Thomaston & Camden, 4s, 1921.....	10,000 00
Sandy River & Rangeley Lakes, 4s, 1928.....	10,000 00
Somerset, 4s, 1955.....	5,000 00
Washington County Railway, 3½s, 1954.....	5,000 00
Total railroad bonds of Maine.....	62,000 00
Ashland Light & Power Co., 5s, 1939.....	10,000 00
Atchison, Topeka & Santa Fe, 4s, 1905.....	2,000 00
Auburn & Syracuse Electric, 5s, 1942.....	7,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	7,000 00
Canton-Massillon Electric, 5s, 1920.....	8,000 00
Columbus, Newark & Zanesville, O., 3s, 1924.....	5,000 00
Dayton, Covington & Piqua Traction, 5s, 1922.....	5,000 00
Detroit Railway, 5s, 1924.....	5,000 00
Elizabeth & Trenton, N. J., 5s, 1962.....	5,000 00

BOOTHBAY SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Indiana, Columbus & Eastern Traction, 5s, 1926.....	5,000 00
Indianapolis & Martinsville Rapid Transit, 5s, 1932.....	5,000 00
Iowa Central, 5s, 1951.....	5,000 00
Ironwood & Bessemer Ry. & Light Co., 5s, 1936.....	10,000 00
Ithaca Street, N. Y., 5s, 1957.....	5,000 00
Jackson & Battle Creek Traction, 5s, 1923.....	10,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	10,000 00
Ohio Central Traction, 5s, 1923.....	5,000 00
Pere Marquette, 4s, 1951.....	5,000 00
Pere Marquette, 4s, 1943.....	10,000 00
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00
Rutland Railway, Light & Power Co., 5s, 1946.....	5,000 00
Rutland, 4½s, 1941.....	5,000 00
St. Joseph & Grand Island, 4s, 1947.....	5,000 00
St. Louis, Iron Mountain & Southern, R. & G. Divs., 4s, 1933.....	3,000 00
Syracuse Rapid Transit, 5s, 1946.....	3,000 00
Union Traction, Independence, Kan., 5s, 1937.....	5,000 00
Utica & Mohawk Valley, 4½s, 1941.....	8,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940.....	10,000 00
Wichita Railroad & Light Co., 5s, 1932.....	6,000 00
Williamsport & North Branch, 4½s, 1931.....	5,000 00
Youngstown & Ohio River, 5s, 1935.....	8,000 00
Total railroad bonds out of Maine.....	189,000 00
<i>Corporation Bonds Owred.</i>	
Bangor Power Company, 5s, 1931.....	3,000 00
Central Maine Power Co., 5s, 1939.....	14,000 00
Cumberland County Power & Light Co., 5s, 1942.....	5,000 00
Eastern Manufacturing Co., Bangor, 5s, 1931-2.....	12,000 00
Maine Water Company, 5s, 1931.....	10,000 00
Mousam Water Company, 4s, 1921.....	3,000 00
Orono Pulp & Paper Company, 5s, 1941.....	10,000 00
Rockland Water Company, 5s, 1919.....	10,000 00
Rumford Falls Power Co., 4s, 1945.....	5,000 00
Townsend Real Estate Co., Boothbay Harbor, 5s, 1928.....	5,000 00
York Light & Heat Co., Biddeford, 4½s, 1920.....	3,000 00
Total corporation bonds of Maine.....	80,000 00
Seituate Water Co., Mass., 5s, 1921.....	5,000 00
Salisbury Water Supply Co., 5s, 1935.....	7,000 00
Total corporation bonds out of Maine.....	12,000 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric.....	2,000 00
Portland Railroad.....	15,000 00
Portland & Ogdensburg.....	20,400 00
Total railroad stock owned.....	37,400 00
<i>Corporation Stock Owned.</i>	
Richmond Water Works.....	3,500 00
<i>National Bank Stock Owned.</i>	
City National Bank, Belfast.....	1,500 00
First National Bank, Bath.....	2,000 00
First National Bank, Wiscasset.....	150 00
Total national bank stock owned.....	3,650 00

BREWER SAVINGS BANK—BREWER.

February 25, 1915.

SAMUEL H. WOODBURY, President.

HOWARD N. FLOYD, Treasurer.

TRUSTEES—Samuel H. Woodbury, Frank A. Floyd, Albert A. Kenney, Henry T. Sparks, Lyman B. Currier.

Organized May 1, 1869.

LIABILITIES.

Deposits.....	\$414,502 14
Reserve fund.....	24,120 00
Undivided profits.....	7,165 03
	\$445,787 17

RESOURCES.

Public funds of Maine.....	\$63,990 00
Public funds out of Maine.....	31,000 00
Railroad bonds of Maine.....	42,555 00
Railroad bonds out of Maine.....	71,615 00
Corporation bonds.....	60,457 60
Railroad stock.....	6,150 00
Corporation stock.....	4,000 00
Bank stock.....	700 00
Loans with collateral.....	8,387 81
Loans on mortgages of real estate.....	117,994 50
Real estate investment.....	4,876 23
Real estate foreclosure.....	2,486 00
Furniture and fixtures.....	6,746 00
Premium account.....	4,000 00
Cash on hand.....	731 86
Cash on deposit.....	20,097 17
	\$445,787 17

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Aroostook, 4½s, 1915, Railroad Aid.....	\$2,000 00
Penobscot, 3½s, 1925, Court House.....	4,000 00
Washington, 4s, opt. 1923, R. R. Aid.....	5,000 00
City of Auburn, 4s, 1932, Ref. & School.....	4,000 00
Bangor, 4s, 1931, Municipal.....	7,000 00
Belfast, 4s, 1918, Refunding.....	2,000 00
Belfast, 4s, 1929, Refunding.....	5,000 00
Brewer, 4s, 1921, Refunding.....	8,000 00
Gardiner, 4s, 1932, Refunding.....	3,000 00
Portland, 4s, 1927, City Hall.....	5,000 00
Portland, 4s, 1932, Funding.....	5,000 00
Town of Baileyville, 4½s, 1919, Funding.....	2,000 00
Houlton, 4s, 1917, Funding.....	2,000 00
Portland Water District, 4s, 1928.....	8,000 00
Rumford & Mexico Water District, 4s, 1932.....	2,000 00
Total public funds of Maine.....	64,000 00
County of Douglas, Wis., 4s, 1916, Asylum.....	5,000 00
Ramsey, Minn., 4½s, 1918, Court House.....	2,000 00
City of Chicago, Ill., 4s, 1926, Gen. Corp.....	5,000 00
Hammond, Ind., 6s, 1916, School.....	2,000 00
La Crosse, Wis., 4s, opt. 1914, Sewer.....	2,000 00
Moline, Ill., 4½s, 1917, St. Imp.....	1,000 00

BREWER SAVINGS BANK—Concluded.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Omaha, Neb., 4s, 1918, Funding.....	2,000 00
Omaha, Neb., 4s, 1919, School District.....	2,000 00
Pittston, Pa., 4½s, 1924-5, City Imp.....	5,000 00
Town of Burrillville, R. I., 3½s, 1939, Fund.....	3,000 00
East Providence, R. I., 4s, 1922.....	2,000 00
Total public funds out of Maine.....	31,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943.....	5,000 00
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	10,000 00
Bangor & Aroostook, 4s, 1951.....	3,000 00
Bangor Railway & Electric Co., 5s, 1935.....	10,000 00
Boston & Maine, 4s, 1926.....	3,000 00
Northern Maine Seaport, 5s, 1935.....	5,000 00
Somerset 4s, 1950.....	2,000 00
Somerset, 4s, 1955.....	5,000 00
Total railroad bonds of Maine.....	43,000 00
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	8,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	3,000 00
Brooklyn Union Elevated, N. Y., 5s, 1950.....	5,000 00
Central Branch, 4s, 1919.....	1,000 00
Central New York Southern R. R. (Reorganized).....	2,000 00
Cleveland, Lorain & Wheeling, 5s, 1933.....	3,000 00
Duluth Street, Minn., 5s, 1930.....	4,000 00
Indiana, Illinois & Iowa, 4s, 1950.....	2,000 00
Jackson & Battle Creek Traction, Mich., 5s, opt. 1913.....	5,000 00
Lexington & Boston Street, Mass., 4½s, 1920.....	3,000 00
Manhattan Railway, N. Y., 4s, 1990.....	3,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	2,000 00
Rockford & Interurban, 5s, 1922.....	2,000 00
Rutland Railway Light & Power Co., 5s, 1946.....	4,000 00
St. Louis, Springfield & Peoria, 5s, 1939.....	5,000 00
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	4,000 00
Toledo Terminal, 4½s, 1957.....	4,400 00
Trenton Passenger, N. J., 6s, 1931.....	6,000 00
Tri-City Railway & Light Co., 5s, 1923.....	3,000 00
Total railroad bonds out of Maine.....	72,400 00
<i>Corporation Bonds Owned.</i>	
Bar Harbor & Union River Power Co., 5s, 1935.....	3,000 00
Berlin Mills Co., 5s, 1923.....	2,000 00
Central Maine Power Co., 5s, 1939.....	7,000 00
Cumberland County Power & Light Co., 5s, 1942.....	5,000 00
Dover Gas Light Co., 5s, 1925.....	3,000 00
Eastern Manufacturing Co., Bangor, 5s, 1916-18.....	3,000 00
Eastern Steamship Co., 5s, 1927.....	10,000 00
Lewiston & Auburn Electric Light Co., 5s, 1939.....	5,000 00
Maine Water Co., 5s, 1931.....	5,000 00
Portland Electric Co., 5s, 1926.....	6,000 00
Public Works Co., Bangor, 5s, 1929.....	5,000 00
Rockland Rockport Lime Co., 5s, 1920.....	5,000 00
Rumford Falls Power Co., 4s, 1945.....	2,000 00
Total corporation bonds of Maine.....	61,000 00
<i>Railroad Stock Owned.</i>	
European & North American.....	3,000 00
Portland Railroad.....	2,000 00
Total railroad stock of Maine.....	5,000 00
Duluth-Superior Traction, preferred.....	1,200 00
Duluth-Superior Traction, common.....	300 00
Total railroad stock out of Maine.....	1,500 00
<i>Corporation Stock Owned.</i>	
Lockwood Company, Waterville.....	4,000 00
<i>National Bank Stock Owned.</i>	
First National Bank, Bangor.....	700 00

BRIDGTON SAVINGS BANK—BRIDGTON.

June 29, 1915.

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.....	\$762,990 06
Reserve fund.....	68,000 00
Undivided profits.....	29,690 42
	\$860,680 48

RESOURCES.

Public funds of Maine.....	\$70,370 00
Public funds out of Maine.....	42,850 00
Railroad bonds of Maine.....	113,267 50
Railroad bonds out of Maine.....	247,950 00
Corporation bonds.....	111,666 50
Railroad stock.....	11,365 50
Bank stock.....	21,800 00
Loans with collateral.....	26,913 17
Loans to municipalities.....	3,901 25
Loans on mortgages of real estate.....	159,979 71
Real estate investment.....	12,150 00
Real estate foreclosure.....	745 22
Cash on deposit.....	33,933 93
Cash on hand.....	3,787 70
	\$860,680 48

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Bangor, 4s, 1931, Municipal Purposes.....	\$5,000 00
Gardiner, 4s, 1933, Refunding.....	3,000 00
Lewiston, 3½s, 1931, Refunding.....	6,000 00
Old Town, 3½s, 1921, Funding.....	9,000 00
Portland, 4s, 1929-39, Funding.....	3,000 00
Portland, 4s, 1927-45, City Hall.....	15,000 00
Rockland, 3s, 1918, Funding.....	600 00
Waterville, 4s, 1932, Funding.....	5,000 00
Town of Damariscotta, 3½s, 1920-2, Refunding.....	3,000 00
Dover & Foxcroft Water District, 3½s, 1933.....	2,000 00
Kennebec Water District, 3½s, 1925.....	3,000 00
Livermore Falls Water District, 4s, 1929.....	6,000 00
Portland Water District, 4s, 1928.....	10,000 00
Total public funds of Maine.....	70,600 00
County of Hennepin, Minn., 4½s, 1924, Court House.....	2,000 00
Prince George, Md., 5s, 1922, Court House.....	3,000 00
Wyandotte, Kans., 4½s, 1933, Bridge.....	2,000 00
City of Akron, O., 5s, 1929, Public Improvement.....	5,000 00
Alpena, Mich., 5s, 1925-29, Water.....	10,000 00
Cumberland, Md., 5s, 1922, Ref.....	5,000 00
Owensboro, Ky., 4s, 1930, Streets.....	5,000 00
Port Huron, Mich., 4s, 1932, Canal.....	5,000 00

BRIDGTON SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Spokane, Wash., 4½s, 1933, Bridge.....	1,000 00
Town of Burrillville, R. I., 3½s, 1942, Fund.....	5,000 00
Total public funds out of Maine.....	43,000 00
<i>Railroad Bonds Owned.</i>	
Atlantic Shore Line 5s, 1924.....	3,000 00
Bangor & Aroostook 4s, 1951.....	5,000 00
Bangor & Aroostook, Medford Ext. 5s, 1937.....	5,000 00
Bangor Railway & Electric Co., 5s, 1933.....	5,000 00
Biddeford & Saco 4s, 1920-40.....	5,000 00
Boston & Maine, 4½s, 1929.....	3,000 00
Boston & Maine, 4½s, 1944.....	3,000 00
Bridgton & Saco River, 4s, 1928.....	17,000 00
Georges Valley, 6s, 1919.....	2,500 00
Lime Rock, 4s, 1949.....	1,000 00
Penobscot Shore Line, 4s, 1920.....	1,000 00
Portland 3½s, 1931-51.....	12,000 00
Portland & Rumford Falls, 4s, 1926.....	6,000 00
Portland & Rumford Falls, 4s, 1924-34.....	5,000 00
Rockland, Thomaston & Camden St., 4s, 1921.....	6,500 00
Rumford Falls & Rangeley Lakes, 4s, 1937.....	10,000 00
Sanford & Cape Porpoise 5s, 1928.....	5,000 00
Somerset, 5s, 1917.....	6,000 00
Somerset, 4s, 1950.....	1,000 00
Somerset 4s, 1955.....	5,000 00
Washington County Railway 3½s, 1924-54.....	10,000 00
Total railroad bonds of Maine.....	117,000 00
Ashland Coal & Iron Railway 4s, 1925.....	3,000 00
Auburn & Syracuse Electric, N. Y. 5s, 1942.....	6,000 00
Aurora, Elgin & Chicago, 5s, 1941.....	5,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00
Baltimore & Ohio, P. J. & M. Div. 3½s, 1925.....	5,000 00
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	4,000 00
Blue Hill Street, 5s, 1923.....	5,000 00
Boston & Worcester St., 4½s, 1923.....	5,000 00
Brockton, Bridgewater & Taunton St., 5s, 1917.....	5,000 00
Brockton & Plymouth St., 4½s, 1920.....	5,000 00
Brockton Street, Mass., 5s, 1924.....	1,000 00
Brooklyn Union Elevated, N. Y., 5s, 1950.....	5,000 00
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00
Central Branch 4s, 1919.....	3,000 00
Central Branch, Union Pacific, 4s, 1948.....	3,000 00
Central Pacific 4s, 1949.....	8,000 00
Chicago, Peoria & St. Louis, 4½s, 1930.....	3,000 00
Chicago Railways Co., Con. Mtg. 4-5s, 1927 Series A.....	3,000 00
Chicago Railways Co. Con. Mtg. 4-5s, 1927, Series B.....	2,000 00
Chicago Railways Co. Purchase Money. 4-5s, 1927.....	1,500 00
Chicago Railways Co. Adjustment Income, 4s, 1927.....	1,900 00
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Div. 4s, 1939.....	5,000 00
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Div. 4s, 1991.....	5,000 00
Dayton, Springfield & Urbana Elec. O., 5s, 1928.....	5,000 00
Detroit & Mackinac 4s, 1995.....	1,000 00
Detroit, Ypsilanti, A.L.N. Arnor & Jackson, 5s, 1926.....	3,000 00
Fitchburg 4½s, 1928.....	3,000 00
Gardner, Westminster & Fitchburg St. 5s, 1920.....	5,000 00
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00
Kanawha & Michigan 4s, 1990.....	5,000 00
Lehigh Valley of New York, 4½s, 1940.....	5,000 00
Lexington & Boston St. Mass., 4½s, 1920.....	5,000 00
Long Island, North Shore Branch, 5s, 1932.....	5,000 00
Maryland, Delaware & Virginia 5s, 1955.....	5,000 00
Mason City & Ft. Dodge 4s, 1955.....	5,000 00
Minnesota Transfer 5s, 1916.....	2,000 00
New York & Rockaway Beach 5s, 1927.....	5,000 00
New York & Stamford, 5s, 1931.....	3,000 00
Ogdensburg & Lake Champlain 4s, 1948.....	2,000 00
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928.....	3,000 00
Omaha & Council Bluffs St., 5s, 1928.....	3,000 00
Pere Marquette of Indiana 4s, 1943.....	6,000 00
Providence & Fall River 5s, 1921.....	5,000 00

BRIDGTON SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Providence & Taunton St., 5s, 1918.....	5,000 00
Rochester, Syracuse & Eastern 5s, 1945.....	2,000 00
Rock Island Southern 5s, 1947.....	5,000 00
Rutland 4½s, 1941.....	5,000 00
Schenectady Ry. N. Y., 4½s, opt. 1911.....	5,000 00
Seranton Passenger, Pa., 6s, 1920.....	6,000 00
Sioux City Service Co., Ia., 5s, 1928.....	5,000 00
Southern Indiana 4s, 1951.....	5,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	5,000 00
Toledo & Ohio Central St. Mary's Div. 4s, 1951.....	5,000 00
Toledo Terminal 4½s, 1957.....	5,500 00
Union Electric Co., Dubuque, Ia., 5s, 1924.....	5,000 00
United Traction & Electric Co., Providence, R. I., 5s, 1933.....	6,000 00
Verdigris Valley, Independence & Western 5s, 1926.....	7,000 00
Williamsport & North Branch 4½s, 1931.....	5,000 00
Wisconsin Central, 4s, 1936.....	5,000 00
Youngstown & Ohio River, 5s, 1935.....	3,000 00
Total railroad bonds out of Maine.....	259,900 00
<i>Corporation Bonds Owned.</i>	
Bangor Power Co. 4-4½-5s, 1931.....	3,000 00
Bath & Brunswick Light & Power Co., 5s, 1930.....	3,000 00
Bath Water Supply Co., 5s, 1916.....	5,000 00
Berlin Mills Co., 5s, 1926.....	4,000 00
Camden & Rockland Water Co., 4½s, 1917.....	6,000 00
Central Maine Power Co., 5s, 1939.....	3,000 00
Consolidated Electric Light Co., Portland, 4½s, 1925.....	5,000 00
Cumberland County Power & Light Co., 5s, 1942.....	5,000 00
Eastern Manufacturing Co., Bangor, 5s, 1924.....	5,000 00
Eastern Steamship Co., 5s, 1927.....	3,000 00
Frontier Water Co., Ft. Fairfield, 5s, 1929.....	3,000 00
Hyde Windlass Co., Bath, 5s, 1919.....	3,000 00
Kennebec Light & Heat Co., Augusta, 4½s, 1925.....	6,000 00
Lewiston & Auburn Electric Light Co., 5s, 1939.....	10,000 00
Lewiston Gas Light Co., 4s, 1924.....	5,000 00
Orono Pulp & Paper Co., 5s, 1941.....	5,000 00
Oxford Paper Co., 5s, 1921.....	4,000 00
Phillips Water Co., 5s, 1916.....	500 00
Portland Electric Co., 5s, 1926.....	4,000 00
Rockland-Rockport Lime Co., 5s, 1920.....	5,000 00
Rockland Water Co., 5s, 1919.....	1,000 00
Rumford Falls Power Co., 4s, 1919-29.....	5,000 00
Rumford Falls Power Co., 4s, 1945.....	10,000 00
Skowhegan Water Co., 5s, 1917.....	2,000 00
Stockton Springs Water Co., 4½s, 1926.....	3,000 00
York Light & Heat Co., 5s, 1927.....	5,500 00
Total corporation bonds of Maine.....	114,000 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric, com.....	1,500 00
Portland & Ogdensburg.....	15,000 00
Portland Railroad.....	2,000 00
Total railroad stock of Maine.....	18,500 00
Union Pacific, com.....	3,000 00
Union Pacific, pref.....	2,000 00
Total railroad stock out of Maine.....	5,000 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford.....	3,900 00
Bridgton National Bank, Bridgton.....	2,700 00
Canal National Bank, Portland.....	2,600 00
Casco National Bank, Portland.....	200 00
First National Bank, Bath.....	2,500 00
First National Bank, Portland.....	4,700 00
York National Bank, Saco.....	1,200 00
Total national bank stock of Maine.....	17,800 00
<i>Other Bank Stock Owned.</i>	
Fidelity Trust Company, Portland.....	4,000 00

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

March 13, 1915.

BARRETT POTTER, President.

THOMAS H. RILEY, Treasurer.

TRUSTEES—Lyman E. Smith, Samuel L. Forsaith, Thomas H. Riley, Barrett Potter, Gilbert M. Elliott.

Organized March 20, 1858.

LIABILITIES.

Deposits.....	\$1,177,689 31
Reserve fund.....	85,900 00
Undivided profits.....	39,536 69
	\$1,303,126 00

RESOURCES.

Public funds of Maine.....	\$135,875 00
Public funds out of Maine.....	129,838 00
Railroad bonds of Maine.....	150,797 50
Railroad bonds out of Maine.....	406,330 00
Corporation bonds.....	167,016 50
Railroad stock.....	39,945 00
Corporation stock.....	3,500 00
Bank stock.....	47,400 00
Loans with collateral.....	8,700 00
Loans to corporations.....	8,000 00
Loans to municipalities.....	39,000 00
Loans on mortgages of real estate.....	136,940 00
Real estate investment.....	6,700 00
Cash on deposit.....	21,683 06
Cash on hand.....	1,400 94
	\$1,303,126 00

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1943, Highways.....	\$10,000 00
City of Bath, 4s, 1941, Refunding.....	5,000 00
Belfast, 4s, 1929, Refunding.....	10,000 00
Gardiner, 4s, 1933, Refunding.....	5,000 00
Portland, 4s, 1929, Funding.....	4,000 00
Westbrook, 4½s, 1935.....	12,000 00
Town of Lisbon, 4s, 1929, Water.....	6,000 00
Stonington, 4½s, opt. 1919, Water.....	5,000 00
Van Buren, 4½s, 1928, Funding.....	7,000 00
Brunswick Village Corporation, 4s, 1921-22, Sewers.....	2,000 00
Brunswick & Topsham Water District, 4s, 1936.....	15,000 00
Livermore Falls Water District, 4s, 1929.....	10,000 00
Portland Water District, 4s, 1928.....	40,000 00
Rumford & Mexico Water District, 4s, 1932.....	5,000 00
Total public funds of Maine.....	136,000 00
County of Jefferson, Ind., 4s, 1919-20, Road.....	7,000 00
Madison, Ky, 4s, 1939, Refunding.....	10,000 00
City of Aplena, Mich., 5s, 1928, Water.....	8,000 00
Elwood, Ind., 5s, 1923, Refunding.....	8,000 00
Los Angeles, Calif., 4½s, 1944, Water.....	10,000 00
New York, N. Y., 4½s, 1957, Municipal.....	15,000 00

BRUNSWICK SAVINGS INSTITUTION—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Omaha, Neb., 4s, 1933, Paving Renewal.....	3,000 00
San Francisco, Cal., 5s, 1927, Hospital.....	5,000 00
San Francisco, Cal., 5s, 1928, City Hall.....	5,000 00
San Francisco, Cal., 5s, 1936-38, Exposition.....	10,000 00
Sault Ste Marie, Mich., 5s, 1917, Refunding.....	8,000 00
Seattle, Wash., 4½s, 1927, Sewer.....	16,000 00
Tacoma, Wash., 5s, 1929, Water Refunding.....	5,000 00
Traverse City, Mich., 4½s, 1928, Water and Paving.....	6,000 00
Town of Danbury, Conn., 4s, 1950-53, School Funding.....	14,000 00
Total funds out of Maine.....	130,000 00
<i>Railroad Bonds Owned.</i>	
Augusta, Winthrop & Gardner, 4s, 1952.....	5,000 00
Bangor & Aroostook, 4s, 1951.....	13,000 00
Bangor Railway & Electric, 5s, 1935.....	5,000 00
Boston & Maine, 4s, 1926.....	10,000 00
Boston & Maine, 4½s, 1929.....	5,000 00
Knox & Lincoln, 5s, 1921.....	5,000 00
Lime Rock, 4s, 1929.....	5,000 00
Maine Central, 5s, 1919, notes.....	5,000 00
Penobscot Shore Line, Reg. 4s, 1920.....	5,000 00
Port and Railroad, 4½s, 1916, notes.....	10,000 00
Portland Railroad, 3½s, opt. 1931.....	15,000 00
Portland & Rumford Falls, 4s, 1926.....	10,000 00
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00
Rockland, Thomaston & Camden, 4s, 1921.....	10,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937.....	10,000 00
Sandy River & Rangeley Lakes 4s, 1928.....	10,000 00
Somerset, 4s, 1955.....	10,000 00
Washington County, 1st, 3½s, opt. 1924.....	5,000 00
Total railroad bonds of Maine.....	143,000 00
Ashland, Light, Power & Sreet, Wis., 5s, opt. 1914.....	5,000 00
Auburn & Syracuse, N. Y., 5s, 1942.....	10,000 00
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	10,000 00
Boston & Worcester St., 4½s, 1923.....	10,000 00
Central Pacific, 4s, 1949.....	15,000 00
Chicago, Burlington & Quincy, Ill. Div., 3½s, opt. 1929.....	10,000 00
Chicago, & Eastern Illinois, 1st, Mort. 5s, 1937.....	3,000 00
Chicago Railways, 4-5s, 1927, Series A.....	5,000 00
Chicago Railways, 4-5s, 1927, Series B.....	5,000 00
Chicago Railways, 4-5s, 1927, Purchase Money.....	3,000 00
Chicago Railways, 4s, 1927, Adj. Income.....	3,800 00
Chippewa Valley Railway, Light & Power Co., 5s, opt. 1913.....	5,000 00
Cincinnati, Indianapolis & Western, 4s, 1953.....	5,000 00
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00
Des Moines Union, Ia., 1st Mort. 5s, 1917.....	11,000 00
Detroit, Fort Wayne & Belle Isle, 5s, 1927.....	5,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933.....	5,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926.....	5,000 00
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	10,000 00
Duluth Street, Minn., 5s, 1930.....	8,000 00
East Liverpool, O., 1st Mort. 5s, 1917.....	3,500 00
Hartford & Springfield, 5s, 1921.....	5,000 00
Hereford 4s, 1930.....	15,000 00
Hoosac Tunnel & Wilmington, 5s, 1922.....	5,000 00
Hudson Valley, N. Y., 5s, 1951.....	4,000 00
Indiana, Illinois & Iowa, 4s, 1950.....	15,000 00
Indianapolis, Newcastle & Eastern, 6s, 1919.....	5,000 00
Iowa Central, 4s, 1951.....	5,000 00
Jackson & Battle Creek Traction, 5s, opt. 1913.....	10,000 00
Lehigh & New York, 4s, 1945.....	10,000 00
Marion Railway, Light & Power Co., 5s, 1924.....	5,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	5,000 00
Mason City & Fort Dodge, 4s, 1955.....	5,000 00
Milford, Attleboro & Woonsocket St., 5s, 1919.....	5,000 00
Milford & Uxbridge St., Mass., 5s, 1918.....	5,000 00
Minneapolis & St. Louis, 4s, 1949.....	10,000 00
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	5,000 00
Ohio Central Traction, 5s, 1923.....	5,000 00
Omaha & Council Bluffs Street, 5s, 1928.....	10,000 00

BRUNSWICK SAVINGS INSTITUTION—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Peoples' Street, Groveland, Mass., 5s, 1928	10,000 00
Port Reading Railway, 1st Mort. 5s, 1941	5,000 00
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00
Rockford & Interurban, 5s, opt. 1907	5,000 00
Rutland Railway, Light & Power Co., 5s, 1946	5,000 00
St. Lawrence & Adirondack, 5s, 1996	10,000 00
St. Louis, Iron Mountain & Southern, R & G. Divs, 4s, 1933	10,000 00
St. Louis & San Francisco, 4s, 1951	13,000 00
Schenectady Railway, N. Y., 4½s, opt. 1911	5,000 00
Scioto Valley & New England, 4s 1939	10,000 00
Scioto Valley Traction, 5s, 1923	5,000 00
Sioux City Service Co., 1st Mort. 5s, 1928	5,000 00
Southern Indiana, 4s, 1951	5,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00
Terre Haute Traction & Light Co., 1st Consol. Mort., 5s, 1944	5,000 00
Topeka Railway, Kan., 5s, opt. 1915	10,000 00
Trenton Passenger, N. J., 6s, 1931	11,000 00
Tri-City Railway & Light Co., 5s, 1923	5,000 00
Union Electric Co., Dubuque, Ia., 5s, 1924	6,000 00
United Traction & Electric Co., R. L., 5s, 1933	5,000 00
Utica & Mohawk Valley, 4½s, 1941	5,000 00
Wabash, Pittsburg Terminal, 4s, 1954	6,000 00
Youngstown & Ohio River, 5s, 1935	10,000 00
Total railroad bonds out of Maine	437,300 00
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Co., 5s, opt. 1915 (notes)	5,000 00
Bangor Power Company, 4-4½-5s, 1931	6,000 00
Bath & Brunswick Light & Power Co., 5s, 1930	10,000 00
Bath Water Supply Co., 5s, 1916	5,000 00
Berlin Mills Co., 5s, 1918	5,000 00
Brunswick Manufacturing Co., 5s, opt	9,000 00
Central Maine Power Co., 5s, 1939	5,000 00
Consolidated Electric Light Co. of Maine, Portland, 4½s, 1925	5,000 00
Cumberland County Power & Light Co., 5s, 1942	14,000 00
Eastern Manufacturing Co., Bangor, 5s, 1923	5,000 00
Lewiston & Auburn Electric Light Co., 5s, 1939	10,000 00
Maine & New Hampshire Granite Corporation, 5s, 1924	5,000 00
Maine Water Company, 5s, 1931	4,000 00
Pejepscot Paper Co., Brunswick, 5s, 1921-23	10,000 00
Portland Electric Co., 5s, 1926	10,000 00
Portland Elevator Co., 4s, 1920-4	5,000 00
Portland Lighting & Power Co., 4½s, 1921	5,000 00
Presque Isle Water Co., 5s, 1931	5,000 00
Public Works Co., Bangor, 5s, 1929	8,000 00
Rockland Water Co., 5s, 1919	5,000 00
Rumford Falls Power Co., 4s, 1945	10,000 00
Rumford Falls Power Co., 4½s, 1929	10,000 00
Young Men's Christian Association of Portland, 4s, 1918	5,000 00
Total corporation bonds of Maine	161,000 00
Berlin Water Co., N. H., 5s, opt. 1902	5,000 00
Brattleboro Water Works Co., Vt., 5s, opt. 1914	5,000 00
Total corporation bonds out of Maine	10,000 00
<i>Railroad Stock Owned.</i>	
Portland & Ogdensburg	32,100 00
Portland Railroad	5,000 00
Total railroad stock of Maine	37,100 00
Duluth-Superior Traction Co., preferred	2,000 00
Hereford	5,000 00
New York Central & Hudson River	6,200 00
Pennsylvania	7,600 00
Total railroad stock out of Maine	20,800 00
<i>Corporation Stock Owned.</i>	
Richmond Water Works	3,000 00

BRUNSWICK SAVINGS INSTITUTION—Concluded.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>
Bath National Bank, Bath.....	800 00
Canal National Bank, Portland.....	9,500 00
Casco National Bank, Portland.....	4,400 00
First National Bank, Brunswick.....	4,250 00
First National Bank, Portland.....	8,800 00
First National Bank, Wiscasset.....	1,500 00
Manufacturers' National Bank, Lewiston.....	1,000 00
National Shoe & Leather Bank, Auburn.....	3,300 00
Newcastle National Bank, Damariscotta.....	1,000 00
South Berwick National Bank, So. Berwick.....	2,500 00
Union National Bank, Brunswick.....	5,350 00
Total national bank stock owned.....	42,400 00
<i>Other Bank Stock Owned.</i>	
Fidelity Trust Company, Portland.....	5,000 00

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

April 22, 1915.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

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

Organized April 18, 1868.

LIABILITIES.

Deposits.....	\$337,652 18
Reserve fund.....	20,300 00
Undivided profits.....	3,752 76
	\$361,704 94

RESOURCES.

Public funds of Maine.....	\$8,000 00
Public funds out of Maine.....	51,000 00
Railroad bonds of Maine.....	29,585 00
Railroad bonds out of Maine.....	177,665 00
Corporation bonds.....	28,120 00
Corporation stock.....	4,190 00
Railroad stock.....	5,160 00
Bank stock.....	13,000 00
Loans to corporations.....	3,300 00
Loans with collateral.....	1,433 25
Loans to municipalities.....	500 00
Loans on mortgages of real estate.....	29,743 42
Real estate, furniture and fixtures.....	1,704 51
Cash on deposit.....	7,192 23
Cash on hand.....	1,111 53
	\$361,704 94

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Bangor, 4s, 1931, Municipal.....	\$3,000 00
Brunswick & Topsham Water District, 4s, 1926.....	5,000 00
Total public funds of Maine.....	8,000 00
County of Fayette, Kan., 4½s, 1919, Refunding.....	3,000 00
Lawrence, O., 5s, 1920, Pike.....	2,000 00
Somerset, Md., 4½s, 1958-67, Court House.....	5,000 00
Wyandotte, Kan., 4½s, 1924, Bridge.....	5,000 00
City of Alpena, Mich., 5s, 1933, Water.....	10,000 00
Clinton, Ia., 5s, 1917-21, Refunding.....	5,000 00
La Crosse, Wis., 4s, 1925, Street Improvement.....	1,000 00
Findlay, O., 5s, 1919, Water.....	4,000 00
Owensboro, Ky., 5s, 1931, Water.....	5,000 00
So. Omaha, Neb., 5s, 1918, Funding.....	6,000 00
West Bay City, Mich., 5s, 1917, Electric Light.....	5,000 00
Total public funds out of Maine.....	51,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 4s, 1951.....	5,000 00
Bangor Railway & Electric Co., 5s, 1935.....	6,000 00
Bridgton & Saco River, 4s, 1928.....	2,000 00
Lime Rock, 4s, 1929.....	5,000 00
Portland & Rumford Falls, 4s, 1926.....	3,000 00

BUXTON AND HOLLIS SAVINGS BANK—Continued

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Sanford & Cape Porpoise, 5s, 1928.....	5,000 00
Somerset, 4s, 1955.....	5,000 00
Total railroad bonds of Maine.....	31,000 00
Auburn & Syracuse Electric, 5s, opt. 1912.....	3,000 00
Bristol County Street, Mass., 5s, 1941.....	3,000 00
Canton-Massillon Electric, O., 5s, 1920.....	3,000 00
Chicago Railways, 4-5s, 1927, Series A.....	1,000 00
Chicago Railways, 4-5s, 1927, Series B.....	1,000 00
Connecticut Valley Street, 5s, 1920.....	2,000 00
Detroit, Toledo & Ironton, 4s, 1955.....	15,000 00
Detroit, Ypsilanti & Ann Arbor, 5s, 1926.....	2,000 00
East Liverpool, O., 1st Mort., 5s, 1917.....	1,500 00
Elizabeth & Trenton, N. J., 5s, 1962.....	4,000 00
Freeport Railway, Light & Power Co., 5s, 1922.....	12,000 00
Grand Rapids, Belding & Saginaw, 5s, 1924.....	3,000 00
Hoosac Tunnel & Wilmington, 5s, 1922.....	7,000 00
Indiana, Columbus & Eastern, 5s, 1926.....	10,000 00
Iowa Central, 4s, 1951.....	1,000 00
Kansas City, Excelsior Springs & Northern, 4s, 1928.....	5,000 00
Litchfield & Madison, 5s, 1934.....	6,000 00
Lynn & Boston Street, Mass., 5s, 1924.....	4,000 00
Marion Railway, Light & Power Co., 5s, 1924.....	5,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	6,000 00
Milford, Attleboro & Woonsocket Street, 5s, 1919.....	3,000 00
Milford, Holliston & Framingham Street, 5s, 1918.....	3,000 00
New York & Stamford, 5s, 1931.....	2,000 00
Omaha & Council Bluffs Ry. & Bridge, 5s, 1928.....	5,000 00
Omaha & Council Bluffs Street, 5s, 1928.....	5,000 00
Pere Marquette of Indiana, 4s, 1943.....	5,000 00
Peoria, Bloomington & Champaign, 5s, 1936.....	5,000 00
Peoria Railway Terminal, 4s, 1937.....	5,000 00
Rochester, Syracuse & Eastern, 5s, 1945.....	5,000 00
Rock Island & Southern Railroad, 5s, 1947.....	5,000 00
St. Louis & San Francisco, 4s, 1951.....	3,000 00
Sioux City Traction, Ia., 5s, 1919.....	5,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	5,000 00
Toledo & Indiana Traction, 5s, 1931.....	4,000 00
Toledo & Ohio Central, Western Div., 5s, 1935.....	3,000 00
Union Electric, Dubuque Div., 5s, 1924.....	5,000 00
Uxbridge & Blackstone Street, Mass., 5s, 1923.....	3,000 00
Verdigris Valley, Independence & Western, 5s, 1926.....	5,000 00
Watervliet Turnpike & Railway, N. Y. 6s, 1919.....	1,000 00
Western Maryland, 4s, 1952.....	5,000 00
Wheeling & Lake Erie, 4s, 1949.....	7,000 00
Zanesville Electric, 4s, opt. 1904.....	3,000 00
Total railroad bonds out of Maine.....	186,500 00
<i>Corporation Bonds Owned.</i>	
Bar Harbor Electric Light Co., 4½s, 1921.....	2,000 00
Bath Water Supply Co., 5s, 1916.....	3,500 00
Biddeford & Saco Water Co., 4s, 1924.....	1,000 00
Cumberland County Power & Light Co., 5s, 1942.....	3,000 00
Dover Gas Light Co., 5s, 1925.....	2,000 00
Lewiston & Auburn Electric Light Co., 5s, 1939.....	5,000 00
Newport Water Co., 5s, 1929.....	5,000 00
Northern Water Co., E. Millinocket, 5s, 1927.....	3,000 00
York Light & Heat Co., Biddeford, 4½s, 1927.....	1,500 00
Total corporation bonds of Maine.....	26,000 00
Berlin Water Co., N. H., 5s, opt. 1902.....	3,000 00
<i>Railroad Stock Owned.</i>	
Augusta, Winthrop & Gardiner.....	6,000 00

BUXTON AND HOLLIS SAVINGS BANK—Concluded.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>
Portland Safe Deposit Company.....	1,000 00
Richmond Water Company.....	1,400 00
York County Power Company.....	2,000 00
Total corporation stock of Maine.....	4,400 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford.....	500 00
Casco National Bank, Portland.....	3,800 00
Casco National Bank, Portland.....	2,900 00
First National Bank, Lewiston.....	1,000 00
First National Bank, Portland.....	3,700 00
Georges National Bank, Thomaston.....	600 00
Total national bank stock owned.....	12,500 00
<i>Other Bank Stock Owned.</i>	
Security Trust Company, Rockland.....	500 00

CALAIS SAVINGS BANK—CALAIS.

June 15, 1915.

GEORGE W. LORD, President.

F. H. LOWELL, Treasurer.

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

Organized March 15, 1861.

LIABILITIES.

Deposits.....	\$437,695 14
Reserve fund.....	26,725 00
Undivided profits.....	30,178 90
	\$494,599 04

RESOURCES.

Public funds of Maine.....	\$41,206 00
Public funds out of Maine.....	56,718 75
Railroad bonds of Maine.....	31,805 00
Railroad bonds out of Maine.....	237,118 75
Corporation bonds.....	54,020 00
Railroad stock.....	14,109 00
Bank stock.....	13,525 00
Loans with collateral.....	3,634 35
Loans to corporations.....	5,000 00
Loans on mortgages of real estate.....	32,362 74
Real estate.....	451 90
Cash on deposit.....	4,122 82
Cash on hand.....	524 73
	\$494,599 04

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Washington, 4s, opt. 1923, Railroad.....	\$11,000 00
City of Biddeford, 4s, 1920.....	5,000 00
Lewiston, 4s, 1923, Refunding.....	6,000 00
Portland, 4s, 1927, Court House.....	5,000 00
Kennebec Water District, 3½s, 1925.....	10,000 00
Portland Water District, 4s, 1928.....	5,000 00
Total public funds of Maine.....	42,000 00
County of Allegheny, Pa., 4s, 1935, Road.....	7,000 00
Chippewa, Mich., 4½s, 1919, Refund.....	5,000 00
Ramsey, Minn., 4½s, 1918, Court House and City Hall.....	3,000 00
Somerset, Md., 4½s, 1923-32, School.....	5,000 00
Wyandotte, Kan., 4½s, 1924, Bridge.....	5,000 00
City of Duluth, Minn., 4s, 1935, Water and Light.....	5,000 00
New York, N. Y., Reg. 3½s, 1953, Parks.....	10,000 00
Pawtucket, R. I., 4s, 1944, Sewer and General.....	5,000 00
Pittsburg, Kan., 4½s, 1940, Park.....	7,000 00
Town of Burrilville, R. I., 3½s, 1942, Refunding.....	5,000 00
Total public funds out of Maine.....	57,000 00
<i>Railroad Bonds Owed.</i>	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	5,000 00
Bangor & Aroostook, 4s, 1951.....	10,000 00
Bangor Railway & Electric, 5s, 1935.....	5,000 00

CALAIS SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Sandy River & Rangeley Lakes, 4s, 1923.....	5,000 00
Somerset, 4s, 1955.....	4,000 00
Washington County, 3½s, opt. 1924.....	5,000 00
Total railroad bonds of Maine.....	34,000 00
Ashland Light, Power & Street, Wisconsin, 5s, 1939.....	5,000 00
Aurora, Elgin & Chicago, 5s, 1941.....	4,000 00
Aurora, Elgin & Chicago, 5s, 1946.....	5,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00
Bloomington & Normal Railway & Light, 5s, 1928.....	5,000 00
Boston & Worcester Street, Massachusetts, 4½s, 1923.....	10,000 00
Buffalo Railway, N. Y., 5s, 1931.....	2,000 00
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1933.....	4,000 00
Cleveland Railway, Ohio, 5s, 1931.....	5,000 00
Columbus, Buckeye Lake & Newark Traction, 5s, 1921.....	5,000 00
Columbus, Newark & Zanesville, 5s, 1924.....	5,000 00
Copper Range, 5s, 1949.....	5,000 00
Current River, 5s, 1927.....	2,000 00
Dayton, Covington & Piqua Traction, 5s, 1922.....	3,000 00
Detroit Railway, Mich., 5s, 1924.....	3,000 00
Elizabeth & Trenton, N. J., 5s, 1962.....	5,000 00
Flint & Pere Marquette, P. H. Division, 5s, 1939.....	2,000 00
Greenfield, Deerfield & Northampton Street, 5s, 1923.....	5,000 00
Hereford, 4s, 1930.....	4,000 00
Hoosac Tunnel & Wilmington, 5s, 1922.....	2,000 00
Indiana, Columbus & Eastern Traction, 5s, 1926.....	3,000 00
Ironwood & Bessemer Railway & Light Company, 5s, 1936.....	5,000 00
Jackson & Battle Creek Traction, Mich., 5s, opt. 1913.....	5,000 00
Kansas City, Excelsior Springs & Northern, 4s, 1928.....	3,000 00
Kansas City, Fort Scott & Memphis, 4s, 1936.....	5,000 00
Kansas City Northwestern, Series A, 5s, 1933.....	5,000 00
Kokomo, Marion & Western Traction, 5s, 1933.....	5,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	5,000 00
Mason City & Fort Dodge, 4s, 1955.....	5,000 00
Middlesex & Boston, 4½s, 1932.....	5,000 00
Missouri, Kansas & Texas, 4s, 2004.....	5,000 00
New York, New Haven & Hartford, 2½s, 1954.....	5,000 00
New York, New Haven & Hartford, debentures, 4s, 1956.....	3,000 00
New York & Stamford, 5s, 1931.....	5,000 00
Ogdensburg & Lake Champlain, 4s, 1948.....	2,000 00
Old Colony Street, 4s, 1954.....	2,000 00
Omaha & Council Bluffs Street, 5s, 1928.....	5,000 00
Pere Marquette of Indiana, 4s, 1943.....	10,000 00
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00
Rock Island Southern Railroad, 5s, 1947.....	11,000 00
Rutland Railway, Light & Power Company, 5s, 1936.....	5,000 00
St. Louis, Springfield & Peoria, 5s, 1939.....	5,000 00
Sioux City Service, 5s, 1928.....	8,000 00
Southern Indiana, 4s, 1951.....	10,000 00
Terre Haute & Western, 5s, 1937.....	4,000 00
Uxbridge & Blackstone Street, Massachusetts, 5s, 1923.....	3,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940.....	5,000 00
Western Maryland, 4s, 1952.....	5,000 00
Williamsport & North Branch, 4½s, 1931.....	5,000 00
Wisconsin Central, M. & S. E. Division, 4s, 1951.....	5,000 00
Youngstown & Ohio River, 5s, 1935.....	5,000 00
Total railroad bonds out of Maine.....	245,000 00
<i>Corporation Bonds Owned.</i>	
Bangor Power Company, 1st Mortgage, 5s, 1931.....	5,000 00
Central Maine Power Company, 5s, 1939.....	10,000 00
Cumberland County Power & Light Company, 5s, 1942.....	6,000 00
Dover Gas Light Company, 5s, 1925.....	5,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939.....	10,000 00
Portland Electric Company, 5s, 1926.....	4,000 00
Portland Lighting & Power Company, 4½s, 1921.....	8,000 00
Total corporation bonds of Maine.....	48,000 00
Barnstable Water Company, Massachusetts, 5s, 1931.....	5,000 00
Hampton Water Works Company, N. H., 5s, 1944.....	2,000 00
Total corporation bonds out of Maine.....	7,000 00

CALAIS SAVINGS BANK—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Boston & Maine.....	1,600 00
European & North American.....	3,000 00
Portland & Ogdensburg.....	4,100 00
Portland Railroad.....	5,000 00
Portland & Rumford Falls.....	2,500 00
Total railroad stock of Maine.....	16,200 00
<i>National Bank Stock Owned.</i>	
Calais National Bank, Calais.....	5,750 00
Frontier National Bank, Eastport.....	3,700 00
Portland National Bank, Portland.....	4,000 00
Total national bank stock owned.....	13,450 00
<i>Other Bank Stock Owned.</i>	
International Trust & Banking Company, Calais.....	1,000 00

CAMDEN SAVINGS BANK—Rockport.

July 22, 1915.

H. L. SHEPHERD, President.

C. S. GARDNER, Treasurer.

TRUSTEES—H. L. Shepherd, J. W. Bowers, R. W. Carlton, B. D. E. Huse, Chester L. Pascal, S. Y. Weidman, C. O. Montgomery.

Organized November 1, 1870.

LIABILITIES.

Deposits.....	\$178,761 61
Reserve fund.....	11,600 00
Undivided profits.....	8,075 88
Bills payable.....	8,000 00
	\$206,437 49

RESOURCES.

Railroad bonds of Maine.....	\$23,385 00
Railroad bonds out of Maine.....	43,385 00
Corporation bonds.....	71,597 50
Bank stocks.....	2,000 00
Railroad stock.....	5,062 50
Corporation stock.....	2,100 00
Loans to corporation.....	1,500 00
Loans to municipalities.....	5,000 00
Loans with collateral.....	10,011 00
Loans on mortgages of real estate.....	27,930 89
Real estate foreclosure.....	561 78
Furniture and fixtures.....	900 00
Premium account.....	900 00
Cash on deposit.....	7,236 94
Cash on hand.....	4,866 88
	\$206,437 49

SCHEDULE OF SECURITIES OWNED.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Bangor & Aroostook, 4s, 1951.....	\$10,000 00
Bangor & Aroostook, St. John River Extension, 5s, 1939.....	5,000 00
Lime Rock, 4s, 1920.....	2,000 00
Maire Central Railroad, 5s, 1919, notes.....	5,000 00
Sanford & Cape Porpoise, 5s, 1928.....	3,000 00
Total railroad bonds of Maine.....	25,000 00
Ashland Light, Power & Street, Wisconsin, 5s, 1939.....	5,000 00
Berlin Street, N. H. 5s, 1922.....	2,000 00
Boston & Worcester Street, 4½s, 1923.....	2,000 00
Columbus, Buckeye Lake & Newark Traction, 5s, 1921.....	5,000 00
Dayton, Covington & Piqua Traction, 5s, 1922.....	4,000 00
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	5,000 00
Indiana, Columbus & Eastern Traction, 5s, 1926.....	3,000 00
Iowa Central, 4s, 1951.....	4,000 00
Ironwood & Bessemer Railway & Light, 5s, 1936.....	5,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	5,000 00
Omaha & Council Bluffs, 5s, 1928.....	1,000 00
Rock Island Southern Railroad, 5s, 1947.....	5,000 00
Total railroad bonds out of Maine.....	46,000 00

CAMDEN SAVINGS BANK—Concluded.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>
Aroostook Construction Co., 5s, 1917 (notes).....	5,000 00
Belfast Water Company, 5s, 1927.....	4,000 00
Central Maine Power Company, 5s, 1939.....	2,000 00
Cumberland County Power & Light Company, 5s, 1942.....	5,000 00
Dana Warp Mills, Westbrook, 5s, 1922.....	4,000 00
Hiram Ricker & Sons, Incorporated, 5s, 1930.....	4,000 00
Kennebec Light & Heat Company, Augusta, 4½s, 1925.....	6,000 00
Maine & New Hampshire Granite Corporation, 5s, 1919.....	1,000 00
Maine Water Company, 5s, 1931.....	4,000 00
Mallison Power Company, Gorham, 5s 1923.....	3,000 00
Old Orchard Water Company, 4s, 1922.....	2,000 00
Rockland-Rockport Lime Company, 5s, 1920.....	8,000 00
Rumford Falls Power Lime Company, 4s, 1945.....	5,000 00
Rumford Falls Realty Company, 5s, 1922.....	5,000 00
St. Croix Paper Company, 5s, 1923.....	5,000 00
Umbagog Paper Company, 5s, 1918.....	4,000 00
York Light & Heat Co., Biddeford, 5s, 1927.....	5,000 00
Total corporation bonds owned.....	72,000 00
<i>Bank Stock Owned.</i>	
Rockland Trust Company.....	500 00
Union Safe Deposit & Trust Company, Portland.....	1,500 00
Total bank stock owned.....	2,000 00
<i>Railroad Stock Owned.</i>	
Portland Railroad.....	4,500 00
<i>Corporation Stock Owned.</i>	
Portland Electric Company.....	2,000 00

CASCADE SAVINGS BANK—OAKLAND.

July 13, 1915.

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.....	\$386,022 01
Reserve fund.....	18,900 00
Undivided profits.....	2,090 47
	\$407,012 48

RESOURCES.

Railroad bonds of Maine.....	\$39,212 50
Railroad bonds out of Maine.....	120,017 50
Corporation bonds.....	54,045 00
Railroad stock.....	11,498 00
Bank stock.....	20,700 00
Loans with collateral.....	20,191 62
Loans on mortgages of real estate.....	77,903 22
Real estate investment.....	36,823 72
Real estate foreclosure.....	9,492 24
Furniture and fixtures.....	4,700 00
Premium account.....	5,500 00
Cash on deposit.....	5,867 87
Cash on hand.....	1,060 81
	\$407,012 48

SCHEDULE OF SECURITIES OWNED.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Bangor Railway & Electric, 5s, 1935.....	\$10,000 00
Bangor & Aroostook, 4s, 1951.....	8,000 00
Lewiston, Augusta & Waterville, 5s, 1918.....	5,000 00
Portsmouth, Dover & York, 4½s, 1923.....	5,000 00
Somerset, 5s, 1917.....	1,000 00
Somerset, 4s, 1950.....	10,000 00
Total railroad bonds of Maine.....	39,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	7,000 00
Brooklyn Union Elevated, 4s, 1950.....	3,000 00
Chicago, Peoria & St. Louis, 4s, 1930.....	5,000 00
Connecticut Valley Light & Railway, 5s, 1920.....	5,000 00
Dayton, Covington & Piqua Traction, 5s, 1922.....	3,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926.....	5,000 00
Elizabeth & Trenton, N. J., 5s, 1962.....	6,000 00
Hereford, 4s, 1930.....	2,000 00
Iowa Central, 5s, 1938.....	3,000 00
Indiana, Columbus & Eastern, 5s, 1926.....	5,000 00
Jackson & Battle Creek Traction, 5s, 1923.....	7,000 00
Long Island, North Shore Branch, 5s, 1932.....	5,000 00
Milford & Uxbridge Street, 5s, 1918.....	3,000 00
Milford, Attleboro & Woonsocket, 5s, 1919.....	1,000 00
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	4,000 00

CASCADE SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Northern Massachusetts Street, 5s, 1943.....	5,000 00
New York Central & Hudson River, 4s, 1934.....	8,000 00
New York, New Haven & Hartford, 3½s, 1954.....	10,000 00
Rochester, Syracuse & Eastern, 5s, 1945.....	10,000 00
Rutland Railway, Light & Power Company, Vermont, 5s, 1946.....	5,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	5,000 00
Toledo & Walhonding Valley, 4½s, 1931.....	1,000 00
Toledo & Ohio, St. Mary's Division, 4s, 1923.....	7,000 00
Wabash, Omaha Division, 3½s, 1941.....	1,000 00
Western Maryland, 4s, 1952.....	5,000 00
Western New York & Pennsylvania, 5s, 1937.....	2,000 00
Youngstown & Ohio River, 5s, 1935.....	5,000 00
Total railroad bonds out of Maine.....	128,000 00
<i>Corporation Bonds Owned.</i>	
Eastern Steamship Company, 5s, 1927.....	8,000 00
Central Maine Power Company, 5s, 1939.....	5,000 00
Frontier Water Company, 5s, 1929.....	3,000 00
Island Falls Water Company, 5s, 1930.....	1,000 00
Lewiston & Auburn Electric Company, 5s, 1939.....	7,000 00
Maine Water Company, 5s, 1931.....	5,000 00
Mousam Water Company, 4½s, 1936.....	5,000 00
Newport Water Company, 4s, 1929.....	8,000 00
York Light & Heat Company, 5s, 1927.....	10,000 00
Total corporation bonds of Maine.....	52,000 00
Barnstable Water Company, Massachusetts, 5s, 1931.....	2,000 00
Scituate Water Company, Massachusetts, 5s, 1921.....	1,000 00
Total corporation bonds out of Maine.....	3,000 00

EASTPORT SAVINGS BANK—EASTPORT.

June 16, 1915.

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, Wm. H. Colwell.

Organized May 13, 1869.

LIABILITIES.

Deposits.....	\$694,330 35
Reserve fund.....	48,572 49
Undivided profits.....	14,953 82
	\$757,856 66

RESOURCES.

Public funds of Maine.....	\$66,722 50
Public funds out of Maine.....	83,812 50
Railroad bonds of Maine.....	59,085 00
Railroad bonds out of Maine.....	184,233 75
Corporation bonds.....	57,173 95
Railroad stock.....	12,875 00
Corporation stock.....	2,100 00
Bank stock.....	21,100 00
Loans with collateral.....	33,987 23
Loans to municipalities.....	69 00
Loans to corporations.....	2,550 00
Loans on mortgages of real estate.....	198,837 65
Real estate investment.....	19,670 85
Furniture and fixtures.....	1,000 00
Cash on deposit.....	10,065 32
Cash on hand.....	4,573 91
	\$757,856 66

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Washington, 4s, 1928, Railroad Aid.....	\$10,000 00
City of Eastport, Reg. 3½s, 1919, School.....	15,000 00
Lewiston, 3½s, 1931, Refunding.....	5,000 00
Portland, 4s, 1935, City Hall.....	2,000 00
Kennebec Water District, 3½s, 1925.....	5,000 00
Livermore Falls Water District, 4s, 1929.....	5,000 00
Portland Water District, 4s, 1928.....	25,000 00
Total public funds of Maine.....	67,000 00
County of Allegheny, Pennsylvania, 4s, 1925, Jail.....	5,000 00
Beaver, Pennsylvania, 4s, 1928-30, Bridge.....	5,000 00
Franklin, Kentucky, 5s, 1922, Funding.....	5,000 00
King, Washington, 5s, 1923, Funding.....	5,000 00
Lyon, Kansas, 4½s, 1919, Refunding.....	5,000 00
Somerset, Maryland, 4½s, 1936-41, Court House.....	3,000 00
Vernon, Missouri, 4½s, 1913, Funding.....	4,000 00
Warren, Kentucky, 4s, 1929, Turnpike.....	3,000 00
Wyandotte, Kan., 4½s, 1921, Refunding.....	5,000 00

BANK COMMISSIONER'S REPORT.
EASTPORT SAVINGS BANK—Continued.

53

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Chicago, Ill., 4s, 1918, Funding	5,000 00
Hammond, Ind., 5s, 1918, School	3,000 00
Minneapolis, Minn., 3½s, 1932, Park	3,000 00
Newport, Ky., 5s, 1919, Improvement	500 00
New York, N. Y., 3½s, 1954, Municipal	10,000 00
Pawtucket, R. I., 4s, 1944, Funding	5,000 00
Portland, Ore., 4s, 1936, Water	5,000 00
Seattle, Wash., 4½s, 1930, Park	5,000 00
South Omaha, Neb., 5s, 1923, School	8,000 00
Total public funds out of Maine	84,500 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5, 1943	11,000 00
Bangor & Aroostook, Piscataquis Div., 5s, 1943	8,000 00
Bangor & Aroostook, 4s, 1951	6,000 00
Bangor Railway & Electric Co., 5s, 1935	6,000 00
Knox & Lincoln, 5s, 1921	10,000 00
Portland & Rumford Falls, 4s, 1927	3,000 00
Somerset, 5s, 1917	6,000 00
Somerset, 4s, 1955	5,000 00
Washington County, 3½s, opt 1924	5,000 00
Total railroad bonds of Maine	60,000 00
Aurora, Elgin & Chicago, Ill., 5s, 1941	5,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00
Boston & Worcester St., Mass., 4½s, 1923	5,000 00
Central Branch, 4s, 1919	5,000 00
Chicago, Burlington & Quincy, Ill., Division, 3½s, 1929	5,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926	15,000 00
Hereford, 4s, 1930	15,000 00
Illinois Central, Louisville Division, 3½s, 1953	15,000 00
Illinois Central, Omaha Division 3s, 1951	5,000 00
Kansas City, Excelsior Springs & Northern 4s, 1928	5,000 00
Manhattan Railway, N. Y., 4s, 1990	10,000 00
Middlesex & Boston, 4½s, 1932	5,000 00
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	12,000 00
Northern Pacific, 4s, 1997	5,000 00
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00
Omaha & Council Bluffs Railway & Bridge 5s, 1928	7,000 00
Pere Marquette of Indiana, 4s, 1943	7,000 00
Rutland, 4½s, 1941	5,000 00
Rutland-Canadian, 4s, 1949	2,000 00
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00
Sioux City Service, 5s, 1928	5,000 00
Southern Indiana, 4s, 1951	5,000 00
Toledo Terminal, 4½s, 1957	11,000 00
Trenton Passenger, N. J., 6s, 1931	3,000 00
Union Electric, Dubuque, Ia., 5s, 1924	5,000 00
Union Pacific, 4s, 1947	15,000 00
Wabash-Pittsburg Terminal, 4s, 1954	5,000 00
Total railroad bonds out of Maine	192,000 00
<i>Corporation Bonds Owned.</i>	
Eastport Water Company, 5s, 1918	16,000 00
Lewiston & Auburn Electric Light Co., 5s, 1939	10,000 00
Rumford Falls Power Co., 4½s, 1929	25,000 00
St. Croix Paper Company, 5s, 1921	7,000 00
Total corporation bonds owned	58,000 00
<i>Railroad Stock Owned.</i>	
Portland & Rumford Falls	2,500 00
Portland Railroad	7,000 00
Total railroad stock owned	9,500 00
<i>Corporation Stock Owned.</i>	
Richmond Water Company	2,100 00

EASTPORT SAVINGS BANK—Concluded.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>
Bath National Bank, Bath.....	500 00
Calais National Bank, Calais.....	1,500 00
Canal National Bank, Portland.....	100 00
Casco National Bank, Portland.....	800 00
First National Bank, Bath.....	2,000 00
First National Bank, Portland.....	600 00
Frontier National Bank, Eastport.....	15,600 00
Total national bank stock owned.....	21,100 00

FAIRFIELD SAVINGS BANK—FAIRFIELD.

May 24, 1915.

H. F. BURGESS, President.

A. A. MERRILL, Treasurer.

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

Organized March 4, 1871.

LIABILITIES.

Deposits	\$601,950 67
Reserve fund	31,725 00
Undivided profits	4,493 44
	\$638,169 11

RESOURCES.

Public funds of Maine	\$19,750 00
Public funds out of Maine	15,880 00
Railroad bonds of Maine	62,777 50
Railroad bonds out of Maine	205,482 50
Corporation bonds of Maine	75,873 20
Railroad stock	10,000 00
Corporation stock	6,400 00
Bank stock	23,868 00
Loans with collateral	24,199 99
Loans to municipalities	10,025 00
Loans to corporations	2,000 00
Loans on mortgages of real estate	159,329 00
Real estate foreclosure	8,383 54
Premium account	930 00
Cash on deposit	11,367 11
Cash on hand	1,903 27
	\$638,169 11

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owed.</i>	<i>Par Value.</i>
Kennebec Water District, 3½s, 1925	\$5,000 00
Portland Water District, 4s, 1928	10,000 00
Rumford & Mexico Water District, 4s, 1932	5,000 00
Total public funds of Maine	20,000 00
City of Omaha, Neb., 4s, 1921, Sewer	5,000 00
Seattle, Wash., 4s, 1927, Park	6,000 00
Tacoma, Wash., 5s, 1932, Refunding	5,000 00
Total public funds out of Maine	16,000 00
<i>Railroad Bonds Owned.</i>	
Aroostook Northern, 5s, 1947	2,000 00
Bangor & Aroostook, 5s, 1943	8,000 00
Bangor & Aroostook, 4s, 1951	15,000 00
Boston & Maine, 4s, 1926	10,000 00
Bridgton & Saco River, 4s, 1928	5,000 00
Knox & Lincoln, 5s, 1921	5,000 00
Portland Railroad, 3½s, opt. 1931	3,000 00
Portland & Rumford Falls, 4s, 1927	5,000 00
Rockland, Thomaston & Camden, 4s, 1921	3,000 00
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00
Total railroad bonds of Maine	61,000 00

FAIRFIELD SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Aurora, Elgin & Chicago, 5s, 1946	5,900 00
Bloomington & Normal Railway & Light, 5s, 1928	8,000 00
Central Pacific, 4s, 1949	10,000 00
Chicago, Indianapolis & Louisville, 5s, 1947	5,000 00
Chicago, Rock Island & Pacific, 4s, opt. 1911	10,000 00
Dayton, Covington & Piqua Traction, 5s, 1922	5,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926	9,000 00
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00
Elizabeth & Trenton, N. J., 5s, 1962	5,000 00
Hereford, 4s, 1930	4,000 00
Hutchinson & Southern, 5s, 1928	5,000 00
Indiana, Columbus & Eastern Traction, 5s, 1926	5,000 00
Iowa Central, 5s, 1933	7,000 00
Lincoln Traction, Nebraska, 5s, 1939	10,000 00
Northern Ohio, 5s, 1945	5,000 00
Ohio Central Traction, 5s, 1923	9,000 00
Omaha & Council Bluffs Street, 5s, 1928	10,000 00
Peoria Railway, 5s, 1926	5,000 00
Rock Island Southern Railroad, 5s, 1947	5,000 00
St. Louis, Springfield & Peoria, 5s, 1939	9,000 00
Sioux City Service Company, 5s, 1928	5,000 00
Sioux City Traction, Iowa, 5s, 1919	5,000 00
Southern Indiana, 4s, 1951	5,000 00
Toledo & Indiana Traction, 5s, 1931	5,000 00
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	6,000 00
Topeka Railway, Kansas, 5s, 1930	1,000 00
Tri-City Railway & Light Company, 5s, 1930	10,000 00
Union Electric, Dubuque, Iowa, 5s, 1924	5,000 00
Union Traction, Independence, Kansas, 5s, 1937	7,000 00
Utica & Mohawk Valley, 4½s, 1941	5,000 00
Wabash, Des Moines Division, 4s, 1939	5,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940	7,000 00
Wichita Railroad & Light Company, Kansas, 5s, 1932	10,000 00
Youngstown & Ohio River, 5s, 1935	5,000 00
Total railroad bonds out of Maine	217,000 00
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Company, 5s, 1917	5,000 00
Bangor Power Company, 4-4½s, 1931	9,000 00
Bath & Brunswick Light & Power Company, 5s, 1930	5,000 00
Central Maine Power Company, 5s, 1939	5,000 00
Cumberland County Power & Light Company, 5s, 1942	5,000 00
Eastern Manufacturing Company, Bangor, 5s, 1930	9,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939	10,000 00
Madison Water Company, 5s, opt. 1902	5,000 00
Maine Water Company, 5s, 1931	5,000 00
Orono Pulp & Paper Company, 5s, 1941	5,000 00
State Loan Company, Portland, 4½s, 1945	10,000 00
Total corporation bonds of Maine	73,000 00
Berlin Water Company, New Hampshire, 5s, opt. 1902	5,000 00
<i>Railroad Stock Owned.</i>	
Portland Railroad	10,000 00
<i>Corporation Stock Owned.</i>	
Portland Electric Company, preferred	5,000 00
Richmond Water Works	1,400 00
Total corporation stock owned	6,400 00
<i>National Bank Stock Owned.</i>	
Messalonskee National Bank, Oakland	2,500 00
National Bank of Fairfield	10,000 00
National Shoe & Leather Bank, Auburn	300 00
People's National Bank, Waterville	6,600 00
Portland National Bank, Portland	2,000 00
South Berwick National Bank, South Berwick	2,500 00
Total national bank stock owned	23,900 00

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

September 8, 1915.

GEORGE B. CRAGIN, President.

J. P. WHORFF, Treasurer.

TRUSTEES—George 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.....	\$780,379 62
Reserve fund.....	46,000 00
Undivided profits.....	49,114 92
	<hr/>
	\$875,494 54
RESOURCES.	
Public funds of Maine.....	\$156,975 00
Public funds out of Maine.....	32,900 00
Railroad bonds of Maine.....	145,022 10
Railroad bonds out of Maine.....	157,095 00
Corporation bonds.....	107,190 00
Railroad stock.....	43,565 00
Corporation stock.....	1,950 00
Bank stock.....	36,800 00
Loans with collateral.....	18,850 00
Loans to corporations.....	38,700 00
Loans on mortgages of real estate.....	86,638 03
Real estate investment.....	8,500 00
Cash on deposit.....	36,018 76
Cash on hand.....	5,290 65
	<hr/>
	\$875,494 54

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1923-41.....	4,000 00
City of Bath, 4s, 1941, Refunding.....	3,000 00
Eastport, 4½s, 1932.....	2,000 00
Portland, 4s, 1935, City Hall.....	20,000 00
Saco, 4s, 1939.....	3,000 00
Westbrook, 4s, 1934.....	3,000 00
Farmington Village Corporation, 5s, 1932, Water.....	35,000 00
Farmington Village Corporation, 4s, 1926.....	30,000 00
Farmington Village Corporation, 4s, 1944 (notes).....	20,000 00
Dover-Foxcroft Water District, 3½s, 1933.....	3,000 00
Kennebec Water District, 4s, 1930.....	5,000 00
Portland Water District, 4s, 1928.....	19,000 00
Strong Water District, 4s, 1934.....	10,000 00
Total public funds of Maine.....	<hr/>
	157,000 00
County of Hennepin & Minneapolis, Minn., 4½s, Court House and City Hall.....	1,000 00
Lewis, Washington, 5s, 1924.....	2,000 00
Milwaukee, Wisconsin, 5s, 1923, Sanitary.....	2,000 00
Multnomah, Oregon, 5s, 1926.....	2,000 00
Polk, Iowa, 3½s, 1917, Court House.....	1,000 00
San Bernardino, California, 5s, 1929.....	2,000 00
City of Green Bay, Wisconsin, 4½s, 1915-18, Refunding.....	1,650 00
Middletown, Ohio, 5s, 1924-39.....	1,500 00
New York, N. Y., Reg. 4s, 1956, Municipal.....	5,000 00

FRANKLIN COUNTY SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Omaha, Nebraska, 4s, 1921-33, Sewer Renewal.....	5,000 00
Portland, Oregon, 4½s, 1943, Dock.....	5,000 00
Sault Ste Marie, Mich., 4s, 1921, Water.....	2,000 00
Lakewood, Ohio, 5s, 1928.....	2,000 00
Port of Seattle, Washington, 5s, 1950.....	1,000 00
Total public funds out of Maine.....	33,150 00
<i>Railroad Bonds Owned.</i>	
Atlantic Shore Line, 5s, 1924.....	3,500 00
Bangor & Aroostook, 5s, 1943.....	50,000 00
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	2,000 00
Boston & Maine, Reg. 3½s, 1923.....	2,000 00
Boston & Maine, 4s, 1942.....	1,000 00
Boston & Maine, 4½s, 1929.....	5,000 00
Boston & Maine, 4½s, 1944.....	5,000 00
Boston & Maine, 4s, 1926.....	4,000 00
Bridgton & Saco River, 4s, 1928.....	6,000 00
Bridgton & Saco River, 2d 4s, 1928.....	2,000 00
Knox & Lincoln, 5s, 1921.....	10,000 00
Lime Rock, 4s, 1929.....	8,000 00
Maine Central, 5s, 1923.....	2,000 00
Maine Central, 4½s, 1916.....	5,000 00
Maine Central, 4½s, 1917.....	5,000 00
Maine Central, 5s, 1919.....	5,000 00
Portland Railroad, 4½s, 1916 (notes).....	5,000 00
Portland Railroad, 5s, 1915.....	4,000 00
Portland Railroad, 3½s, opt. 1931.....	5,000 00
Portland & Ogdensburg, 4½s, 1928.....	1,000 00
Portland & Rumford Falls, 4s, 1926.....	7,000 00
Portland & Rumford Falls, 4s, opt. 1924.....	3,000 00
Washington County, 3½s, opt. 1924.....	6,000 00
Total railroad bonds of Maine.....	147,500 00
Aurora, Elgin & Chicago, 5s, 1941.....	3,000 00
Baltimore & Ohio, P. J. & M. Division, 3½s, 1925.....	2,000 00
Beech Creek, 4s, 1936.....	1,000 00
Boston & Albany, 5s, 1938.....	1,000 00
Brockton & Plymouth Street, Massachusetts, 4½s, 1920.....	2,000 00
Buffalo, New York & Erie, 7s, 1916.....	1,000 00
Canton-Massillon Electric, Ohio, 5s, 1920.....	5,000 00
Central Ohio, 4½s, 1930.....	2,000 00
Central Pacific, 4s, 1949.....	5,000 00
Chicago & Alton, 3½s, 1950.....	1,000 00
Chicago, Milwaukee & St. Paul, M. N. Division, 4½s, 1934.....	1,000 00
Chicago, Milwaukee & St. Paul, 4½s, 1933.....	1,000 00
Chicago & Northwestern, B. V. Division, 3½s, 1923.....	1,000 00
Chicago Railways Company, Purchase Money, 4-5s, 1927.....	1,000 00
Chicago Railways Company, Adj. Inc., 4s, 1927.....	1,100 00
Clearfield & Jefferson, 6s, 1927.....	3,000 00
Cleveland, Akron & Columbus, 5s, 1927.....	2,000 00
Cleveland, Lorain & Wheeling, 5s, 1933.....	2,000 00
Cleveland & Marietta, 4½s, 1935.....	2,000 00
Cleveland Short Line, 4½s, 1961.....	3,000 00
Concord & Montreal, 4s, 1920.....	3,000 00
Des Moines Suburban, Iowa, 6s, opt. 1906.....	5,000 00
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911.....	5,000 00
Duluth Short Line, 5s, 1916.....	5,000 00
Framingham, Southboro & Marlboro Street, Massachusetts, 5s, 1919.....	3,000 00
Gardner, Westminster & Fitchburg Street, Massachusetts, 5s, 1920.....	3,000 00
Grand Rapids & Indiana, 4½s, 1941.....	3,000 00
Hereford, 4s, 1930.....	3,000 00
Hutchinson & Southern, 5s, 1928.....	2,000 00
Illinois Central, St. Louis Division, 3½s, 1951.....	1,000 00
Illinois Central, Springfield Division, 3½s, 1951.....	1,000 00
Indiana, Illinois & Iowa, 4s, 1950.....	3,000 00
Iowa Central, 4s, 1951.....	2,000 00
Iowa Central, 5s, 1938.....	2,000 00
Kentucky Central, 4s, 1937.....	3,000 00
Lehigh Valley of New York, 4½s, 1940.....	1,000 00
Lexington & Boston Street, Massachusetts, 4½s, 1920.....	2,000 00
Louisville & Jeffersonville Bridge, 4s, 1945.....	3,000 00

FRANKLIN COUNTY SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Michigan Central, Bay City Division, 5s, 1931	3,000 00
Middleboro, Wareham & Buzzards Bay Street, Massachusetts, 5s, 1921	2,000 00
Milford, Attleboro & Woonsocket Street, 5s, 1919	3,000 00
Minneapolis, Lyndale & Minnetonka, Minnesota, 5s, 1919	5,000 00
Minneapolis & St. Louis, 4s, 1949	3,000 00
New York Connecting Railroad, 4½s, 1953	3,000 00
New York, New Haven & Hartford, 4s, 1956	3,000 00
New York, Ontario & Western, 4s, 1992	1,000 00
New York, Pennsylvania & Ohio, 4½s, 1935	1,000 00
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00
Ohio River, 5s, 1936	3,000 00
Pontiac, Oxford & Northern, 6s, 1916	2,000 00
Providence & Fall River Street, 5s, 1921	3,000 00
Providence & Taunton Street, 5s, 1918	2,000 00
Rutland-Canadian, 4s, 1949	3,000 00
St. Louis, Peoria & Northwestern, 5s, 1948	3,000 00
St. Paul & Duluth, 5s, 1931	4,000 00
Schenectady Railway, 4½s, opt. 1911	1,000 00
Scioto Valley & New England, 4s, 1989	2,000 00
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	2,000 00
Toledo & Ohio Central, Western Division, 5s, 1935	3,000 00
Trenton Passenger, N. J., 6s, opt. 1916-17	5,000 00
Utica & Mohawk Valley, 4½s, 1941	2,000 00
Wabash, Omaha Division, 3½s, 1941	500 00
West Shore, 4s, 2361	2,000 00
Wheeling & Lake Erie, 1st Consolidated, 4s, 1949	3,000 00
Wilkesbarre & Eastern, 5s, 1942	3,000 00
Wisconsin Central, 4s, 1949	2,000 00
Total railroad bonds out of Maine	159,600 00
<i>Corporation Bonds Owned</i>	
Bar Harbor Electric Light Company 4½s, 1921	3,000 00
Belfast Water Company, 5s, 1927	5,000 00
Biddeford & Saco Water Company, 4s, 1924	3,000 00
Camden & Rockland Water Company, 4½s, 1917	1,000 00
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	2,000 00
Cumberland County Power & Light Company, 5s, 1942	5,000 00
Eastern Steamship Company, 5s, 1927	6,000 00
Kennebec Light & Heat Company, Augusta, 5s, 1918	4,000 00
Kingfield Water Company, 4s, 1919	3,000 00
Maine Steamship Company, Portland, 6s, 1926	1,000 00
Mousam Water Company, 5s, 1915	1,000 00
Old Orchard Water Company, 4s, 1922	2,000 00
Orono Water Company, 4½s, 1925	5,500 00
Portland Elevator Company, 4s, 1925-7	3,000 00
Rangley Water Company, 4s, 1925	20,000 00
Rockland-Rockport Lime Company, 5s, 1920	10,000 00
Rumford Falls Power Company, 4s, 1945	5,000 00
Sagadahoc Light & Power Company, Bath, 4½s, 1922	1,500 00
Stockton Springs Water Company, 4½s, 1926	4,000 00
Wilton Water Company, 4s, 1924	18,000 00
York Light & Heat Company, Biddeford, 4½s, 1920	5,000 00
Total corporation bonds owned	108,000 00
<i>Railroad Stock Owned.</i>	
Boston & Maine	4,000 00
European & North American	1,000 00
Maine Central	5,600 00
Portland & Ogdensburg	68,570 00
Total railroad stock of Maine	79,170 00
Hereford	2,000 00
<i>Corporation Stock Owned.</i>	
Franklin Company, Lewiston	700 00
Masonic Building Association, Farmington	500 00
Portland Safe Deposit Company	1,000 00
Total corporation stock owned	2,200 00

FRANKLIN COUNTY SAVINGS BANK—Concluded.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>
Canal National Bank, Portland.....	6,800 00
First National Bank, Farmington.....	5,000 00
First National Bank, Lewiston.....	3,300 00
First National Bank, Portland.....	10,600 00
Manufacturers National Bank, Lewiston.....	8,300 00
National Shoe & Leather Bank, Auburn.....	2,500 00
Total national bank stock owned.....	36,500 00
<i>Other Bank Stock Owned.</i>	
Westbrook Trust Company.....	400 00

GARDINER SAVINGS INSTITUTION—GARDINER.

March 10, 1915.

JOSIAH S. MAXCY, President.

HENRY S. WEBSTER, Treasurer.

ERNEST L. PARSHLEY, Assistant Treasurer

TRUSTEES—Josiah S. Maxcy, Henry S. Webster, Edwin L. Bussell, Charles H. Gray, Charles A. Knight.

Organized June 26, 1834.

LIABILITIES.

Deposits.....	\$2,921,827 22
Reserve fund.....	150,000 00
Undivided profits.....	22,727 66
	\$3,094,554 88

RESOURCES.

Public funds of Maine.....	\$612,987 50
Public funds out of Maine.....	839,068 00
Railroad bonds of Maine.....	330,892 50
Railroad bonds out of Maine.....	824,826 25
Corporation bonds.....	175,407 50
Railroad stock.....	140,150 00
Corporation stock.....	15,000 00
Loans with collateral.....	3,790 00
Loans to corporations.....	13,845 78
Loans on mortgages of real estate.....	91,542 00
Real estate investment.....	20,000 00
Real estate foreclosure.....	1,050 00
Cash on deposit.....	23,845 60
Cash on hand.....	2,149 75
	\$3,094,554 88

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1942, Highway.....	\$10,000 00
County of Aroostook, 4½s, 1915, Railroad.....	21,000 00
Cumberland, 3½s, 1922, Court House.....	5,000 00
Kennebec, 4s, 1928-37, Court House.....	6,500 00
Penobscot, 3½s, 1916-21, Court House.....	10,000 00
Washington, 4s, opt. 1922, Railroad Aid.....	5,000 00
City of Augusta, 4s, 1917, Refunding.....	2,000 00
Bangor, 4s, 1935, Refunding.....	20,000 00
Bangor, 4s, 1928, Municipal Loan.....	15,000 00
Bangor, 4s, 1931, Municipal Loan.....	5,000 00
Bath, 4s, 1941, Refunding.....	10,000 00
Belfast, 4s, 1918, Refunding.....	13,000 00
Belfast, 4s, 1929, Refunding.....	14,000 00
Biddeford, 4s, 1915-20, Refunding.....	20,000 00
Biddeford, 4s, 1918.....	5,000 00
Brewer, 4s, 1921, Refunding.....	5,000 00
Calais, 4s, 1926, Refunding.....	10,000 00
Deering, 4s, 1918, School Building.....	10,000 00
Ellsworth, 4s, 1917, Refunding.....	14,000 00
Gardiner, 4s, 1933, Refunding.....	25,000 00
Gardiner, 4s, 1916, Refunding.....	10,000 00
Hallowell, 4s, 1918, Water.....	16,000 00

GARDINER SAVINGS INSTITUTION—Continued.

	<i>Par Value.</i>
<i>Public Bonds Owned.</i>	
City of Lewiston, 3½s, 1931, Refunding.....	10,000 00
Old Town, 3½s, 1921, Refunding.....	10,000 00
Old Town, 4s, 1928, Funding.....	5,000 00
Portland, 4s, 1929-30, City Hall.....	30,000 00
Portland, 4s, 1932, Funding.....	10,000 00
Saco, 4s, 1917, Municipal Loan.....	2,000 00
Saco, 4s, 1936-41, Refunding.....	5,500 00
Saco, 4s, 1939, Funding.....	10,000 00
Waterville, 3½s, 1924-6, Refunding.....	15,000 00
Waterville, 4s, 1932, Refunding.....	10,000 00
Waterville, 4s, 1937, Refunding.....	5,000 00
Westbrook, 4s, 1925, Refunding.....	15,000 00
Westbrook, 4s, 1922, Refunding.....	5,000 00
Westbrook, 4s, 1921-2, Paving.....	6,000 00
Westbrook, 4s, 1934, Refunding.....	10,000 00
Town of Baileyville, 4½s, 1915-27, Funding.....	10,000 00
Boothbay, 4s, 1915-24, School.....	2,000 00
Boothbay, 4½s, 1915-24, Municipal.....	2,500 00
Brunswick, 4s, 1915-22, School House.....	8,000 00
Caribou, 3½s, 1921, Refunding.....	10,000 00
Caribou, 4s, 1928, School.....	15,000 00
Damariscotta, 3½s, 1915-27, Refunding.....	6,000 00
Houlton, 3½s, 1923-32, Water.....	10,000 00
Oakland, 3½s, 1915-22, Refunding.....	8,000 00
Presque Isle, 4½s, 1927, Bridge.....	12,500 00
Rumford, 4s, 1909 (opt.), Refunding.....	5,000 00
Sanford, 3½s, 1915-17, School.....	6,000 00
Augusta Water District, 4s, 1934, Water.....	5,000 00
Gardiner Water District, 4s, 1934.....	44,000 00
Kennebec Water District, 3½s, 1925.....	10,000 00
Portland Water District, 4s, 1928.....	50,000 00
Rumford & Mexico Water District, 4s, 1932.....	10,000 00
Total public funds of Maine.....	614,000 00
County of Allegheny, Pa., 4s, 1934, Road.....	25,000 00
Ashland, Wis., 5s, 1915-17, Refunding.....	2,500 00
Beaver, Pa., 4s, 1916-21, Bridge.....	10,000 00
Brown, Minn., 4½s, 1915, Ditch.....	1,000 00
Christian, Ky., 5s, 1937, Turnpike.....	10,000 00
Cuyahoga, O., 1922-23, Road Improvement.....	10,000 00
Douglas, Wis., 4s, 1926, Asylum.....	5,000 00
Franklin, Ky., 4s, 1919, Refunding.....	10,000 00
Kern, California, 5s, 1932, Highway.....	10,000 00
Lucas, O., 4½s, 1913-15, Bridge.....	1,000 00
Mahoning, O., 5s, 1925-28, Road.....	10,000 00
Muskingum, O., 5s, 1925.....	5,000 00
Ottawa, O., 5s, 1915-21, Court House.....	3,000 00
Polk, Iowa, 3½s, 1915, Court House.....	2,000 00
Polk, Minn., 6s, 1915, Bridge.....	10,500 00
Riverside, California, 5s, 1945, Highway.....	10,000 00
Somerset, Maryland, 4½s, 1968-80, Court House.....	6,500 00
Sumner, Kansas, 5½s, 1920, Refunding.....	10,000 00
Warren, Ky., 4s, 1929, Turnpike.....	20,000 00
Winneshieck, Iowa, 4½s, 1917, Court House.....	3,000 00
Wyandotte, Kansas, 4½s, 1933, Bridge.....	3,000 00
City of Alpena, Mich., 5s, 1934, Water.....	10,000 00
Battle Creek, Mich., 5s, 1917, Water.....	5,000 00
Bay City, Michigan, 4s, 1933, Water.....	5,000 00
Boston, Massachusetts, 3½s, 1932, School.....	25,000 00
Carbondale, Pennsylvania, 4s, 1924-26, Paving and Bridge.....	12,000 00
Chicago, Illinois, 4s, 1924, Sanitary District.....	3,000 00
Council Bluffs, Iowa, 4½s, 1915, Refund.....	3,000 00
Cumberland, Maryland, 5s, 1922, Consolidated Debt.....	5,000 00
Duluth, Minnesota, 4½s, 1940, Improvement.....	15,000 00
Duluth, Minnesota, 4½s, 1941, Park.....	10,000 00
Duluth, Minnesota, 4½s, 1921, School.....	5,000 00
Eau Claire, Wisconsin, 4½s, 1928, Refunding.....	5,000 00
Elizabeth, N. J., 4s, 1922, Adj.....	2,500 00
Elkhart, Indiana, 4s, 1919, School.....	10,000 00
Flint, Michigan, 4s, 1928, Water.....	10,000 00
Fort Scott, Kansas, 4½s, 1929, Refunding.....	5,000 00
Green Bay, Wisconsin, 4s, 1918-21, Sewer.....	10,000 00

GARDINER SAVINGS INSTITUTION—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Hazelton, Pennsylvania, 4s, 1920-22, School District	5,000 00
Independence, Kansas, 4½s, 1920-9, Funding	20,000 00
Jacksonville, Illinois, 4s, 1919-25, Refunding	10,000 00
Joplin, Missouri, 5s, 1914, opt. Sewer	21,000 00
Kalamazoo, Michigan, 4s, 1916, School District	5,000 00
Kansas City, Missouri, 4½s, 1939, Water	10,000 00
Kansas City, Kansas, 4½s, 1925-31, Park	10,000 00
Kansas City, Missouri, 3½s, 1919, School District	15,000 00
La Crosse, Wisconsin, 4s, 1914, opt. Viaduct	5,000 00
Lansing, Michigan, 4s, 1915-16, City Hall	17,000 00
Lexington, Kentucky, 4½s, 1932, Funding	10,000 00
Lexington, Kentucky, 4s, 1933, Board of Education	5,000 00
Madison, Wisconsin, 4s, 1925, School	5,000 00
Marion, Ohio, 5s, 1922-6, Improvement	2,000 00
Marietta, Ohio, 5s, 1923-7, Bridge	25,000 00
Marquette, Michigan, 3½s, 1926, Water Refunding	10,000 00
Moline, Illinois, 4s, 1919, School District	5,000 00
Muskegon, Michigan, 5s, 1923-4, Water	13,000 00
New York, N. Y., 4½s, 1957, Corporation Stock	5,000 00
New York, N. Y., 6s, 1915-16, Notes	12,000 00
Oakland, California, 5s, 1943, Improvement	5,000 00
Omaha, Nebraska, 4s, 1933, Sewer Renewal	10,000 00
Omaha, Nebraska, 4s, 1919, Sewer	5,000 00
Omaha, Nebraska, 4s, 1918, Funding	5,000 00
Owensboro, Kentucky, 4s, 1930, Street Improvement	10,000 00
Owensboro, Kentucky, 4s, 1937, Water	9,000 00
Pawtucket, R. I., 4s, 1944, General Fund	10,000 00
Pittston, Pennsylvania, 4½s, 1917-24, City Improvement	25,000 00
Port Huron, Michigan, 4s, 1923, Bridge	10,000 00
Portland, Oregon, 4s, 1937, Water	20,000 00
Racine, Wisconsin, 4s, 1915, Sewer	3,000 00
San Francisco, California, 5s, 1924, Exposition	10,000 00
Sault Ste Marie, Michigan, 4s, 1932, Water	8,000 00
Sault Ste Marie, Michigan, 4½s, 1920, Bridge	5,000 00
Sault Ste Marie, Michigan, 4½s, 1928, Refunding	5,000 00
Seattle, Washington, 4½s, 1931, Park	5,000 00
Seattle, Washington, 4½s, 1928, School	5,000 00
Seattle, Washington, 4s, 1927, Park	5,000 00
Spokane, Washington, 4½s, 1933, Bridge	20,000 00
Stuebenville, Ohio, 4½s, 1925-6, Board of Education	15,000 00
Superior, Wisconsin, 4s, 1924, Refunding	35,000 00
Topeka, Kansas, 4½s, Crematory, 1930	8,000 00
Traverse City, Michigan, 4½s, 1928, Water	6,000 00
Traverse City, Michigan, 4½s, 1928, Bridge	6,000 00
Webb City, Missouri, 5s, opt. 1920, Fire Department	10,000 00
West Bay City, Michigan, 5s, 1925, Refunding	10,000 00
Wilkesbarre, Pennsylvania, 4s, 1927, Improvement	5,000 00
Yonkers, N. Y., 4½s, 1967, Reg. School	5,000 00
Youngstown, Ohio, 5s, 1918, Water	10,000 00
Township of Centre, Indiana, 4½s, 1915-21, Road Improvement	11,330 00
Total public funds out of Maine	841,330 00
<i>Railroad Bonds Owned.</i>	
Aroostook Northern, 5s, 1947	15,000 00
Bangor & Aroostook, 5s, 1943, Piscataquis Division	10,000 00
Bangor & Aroostook, 4s, 1951	20,000 00
Bangor & Aroostook, St. Johns River Extension, 5s, 1939	10,000 00
Bangor Railway & Electric Company, 5s, 1935	30,000 00
Boston & Maine, 4s, 1926	10,000 00
Boston & Maine, 4½s, 1929	10,000 00
Bridgton & Saco River, 4s, 1928	5,000 00
Bridgton & Saco River 2d, 4s, 1928	7,000 00
Dexter & Newport, 4s, 1917	5,000 00
Kennebec Central, 5s, 1910, Extension	12,800 00
Knox & Lincoln, 5s, 1921	10,000 00
Maine Central, 5s, 1919	25,000 00
Northern Maine Seaport, 5s, 1935	15,000 00
Penobscot Shore Line, 4s, 1920	10,000 00
Portland & Ogdensburg, 4½s, 1928	35,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937	20,000 00
Sandy River & Rangeley Lakes, 4s, opt. 1913	25,000 00

GARDINER SAVINGS INSTITUTION—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Sanford & Cape Porpoise, 5s, 1928.....	5,000 00
Somerset, 4s, 1950.....	40,000 00
Somerset, 5s, 1917.....	5,000 00
Total railroad bonds of Maine.....	324,800 00
Allegheny & Western, 4s, 1998.....	18,000 00
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	30,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	10,000 00
Berkshire Street, Pittsfield, Massachusetts, 5s, 1922.....	15,000 00
Bloomington Normal Railway & Light Company, 5s, 1928.....	10,000 00
Boston & Albany, 3½s, 1952.....	10,000 00
Boston & Albany, 3½s, 1951.....	5,000 00
Baltimore & Ohio, 4s, 1948.....	10,000 00
Brookton & Plymouth Street, Massachusetts, 4½s, 1920.....	5,000 00
Central Pacific, 4s, 1949.....	5,000 00
Chicago City Railway, 5s, 1927.....	10,000 00
Chicago & Northwestern, 3½s, 1987.....	10,000 00
Citizens Railway & Light Company, Muscatine, Iowa, 5s, 1917.....	15,000 00
Clearfield & Jefferson, 6s, 1927.....	10,000 00
Columbus, Newark & Zanesville, 5s, 1924.....	10,000 00
Concord & Montreal, 4s, 1920.....	10,000 00
Detroit, Monroe & Toledo, 5s, 1933.....	20,000 00
Detroit, Toledo & Ironton, 4s, 1954.....	5,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926.....	5,000 00
Elgin, Aurora & Southern Traction, Illinois, 5s, 1916.....	15,000 00
Elgin, Joliet & Eastern, 5s, 1941.....	15,000 00
Evansville & Princeton Traction Company, 5s, 1923.....	25,000 00
Flint & Pere Marquette, Toledo Division, 5s, 1937.....	5,000 00
Flint & Pere Marquette, P. H. Division, 5s, 1939.....	15,000 00
Hereford, 4s, 1930.....	10,000 00
Illinois Central, Omaha Division, 3s, 1951.....	10,000 00
Illinois Central, St. Louis Division & Terminal, 3½s, 1951.....	10,000 00
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00
Indianapolis & Martinsville Rapid Transit, 5s, 1932.....	20,000 00
Jackson & Battle Creek Traction, Michigan, 5s, 1923.....	13,000 00
Jamestown Street, New York, 6s, 1923.....	6,000 00
Joplin & Pittsburg, 5s, 1930.....	15,000 00
Kanawha & Michigan, 4s, 1990.....	20,000 00
Kansas City, Clay County & St. Joseph, Missouri, 5s, 1941.....	10,000 00
Kokomo, Marion & Western Traction, Indiana, 5s, 1933.....	5,000 00
Lexington & Boston Street, Massachusetts, 4½s, 1920.....	13,000 00
Lincoln Traction, Nebraska, 5s, 1939.....	10,000 00
Lynn & Boston, Massachusetts, 5s, 1924.....	10,000 00
Manhattan Railway, N. Y., 4s, 1990.....	10,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	20,000 00
Mason City & Fort Dodge, 4s, 1955.....	5,000 00
Massachusetts Northeastern Street, 5s, 1934.....	10,000 00
Milford & Uxbridge Street, Massachusetts, 5s, 1918.....	5,000 00
New York Central & Hudson River, 3½s, 1997.....	15,000 00
New York & Greenwood Lake, 5s, 1946.....	10,000 00
Northern Massachusetts Street, 5s, 1943.....	10,000 00
Ohio Central Traction, 5s, opt. 1908.....	15,000 00
Old Colony Street, Massachusetts, 4s, 1954.....	10,000 00
Omaha & Council Bluffs Street, 5s, 1928.....	15,000 00
Omaha & Council Bluffs Railway & Bridge, 5s, 1928.....	5,000 00
Pittsburg, Cincinnati, Chicago & St. Louis, 4½s, 1942.....	5,000 00
Rutland, 4½s, 1941.....	10,000 00
Rutland Railway, Light & Power Company, Vermont, 5s, 1946.....	10,000 00
St. Joseph & Grand Island, 4s, 1947.....	20,000 00
St. Louis, Iron Mountain & Southern, 4s, 1933.....	10,000 00
St. Louis, Springfield & Peoria, 5s, 1939.....	10,000 00
Schenectady Railway, N. Y., 4½s, opt. 1911.....	24,000 00
Scioto Valley Traction, 5s, 1923.....	15,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	5,000 00
Syracuse Rapid Transit, 5s, 1946.....	9,000 00
Toledo & Iadiana Traction, 5s, 1931.....	5,000 00
Toledo Terminal, 4½s, 1957.....	28,000 00
Union Electric, Dubuque, Iowa, 5s, 1924.....	20,000 00
Union Traction, Independence, Kansas, 5s, 1937.....	10,000 00
Utica Belt Line, N. Y., 5s, 1939.....	15,000 00
Utica & Mohawk Valley, 4½s, 1941.....	25,000 00

GARDINER SAVINGS INSTITUTION—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
West Side Belt, 5s, 1937	5,000 00
Wichita Railroad & Light Company, Kansas, 5s, 1932	15,000 00
Williamsport & North Branch, 4½s, 1931	10,000 00
Youngstown & Ohio River, 5s, 1935	25,000 00
Total railroad bonds out of Maine	856,000 00
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Company, 5s, 1917	25,000 00
Bangor Power Company, 4-4½-5s, 1931	10,000 00
Biddeford & Saco Water Company, 4s, 1924	10,000 00
Caribou Water, Light & Power Company, 5s, 1923	30,000 00
Central Maine Power Company, 5s, 1939	15,000 00
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	5,000 00
Cumberland County Power & Light Company, 5s, 1942	10,000 00
Madison Water Company, 5s, 1917	20,000 00
Portland Electric Company, 5s, 1926	5,000 00
Rumford Falls Power Company, 4s, 1945	15,000 00
Skowhegan Water Company, 5s, 1917	11,000 00
State Loan Company, Portland, 4½s, 1945	10,000 00
York Light & Heat Company, Biddeford, 5s, 1927	10,000 00
Total corporation bonds of Maine	176,000 00
Monroe Water Company, Michigan, 5s, 1939	3,000 00
<i>Railroad Stock Owned.</i>	
Augusta, Hallowell & Gardiner, preferred	10,500 00
Bangor Railway & Electric Company, common	5,000 00
Dexter & Newport	4,500 00
European & North American	4,500 00
Maine Central	45,000 00
Portland & Ogdensburg	40,000 00
Portland Railroad	30,000 00
Portland & Rumford Falls	5,000 00
Total railroad stock of Maine	144,500 00
Detroit, Toledo & Ironton, preferred	2,500 00
Detroit, Toledo & Ironton, common	2,500 00
Total railroad stock out of Maine	5,000 00
<i>Corporation Stock Owned.</i>	
Portland Electric Company, preferred	15,000 00

GORHAM SAVINGS BANK—GORHAM.

January 7, 1915.

EDWARD HARDING, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

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

Organized February 21, 1868.

LIABILITIES.	
Deposits.....	\$670,857 48
Reserve fund.....	43,176 82
Undivided profits.....	19,472 56
	\$733,506 86

RESOURCES.	
Public funds of Maine.....	\$27,950 00
Public funds out of Maine.....	293,846 25
Railroad bonds of Maine.....	29,788 75
Railroad bonds out of Maine.....	151,766 25
Corporation bonds.....	15,000 00
Corporation stock.....	1,400 00
Bank stock.....	1,900 00
Loans to corporations.....	1,115 00
Loans on mortgages of real estate.....	201,866 00
Real estate foreclosure.....	1,500 00
Cash on deposit.....	4,830 10
Cash on hand.....	2,544 51
	\$733,506 86

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Aroostook, 4½s, 1915, Railroad Aid.....	\$5,000 00
City of Calais, 4s, 1926, Refunding.....	2,000 00
Saco, 4s, 1917, Municipal.....	1,000 00
Westbrook, 4½s, 1935.....	4,000 00
Town of Caribou, 5s, 1915-18, Railroad Aid.....	6,000 00
Portland-Water District, 4s, 1934.....	5,000 00
Rumford & Mexico Water District, 4s, 1932.....	5,000 00
Total public funds of Maine.....	28,000 00
Commonwealth of Massachusetts, Reg. 3½s, 1941-2, Metropolitan Water Loan.....	10,000 00
County of Allen, Indiana, 4s, 1933, Court House.....	5,000 00
Chippewa, Michigan, 4½s, 1919, Bridge.....	3,000 00
Mahoning, Ohio, 5s, 1931, Road.....	7,000 00
Ramsay, Minnesota, 4½s, 1918, Court House.....	2,000 00
Ross, Ohio, 5s, 1943, Refunding.....	5,000 00
Scioto, Ohio, 5s, 1920-22, Emergency.....	10,000 00
Somerset, Maryland, 4½s, 1952-7, Court House.....	3,000 00
Somerset, Maryland, 4½s, 1943-7, High School.....	5,000 00
Westchester, N. Y., 4½s, 1981, Sewer.....	5,000 00
City of Alpena, Michigan, 5s, 1930, Water.....	7,000 00
Bay City, Michigan, 4s, 1934, Water Refunding.....	10,000 00
Boston, Massachusetts, Reg. 3½s, 1944, School.....	5,000 00

GORHAM SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Boston, Massachusetts, Reg. 4s, 1936, Street	6,000 00
Boston, Massachusetts, Reg. 4s, 1935, Rapid Transit	4,000 00
Chicago, Illinois, 4½s, 1924, Funding	5,000 00
Cleveland, Ohio, 4½s, 1932, Market	5,000 00
Cumberland, Maryland, 4½s, 1941, Water	5,000 00
Danbury, Connecticut, 4s, 1946, Water	5,000 00
Dayton, Ohio, 5s, 1927-32, Flood	5,000 00
Duluth, Minneapolis, 4½s, 1942, Park	5,000 00
Elwood, Indiana, 5s, 1923, Refunding	5,000 00
Fall River, Massachusetts, Reg. 3½s, 1953, Park	4,000 00
Hamilton, Ohio, 5s, 1945, Street Improvement	5,000 00
Indianapolis, Indiana, 4s, 1924-5, School	5,000 00
Kansas City, Kansas, 4½s, 1939-40, Water	15,000 00
Lakewood, Ohio, 5s, 1925-7, School	7,000 00
Marietta, Ohio, 5s, 1929, Bridge	5,000 00
Moline, Illinois, 4½s, 1917, Street Improvement	5,000 00
New Bedford, Massachusetts, Reg. 3½s, 1951, Park	5,000 00
New York, N. Y., Reg. 3½s, 1950, Rapid Transit	10,000 00
New York, N. Y., Coupon, 3½s, 1954, Water	5,000 00
New York, N. Y., Reg. 4s, 1955-6, Municipal & Library	10,000 00
New York, N. Y., 4s, 1937, Municipal	5,000 00
New York, N. Y., 4½s, 1937, Water	10,000 00
Omaha, Nebraska, 4½s, 1931, High School	5,000 00
Pawtucket, R. I., 4s, 1944, General Funding	10,000 00
Pittsburg, Kansas, 4½s, 1940, Park Improvement	5,000 00
Pittsburg, Pennsylvania, 4½s, 1921, Water	4,000 00
Port Huron, Michigan, 4s, 1923, Bridge	3,000 00
Port Huron, Michigan, 4s, 1922, Refunding	5,000 00
Portsmouth, Ohio, 5s, 1928-9, School	3,000 00
St. Cloud, Minnesota, 4s, opt. 1914, Refunding	5,000 00
St. Paul, Minnesota, 4s, 1940, High School	2,000 00
Sioux City, Iowa, 4½s, opt. 1906, Refunding	2,000 00
Toledo, Ohio, Reg. 4s, 1944, Park	15,000 00
Topeka, Kansas, 6s, 1915, Board of Education	1,000 00
West Bay City, Michigan, 5s, 1925, Refunding	6,000 00
Town of Danbury, Connecticut, 4s, 1954-5, School	5,000 00
East Providence, R. I., 4s, 1948, School	5,000 00
West Seneca, N. Y., 4½s, 1919, Refunding	5,000 00
Total public funds out of Maine	294,000 00
<i>Railroad Bonds Owned.</i>	
Boston & Maine, 4½s, 1929	5,000 00
Boston & Maine, 4½s, 1944	10,000 00
Dexter & Newport, 4s, 1917	6,000 00
Maine Central, 5s, 1923	4,000 00
Maine Central, 5s, 1919, notes	5,000 00
Total railroad bonds of Maine	30,000 00
Central of New Jersey, Reg. 5s, 1987	5,000 00
Central Pacific, 4s, 1949	4,000 00
Chicago, Lake Shore & Eastern, 4½s, opt. 1919	5,000 00
Chicago & North Michigan, 5s, 1931	5,000 00
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00
Chicago & West Michigan, 5s, 1921	5,000 00
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991	5,000 00
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990	6,000 00
Cleveland Terminal & Valley, 4s, 1995	5,000 00
Detroit & Mackinac, 4s, 1995	1,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933	5,000 00
Duluth Street, Minnesota, 5s, 1930	5,000 00
Elgin, Joliet & Eastern, 5s, 1941	6,000 00
Flint & Pere Marquette, Toledo Division, 5s, 1937	5,000 00
Indiana, Illinois & Iowa, 4s, 1950	10,000 00
Lehigh Valley of New York, 4½s, 1940	6,000 00
Lynn & Boston, 1st Mortgage, 5s, 1924	6,000 00
New York Central & Hudson Street, 3½s, 1997	15,000 00
New York & Greenwood Lake, 5s, 1946	5,000 00
Omaha & Council Bluffs Street, 5s, 1928	5,000 00
St. Louis & San Francisco, S. W. Division, 5s, 1947	10,000 00
St. Louis & San Francisco, 5s, 1987	5,000 00
Scioto Valley & New England, 4s, 1989	10,000 00

GORHAM SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Toledo Terminal, 4½s, 1957.....	5,000 00
Trenton Passenger, N. J., 6s, 1930-1.....	8,000 00
Watervliet Turnpike & Railway, 6s, 1919.....	1,000 00
Wheeling & Lake Erie, Lake Erie Division, 5s, 1926.....	1,000 00
Total railroad bonds out of Maine.....	154,000 00
<i>Corporation Bonds Owned.</i>	
Berlin Mills Company, 5s, 1923.....	5,000 00
Portland Water Company, 4s, 1927.....	4,000 00
Portland Electric Company, 5s, 1926.....	5,000 00
Skowhegan Water Company, 5s, 1917.....	1,000 00
Total corporation bonds of Maine.....	15,000 00
Richmond Water Works.....	1,400 00
<i>National Bank Stock Owned.</i>	
Canal National Bank, Portland.....	1,900 00

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

January 6, 1915.

BEN TENNEY, President.

C. H. DUDLEY, Treasurer.

TRUSTEES—Ben Tenney, F. S. Wingate, C. A. Cole, S. G. Otis, R. M. Johnson.

Organized July 3, 1854.

LIABILITIES.

Deposits.....	\$876,563 50
Reserve fund.....	44,000 00
Undivided profits.....	23,939 26
	\$944,502 76

RESOURCES.

Public funds of Maine.....	\$66,640 00
Public funds out of Maine.....	295,379 00
Railroad bonds of Maine.....	76,882 50
Railroad bonds out of Maine.....	257,560 00
Corporation bonds.....	93,650 00
Bank stock.....	6,400 00
Railroad stock.....	33,237 50
Loans with collateral.....	4,365 00
Loans to corporations.....	3,000 00
Loans to municipalities.....	8,000 00
Loans on mortgages of real estate.....	46,040 52
Real estate investment.....	28,000 00
Real estate foreclosure.....	803 73
Furniture and fixtures.....	781 16
Cash on deposit.....	21,568 57
Cash on hand.....	2,194 78
	\$944,502 76

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Aroostook, 4½s, 1915, Railroad Aid.....	\$5,000 00
City of Augusta, 4s, 1913-19, Funding.....	3,000 00
Augusta, 4s, 1938, Refunding.....	3,000 00
Old Town, 3½s, 1921, Refunding.....	6,000 00
Portland, 4s, 1930-43, City Hall.....	10,000 00
Town of Boothbay Harbor, 4s, 1928, Refunding.....	6,660 00
Caribou, 3½s, 1921, Refunding.....	3,000 00
East Livermore, 3½s, 1920, School.....	5,000 00
Rumford, 4s, 1926, Funding.....	10,000 00
Portland Water District, 4s, 1928-34.....	10,000 00
Van Buren Water District, 5s, 1933.....	5,000 00
Total public funds of Maine.....	\$66,660 00
County of Allegheny, Pennsylvania, 4s, 1934, Road.....	17,000 00
Cuyahoga, Ohio, 5s, 1936, Bridge.....	19,000 00
Jefferson, Indiana, 4s, 1922, Road.....	7,000 00
Lyon, Kansas, 4½s, opt. 1915-18, Refunding.....	18,000 00
Muskingum, Ohio, 5s, 1934, Bridge.....	10,000 00
Sedgwick, Kansas, 5s, opt. 1915, Funding.....	6,000 00
Somerset, Maryland, 4½s, 1926-35, Court House.....	5,000 00
Talbot, Maryland, 4s, 1923-27, Redemption.....	5,000 00
Wyandotte, Kansas, 4½s, 1931, Bridge.....	5,000 00
Pickaway, Ohio, 5s, 1940, Bridge.....	5,000 00
Scioto, Ohio, 5s, 1940, Emergency.....	5,000 00

HALLOWELL SAVINGS INSTITUTION—Continued.

<i>Public Funds Owned</i>	<i>Par Value.</i>
City of Akron, Ohio, 5s, 1923, Fire Apparatus.....	3,000 00
Alpena, Michigan, 5s, 1925-8, Water.....	12,000 00
Duluth, Minnesota, 4½s, 1941-2, Park.....	15,000 00
Kansas City, Kansas, 5s, 1928-30, Park.....	5,000 00
Kansas City, Missouri, 3½s, 1919, School.....	7,000 00
Lansing, Michigan, 4s, 1920, Water.....	5,000 00
Lorain, Ohio, 5s, 1927-31, River, Funding.....	15,000 00
Los Angeles, California, 4½s, 1934, Electric Light.....	10,000 00
Muskegon, Michigan, 4s, 1934, Wharf.....	8,000 00
New York, N. Y., 3½s, 1920, Aqueduct.....	5,000 00
New York, N. Y., 3½s, 1957, Municipal and Water.....	20,000 00
New York, N. Y., 6s, 1915-16.....	9,000 00
Omaha, Nebraska, 4s, 1933, Renewal.....	5,000 00
Owensboro, Kentucky, 4s, opt. 1915, Improvement.....	6,000 00
Racine, Wisconsin, 4s, 1917-18, Sewer.....	5,000 00
St. Cloud, Minnesota, 5s, 1918, Bridge.....	10,000 00
Seattle, Washington, 4½s, 1931, Park.....	5,000 00
Sedalia, Missouri, 4½s, opt. 1907, Refunding.....	5,000 00
Tacoma, Washington, 4½s, 1932, Improvement.....	10,000 00
West Bay City, Michigan, 5s, 1917, Electric Light.....	8,000 00
Port of Seattle, Washington, 4½s, 1953.....	5,000 00
Town of Orange, Connecticut, 4s, 1925, Funding.....	8,000 00
Stowe, Vermont, 4s, 1915-17, Railroad.....	3,000 00
School District No. 6, W. Seneca, N. Y., 5s, 1928-30.....	10,000 00
	296,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943.....	\$15,000 00
Bangor Railway & Electric, 5s, 1935.....	5,000 00
Boston & Maine, 4s, 1942.....	5,000 00
Knox & Lincoln, 5s, 1951.....	6,000 00
Northern Maine Seaport, 5s, 1935.....	5,000 00
Penobscot Shore Line, 4s, 1920.....	10,000 00
Portland Terminal Company, 4s, 1961.....	5,000 00
Sanford & Cape Porpoise, 5s, 1928.....	12,000 00
Sandy River & Rangeley Lakes, 4s, 1928.....	10,000 00
Somerset, 4s, 1955.....	5,000 00
Total railroad bonds of Maine.....	78,000 00
Ashland Light, Power & Street, Wisconsin, 5s, 1939.....	5,000 00
Aurora, Elgin & Chicago, 5s, 1941.....	5,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00
Bennington & Rutland, Vermont, 4s, 1927.....	5,000 00
Buffalo & Susquehanna, 4s, 1963.....	3,500 00
Buffalo & Susquehanna, 4½s, 1953.....	5,000 00
Canton-Massillon Electric, Ohio, 5s, 1920.....	5,000 00
Central Indiana, 4s, 1953.....	5,000 00
Chippewa Valley Railway, Light & Power Company, 5s, 1924.....	5,000 00
Cleveland Railway, Ohio, 5s, 1931.....	10,000 00
Cleveland Terminal & Valley, 4s, 1995.....	5,000 00
Cincinnati, Findlay & Fort Wayne, 4s, 1923.....	5,000 00
Copper Range, 5s, 1949.....	5,000 00
Citizens Railway & Light, Muscatine, Iowa, 5s, 1917.....	10,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926.....	5,000 00
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	5,000 00
East Liverpool Railway, Ohio, 5s, 1917.....	6,000 00
Evansville & Princeton Traction, 5s, 1923.....	10,000 00
Grand Rapids, Belding & Saginaw, 5s, 1924.....	5,000 00
Indiana, Columbus & Eastern, 5s, 1926.....	10,000 00
Ironwood & Bessemer Railway & Light, 5s, 1936.....	5,000 00
Jackson & Battle Creek Traction, Michigan, 5s, 1923.....	5,000 00
Louisville, Henderson & St. Louis, 5s, 1946.....	7,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	10,000 00
Milford, Holliston & Framingham, 5s, 1918.....	10,000 00
Milford & Uxbridge Street, 5s, 1918.....	5,000 00
Northern Massachusetts Street, 5s, 1943.....	5,000 00
Omaha & Council Bluffs Street, 5s, 1928.....	10,000 00
Rock Island Southern Railroad, 5s, 1947.....	10,000 00
Rutland Railway, Light & Power Company, Vermont, 5s, 1946.....	10,000 00
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 5s, 1946.....	10,000 00
Southern Indiana, 4s, 1951.....	12,000 00
Trenton Passenger, N. J., 6s, 1931.....	5,000 00

HALLOWELL SAVINGS INSTITUTION—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Toledo & Ohio Central, 4s, 1951.....	10,000 00
Union Electric Company, Dubuque, Iowa, 5s, 1924.....	5,000 00
Utica & Mohawk Valley, 4½s, 1941.....	10,000 00
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00
Youngstown & Ohio River, 5s, 1935.....	10,000 00
Total railroad bonds out of Maine.....	263,500 00
<i>Corporation Bonds Owned.</i>	
Bangor Power Company, 4-4½-5s, 1931.....	5,000 00
Bath Water Supply Company, 5s, 1916.....	20,000 00
Central Maine Power Company, 5s, 1939.....	10,000 00
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925.....	5,000 00
Eastport Water Company, 5s, 1918.....	12,000 00
Lewiston Gas Light Company, 4s, 1924.....	10,000 00
Maine Water Company, 5s, 1931.....	10,000 00
Phillips Water Company, 5s, 1916.....	5,000 00
Rockland Water Company, 5s, 1919.....	3,000 00
York Light & Heat Company, 5s, 1927.....	5,000 00
Total corporation bonds of Maine.....	85,000 00
Berlin Water Company, N. H., 5s, opt. 1902.....	6,500 00
Northumberland Water Company, N. H., 5s, 1915.....	3,000 00
Total corporation bonds out of Maine.....	9,500 00
<i>Railroad Stock Owned.</i>	
Portland & Rumford Falls.....	3,300 00
Buffalo & Susquehanna, preferred.....	1,500 00
Buffalo & Susquehanna, common.....	375 00
Pennsylvania.....	17,000 00
Total railroad stock out of Maine.....	18,875 00
<i>Corporation Stock Owned.</i>	
Portland Electric Company.....	5,000 00
<i>National Bank Stock Owned.</i>	
Canal National Bank, Portland.....	1,100 00
Casco National Bank, Portland.....	1,300 00
First National Bank, Bath.....	1,000 00
Total national bank stock owned.....	3,400 00
<i>Other Bank Stock Owned.</i>	
Hallowell Trust & Banking Company.....	3,000 00

BANK COMMISSIONER'S REPORT.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

May 19, 1915.

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.....	\$249,181 39
Reserve fund.....	17,613 98
Undivided profits.....	5,020 07
	\$271,815 44

RESOURCES.

Public funds of Maine.....	\$23,098 07
Public funds out of Maine.....	16,000 00
Railroad bonds of Maine.....	11,000 00
Railroad bonds out of Maine.....	34,049 58
Corporation bonds.....	25,150 00
Railroad stock.....	400 00
Bank stock.....	13,000 00
Loans with collateral.....	15,187 08
Loans on mortgages of real estate.....	83,327 82
Loans to municipalities.....	3,000 00
Real estate foreclosure.....	14,131 45
Furniture and fixtures.....	2,376 72
Premium account.....	2,028 65
Cash on deposit.....	27,518 39
Cash on hand.....	1,547 68
	\$271,815 44

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Aroostook, 4½s, 1915, Railroad.....	\$2,000 00
Cumberland, 3½s, 1921, Court House.....	3,000 00
Penobscot, 3½s, 1922, Court House.....	5,000 00
Washington, 4s, opt. 1922, Railroad.....	2,000 00
City of Deering, 4s, 1917, Sewer.....	500 00
Ellsworth, 4s, 1917, Refunding.....	500 00
Town of Newport, 4s, opt. 1907, Municipal.....	10,000 00
Eastbrook, orders.....	128 07
Total public funds of Maine.....	23,128 07
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. H. & City Hall	1,000 00
Lyov, Kansas, 4½s, 1919, Refunding.....	3,000 00
City of Duluth, Minn., 5s, 1918, General Funding.....	2,000 00
Manchester, N. H., 4s, 1917, Water.....	2,000 00
Muskegon, Michigan, 5s, 1924, Water.....	1,000 00
Sault Ste Marie, Michigan, 4s, 1921, Water.....	5,000 00
West Bay City, Michigan, 5s, 1917, Electric Light.....	2,000 00
Total public funds out of Maine.....	16,000 00

HANCOCK COUNTY SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Bangor & Aroostook, 5s, 1943.....	3,000 00
Bangor & Aroostook, 5s, 1943, Piscataquis Division.....	2,000 00
Knox & Lincoln, 5s, 1921.....	5,000 00
Maine Central, 4½s, 1916.....	1,000 00
Total railroad bonds of Maine.....	11,000 00
Ashland Light, Power & Street, Wisconsin, 5s, 1939.....	5,000 00
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	2,000 00
Hereford, 4s, 1930.....	2,000 00
Hudson Valley, N. Y., 5s, 1951.....	1,000 00
Hudson Valley, Non-Cum., Inc., Deb., 5s, 1921.....	400 00
Ironwood & Bessemer Railway & Light Company, 5s, 1936.....	3,000 00
Marion Railway, Light & Power Company, 5s, 1924.....	5,000 00
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	2,000 00
Rockford & Interurban, Illinois, 5s, opt. 1907.....	6,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	5,000 00
Williamsport & North Branch, 4½s, 1931.....	3,000 00
Zanesville Electric, Ohio, 4s, opt. 1904.....	2,000 00
Total railroad bonds out of Maine.....	36,400 00
<i>Corporation Bonds Owned.</i>	
American Realty Company, 5s, option 1903.....	3,000 00
Bar Harbor Electric Light Company, 4½s, 1921.....	1,500 00
Lewiston & Auburn Electric Light Company, 5s, 1939.....	5,000 00
Machias Water Company, 5s, 1916.....	500 00
Maine Water Company, 5s, 1931.....	4,000 00
Northern Water Company, East Millinocket, 5s, 1920.....	2,000 00
Rodick Realty Company, Bar Harbor, 5s, 1926.....	1,000 00
Rumford Falls Power Company, 4s, 1945.....	5,000 00
Stone Ezel Lodge, No. 139, I. O. O. F., Corinna, 5s, 1939.....	3,500 00
Tremont Lodge, No. 77, F. & A. M., S. W. Harbor, 5s, opt. 1913.....	100 00
Total corporation bonds owned.....	25,600 00
<i>Railroad Stock Owned.</i>	
European & North American.....	400 00
<i>National Bank Stock Owned.</i>	
Burrill National Bank, Ellsworth.....	10,000 00
Casco National Bank, Portland.....	500 00
First National Bank, Bar Harbor.....	500 00
Portland National Bank, Portland.....	1,000 00
Total national bank stock owned.....	12,000 00
<i>Other Bank Stock Owned.</i>	
Rumford Falls Trust Company.....	1,000 00

HOULTON SAVINGS BANK—HOULTON.

May 29, 1915.

E. L. CLEVELAND, President.

LELAND O. LUDWIG, Treasurer.

TRUSTEES—Don A. H. Powers, E. L. Cleveland, Simon Friedman, L. O. Ludwig, Charles E. Dunn, James H. Kidder, Charles H. Fogg, James Archibald.

Organized February 13, 1872.

LIABILITIES.

Deposits.....	\$1,217,236 63
Reserve fund.....	65,085 00
Undivided profits.....	15,806 99
	\$1,298,128 62

RESOURCES.

Public funds of Maine.....	\$102,465 30
Public funds out of Maine.....	46,681 00
Railroad bonds of Maine.....	145,192 50
Railroad bonds out of Maine.....	142,160 00
Corporation bonds.....	109,240 75
Railroad stock.....	11,565 00
Bank stock.....	18,700 00
Loans with collateral.....	15,550 00
Loans to municipalities.....	5,400 58
Loans to corporations.....	1,200 00
Loans on mortgages of real estate.....	618,558 03
Real estate investment.....	3,500 00
Real estate foreclosure.....	16,865 00
Furniture and fixtures.....	50 00
Premium account.....	10,500 00
Cash on deposit.....	39,932 06
Cash on hand.....	10,568 40
	\$1,298,128 62

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Aroostook, 4½s, 1915, Railroad.....	\$2,000 00
Penobscot, 3½s, 1924-8, Court House.....	5,000 00
City of Biddeford, 4s, 1915.....	5,000 00
Old Town, 4s, 1918, Refunding.....	4,000 00
Waterville, 4s, 1931, Refunding.....	3,000 00
Town of Fort Fairfield, 3½s, 1916-19, Bridge.....	4,000 00
Houlton, 3½s, 1916-32, Water.....	24,000 00
Houlton, 4s, 1930, Refunding.....	3,000 00
Ludlow, orders.....	1,200 00
Mars Hill, 4½s, 1931, Municipal.....	1,000 00
Masardis, 3½s, 1921, Bridge.....	3,000 00
Masardis, 4½s, 1930, Bridge.....	5,650 00
Merrill, orders.....	500 00
New Limerick, order.....	1,000 00
Washburn, 3½s, 1921, Bridge.....	10,000 00
Westfield, order.....	104 50
Stacyville Plantation, order.....	1,000 00
Dover & Foxcroft Water District, 3½s, 1928-33.....	2,000 00
Portland Water District, 4s, 1928.....	20,000 00
Presque Isle Village Corporation, 5s, 1915.....	1,000 00
Van Buren Water District, 5s, 1925.....	3,500 00
Van Buren Water District, 5s, 1933.....	3,000 00
Total public funds of Maine.....	102,954 50

HOULTON SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Hancock, Ohio, 5s, 1920, Roads	7,000 00
City of Cleveland, Ohio, 4½s, 1949, Electric Light	5,000 00
Duluth, Minnesota, 4½s, 1943, School	5,000 00
Omaha, Nebraska, 4½s, 1941, Water	5,000 00
Paducah, Kentucky, 4½s, 1926, Refunding	5,000 00
Portland, Oregon, 4s, 1937, Water	5,000 00
Sault Ste Marie, Michigan, 4s, 1921, Water	10,000 00
Port of Seattle, Washington, 4½s, 1947, Improvement	5,000 00
Total public funds out of Maine	47,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, Car Trust 5s, 1916	1,000 00
Bangor & Aroostook, 1st Mortgage, 5s, 1943	102,000 00
Bangor & Aroostook, 4s, 1951	5,000 00
Boston & Maine, Reg., 3½s, 1925	5,000 00
Maine Central, 5s, 1919	10,000 00
Portland Railroad, 3½s, 1951	10,000 00
Portland & Cape Elizabeth, 5s, 1915	5,000 00
Rockland, Thomaston & Camden, 4s, 1921	5,000 00
Somerset, 4s, 1955	5,000 00
Total railroad bonds of Maine	148,000 00
Auburn & Syracuse Electric, 5s, 1942	10,000 00
Aurora, Elgin & Chicago, 5s, 1941	15,000 00
Boston & Northern, 4s, 1954	5,000 00
Boston & Worcester Street, 4½s, 1923	15,000 00
Brockton & Plymouth Street, Massachusetts, 4½s, 1920	4,000 00
Canton-Massillon Electric, Ohio, 5s, 1920	3,000 00
Chicago City Railway, 5s, 1927	5,000 00
Columbus, Buckeye Lake & Newark Traction, 5s, 1921	7,000 00
Des Moines Suburban, Iowa, 6s, 1921	2,000 00
Detroit Railway, Michigan, 5s, 1924	8,000 00
East Liverpool Railway, Ohio, 1st 5s, 1917	1,500 00
Kansas City, Fort Scott & Memphis, 4s, 1936	2,000 00
Kokomo, Marion & Western, 5s, 1933	3,000 00
Maryland, Delaware & Virginia, 5s, 1955	5,000 00
New York & Stamford, 5s, 1931	5,000 00
Norfolk & Western, 4s, 1944	5,000 00
Old Colony Street, 4s, 1954	5,000 00
Omaha & Council Bluffs Railway & Bridge, 5s, 1928	10,000 00
Southern Indiana, 4s, 1951	3,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00
Union Electric, Dubuque, Iowa, 5s, 1924	10,000 00
Verdigris Valley, Independence & Western, 5s, 1926	7,000 00
Williamsport & North Branch, 4½s, 1931	10,000 00
Total railroad bonds out of Maine	145,500 00
<i>Corporation Bonds Owned.</i>	
Bath Water Supply Company, 5s, 1916	10,000 00
Biddeford & Saco Water Company, 4s, 1924	1,000 00
Eastern Steamship Company, 5s, 1927	15,000 00
Houlton Water Company, 4s, opt. 1915-24	39,500 00
Houlton Sewerage Company, 4s, 1930-4	9,000 00
Houlton Woolen Mill, 5s, 1922-6	10,000 00
Hyde Windlass Company, Bath, 6s, 1917	5,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939	15,000 00
Portland Water Company, 4s, 1927	1,000 00
St. Croix Paper Company, 5s, 1918	5,000 00
Total corporation bonds owned	110,500 00
<i>Railroad Stock Owned.</i>	
Boston & Maine, common	5,000 00
Portland & Ogdensburg	12,000 00
Portland Railroad	5,000 00
Total railroad stock owned	22,000 00

HOULTON SAVINGS BANK—Concluded.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>
Biddeford National Bank, Biddeford	2,500 00
Farmers' National Bank, Houlton	1,000 00
First National Bank, Houlton	500 00
First National Bank, Portland	2,100 00
First National Bank, Wiscasset	2,300 00
Fort Fairfield National Bank, Fort Fairfield	2,500 00
National Shoe & Leather Bank, Auburn	3,000 00
Newcastle National Bank, Damariscotta	1,000 00
Norway National Bank, Norway	700 00
Presque Isle National Bank, Presque Isle	2,100 00
Total national bank stock owned	17,700 00
<i>Other Bank Stock Owned.</i>	
Houlton Trust Company	1,000 00

KENNEBEC SAVINGS BANK—AUGUSTA.

January 4, 1915.

GEORGE E. MACOMBER, President.

W. G. BOOTHBY, Treasurer.

TRUSTEES—George E. Macomber, William Penn Whitehouse, Thomas J. Lynch, Melvin S. Holway, Fred G. Kinsman, Charles A. Milliken, William H. Gannett.

Organized March 19, 1870.

LIABILITIES.

Deposits.....	\$1,374,297 66
Reserve fund.....	102,000 00
Undivided profits.....	84,218 51
	\$1,560,516 17

RESOURCES.

Public funds of Maine.....	\$162,237 50
Public funds out of Maine.....	246,100 00
Railroad bonds of Maine.....	221,175 00
Railroad bonds out of Maine.....	82,300 00
Corporation bonds.....	21,500 00
Railroad stock.....	168,950 00
Corporation stock.....	22,590 00
Bank stock.....	57,350 00
Loans with collateral.....	130,830 04
Loans to corporations.....	49,900 00
Loans on mortgages of real estate.....	299,615 35
Real estate investment.....	45,000 00
Cash on deposit.....	51,203 22
Cash on hand.....	1,765 06
	\$1,560,516 17

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1925-49, Highway.....	\$25,000 00
City of Augusta, 4s, 1936, Improvement and Refunding.....	30,000 00
Augusta, 4s, 1915-22, School.....	26,400 00
Waterville, 4s, 1939, Refunding.....	10,000 00
Waterville, 4s, 1931, Funding.....	10,000 00
Augusta Water District, 4s, 1934.....	37,000 00
Portland Water District, 4s, 1928.....	25,000 00
Total public funds of Maine.....	163,400 00
County of Beaver, Pennsylvania, 4s, 1917, Bridge.....	1,000 00
Beaver, Pennsylvania, 4s, 1922, Bridge.....	3,000 00
Clermont, Ohio, 5s, 1923, Deficiency.....	5,500 00
Gallia, Ohio, 5s, 1919, Turnpike.....	5,000 00
Hennepin & City of Minneapolis, Minn., 4½s, 1921, Ct. H. & City Hall.....	5,000 00
King, Washington, 5s, 1928, Refunding.....	12,000 00
King, Washington, 5s, 1933, Court House.....	13,000 00
Reno, Kansas, 5s, option 1920, Refunding.....	5,000 00
Wyandotte, Kansas, 4½s, 1932, Bridge.....	5,000 00
City of Duluth, Minnesota, 5s, 1922, Indian School District.....	20,000 00
Duluth, Minnesota, 4½s, 1921, Indian School District.....	5,000 00
Duluth, Minnesota, 4½s, 1940, Indian School District, opt. 1930.....	5,000 00
Fort Scott, Kansas, 4½s, 1929, Refunding.....	10,000 00
Hutchinson, Kansas, 5s, 1931, Refunding.....	10,000 00

KENNEBEC SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Hutchinson, Kansas, 4½s, 1929, Board of Education.....	5,000 00
Hutchinson, Kansas, 4½s, 1929, Funding.....	9,000 00
Indianapolis, Indiana, 4s, 1926, School Commission.....	5,000 00
Kansas City, Kansas, 5s, 1928, Park.....	5,000 00
Kansas City, Kansas, 4½s, 1939, Water Works.....	10,000 00
Kansas City, Kansas, 4½s, 1940, Water.....	7,000 00
Lima, Ohio, 5s, 1916, Water.....	5,000 00
Malden, Massachusetts, 4s, 1944, Park.....	5,000 00
Muskegon, Michigan, 5s, 1925, Water.....	10,000 00
Omaha, Nebraska, 4½s, 1930, Street Improvement.....	10,000 00
St. Paul, Minnesota, 4½s, 1917-18, Water and Sewer.....	2,000 00
Seattle, Washington, 4½s, 1927, Sewer.....	5,000 00
Seattle, Washington, 4½s, 1931, Park.....	20,000 00
Stillwater, Minnesota, 4½s, 1922, Water.....	5,000 00
Tacoma, Washington, 4½s, 1930, Water.....	5,000 00
Topeka, Kansas, 6s, 1915, Board of Education.....	5,000 00
Topeka, Kansas, 4½s, 1924, Refunding.....	5,000 00
Wichita, Kansas, 4½s, 1923, Refunding.....	11,000 00
Winona, Minnesota, 5s, 1922-5.....	13,000 00
Total public funds out of Maine.....	246,500 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943, 1st Mortgage.....	31,000 00
Bangor & Aroostook, 5s, 1943, Piscataquis Division.....	35,000 00
Bangor & Aroostook, 5s, 1939, St. John Extension.....	10,000 00
Boston & Maine, 4½s, 1944.....	20,000 00
Boston & Maine, 4½s, 1929.....	16,000 00
Boston & Maine, 3½s, 1923.....	3,000 00
Knox & Lincoln, 5s, 1921.....	11,000 00
Maine Central & E. & N. A., 4s, 1933.....	25,000 00
Northern Maine Seaport, 5s, 1935.....	10,000 00
Penobscot Shore Line, Reg. 4s, 1920.....	10,000 00
Portland & Rumford Falls, 4s, 1926.....	4,000 00
Portland R. R. Company, 3½s, 1951, opt. 1931.....	20,000 00
Portsmouth, Dover & York, 4½s, opt. 1913.....	20,000 00
Somerset, 4s, 1950.....	10,000 00
Total railroad bonds of Maine.....	225,000 00
Chicago, Rock Island & Pacific, 4s, opt. 1911.....	2,000 00
Kansas City Belt, 6s, 1916.....	5,000 00
New York Central & Hudson River, 4s, 1934.....	25,000 00
New York, New Haven & Hartford, 3½s, 1956.....	15,000 00
New York, New Haven & Hartford, 4s, 1956.....	30,000 00
New York, New Haven & Hartford, 6s, 1948.....	3,500 00
Rutland, 4½s, 1941.....	5,000 00
Total railroad bonds out of Maine.....	85,500 00
<i>Corporation Bonds Owned.</i>	
Bath Water Supply Company, 5s, 1916.....	1,500 00
Rockland-Rockport Lime Company, 5s, 1920.....	10,000 00
Cushnoc Paper Company, 6s, 1938.....	10,000 00
Total corporation bonds owned.....	21,500 00
<i>Railroad Stock Owned.</i>	
Augusta, Hallowell & Gardiner, preferred.....	40,500 00
Augusta, Winthrop & Gardiner, preferred.....	50,000 00
Dexter & Newport.....	600 00
Maine Central Railroad.....	12,500 00
Portland & Ogdensburg.....	10,000 00
Portland & Rumford Falls.....	15,000 00
Portland Railroad Company.....	5,000 00
Total railroad stock of Maine.....	133,600 00
New York, New Haven & Hartford.....	3,500 00
Pennsylvania.....	37,950 00
Total railroad stock out of Maine.....	41,450 00

KENNEBEC SAVINGS BANK—Concluded.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>
Augusta City Building Company	11,300 00
Augusta Masonic Building Company, preferred	5,890 00
Augusta Opera House Company, preferred	5,000 00
Total corporation stock of Maine	22,190 00
Boston Insurance Company	400 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford	2,000 00
Canal National Bank, Portland	3,200 00
Casco National Bank, Portland	7,200 00
First National Bank, Bangor	7,200 00
First National Bank, Bath	2,000 00
First National Bank, Portland	13,200 00
First National Bank, Wiscasset	2,850 00
Frontier National Bank, Eastport	500 00
Granite National Bank, Augusta	5,200 00
Manufacturers' National Bank, Lewiston	2,500 00
National Shoe & Leather Bank, Auburn	4,500 00
North National Bank, Rockland	1,000 00
Total national bank stock of Maine	51,350 00
<i>Other Bank Stock Owned.</i>	
Augusta Trust Company, Augusta	5,000 00
Hallowell Trust & Banking Company, Hallowell	1,000 00
Total other bank stock owned	6,000 00

KENNEBUNK SAVINGS BANK—KENNEBUNK.

January 30, 1915.

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.....	\$914,796 89
Reserve fund.....	41,325 77
Undivided profits.....	4,628 25
	\$960,750 91

RESOURCES.

Public funds of Maine.....	\$70,800 00
Public funds out of Maine.....	85,564 10
Railroad bonds of Maine.....	77,943 75
Railroad bonds out of Maine.....	362,807 50
Corporation bonds.....	124,906 50
Railroad stock.....	28,883 00
Corporation stock.....	3,500 00
Bank stock.....	16,300 00
Loans with collateral.....	3,700 00
Loans to corporations.....	1,400 00
Loans on mortgages of real estate.....	162,971 40
Premium account.....	1,430 00
Cash on deposit.....	20,179 65
Cash on hand.....	365 01
	\$960,750 91

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Washington, 4s, 1928, Railroad.....	5,000 00
City of Lewiston, 3½s, 1931, Refunding.....	5,000 00
Portland, 4s, 1928, City Hall.....	5,000 00
Town of Caribou, 3½s, 1921, Refunding.....	3,000 00
Kennebunk, 4s, 1922, Refunding.....	4,500 00
Old Orchard, 4s, 1919, Funding.....	4,000 00
Rumford, 4s, 1926, Funding.....	6,000 00
Brunswick & Topsham Water District, 4s, 1926.....	5,000 00
Kennebec Water District, 3½s, 1925.....	5,000 00
Livermore Falls Water District, 4s, 1929.....	5,000 00
Portland Water District, 4s, 1928.....	16,000 00
Van Buren Water District, 4s, 1925.....	8,000 00
Total public funds of Maine.....	71,500 00
County of Atchison, Kansas, 4s, 1929, Refunding.....	3,000 00
Beaver, Pennsylvania, 4s, 1927, Bridge.....	5,000 00
Manitowoc, Wisconsin, 4s, 1920, Court House.....	3,000 00
Marion, Oregon, 5s, opt. 1921, School District.....	5,000 00
Wyandotte, Kansas, 4½s, 1933, Bridge.....	5,000 00
City of Bowling Green, Kentucky, 4s, opt. 1914.....	4,000 00
Kansas City, Kansas, 4½s, 1927, School.....	5,000 00
Los Angeles, California, 4½s, 1926, Water Works.....	5,000 00
Los Angeles, California, 4½s, 1923, Harbor.....	3,000 00

KENNEBUNK SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Madison, Wisconsin, 4s, 1925, School	5,000 00
Omaha, Nebraska, 4s, 1921, Sewer Renewal	5,000 00
Portland, Oregon, 4s, 1936, Water	6,000 00
Riverside, California, 5s, 1937, Water	5,000 00
Sacramento, California, 4½s, 1936, Levee	5,000 00
Seattle, Washington, 4½s, 1927, Sewer	5,000 00
Seattle, Washington, 4½s, 1931, Park	6,000 00
Seattle, Washington, 5s, 1917, Refunding	3,000 00
Sioux City, Iowa, 4s, 1919, Funding	1,000 00
South Omaha, Nebraska, 4½s, 1924, opt. 1909, Funding	2,000 00
Town of Burrillville, R. I., 3½s, 1942, Refunding	5,000 00
Total public funds out of Maine	86,000 00
<i>Railroad Bonds Owned.</i>	
Aroostook Northern, 5s, 1947	5,000 00
Atlantic Shore Line, 5s, 1934	5,000 00
Bangor & Aroostook, Consolidated 4s, 1951	9,000 00
Bangor Railway & Electric, 1st Consolidated 5s, 1935	5,000 00
Boston & Maine, 4s, 1926	5,000 00
Bridgton & Saco River, 1st 4s, 1928	5,000 00
Lime Rock, 4s, 1929	6,000 00
Portland Railroad, Consolidated 3½s, opt. 1931	10,000 00
Portland Terminal Company, 4s, 1961	5,000 00
Portland & Rumford Falls, 4s, 1927	2,000 00
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00
Somerset, 4s, 1955	10,000 00
Washington County, 3½s, 1954	5,000 00
Total railroad bonds of Maine	77,000 00
Ashland Light, Power & Street, Wisconsin, 5s, 1939	5,000 00
Auburn & Syracuse Electric, 5s, 1942	5,000 00
Aurora, Elgin & Chicago, 5s, 1941	5,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00
Berkshire Street, Pittsfield, Massachusetts, 5s, 1922	5,000 00
Bloomington & Normal Railway & Light, 5s, 1928	5,000 00
Bristol County Street, Massachusetts, 5s, 1921	3,000 00
Buffalo & Susquehanna, 4s, 1963	5,000 00
Central Branch, 4s, 1919	5,000 00
Central Branch, Union Pacific, 4s, 1948	3,000 00
Chicago City Railway, 5s, 1927	10,000 00
Chicago Railways, Ohio, 4-5s, 1927, Series A	2,000 00
Chicago Railways, Ohio, 4-5s, 1927, Series B	4,000 00
Chicago, Rock Island & Pacific, 4s, 1988	3,000 00
Chicago & West Michigan, 5s, 1921	5,000 00
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1901	5,000 00
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	5,000 00
Cleveland Railway, Ohio, 5s, 1931	5,000 00
Columbus, Buckeye Lake & Newark Traction, 5s, 1921	5,000 00
Columbus, Newark & Zanesville, 5s, 1924	5,000 00
Concord & Montreal, 4s, 1920	5,000 00
Concord, Maynard & Hudson Street, 5s, 1922	4,000 00
Current River, 5s, 1927	5,000 00
Dayton, Covington & Piqua Traction, 5s, 1922	5,000 00
Des Moines & Fort Dodge, 4s, 1935	3,000 00
Detroit & Mackinac, 4s, 1995	2,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926	3,000 00
East Liverpool Railway, Ohio, 1st 5s, 1917	2,500 00
Elizabeth & Trenton, N. J., 5s, 1962	5,000 00
Greenfield, Deerfield & Northampton Street, Massachusetts, 5s, 1923	5,000 00
Hereford, 4s, 1930	5,000 00
Hoosac Tunnel & Wilmington, 5s, 1922	3,000 00
Illinois Central, Louisville Division, 3½s, 1953	5,000 00
Indianapolis & Louisville, 4s, 1956	5,000 00
Iowa Central, 4s, 1951	5,000 00
Ironwood & Bessemer Railway & Light, 5s, 1936	5,000 00
Jamestown Street, N. Y., 6s, 1923	3,000 00
Joplin & Pittsburg, 5s, 1930	5,000 00
Kokomo, Marion & Western Traction, 5s, 1933	5,000 00
Lehigh & New York, 4s, 1945	3,000 00
Leroy & Caney Valley Air Line, 5s, 1926	5,000 00
Litchfield & Madison, Illinois, 5s, 1934	7,000 00

KENNEBUNK SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Marion Railway, Light & Power Company, Ohio, 5s, 1924	5,000 00
Maryland, Delaware & Virginia, 5s, 1955	5,000 00
Mason City & Fort Dodge, 4s, 1955	5,000 00
Milford, Holliston & Framingham Street, Massachusetts, 5s, 1918	5,000 00
Milwaukee, Sparta & Northwestern, 4s, 1947	2,000 00
Minneapolis & St. Louis, 4s, 1949	5,000 00
New York, New Haven & Hartford, 3½s, 1954	3,000 00
Ogdensburg & Lake Champlain, 4s, 1948	12,000 00
Omaha & Council Bluffs Railway & Bridge, 5s, 1928	5,000 00
Pere Marquette of Indiana, 4s, 1943	10,000 00
Pere Marquette, Consolidated 4s, 1951	3,000 00
Peoria Railway, 1st & Refunding, 5s, 1917-23	5,000 00
Rockford & Interurban, Illinois, 5s, opt. 1907	7,000 00
Rutland Railway, Light & Power Company, 5s, 1946	8,000 00
Scioto Valley Traction, 5s, 1923	5,000 00
Sioux City Service Company, 5s, 1928	8,000 00
Southern Railway, St. Louis Division, 4s, 1951	5,000 00
Southern Indiana, 4s, 1951	5,000 00
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00
St. Louis & San Francisco, 4s, 1951	8,000 00
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00
Syracuse Rapid Transit, N. Y., 5s, 1946	5,000 00
Terre Haute Traction & Light Company, 5s, 1944	10,000 00
Topeka Railway, Kansas, 5s, 1930	5,000 00
Union Electric, Dubuque, Iowa, 5s, 1924	10,000 00
Utica & Mohawk Valley, 4½s, 1941	6,000 00
Western Ohio, 5s, 1921	8,000 00
White River, 5s, 1933	3,000 00
Wilkesbarre & Eastern, 5s, 1942	5,000 00
Williamsport & North Branch, 4½s, 1931	5,000 00
Total railroad bonds out of Maine	378,500 00
<i>Corporation Bonds Owned.</i>	
Alfred Water Company, 5s, 1932	5,000 00
Bath & Brunswick Light & Power Company, 5s, 1930	5,000 00
Berlin Mills Company, 5s, 1918	5,000 00
Biddeford & Saco Water Company, 4s, 1924	5,000 00
Central Maine Power Company, 5s, 1939	8,000 00
Consolidated Electric Light Company of Portland, 4½s, 1925	5,000 00
Dover Gas Light Company, 5s, 1925	5,000 00
Eastern Manufacturing Company, Bangor, 5s, 1931	5,000 00
Frontier Water Company, Fort Fairfield, 5s, 1929	5,000 00
Guilford Water Company, 5s, 1930	2,000 00
Kennebec Light & Heat Company, Augusta, 4½s, 1925	6,500 00
Lewiston & Auburn Electric Light Company, 5s, 1939	5,000 00
Maine Steamship Company, Portland, 6s, 1926	2,500 00
Maine Water Company, 5s, 1931	2,000 00
Northern Water Company, East Millinocket, 5s, 1927	5,000 00
Old Orchard Water Company, 4s, 1922	5,000 00
Orono Pulp & Paper Company, 5s, 1941	5,000 00
Portland Lighting & Power Company, 4½s, 1921	5,000 00
Presque Isle Water Company, 5s, 1931	3,000 00
Rumford Falls Power Company, 1st 4s, 1945	5,000 00
Rumford Falls Power Company, 4½s, 1929	5,000 00
Sagadahoc Light & Power Company, 4½s, 1922	5,500 00
State Loan Company, Portland, 1st 4½s, 1945	5,000 00
St. Croix Paper Company, 5s, 1928	5,000 00
Young Men's Christian Association, Portland, 4s, 1918	2,000 00
Total corporation bonds of Maine	116,500 00
Berlin Water Company, N. H., 5s, opt. 1902	3,000 00
Brattleboro Water Works Company, Vermont, 5s, 1934	5,000 00
Hudson Water Works, N. H., 4s, 1925	3,000 00
Total corporation bonds out of Maine	11,000 00

KENNEBUNK SAVINGS BANK—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Augusta, Winthrop & Gardiner, preferred.....	5,000 00
Kennebunk & Kennebunkport.....	5,100 00
Portland Railroad.....	5,000 00
Portland & Ogdensburg.....	13,800 00
Portland & Rumford Falls.....	2,000 00
Total railroad stock of Maine.....	30,900 00
Duluth-Superior Traction, preferred.....	2,000 00
Buffalo & Susquehanna, preferred.....	1,800 00
Buffalo & Susquehanna, common.....	900 00
Total railroad stock out of Maine.....	4,700 00
<i>Corporation Stock Owned.</i>	
Richmond Water Works Company.....	3,500 00
<i>National Bank Stock Owned.</i>	
Canal National Bank, Portland.....	3,000 00
Casco National Bank, Portland.....	2,500 00
First National Bank, Portland.....	3,000 00
Ocean National Bank, Kennebunk.....	7,800 00
Total national bank stock owned.....	16,300 00

KINGFIELD SAVINGS BANK—KINGFIELD.

August 5, 1915.

O. W. SIMMONS, President.

H. S. WING, Treasurer.

L. H. HUNNEWELL, Assistant Treasurer.

TRUSTEES—H. S. Wing, E. E. Jenkins, S. J. Wyman, O. W. Simmons, George H. Winter.

Organized May 28, 1895.

LIABILITIES.

Deposits.....	\$113,263 65
Reserve fund.....	6,300 00
Undivided profits.....	3,101 09
	\$122,664 74

RESOURCES.

Public funds of Maine.....	\$950 00
Railroad bonds of Maine.....	5,850 00
Railroad bonds out of Maine.....	2,925 00
Corporation bonds.....	5,000 00
Bank stock.....	7,300 00
Loans with collateral.....	37,509 00
Loans to corporations.....	5,000 00
Loans on mortgages of real estate.....	53,012 00
Furniture and fixtures.....	500 00
Cash on deposit.....	1,852 99
Cash on hand.....	2,765 75
	\$122,664 74

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Van Buren Water District, 4s, 1925.....	\$1,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943.....	3,000 00
Sanford & Cape Porpoise, 5s, 1928.....	3,000 00
Total railroad bonds of Maine.....	6,000 00
Marion Railway, Light & Power Company, Ohio, 5s, 1924.....	3,000 00
<i>Corporation Bonds Owned.</i>	
Maine Water Company, 5s, 1931.....	1,000 00
Orono Water Company, 4½s, 1925.....	2,000 00
York Light & Heat Company, Biddeford, 4½s, 1920.....	2,000 00
Total corporation bonds owned.....	5,000 00
<i>National Bank Stock Owned.</i>	
First National Bank, Farmington.....	2,000 00
<i>Other Bank Stock Owned.</i>	
Rockland Trust Company.....	5,300 00

MACHIAS SAVINGS BANK—MACHIAS.

June 14, 1915.

P. H. LONGFELLOW, President.

EDWARD E. TALBOT, Treasurer.

TRUSTEES—C. B. Donworth, P. H. Longfellow, F. L. Shaw, H. T. Gardner, F. T. Crane, C. W. Beverly, A. K. Ames.

Organized April 30, 1869.

LIABILITIES.

Deposits.....	\$970,855 94
Reserve fund.....	69,000 00
Undivided profits.....	29,823 27
	\$1,069,679 21

RESOURCES.

Public funds of Maine.....	\$148,545 00
Public funds out of Maine.....	282,370 00
Railroad bonds of Maine.....	67,000 00
Railroad bonds out of Maine.....	274,900 00
Corporation bonds.....	120,948 00
Railroad stock.....	30,600 00
Bank stock.....	28,000 00
Corporation stock.....	850 00
Loans with collateral.....	22,812 92
Loans to municipalities.....	350 00
Loans to corporations.....	9,450 00
Loans on mortgages of real estate.....	56,195 52
Real estate investment.....	2,000 00
Cash on deposit.....	19,451 92
Cash on hand.....	6,205 85
	\$1,069,679 21

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Washington, 4s, opt. 1923, R. R. Aid.....	\$20,000 00
City of Gardiner, 4s, 1933, Refunding.....	5,000 00
Portland, Funding, 4s, 1932.....	2,000 00
South Portland, 3½s, 1915.....	1,000 00
Waterville, 3½s, 1935, Funding.....	10,000 00
Town of Machias, 3.95s, 1923-37, School and Funding.....	15,000 00
Millinocket, 4s, opt. 1911, School.....	5,000 00
Brunswick Village Corporation, 4s, 1920-7, Sewer.....	8,000 00
Kennebec Water District, 4s, 1930.....	5,000 00
Portland Water District, 4s, 1928.....	73,000 00
Rumford & Mexico Water District, 4s, 1932.....	5,000 00
Total public funds of Maine.....	149,000 00
County of Allegheny, Pennsylvania, 4s, 1933, Roads.....	5,000 00
Beaver, Pennsylvania, 4s, 1932, Bridge.....	5,000 00
Skagit, Washington, 4½s, opt. 1921, Funding.....	5,000 00
Somerset, Maryland, 4½s, 1949-53, School.....	5,000 00
Wyandotte, Kansas, 4½s, 1930-2, Bridge.....	10,000 00
City of Akron, Ohio, 5s, 1929.....	3,000 00
Berkeley, California, School, 5s, 1955.....	5,000 00
Canton, Ohio, 5s, 1953.....	5,000 00

MACHIAS SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	
City of Chicago, Illinois, 4s, 1919, Sanitary District.....	10,000 00
Coffeyville, Kansas, 5s, 1932, Water.....	5,000 00
Duluth, Minnesota, 4½s, 1921, Ind. School District.....	3,000 00
Duluth, Minnesota, 4½s, 1941, Park.....	10,000 00
Elwood, Indiana, 6s, 1921, Refunding.....	5,000 00
Hammond, Indiana, 5s, 1918, School.....	5,000 00
Minneapolis, Minnesota, 4s, 1918, Sewer.....	5,000 00
Muskegon, Michigan, 4s, 1918, Street.....	5,000 00
New York, N. Y., 3½s, 1940, Park.....	30,000 00
Oakland, California, 4s, 1936-8, School District.....	10,000 00
Omaha, Nebraska, 4s, 1919, Sewers.....	5,000 00
Omaha, Nebraska, 4s, 1933, Paving.....	5,000 00
Omaha, Nebraska, 4½s, 1934, Renewal.....	1,000 00
Pasadena, California, 4½s, 1934, High School District.....	5,000 00
Pawtucket, R. I., 4s, 1944, General Loan.....	15,000 00
Pittsburg, Kansas, 4½s, 1940, Park.....	10,000 00
Port Huron, Michigan, 4s, 1922, Repaving.....	5,000 00
Portland, Oregon, 4½s, 1943, Dock.....	5,000 00
Riverside, California, 5s, 1932-3, Water.....	10,000 00
San Jose, California, 4½s, 1943-4, Improvement.....	5,000 00
Sault Ste Marie, Michigan, 4½s, 1920, Bridge.....	5,000 00
Seattle, Washington, 4½s, 1927, Sewer.....	8,000 00
Seattle, Washington, 4½s, 1930, Park.....	15,000 00
Spokane, Washington, 4½s, 1933, Bridge.....	5,000 00
Spokane, Washington, 4½s, 1962, Park.....	5,000 00
Stillwater, Minnesota, 5s, 1921, Permanent Improvement.....	15,000 00
Tacoma, Washington, 4½s, 1929, Bridge.....	10,000 00
Tiffin, Ohio, 5s, 1922, River Improvement.....	5,000 00
West Bay City, Michigan, 4s, 1918, Municipal.....	10,000 00
West Bay City, Michigan, 5s, 1927, Refunding.....	5,000 00
Town of Cranston, R. I., 3½s, 1939, School House and Bridge.....	5,000 00
Total public funds out of Maine.....	285,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943.....	5,000 00
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	10,000 00
Bangor Railway & Electric Company, 5s, 1935.....	5,000 00
Boston & Maine, Reg., 4s, 1926.....	5,000 00
Lime Rock, 4s, 1929.....	10,000 00
Maine Central, 5s, 1923.....	5,000 00
Portland Railroad, 3½s, opt. 1931.....	15,000 00
Rockland, Thomaston & Camden Street, 4s, 1921.....	5,000 00
Somerset, 5s, 1917.....	5,000 00
Somerset, 4s, 1955.....	5,000 00
Total railroad bonds of Maine.....	70,000 00
Allegheny & Western, 4s, 1998.....	5,000 00
Aurora, Elgin & Chicago, 5s, 1941.....	5,000 00
Aurora, Elgin & Chicago Railway Company, 5s, 1941.....	1,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00
Baltimore & Ohio P. G. & M. Division, 3½s, 1925.....	2,000 00
Boston, Milton & Brockton Street, Massachusetts, 5s, 1919.....	3,000 00
Boston & Northern, 4s, 1954.....	5,000 00
Chicago & Eastern Illinois, 5s, 1937.....	5,000 00
Chicago Railways, Purchase Money, 4-5s, 1927.....	1,575 00
Chicago Railways, Adj., Inc., 4s, 1927.....	1,900 00
Chicago, Rock Island & Pacific, Reg., 4s, 1988.....	5,000 00
Chippewa Valley Railway, Light & Power Company, 5s, 1924.....	5,000 00
Clearfield & Jefferson, 6s, 1927.....	5,000 00
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00
Columbus, Buckeye Lake & Newark Traction, 5s, 1921.....	5,000 00
Columbus, Newark & Zanesville, 5s, 1924.....	5,000 00
Detroit, Monroe & Toledo Shore Line, 5s, 1933.....	5,000 00
Duluth Street, Minnesota, 5s, 1930.....	10,000 00
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00
Flint & Pere Marquette, P. H. Division, 5s, 1939.....	5,000 00
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00
Indianapolis, Greenfield, 5s, 1929.....	5,000 00
Iowa Central, 5s, 1938.....	6,000 00
Jackson & Battle Creek Traction, Michigan, 5s, opt. 1913.....	5,000 00
Joplin & Pittsburg, 5s, 1930.....	5,000 00
Kansas City, Excelsior Springs & Northern, 4s, 1928.....	5,000 00

MACHIAS SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Kokomo, Marion & Western, 5s, 1933.....	5,000 00
Lehigh Valley of New York, 4½s, 1941.....	5,000 00
Manhattan Railway, New York, 4s, 1990.....	5,000 00
Marion Railway, Light & Power Company, Ohio, 5s, 1924.....	5,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	10,000 00
New York & Stamford, 6s, 1931.....	7,000 00
Ogdensburg & Lake Champlain, 4s, 1948.....	5,000 00
Omaha & Council Bluffs Railway & Bridge, 5s, 1928.....	10,000 00
People's Street, Scranton, Pennsylvania, 6s, 1918.....	10,000 00
Peoria, Bloomington & Champaign Traction, 5s, 1936.....	5,000 00
Pere Marquette of Indiana, 4s, 1943.....	10,000 00
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00
Schenectady Railway, N. Y., 4½s, opt. 1911.....	8,000 00
Scioto Valley Traction, Ohio, 5s, 1923.....	5,000 00
Sioux City Service Company, 5s, 1928.....	5,000 00
Southern Indiana, 4s, 1951.....	5,000 00
Toledo Terminal, 4½s, 1957.....	6,000 00
Topeka Railway, Kansas, 5s, 1930.....	5,000 00
Tri-City Railway & Light Company, 5s, 1923.....	5,000 00
Union Electric Company, Dubuque, Iowa, 5s, 1924.....	10,000 00
Union Traction Company, Independence, Kansas, 5s, 1937.....	3,000 00
Utica Belt Line, N. Y., 5s, 1939.....	7,000 00
Wichita Railroad & Light Company, 5s, 1932.....	5,000 00
Youngstown & Ohio River, 5s, 1935.....	5,000 00
Total railroad bonds out of Maine.....	281,475 00
<i>Corporation Bonds Owned.</i>	
Bangor Power Company, 4-4½-5s, 1931.....	4,000 00
Camden & Rockland Water Company, 4½s, 1917.....	5,000 00
Central Maine Power Company, 5s, 1939.....	10,000 00
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925.....	10,000 00
Dover Gas Light Company, (Maine and New Hampshire) 5s, 1925.....	5,000 00
Eastern Manufacturing Company, Bangor, 5s, 1931.....	5,000 00
Kennebec Light & Heat Company, Augusta, 5s, 1918.....	8,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939.....	5,000 00
Masonic Building Association, Biddeford, 4½s, 1917.....	5,000 00
Old Orchard Water Company, 4s, 1922.....	5,000 00
Portland Electric Company, 5s, 1926.....	10,000 00
Portland Elevator Company, 4s, 1916-19.....	2,000 00
Rockland-Rockport Lime Company, 5s, 1920.....	10,000 00
Rumford Falls Power Company, 4½s, opt. 1919.....	20,000 00
Skowhegan Water Company, 5s, 1917.....	5,000 00
State Loan Company, Portland, 4½s, 1945.....	5,000 00
York Light & Heat Company, Biddeford, 5s, 1927.....	10,000 00
Total corporation bonds owned.....	124,000 00
<i>Railroad Stock Owned.</i>	
Augusta, Winthrop & Gardiner, preferred.....	5,000 00
Bangor Railway & Electric, common.....	2,500 00
European & North American.....	5,000 00
Portland & Ogdensburg.....	20,000 00
Portland & Rumford Falls.....	5,000 00
Total railroad stock of Maine.....	37,500 00
Pennsylvania.....	1,400 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford.....	5,000 00
Calais National Bank, Calais.....	1,000 00
Canal National Bank, Portland.....	7,000 00
Casco National Bank, Portland.....	2,500 00
First National Bank, Portland.....	7,500 00
Frontier National Bank, Eastport.....	2,500 00
National Shoe & Leather Bank, Auburn.....	2,500 00
Total national bank stock owned.....	28,000 00
<i>Corporation Stock Owned.</i>	
Portland Safe Deposit Company.....	1,000 00

MAINE SAVINGS BANK—PORTLAND.

May 1, 1915.

JEREMIAH W. TABOR, President. FREDERIC C. CUSHING, Treasurer.

FRANK O. HASKELL, Assistant Treasurer.

TRUSTEES—Charles O. Bancroft, Walter G. Davis, Jeremiah W. Tabor, Herbert J. Brown, William W. Thomas, Frederic C. Cushing.

Organized June 4, 1859.

LIABILITIES.

Deposits.....	\$17,542,431 63
Reserve fund.....	1,000,000 00
Undivided profits.....	777,336 71
	\$19,319,768 34

RESOURCES.

Public funds of Maine.....	\$1,333,900 00
Public funds out of Maine.....	2,206,650 00
Railroad bonds of Maine.....	2,084,217 50
Railroad bonds out of Maine.....	10,698,393 00
Corporation bonds.....	1,249,007 50
Railroad stock.....	87,492 50
Corporation stock.....	21,675 00
Bank stock.....	7,200 00
Loans with collateral.....	40,160 00
Loans to corporations.....	77,022 95
Loans on mortgages of real estate.....	1,198,647 00
Real estate.....	5,000 00
Cash on deposit.....	273,870 83
Cash on hand.....	36,532 06
	\$19,319,768 34

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1915-40, Highway.....	\$356,000 00
City of Auburn, 4s, 1921, Sewer.....	10,000 00
Bangor, 4s, 1935, Water, Refunding.....	98,000 00
Bangor, 4s, 1919-21, Refunding.....	10,000 00
Biddeford, 3½s, 1925, Refunding.....	10,000 00
Portland, 4s, 1928-45, City Hall.....	300,000 00
Portland, 4s, 1932, Funding.....	25,000 00
Waterville, 3½s, 1935, Refunding.....	10,000 00
Waterville, 4s, 1932, Funding.....	15,000 00
Portland Water District, 4s, 1928.....	500,000 00
Total public funds of Maine.....	1,334,000 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan.....	25,000 00
Commonwealth of Massachusetts, Coupon, 3½s, 1942, Metropolitan Water Loan.....	75,000 00
County of Cuyahoga, Ohio, 5s, 1922-30, Bridge.....	100,000 00
City of Akron, Ohio, 4½s, 1922-31, School District.....	50,000 00
Baltimore, Maryland, Reg. 4s, 1954, Annex Improvement.....	25,000 00
Baltimore, Maryland, Reg. 4s, 1955, Park Improvement.....	25,000 00
Boston, Massachusetts, Reg. 3½s, 1928, Highway.....	25,000 00
Boston, Massachusetts, Reg. 3½s, 1943-44, Tunnel.....	325,000 00

MAINE SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Brooklyn, N. Y., Reg. 3½s, 1918, Sewer.....	5,000 00
Buffalo, N. Y., Reg. 3½s, 1922, Grade Crossing.....	25,000 00
Buffalo, N. Y., Reg. 4s, 1960, Water.....	100,000 00
Cambridge, Massachusetts, Reg. 3½s, 1944, Bridge.....	50,000 00
Cambridge, Massachusetts, Reg. 3½s, 1931, Sewer.....	25,000 00
Cleveland, Ohio, 4s, 1931, Sewer.....	50,000 00
Duluth, Minnesota, 4s, 1951, Park.....	80,000 00
Hartford, Connecticut, 3½s, 1926, Park.....	25,000 00
Kansas City, Kansas, 4½s, 1940, Water.....	100,000 00
Kansas City, Missouri, 4s, 1924, Park and Boulevard.....	10,000 00
Kansas City, Missouri, Gold 4s, 1930, Water Works.....	150,000 00
Lorain, Ohio, 5s, 1918-22, Paving & Refunding.....	22,500 00
Louisville, Kentucky, 4s, 1947, Sewer.....	71,000 00
Milwaukee, Wisconsin, 3½s, 1922, School.....	4,000 00
Minneapolis, Minnesota, 4s, 1922, Park.....	10,000 00
Minneapolis, Minnesota, 4s, 1938, Sewer.....	100,000 00
New York, N. Y., 3½s, 1927-36, Refunding.....	10,000 00
New York, N. Y., Reg. 3½s, 1949-53, Rapid Transit.....	125,000 00
New York, N. Y., Reg. 3½s, 19-9, Park.....	50,000 00
Omaha, Nebraska, 4½s, 1941, Water.....	100,000 00
Portland, Oregon, 4s, 1936, Park & Boulevard.....	100,000 00
Portland, Oregon, Gold 5s, 1943, Dock.....	25,000 00
Providence, R. I., Reg. 4s, 1925, Sewer.....	15,000 00
Providence, R. I., Reg. 4s, 1923, Water.....	10,000 00
St. Louis, Missouri, 2½s, 1920, Renewal.....	10,000 00
St. Paul, Minnesota, 4s, 1940, School.....	102,000 00
Seattle, Washington, 5s, 1928, Light Extension.....	50,000 00
Toledo, Ohio, 4½s, 1931, Bridge.....	50,000 00
Wichita, Kansas, 5s, 1931, School District.....	38,000 00
Worcester, Massachusetts, 3½s, 1932, Water.....	30,000 00
Youngstown, Ohio, 5s, 1919-23, City Building.....	25,000 00
Total public funds out of Maine.....	2,217,500 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, Medford Extension, 1st Mortgage, Gold 5s, 1937.....	200,000 00
Bangor & Aroostook, Consolidated Mortgage, Gold 4s, 1951.....	185,000 00
Bangor Railway & Electric Company, 5s, 1935.....	110,000 00
Maine Central, Collateral Trust, 5s, 1923.....	14,000 00
Maine Central, Notes, 5s, 1919.....	500,000 00
Maine Central & E. & N. A., 1st Refunding, Gold 4s, 1933.....	3,000 00
Portland Railroad, 1st Consolidated Mortgage, Gold 3½s, 1931-51.....	300,000 00
Portland Railroad, notes, 4½s, 1916.....	75,000 00
Portland Railroad, Extended, 5s, 1915.....	125,000 00
Portland & Rumford Falls, 1st Mortgage, Gold 4s, 1926.....	100,000 00
Portland & Rumford Falls, Collateral Trust, Gold 4s, opt. 1924.....	100,000 00
Rumford Falls & Rangeley Lakes, 1st Mortgage, 4s, 1923.....	232,000 00
Somerset, 1st Mortgage, 5s, 1917.....	113,000 00
Somerset, 1st and Refunding Mortgage, Gold 4s, 1955.....	100,000 00
Total railroad bonds of Maine.....	2,157,000 00
American Dock & Improvement Company, N. J., 1st Mortgage, 5s, 1921.....	26,000 00
Auburn & Syracuse Electric, N. Y., 1st & Ref. Mortgage, Gold 5s, 1942.....	200,000 00
Aurora, Elgin & Chicago, 1st Mortgage, Gold 5s, 1941.....	200,000 00
Baltimore, Chesapeake & Atlantic, 1st Mortgage, Gold 5s, 1934.....	250,000 00
Bennington & Rutland, 1st Mortgage, Gold 4½s, 1927.....	250,000 00
Bleeker Street & Fulton Ferry, 1st Mortgage, Gold 4s, 1950.....	227,000 00
Blue Hill Street, Canton, Massachusetts, 1st Mortgage, Gold 5s, 1923.....	175,000 00
Boston & Albany, Refunding Mortgage, 5s, 1963.....	100,000 00
Boston & Northern Street, 1st Refunding Mortgage, 4s, 1954.....	200,000 00
Boston & Worcester Street, 1st Mortgage, Gold 4½s, 1923.....	100,000 00
Bridgeport Traction, 1st Mortgage, Gold 5s, 1923.....	64,000 00
Broadway Surface, N. Y., 1st Mortgage, 5s, 1924.....	100,000 00
Chicago, Burlington & Quincy, Ill., Division, 1st Mortgage, 4s, 1929-49.....	50,000 00
Chicago City Railway, 1st Mortgage, 5s, 1927.....	125,000 00
Chicago & Eastern Illinois, General and 1st Mortgage, 5s, 1937.....	50,000 00
Chicago & Erie, 1st Mortgage, Gold 5s, 1982.....	127,000 00
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 1st Mortgage, Gold 5s, 1921.....	175,000 00
Chicago, Milwaukee & St. Paul, Consolidated, 5s, 2014.....	50,000 00
Chicago & Northwestern, General Mortgage, Gold 3½s, 1937.....	50,000 00
Chicago Railways, Consolidated Mortgage, Gold 5s, 1927, Series A.....	68,000 00

MAINE SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Chicago Railways, Consolidated Mortgage, Gold 5s, 1927, Series B	68,000 00
Chicago, Rock Island & Pacific, 1st and Refunding Mortgage, 4s, 1934	100,000 00
Chicago, Rock Island & Pacific, General Mortgage, 4s, 1988	50,000 00
Chicago & Western Indiana, General Mortgage, Gold 6s, 1932	234,000 00
Cleveland, Akron & Columbus, 1st Mortgage, Gold 5s, 1927	242,000 00
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 1st Col- lateral Trust Mortgage, Gold 4s, 1990	105,000 00
Cleveland, Lorain & Wheeling, 1st Mortgage, 5s, 1933	150,000 00
Cleveland Railway, 1st Mortgage, 5s, 1931	100,000 00
Columbus, Buckeye Lake & Newark Traction, 1st Mortgage, Gold 5s, opt. 1921	104,000 00
Columbus, London & Springfield, 1st Mortgage, Gold 5s, opt. 1920	100,000 00
Columbus, Newark & Zanesville Electric, 1st Mortgage, 5s, 1924	75,000 00
Corrigan Consolidated Street, Kansas City, Reg. 5s, 1916	9,000 00
Dayton, Springfield & Urbana Electric, 1st Mortgage, Gold 5s, opt. 1905	50,000 00
Eastern Railway of Minnesota, Northern Division, 1st Mortgage, Gold 4s, opt. 1928	325,000 00
East Taunton Street, 1st Mortgage, Gold 5s, 1920	45,000 00
Elgin, Joliet & Eastern, 1st Mortgage, 5s, 1941	120,000 00
Gardner, Westminster & Fitchburg Street, Massachusetts, 1st Mortgage, Gold 5s, 1920	75,000 00
Illinois Central, 1st Mortgage, Gold 3½s, 1951	100,000 00
Jackson & Battle Creek Traction, 1st Mortgage, 5s, 1923	117,000 00
Joplin & Pittsburg, 1st Mortgage, 5s, 1930	50,000 00
Kanawha & Michigan, 1st Mortgage, Gold 4s, 1900	100,000 00
Kansas City, Clay County & St. Joseph, 1st Mortgage, Gold 5s, 1941	50,000 00
Kings County Elevated, Brooklyn, 1st Mortgage, 4s, 1949	250,000 00
Lake Shore & Michigan Southern, 1st Mortgage, 3½s, 1997	100,000 00
Lake Shore & Michigan Southern, Debentures, 4s, 1928	100,000 00
Lehigh Valley of New York, 1st Mortgage, Gold, Reg. 4½s, 1940	170,000 00
Lehigh Valley of New York, 1st Mortgage, Gold, Coupon, 4½s, 1940	330,000 00
Lincoln Traction, Nebraska, 1st and Refunding Mortgage, 5s, 1939	50,000 00
Marion Railway, Light & Power, Ohio, 1st Mortgage, Gold 5s, 1924	50,000 00
Minneapolis & St. Louis, Pacific Ext., 1st Mortgage, Gold 6s, 1921	50,000 00
Nahant & Lynn Street, 1st Mortgage, Gold 5s, 1925	75,000 00
New York, Brooklyn & Manhattan Beach, 1st Mortgage, Gold 5s, 1935	125,000 00
New York Central & Hudson River, Refunding Mortgage, Gold 3½s, 1997	300,000 00
New York & Greenwood Lake, 1st Mortgage, Gold 5s, 1946	160,000 00
New York & Harlem, 1st Mortgage, Gold 3½s, 2000	100,000 00
New York, New Haven & Hartford, Debentures, 4s, 1955	150,000 00
New York & Rockaway Beach, 1st Mortgage, Gold 5s, 1927	25,000 00
New York, Susquehanna & Western Terminal, 1st Mortgage, Gold 5s, 1943	50,000 00
Norwich & Westerly Traction, 1st and Collateral Mortgage, 5s, 1932	37,500 00
Omaha & Council Bluffs Street, 1st Consolidated Mortgage, 5s, 1928	150,000 00
Omaha & Council Bluffs Railway & Bridge, 1st Mortgage, 5s, 1928	25,000 00
Pennsylvania Railroad, Consolidated, Gold 4s, 1948	96,000 00
Rochester Street, N. Y., Consolidated Mortgage, Gold 5s, 1930	75,000 00
Rutland, Consolidated Mortgage, 4½s, 1941	150,000 00
St. Joseph Railway, Light & Power Company, 1st Mortgage, Gold 5s, 1937	97,000 00
St. Lawrence & Adirondack, 1st Mortgage, Gold 5s, 1996	125,000 00
St. Louis, Iron Mountain & Southern, 1st Mortgage, Gold 5s, 1931	150,000 00
St. Louis & San Francisco, Collateral Trust, Gold 5s, 1987	30,000 00
Schenectady Railway, N. Y., 1st Mortgage, Gold 4½s, 1941	75,000 00
Scioto Valley Traction, 1st Mortgage, 5s, 1923	75,000 00
Sioux City Service Company, 1st and Refunding Mortgage, 5s	100,000 00
St. Louis & San Francisco, General Mortgage, 6s, 1931	180,000 00
St. Louis & San Francisco, General Mortgage, 5s, 1931	220,000 00
St. Louis, Springfield & Peoria, 1st and Refunding Mortgage, 5s, 1939	75,000 00
St. Paul City Railway, 1st Mortgage, Gold, Reg. 6s, 1932	63,000 00
St. Paul, Minnesota & Manitoba, Consolidated Mortgage, Gold 4½s, 1933	150,000 00
St. Paul, Minnesota & Manitoba, Consolidated Mortgage, Gold 6s, 1933	250,000 00
St. Paul & Northern Pacific, 1st Mortgage, Gold 6s, 1923	237,000 00
Terminal Railroad Association of St. Louis, 1st Mortgage, Gold 4½s, 1939	200,000 00
Terre Haute Traction & Light, 1st Consolidated Mortgage, 5s, 1944	150,000 00
Topeka Railway, Ohio, 1st Mortgage, Gold 5s, 1930	100,000 00
Trenton Passenger, N. J., 1st Mortgage, Reg. 6s, 1931	75,000 00
Tri-City Railway & Light Company, 1st Collateral Trust Mort. 5s, 1923	125,000 00
Union Electric, Dubuque, Iowa, 1st Mortgage, Gold 5s, 1924	200,000 00
Union Pacific, 1st Mortgage, Gold 4s, 1947	100,000 00
United Traction & Electric Co., Providence, R. I., 1st Coll. Trust, 5s, 1933	50,000 00
Utica Belt Line, N. Y., 1st Mortgage, 5s, 1939	64,000 00
Utica & Mohawk Valley, Mortgage, Gold 4½s, 1941	150,000 00
West Side Belt, Pittsburgh, Pa., 1st Mortgage, Gold 5s, 1937	203,000 00

MAINE SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Wichita Railroad & Light Co., Refunding and Consolidated Mort., 5s, 1932	50,000 00
Williamsport & North Branch, 1st Mortgage, Gold 4½s, 1931	50,000 00
Total railroad bonds out of Maine	10,918,500 00
<i>Corporation Bonds Owned.</i>	
Auburn Water Works, 1st Mortgage, Gold 4s, 1915-19	105,000 00
Berlin Mills Company, 1st Mortgage, Gold 5s, 1915	50,000 00
Berlin Mills Company, 1st Mortgage, Gold 5s, 1921	15,000 00
Camden & Rockland Water Company, 4½s, 1917	100,000 00
Consolidated Electric Light Company of Maine, Portland, 1st Consolidated, 4½s, 1925	150,000 00
Eastern Steamship Company, 1st Mortgage, Sinking Fund, Gold 5s, 1927	50,000 00
Portland Electric Company, 1st Mortgage, Sinking Fund, 5s, 1926	75,000 00
Portland Water Company, 1st Mortgage, Gold 4s, 1927	150,000 00
Public Works Company, Bangor, 1st Mortgage, 5s, 1929	30,000 00
Rumford Falls Realty Company, 1st Mortgage, 5s, 1922	25,000 00
Rumford Falls Power Company, General Mortgage, Gold 4½s, 1929	500,000 00
Skowhegan Water Company, 1st Mortgage, 5s, 1917	25,000 00
Total corporation bonds owned	1,275,000 00
<i>Railroad Stock Owned.</i>	
Portland & Ogdensburg	126,000 00
Pennsylvania	27,500 00
<i>Corporation Stock Owned.</i>	
Portland Safe Deposit Company	25,500 00
<i>Bank Stock Owned.</i>	
Fidelity Trust Company, Portland	7,200 00

MECHANICS' SAVINGS BANK—AUBURN.

January 27, 1915.

TASCUS ATWOOD, President.

J. W. STETSON, Treasurer.

TRUSTEES—Tascus Atwood, W. G. Lowell, J. N. Packard, H. L. Irish, Oscar W. Jones, Ansel Briggs, E. M. Greenleaf, A. W. Fowles, W. C. Bearce.

Organized February 25, 1875.

LIABILITIES.

Deposits	\$753,939 62
Reserve fund	47,900 00
Undivided profits	15,822 99
	\$817,662 61

RESOURCES.

Public funds of Maine	\$50,485 00
Public funds out of Maine	24,825 00
Railroad bonds of Maine	78,168 75
Railroad bonds out of Maine	219,362 50
Corporation stocks	113,691 75
Railroad stock	21,000 00
Corporation stock	22,240 00
Bank stock	61,100 00
Loans to corporations	17,475 00
Loans with collateral	2,675 58
Loans on mortgages of real estate	159,026 50
Real estate investment	35,000 00
Furniture and fixtures	930 45
Cash on deposit	10,450 54
Cash on hand	1,231 54
	\$817,662 61

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Washington, 4s, opt. 1923, R. R. Aid	\$5,000 00
City of Auburn, 4s, 1933, Refunding	5,000 00
Ellsworth, 4s, 1917, Refunding	2,000 00
Lewiston, 3½s, 1931, Refunding	500 00
Portland, 4s, 1928, City Hall	10,000 00
Town of Kittery, 3½s, 1926-31, School	3,000 00
Brunswick & Topsham Water District, 4s, 1926	5,000 00
Portland Water District, 4s, 1928	15,000 00
Rumford & Mexico Water District, 4s, 1932	5,000 00
Total public funds of Maine	50,500 00
City of Berkley, California, 5s, 1946, Municipal	5,000 00
New York, Reg. 4s, 1956, Municipal	5,000 00
Pawtucket, R. I., 4s, 1944, Sewer	5,000 00
Port Huron, Michigan, 4s, 1922, Refunding	10,000 00
Total public funds out of Maine	25,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943	5,000 00
Bangor & Aroostook, Piscataquis Division, 5s, 1943	5,000 00
Bangor & Aroostook, Consolidated Mortgage, 5s, 1951	15,000 00
Bangor Railway & Electric Company, 5s, 1935	5,000 00

MECHANICS' SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Boston & Maine, 4s, 1926	15,000 00
Boston & Maine, Reg. 4½s, 1929	5,000 00
Penobscot Shore Line, Reg. 4s, 1920	5,000 00
Portland & Rumford Falls, 4s, opt. 1924	5,000 00
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00
Somerset, 4s, 1955	5,000 00
Washington County, 3½s, opt. 1924	10,000 00
Total railroad bonds of Maine	80,000 00
Ashland Light, Power & Street, Wisconsin, 5s, 1939	5,000 00
Arbun & Syracuse Electric, N. Y., 5s, 1942	5,000 00
Aurora, Elgin & Chicago, 5s, 1941	10,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00
Bloomington & Normal Railway & Light Company, 5s, 1928	5,000 00
Boston & Worcester Street, 4½s, 1923	5,000 00
Bristol County Street, Massachusetts, 5s, 1921	3,000 00
Central Pacific, 4s, 1949	5,000 00
Chicago City Railway, Illinois, 5s, 1927	5,000 00
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1993	3,000 00
Columbus, London & Springfield, 5s, 1920	7,000 00
Columbus, Newark & Zanesville, Ohio, 5s, 1924	5,000 00
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00
Detroit, Monroe & Toledo, 5s, 1933	5,000 00
Detroit & Toledo Shore Line, 4s, 1953	5,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926	7,000 00
Elgin, Joliet & Eastern, 5s, 1941	5,000 00
Illinois Central, Omaha Division, 3s, 1951	5,000 00
Indiana, Columbus & Eastern Traction, 5s, 1926	8,000 00
Indiana, Illinois & Iowa, 4s, 1951	5,000 00
Ironwood & Bessemer Light & Power Company, 5s, 1936	10,000 00
Kansas City, Clinton & Springfield, 5s, 1925	5,000 00
Leroy & Caney Valley Air Line, 5s, 1926	2,000 00
Lexington & Boston, 4½s, 1920	5,000 00
Maryland, Delaware & Virginia, 5s, 1955	5,000 00
Minneapolis & St. Louis, 4s, 1949	7,000 00
Rochester Railway, N. Y., 5s, 1930	5,000 00
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00
Rutland-Canadian, 4s, 1949	5,000 00
Rutland Railway, Light & Power Company, Vermont, 5s, 1946	5,000 00
St. Lawrence & Adirondack, 5s, 1996	5,000 00
St. Louis & San Francisco, 4s, 1951	2,000 00
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00
Schenectady Railway, N. Y., 4½s, opt. 1911	5,000 00
Southern Indiana, 4s, 1951	5,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	10,000 00
Toledo & Indiana Traction, 5s, 1931	5,000 00
Tri-City Railway & Light Company, 5s, 1930	5,000 00
Utica & Mohawk Valley, N. Y., 4½s, 1941	5,000 00
Wheeling & Lake Erie, 4s, 1949	3,000 00
Youngstown & Ohio River, 5s, opt. 1915	5,000 00
Total railroad bonds out of Maine	227,000 00
<i>Corporation Bonds Owned.</i>	
Bangor Power Company, 4-4½-5s, 1931	5,000 00
Bath & Brunswick Light & Power Company, 5s, 1930	10,000 00
Bath Water Supply Company, 5s, 1916	5,000 00
Berlin Mills Company, 5s, 1924-31	5,000 00
Central Maine Power Company, 5s, 1939	10,000 00
Cumberland County Power & Light Company, 5s, 1942	10,000 00
Eastern Manufacturing Company, 5s, 1932	15,000 00
Eastern Steamship Company, 5s, 1927	10,000 00
Hebron Water Company, 4s, 1922	3,000 00
Hyde Windlass Company, Bath, 5s, 1922	5,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939	15,000 00
Maine Water Company, 5s, 1931	3,000 00
Orono Pulp & Paper Company, 5s, 1941	15,000 00
Rumford Falls Power Company, 4½s, opt. 1919	5,000 00
Total corporation bonds owned	116,000 00

MECHANICS' SAVINGS BANK—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Portland Railroad.....	10,000 00
Portland & Rumford Falls.....	5,000 00
Total railroad stock owned.....	15,000 00
<i>Corporation Stock Owned.</i>	
Continental Mills, Lewiston.....	1,200 00
Portland Electric Company, preferred.....	10,000 00
Total corporation stock of Maine.....	11,200 00
Adrian Water Company, Michigan.....	12,000 00
<i>National Bank Stock Owned.</i>	
Canal National Bank, Portland.....	6,700 00
First National Bank, Auburn.....	4,400 00
First National Bank, Lewiston.....	7,000 00
Manufacturers' National Bank, Lewiston.....	9,500 00
National Shoe & Leather Bank, Auburn.....	30,500 00
People's National Bank, Waterville.....	3,000 00
Total national bank stock owned.....	61,100 00

NORWAY SAVINGS BANK—NORWAY.

May 26, 1915.

F. H. NOYES, President.

GEO. L. CURTIS, Treasurer.

TRUSTEES—F. H. Noyes, C. F. Ridlon, F. W. Sanborn, H. F. Andrews, George L. Curtis, J. N. Favor, William F. Jones.

Organized March 16, 1866.

LIABILITIES.

Deposits.....	\$587,038 54
Reserve fund.....	25,000 00
Undivided profits.....	1,407 19
	\$613,445 73

RESOURCES.

Public funds of Maine.....	\$62,898 80
Public funds out of Maine.....	37,791 50
Railroad bonds in Maine.....	62,728 75
Railroad bonds out of Maine.....	186,831 25
Corporation bonds.....	78,493 86
Railroad stock.....	25,334 50
Corporation stock.....	9,212 50
Bank stock.....	21,200 00
Loans with collateral.....	1,250 00
Loans to corporations.....	100 00
Loans on mortgages of real estate.....	119,511 20
Real estate investment.....	5,000 00
Cash on deposit.....	1,914 63
Cash on hand.....	1,178 74
	\$313,445 73

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Biddeford, 4s, 1919.....	\$4,000 00
Portland, 4s, 1926, City Hall.....	5,000 00
Town of Cape Elizabeth, 4s, 1920-25, School.....	5,000 00
Caribou, 5s, 1919-22, notes.....	6,000 00
Kittery, 3½s, 1915-24, School.....	5,000 00
Millinocket, 4s, 1920-24, School.....	5,000 00
Rumford, 4s, 1919, Funding.....	5,000 00
South Paris Village Corporation, 4s, 1929.....	5,000 00
Kennebec Water District, 4s, 1930.....	7,000 00
Livermore Falls Water District, 4s, 1929.....	1,000 00
Portland Water District, 4s, 1928.....	5,000 00
Rumford & Mexico Water District, 4s, 1932.....	5,000 00
Van Buren Water District, 5s, 1933.....	5,000 00
Total public funds of Maine.....	63,000 00
County of Anne Arundel, Maryland, 4s, 1951, Bridge.....	5,000 00
Delaware, Ohio, 5s, 1924.....	5,000 00
Lewis, Washington, 5s, 1924.....	4,000 00
Wyandotte, Kansas, 4½s, 1932, Bridge.....	4,000 00
City of Lexington, Ky., 4s, 1933, Board of Education.....	5,000 00
Pawtucket, R. I., 4s, 1934, Bridge.....	3,000 00
Pawtucket, R. I., 4s, 1944, General Funding.....	2,000 00
Port of Seattle, Washington, 4½s, 1951, Improvement.....	5,000 00
Town of Danbury, Connecticut, 3½s, 1932, Funding.....	5,000 00
Total public funds out of Maine.....	38,000 00

NORWAY SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Bangor & Aroostook, 4s, 1951	10,000 00
Bangor & Aroostook, St. John River Extension, 5s, 1939	5,000 00
Bangor & Aroostook, Washbura Extension, 5s, 1939	5,000 00
Bangor Railway & Electric, 5s, 1935	5,000 00
Portland Railroad, 3½s, opt. 1931	10,000 00
Portland & Rumford Falls, 4s, opt. 1934	5,000 00
Sandy River & Rangeley Lakes, 4s, 1928	10,000 00
Washington County Railway, 3½s, opt. 1954	5,000 00
Total railroad bonds of Maine	55,000 00
Aurora, Elgin & Chicago, 5s, 1941	5,000 00
Aurora, Elgin & Chicago, 5s, 1946	5,000 00
Bristol County Street, Massachusetts, 5s, 1921	5,000 00
Brooklyn Union Elevated, N. Y., 5s, 1950	5,000 00
Buffalo & Susquehanna, 4s, 1963	3,500 00
Central Branch Union Pacific, 4s, 1948	5,000 00
Dayton, Covington & Piqua Traction, 5s, 1922	5,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933	5,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926	5,000 00
Dover, Somersworth & Rochester, N. H., 5s, 1921	5,000 00
Elizabeth & Trenton, N. J., 5s, 1962	5,000 00
Hartford & Springfield Street, 5s, 1921	5,000 00
Hereford, 4s, 1930	11,000 00
Ironwood & Bessemer Railway & Light, Wisconsin, 5s, 1936	5,000 00
Jackson & Battle Creek Traction, Michigan, 5s, 1923	10,000 00
Joplin & Pittsburg, 5s, 1930	5,000 00
Marion Railway, Light & Power Company, Ohio, 5s, 1924	5,000 00
Missouri Pacific, Lexington Division, 5s, 1920	2,500 00
New York, Auburn & Lansing	2,500 00
New York & Stamford, 5s, 1931	5,000 00
Ohio Central Traction, 5s, 1923	5,000 00
Omaha & Council Bluffs Street, 5s, 1928	10,000 00
Pere Marquette of Indiana, 4s, 1943	5,000 00
Rock Island Southern Railroad, 5s, 1947	5,000 00
Rutland Railway, Light & Power Company, Vermont, 5s, 1946	5,000 00
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00
Southern Indiana, 4s, 1951	5,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	5,000 00
Toledo, Peoria & Western, 4s, 1917	6,000 00
Toledo Terminal, 4½s, 1957	5,500 00
Union Traction, Independence, Kansas, 5s, 1937	5,000 00
Wabash, Omaha Division, 3½s, 1941	5,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940	5,000 00
Western Ohio Railway, 5s, 1921	5,000 00
Wheeling & Lake Erie, 4s, 1949	6,000 00
Wichita Railroad & Light Company, Kansas, 5s, 1932	5,000 00
Youngstown & Ohio River, 5s, 1935	10,000 00
Total railroad bonds out of Maine	207,000 00
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Company, 5s, 1917, notes	5,000 00
Bangor Power Company, 4-4½-5s, 1931	5,000 00
Bath & Brunswick Light & Power Company, 5s, 1930	5,000 00
Central Maine Power Company, Augusta, 5s, 1939	5,000 00
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	5,000 00
Cumberland County Power & Light Company, 5s, 1942	5,000 00
Eastern Manufacturing Company, Bangor, 5s, 1929	4,000 00
Eastern Manufacturing Company, Bangor, 5s, 1932	5,000 00
Eastern Steamship Company, 5s, option 1927	7,000 00
Madison Water Company, 5s, option 1917	3,000 00
Maine Steamship Company, Portland, 6s, 1926	5,000 00
Millinocket Water Company, 4s, 1920	5,000 00
Mousam Water Company, Wells, 4s, 1921	1,000 00
Orono Pulp & Paper Company, Orono, 5s, 1941	5,000 00
Portland Electric Company, 5s, 1926	5,000 00
Rumford Falls Power Company, 4½s, 1929	5,000 00
Twin Village Water Company, Damariscotta, 5s, 1916	5,000 00
Total corporation bonds owned	80,000 00

NORWAY SAVINGS BANK—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Portland & Ogdensburg.....	17,200 00
Portland Railroad.....	9,500 00
Total railroad stock of Maine.....	26,700 00
Buffalo & Susquehanna.....	1,500 00
Central Iowa Companies, preferred.....	4,000 00
Central New York Southern Railroad.....	2,500 00
Total railroad stock out of Maine.....	8,000 00
<i>Corporation Stock Owned.</i>	
Norway Building Association.....	500 00
Norway Water Company.....	4,950 00
Portland Electric Company, preferred.....	5,000 00
Total corporation stock owned.....	10,450 00
<i>National Bank Stock Owned.</i>	
Canal National Bank, Portland.....	500 00
Casco National Bank, Portland.....	2,100 00
First National Bank, Lewiston.....	2,500 00
Manufacturers' National Bank, Lewiston.....	5,000 00
National Shoe & Leather Bank, Auburn.....	3,500 00
Norway National Bank, Norway.....	7,600 00
Total national bank stock owned.....	21,200 00

PENOBSCOT SAVINGS BANK—BANGOR.

April 13, 1915.

ARTHUR CHAPIN, President.

GEORGE H. HOPKINS, Treasurer.

RALPH WHITTIER, Assistant Treasurer.

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

Organized February 3, 1869.

LIABILITIES.	
Deposits.....	\$3,062,966 37
Reserve fund.....	203,693 38
Undivided profits.....	47,902 18
	\$3,314,561 93

RESOURCES.	
Public funds of Maine.....	\$592,892 00
Public funds out of Maine.....	483,900 00
Railroad bonds of Maine.....	609,700 00
Railroad bonds out of Maine.....	697,500 00
Corporation bonds.....	194,507 00
Railroad stock.....	101,300 00
Corporation stock.....	8,000 00
Bank stock.....	21,000 00
Loans with collateral.....	154,932 68
Loans to corporations.....	14,750 00
Loans on mortgages of real estate.....	353,586 95
Cash on deposit.....	70,829 00
Cash on hand.....	11,664 30
	\$3,314,561 93

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Aroostook, 4½s, 1915, Railroad.....	\$20,000 00
Cumberland, 3½s, 1924, Court House.....	30,000 00
Washington, 4s, 1932, Refunding, Railroad.....	46,000 00
City of Auburn, 4s, 1932, Refunding, School.....	10,000 00
Augusta, 4s, 1938, Refunding.....	10,000 00
Bangor, 4s, 1928, Funding.....	50,000 00
Bangor, 4s, 1931, Municipal.....	60,000 00
Bangor, 4s, 1935, Water, Refunding.....	10,000 00
Bangor, 4s, 1915-17, Water.....	15,000 00
Bangor, 4s, 1916-22, Refunding.....	15,000 00
Belfast, 4s, 1918, Refunding.....	25,000 00
Gardiner, Reg. 3½s, 1919, Refunding.....	9,000 00
Old Town, 4s, 1918, Refunding.....	10,000 00
Portland, 4s, 1929, Funding.....	55,000 00
Portland, 4s, 1937, City Hall.....	50,000 00
Waterville, 3½s, 1926, Refunding.....	10,000 00
Town of Eden, Reg. 4s, 1915-19, Funding.....	15,000 00
Fort Fairfield, 3½s, 1916-19, Bridge.....	4,000 00
Houlton, 3½s, 1920, Refunding.....	37,000 00
Houlton, 4s, 1918, Refunding.....	10,000 00
Brunswick Village Corporation, 4s, 1915-19, Sewer.....	5,000 00
Portland Water District, 4s, 1928.....	100,000 00
Total public funds of Maine.....	596,000 00

PENOBSCOT SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Commonwealth of Massachusetts, Reg. 3s, 1930	100,000 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan	100,000 00
County of Hennepin & Minneapolis, Minnesota, 4½s, 1924, Court House and City Hall	28,000 00
Ramsey, Minnesota, 4½s, 1918, Court House	11,000 00
City of Duluth, Minnesota, 4s, 1921, Park	10,000 00
Kansas City, Kansas, 4½s, 1940, City Hall	30,000 00
New York, N. Y., Reg. 4s, 1946, Municipal	100,000 00
Omaha, Nebraska, 4½s, 1924, Sewer	10,000 00
Omaha, Nebraska, 4½s, 1932, Paving	10,000 00
Omaha, Nebraska, 4s, 1933, Sewer	10,000 00
Seattle, Washington, 4½s, 1931, Park	30,000 00
Spokane, Washington, 4½s, 1931, Refunding	30,000 00
St. Paul, Minnesota, 4½s, 1917, Bridge	20,000 00
Woonsocket, R. I., 4½s, 1941, Funding	20,000 00
Total public funds out of Maine	509,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943	53,000 00
Bangor & Aroostook, Piscataquis Division, 5s, 1943	51,000 00
Bangor Railway & Electric Company, 5s, 1935	50,000 00
Boston & Maine, 4s, 1926	25,000 00
Boston & Maine, 4s, 1942	50,000 00
Boston & Maine, 4½s, 1929	10,000 00
Boston & Maine, 4½s, 1944	25,000 00
Knox & Lincoln, 5s, 1921	10,000 00
Maine Central & E. & N. A., 4s, 1933	100,000 00
Maine Central, Sinking Fund, 4½s, 1916	6,000 00
Maine Central, Collateral Trust, 5s, 1923	31,000 00
Maine Central, 5s, 1919	20,000 00
Northern Maine Seaport, 5s, 1935	25,000 00
Penobscot Shore Line, Reg. 4s, 1920	65,000 00
Portland & Ogdensburg, 4½s, 1928	10,000 00
Portland Railroad, 5s, 1915	10,000 00
Portland Railroad, 3½s, opt. 1931	25,000 00
Portland Union Railway Station Company, 4s, 1927-29	13,000 00
Somerset, 5s, 1917	17,000 00
Washington County, 3½s, opt. 1924	10,000 00
Total railroad bonds of Maine	606,000 00
Athison, Topeka & Santa Fe, General Mortgage, 4s, 1995	25,000 00
Athison, Topeka & Santa Fe, 4s, 1958	12,000 00
Auburn & Syracuse Electric, N. Y., 5s, 1942	20,000 00
Aurora, Elgin & Chicago, 5s, 1941	10,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00
Baltimore & Ohio, 4s, 1948	20,000 00
Baltimore & Ohio, S. W. Division, 3½s, 1925	20,000 00
Boston & Northern Street, Massachusetts, 4s, 1954	20,000 00
Boston & Worcester Street, 4½s, 1923	15,000 00
Buffalo Railway, N. Y., 5s, 1931	10,000 00
Burlington Traction, Vermont, 5s, 1942	10,000 00
Central Pacific, 4s, 1949	25,000 00
Chicago, Rock Island & Pacific, 4s, 1988	20,000 00
Cleveland Railway, Ohio, 5s, 1931	20,000 00
Concord & Montreal, 4s, 1920	40,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933	20,000 00
Detroit Railway, Michigan, 5s, 1924	15,000 00
Hereford, 4s, 1930	20,000 00
Indiana, Illinois & Iowa, 4s, 1950	20,000 00
Jackson & Battle Creek Traction, 5s, 1923	20,000 00
Joplin & Pittsburg, 5s, 1930	10,000 00
Kansas City, Clay County & St. Joseph, 5s, 1941	10,000 00
Lehigh Valley of New York, 4½s, 1940	10,000 00
Massachusetts Northeastern Street, 5s, 1934	10,000 00
New York, Auburn & Lansing and Ithaca Street	6,000 00
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00
Old Colony Street, Massachusetts, 4s, 1954	20,000 00
Scioto Valley Traction, 5s, 1923	20,000 00
Sioux City Service Company, 5s, 1928	20,000 00

PENOBSCOT SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Southern Indiana, 4s, 1951.....	20,000 00
St. Lawrence & Adirondack, 5s, 1996.....	10,000 00
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	20,000 00
St. Louis, Springfield & Peoria, 5s, 1939.....	20,000 00
Syracuse Rapid Transit, 5s, 1946.....	20,000 00
Terre Haute Traction & Light, 5s, 1944.....	20,000 00
Toledo Terminal, 4½s, 1957.....	22,000 00
United Traction & Electric, Providence, R. I., 5s, 1933.....	40,000 00
Utica & Mohawk Valley, 4½s, 1941.....	40,000 00
Wichita Railroad & Light Company, 5s, 1932.....	20,000 00
Worcester & Southbridge Street, 4½s, 1922.....	20,000 00
Zanesville Electric, Ohio, 4s, opt. 1904.....	5,000 00
Total railroad bonds out of Maine.....	755,000 00
<i>Corporation Bonds Owned.</i>	
Bangor Power Company, 4-4½-5s, 1931.....	18,000 00
Central Maine Power Company, 5s, 1939.....	20,000 00
Cumberland County Power & Light Company, 5s, 1942.....	20,000 00
Eastern Manufacturing Company, Bangor, 5s, 1918.....	10,000 00
First National Bank Building Company, Ellsworth, 4s, 1919.....	4,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939.....	20,000 00
Old Town Woolen Company, 5s, 1919.....	10,000 00
Portland Gas Light Company, 4s, 1936.....	10,000 00
Public Works Company, Bangor, 5s, 1929.....	55,000 00
Rumford Falls Power Company, 4½s, opt. 1919.....	25,000 00
State Loan Company, Portland, 4½s, 1945.....	10,000 00
Total corporation bonds owned.....	202,000 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric Company, common.....	12,500 00
European & North American.....	50,400 00
Portland & Ogdensburg.....	50,000 00
Portland Railroad.....	10,000 00
Portland & Rumford Falls.....	7,900 00
Total railroad stock of Maine.....	130,800 00
Central New York Southern Railroad Corporation.....	8,000 00
<i>Corporation Stock Owned.</i>	
Merchants' Insurance Company, Bangor.....	3,500 00
Union Insurance Company, Bangor.....	4,500 00
Total corporation stock owned.....	8,000 00
<i>National Bank Stock Owned.</i>	
First National Bank, Bangor.....	8,000 00
First National Bank, Houlton.....	6,000 00
Merchants' National Bank, Bangor.....	5,000 00
Second National Bank, Bangor.....	2,000 00
Total national bank stock owned.....	21,000 00

PEOPLE'S SAVINGS BANK—LEWISTON.

January 28, 1915.

H. W. MAXWELL, President.

E. C. WELLMAN, Treasurer.

TRUSTEES—H. W. Maxwell, C. D. Farrar, T. F. Callahan, Fred A. Perry, A. T. Reny, C. F. Packard, A. B. Nealey, Ernest Saunders, Everett A. Davis.

Organized March 9, 1875.

LIABILITIES.

Deposits.....	\$2,135,131 84
Reserve fund.....	114,000 00
Undivided profits.....	37,250 06
Bills payable.....	10,000 00
	\$2,296,381 90

RESOURCES.

Public funds of Maine.....	\$212,382 70
Public funds out of Maine.....	185,341 00
Railroad bonds of Maine.....	316,018 00
Railroad bonds out of Maine.....	363,223 00
Corporation bonds.....	164,998 45
Railroad stock.....	7,400 00
Corporation stock.....	4,375 00
Bank stock.....	79,350 00
Loans with collateral.....	39,696 13
Loans to corporations.....	77,000 00
Loans to municipalities.....	1,000 00
Loans on mortgages of real estate.....	786,370 18
Real estate investment.....	17,125 29
Real estate foreclosure.....	18,862 27
Furniture and fixtures.....	4,500 00
Premium account.....	2,980 00
Cash on deposit.....	11,215 38
Cash on hand.....	4,544 50
	\$2,296,381 90

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value</i>
County of Penobscot, 3½s, 1917, Court House.....	\$5,000 00
Washington, 4s, opt. 1912, Railroad.....	22,000 00
City of Auburn, 3½s, 1925, Refunding.....	10,000 00
Auburn, 4s, 1925, Water.....	3,000 00
Bangor, 4s, 1931, Municipal.....	16,000 00
Bath, 4s, 1917, Refunding.....	5,000 00
Belfast, 4s, 1918, Refunding.....	5,000 00
Deering, 4s, 1917, Sewer.....	2,000 00
Gardiner, 4s, 1933, Refunding.....	2,000 00
Lewiston, 3½s, 1931, Refunding.....	32,000 00
Lewiston, 4s, 1923, Refunding.....	7,000 00
Lewiston, 4s, 1927, Refunding.....	3,000 00
Lewiston, 4s, 1933.....	7,400 00
Lewiston, 5s, 1917, Water.....	3,000 00
Waterville, 3½s, 1935, Funding.....	5,000 00
Waterville, 4s, 1937, Refunding.....	5,000 00
Waterville, 4s, 1931, Funding.....	5,000 00
Westbrook, 4s, 1918, Funding.....	4,000 00

PEOPLE'S SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Town of Buxton, 4s, 1927, School.....	5,000 00
East Livermore, 3½s, 1915-17, School.....	2,000 00
Fairfield, 4s, 1920-4, Refunding.....	8,000 00
Lubec, 4s, 1921, Water.....	5,000 00
Old Orchard, 4s, 1919, Refunding.....	1,500 00
Brunswick & Topsham Water District, 4s, 1926-36.....	15,000 00
Livermore Falls Water District, 4s, 1929.....	10,000 00
Portland Water District, 4s, 1928.....	26,000 00
Total public funds of Maine.....	213,900 00
County of Beaver, Pennsylvania, 4s, 1930, Bridge.....	10,000 00
Douglas, Wisconsin, 4s, 1917, Asylum.....	5,000 00
Lyon, Kansas, 4½s, 1919, Refunding.....	25,000 00
Marion, Oregon, 5s, opt. 1921, School District, Refunding.....	8,000 00
Sedgwick, Kansas, 5s, 1925, Refunding.....	2,000 00
Wyandotte, Kansas, 4½s, 1923, Funding.....	10,000 00
Wyandotte, Kansas, 4½s, 1931, Bridge.....	5,000 00
City of Chicago, Illinois, 4s, 1918, Funding.....	5,000 00
Coffeyville, Kansas, 5½s, 1916, Internal Improvement.....	6,000 00
Elwood, Indiana, 6s, 1921, Refunding.....	2,000 00
Elyria, Ohio, 4s, 1936, Water.....	5,000 00
Emporia, Kansas, 4½s, 1929, Refunding.....	10,000 00
Indianapolis, Indiana, 4s, 1914-15, Funding.....	1,000 00
Lincoln, Nebraska, 4½s, 1922, Lighting.....	4,000 00
New York, N. Y., Reg. 4s, 1916, General.....	5,000 00
New York, N. Y., Reg. 4s, 1956, General.....	5,000 00
Pawtucket, R. I., 4s, 1929, Water.....	2,000 00
Pawtucket, R. I., 4s, 1934, Bridge.....	15,000 00
Pawtucket, R. I., 4s, 1944, Funding.....	10,000 00
Portland, Oregon, 6s, opt. 1912, Improvement.....	5,000 00
Riverside, California, 5s, 1941, Water.....	1,000 00
St. Paul, Minnesota, 5s, 1915, Water and Sewer.....	8,000 00
Sault Ste Marie, Michigan, 4s, 1921, Water.....	4,000 00
Toledo, Ohio, 4s, 1942, Park.....	5,000 00
Winona, Minnesota, 5s, 1918, Sewer.....	3,000 00
Town of Burrillville, R. I., 3½s, 1942, Funding.....	10,000 00
Borough of Dunmore, Pennsylvania, 4s, 1922, School District.....	5,000 00
Port of Seattle, Washington, 4½s, 1954, Harbor Improvement.....	10,000 00
Total public funds out of Maine.....	186,000 00
<i>Railroad Bonds Owned.</i>	
Aroostook Northern, 5s, 1947.....	14,000 00
Bangor & Aroostook, 5s, 1943.....	20,000 00
Bangor & Aroostook, Consolidated, 4s, 1951.....	29,000 00
Boston & Maine, Reg. 4s, 1926.....	10,000 00
Boston & Maine, 4s, 1926.....	37,000 00
Boston & Maine, 4s, 1942.....	3,000 00
Boston & Maine, 4½s, 1929.....	5,000 00
Lime Rock, 4s, 1929.....	5,000 00
Lewiston, Augusta & Waterville, 5s, 1915.....	10,000 00
Maine Central, 5s, 1919, notes.....	15,000 00
Maine Central, 4½s, 1916.....	13,000 00
Maine Central, 4½s, 1917.....	5,000 00
Maine Central, 5s, 1923.....	4,000 00
Penobscot Shore Line, Reg. Coupon, 4s, 1920.....	7,000 00
Portland Railroad, 4½s, 1916, notes.....	22,000 00
Portland & Rumford Falls, 4s, 1927.....	17,000 00
Portland Terminal, 4s, 1961.....	5,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937.....	10,000 00
Sandy River & Rangeley Lakes, 4s, 1928.....	20,000 00
Somerset, 4s, 1950.....	7,500 00
Somerset, 4s, 1955.....	36,000 00
Washington County, 3½s, opt. 1924.....	4,000 00
Total railroad bonds of Maine.....	298,500 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	15,000 00
Baltimore & Ohio, S. W. Division, 3½s, 1925.....	8,000 00

PEOPLE'S SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Baltimore & Ohio, P. J. & M. Division, 3½s, 1925	10,000 00
Boonville, St. Louis & Southern, 5s, 1951	5,000 00
Buffalo & Susquehanna, 4s, 1963	7,000 00
Central Branch, 4s, 1919	15,000 00
Central Branch Union Pacific, 4s, 1948	5,000 00
Central Pacific, 4s, 1949	10,000 00
Central Vermont, 4s, 1920	10,000 00
Chicago Railways, 4-5s, 1927, Series A	2,000 00
Chicago Railways, 4-5s, 1927, Series B	1,000 00
Chicago, Rock Island & Pacific, 4s, 1934	10,000 00
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926	5,000 00
Elizabeth & Trenton, N. J., 5s, 1962	6,000 00
Grand Rapids, Belding & Saginaw, 5s, 1924	15,000 00
Hereford, 4s, 1930	25,000 00
Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00
Illinois Central, St. Louis Division and Terminal, 3½s, 1951	10,000 00
Indiana, Illinois & Iowa, 4s, 1950	15,000 00
Indianapolis & Louisville, 4s, 1956	5,000 00
Joplin & Pittsburg Street, 5s, 1930	10,000 00
Kansas City & Pacific, 4s, 1990	5,000 00
Lehigh & New York, 4s, 1945	3,000 00
Lehigh Valley of New York, 4½s, 1940	3,000 00
Lincoln Traction Company, Nebraska, 5s, 1939	3,000 00
Maryland, Delaware & Virginia, 5s, 1955	10,000 00
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00
Missouri, Kansas & Texas, 5s, 1944	5,000 00
New Haven & Derby, 5s, 1918	5,000 00
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00
Omaha & Council Bluffs Street, 5s, 1928	10,000 00
Rutland-Canadian, 4s, 1949	10,000 00
St. Joseph & Grand Island, 4s, 1947	5,000 00
St. Lawrence & Adirondack, 5s, 1996	4,000 00
St. Louis, Iron Mountain & Southern, General Consolidated Railway and Land Grant, 5s, 1931	5,000 00
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	15,000 00
St. Louis Southwestern, 4s, 1989	5,000 00
Southern Indiana, 4s, 1951	10,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	25,000 00
Toledo & Ohio Central, Western Division, 5s, 1935	5,000 00
Toledo Terminal, 4½s, 1957	11,000 00
Topeka Street Railway, 5s, 1930	20,000 00
Wabash, Des Moines Division, 4s, 1939	5,000 00
Wheeling & Lake Erie, 4s, 1949	4,000 00
Williamsport & North Branch, 4½s, 1931	10,000 00
Zanesville Electric, Ohio, 4s, opt. 1904	2,000 00
Total railroad bonds out of Maine	402,000 00
<i>Corporation Bonds Owned.</i>	
Alfred Water Company, 5s, 1932	5,000 00
Berlin Mills Company, 5s, 1919-30	15,000 00
Biddeford & Saco Water Company, 4s, 1924	10,000 00
Eastern Manufacturing Company, Bangor, 5s, 1919-33	25,000 00
Hebron Water Company, 4s, 1922	3,000 00
Kennebec Light & Heat Company, 4s, 1925	3,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939	28,000 00
Lewiston Journal Company, 5s, 1915-24	20,000 00
Madison Water Company, 5s, opt. 1902	3,000 00
Masonic Building Association, Biddeford, 4½s, 1917	5,000 00
Pejepscot Paper Company, Brunswick, 5s, 1919	2,000 00
Portland Electric Company, 5s, 1926	5,000 00
Portland Elevator Company, 4s, 1920	5,000 00
Rumford Falls Power Company, 4½s, 1929	5,000 00
Rumford Falls Power Company, 4½s, 1945	10,000 00
St. Croix Paper Company, 5s, 1920	5,000 00
State Loan Company, Portland, 4½s, 1945	17,000 00
Total corporation bonds of Maine	166,000 00
Barnstable Water Company, Massachusetts, 5s, 1931	2,000 00

PEOPLE'S SAVINGS BANK—Continued.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Kennebec Central.....	500 00
Hereford Railway.....	2,500 00
Buffalo & Susquehanna, preferred.....	3,000 00
Buffalo & Susquehanna, common.....	1,500 00
Total railroad stock out of Maine.....	7,000 00
<i>Corporation Stock Owned.</i>	
Franklin Company, Lewiston.....	3,800 00
Little Androscoggin Water Power Company, Auburn.....	200 00
Total corporation stock of Maine.....	4,000 00
Atlantic Telegraph Company, Massachusetts.....	375 00
<i>National Bank Stock Owned.</i>	
Casco National Bank, Portland.....	4,700 00
First National Bank, Auburn.....	1,000 00
First National Bank, Bangor.....	2,400 00
First National Bank, Bath.....	1,000 00
First National Bank, Lewiston.....	40,600 00
Manufacturers' National Bank, Lewiston.....	28,000 00
National Shoe & Leather Bank, Auburn.....	1,650 00
Total national bank stock owned	79,350 00

PHILLIPS SAVINGS BANK—PHILLIPS.

August 5, 1915.

JOEL H. BYRON, President.

N. P. NOBLE, Treasurer.

TRUSTEES—Joel H. Byron, Fremont Scamman, William B. Butler, Charles F. Chandler, Cony F. Hoyt.

Organized March 29, 1871.

LIABILITIES.

Deposits.....	\$290,966 47
Reserve fund.....	15,000 00
Undivided profits.....	3,974 70
	\$309,941 17

RESOURCES.

Public funds of Maine.....	\$7,755 50
Public funds out of Maine.....	4,500 00
Railroad bonds of Maine.....	37,050 00
Railroad bonds out of Maine.....	76,360 00
Corporation bonds.....	66,420 50
Railroad stock.....	6,350 00
Bank stock.....	14,800 00
Loans with collateral.....	20,160 25
Loans on mortgages of real estate.....	59,010 33
Real estate investment.....	4,500 00
Furniture and fixtures.....	1,250 00
Premium account.....	1,440 00
Cash on deposit.....	8,921 57
Cash on hand.....	1,423 02
	\$309,941 17

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Town of Kennebunk, 4s, 1915-17.....	\$5,000 00
Van Buren Water District, 4s, 1925.....	3,000 00
Total public funds of Maine.....	8,000 00
County of Worcester, Maryland, 5s, 1915-24, Court House and Jail....	4,500 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943.....	10,000 00
Bangor Railway & Electric Company, 5s, 1935.....	5,000 00
Knox & Lincoln, 5s, 1921.....	2,000 00
Rockland, Thomaston & Camden, 4s, 1921.....	6,000 00
Sandy River & Rangeley Lakes, 4s, 1928.....	5,000 00
Sanford & Cape Porpoise, 5s, 1928.....	5,000 00
Somerset, 4s, 1955.....	5,000 00
Total railroad bonds of Maine.....	38,000 00
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	5,000 00
Aurora, Elgin & Chicago, Illinois, 5s, 1941.....	5,000 00
Aurora, Elgin & Chicago, Illinois, 5s, 1946.....	5,000 00
Indiana, Columbus & Eastern Traction, 5s, 1926.....	4,000 00
Kansas City, Excelsior Springs & Northern, 4s, 1928.....	3,000 00
Kokomo, Marion & Western Traction, 5s, 1933.....	5,000 00
Marion Railway, Light & Power Company, Ohio, 5s, 1924.....	2,000 00

PHILLIPS SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Omaha & Council Bluffs, Railway and Bridge, 5s, 1928	8,000 00
Omaha & Council Bluffs Street, 5s, 1928	5,000 00
Peoria, Bloomington & Champaign Traction, 5s, 1936	5,000 00
Rockford & Interurban, 5s, 1922	5,000 00
St. Joseph & Grand Island, 4s, 1947	2,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00
Union Electric, Dubuque, Iowa, 5s, 1924	10,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940	5,000 00
Western Ohio, Railway, 5s, 1921	5,000 00
Total railroad bonds out of Maine	79,000 00
<i>Corporation Bonds Owned.</i>	
American Realty Company, 5s, opt. 1903	6,000 00
Bangor Power Company, 5s, 1931	2,000 00
Central Maine Power Company, 5s, 1939	4,000 00
Eastern Manufacturing Company, Bangor, 5s, 1925	5,000 00
Kennebec Light & Heat Company, Augusta, 5s, 1918	1,500 00
Kingfield Water Company, 4s, 1919	3,000 00
Madison Water Company, 5s, opt. 1902	5,000 00
Newport Water Company, 4s, 1929	5,000 00
Northern Water Company, East Millinocket, 5s, 1927	5,000 00
Phillips Water Company, 5s, 1916	1,000 00
Phillips Water Company, Reg. 6s, 1916	5,000 00
Portland Electric Company, 5s, 1926	3,000 00
Rangeley Lakes Hotel Company, 5s, 1930	5,000 00
Rockland Water Company, 5s, 1919	1,000 00
Rumford Falls Power Company, 4s, 1945	1,000 00
State Loan Company, Portland, 4½s, 1945	5,000 00
York Light & Heat Company, Biddeford, 4½s, 1920	500 00
Total corporation bonds of Maine	58,000 00
Cottage City Water Company, 5s, 1930	5,000 00
Scituate Water Company, Massachusetts, 5s, 1921	5,000 00
Total corporation bonds out of Maine	10,000 00
<i>Railroad Stock Owned.</i>	
Portland & Ogdensburg	10,000 00
Portland & Rumford Falls	1,600 00
Total railroad stock owned	11,600 00
<i>National Bank Stock Owned.</i>	
Bridgton National Bank, Bridgton	1,000 00
First National Bank, Farmington	3,400 00
First National Bank, Lewiston	1,400 00
Manufacturers' National Bank, Lewiston	2,500 00
National Shoe & Leather Bank, Auburn	2,300 00
Norway National Bank, Norway	2,200 00
Total national bank stock owned	12,800 00
<i>Other Bank Stock Owned.</i>	
Rumford Falls Trust Company	1,000 00
Westbrook Trust Company	1,000 00
Total other bank stock owned	2,000 00

PISCATAQUIS SAVINGS BANK—DOVER.

February 23, 1915.

F. E. GUERNSEY, President.

W. C. WOODBURY, Treasurer.

TRUSTEES—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.....	\$869,903 25
Reserve fund.....	62,342 72
Undivided profits.....	12,767 14
	\$945,013 11

RESOURCES.

Public funds of Maine.....	\$102,600 05
Public funds out of Maine.....	92,707 20
Railroad bonds of Maine.....	59,020 50
Railroad bonds out of Maine.....	304,768 34
Corporation bonds.....	131,805 50
Railroad stock.....	42,249 58
Bank stock.....	17,600 00
Loaned with collateral.....	10,053 93
Loans on mortgages of real estate.....	153,479 82
Real estate investment.....	9,500 00
Real estate foreclosure.....	1,166 37
Cash on hand.....	514 45
Cash on deposit.....	19,547 37
	\$945,013 11

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Penobscot, 3½s, 1930, Court House.....	3,000 00
Washington, 4s, 1923, Railroad.....	10,000 00
City of Brewer, 4s, 1921, Refunding.....	4,000 00
Portland, 4s, 1929, City Hall.....	5,000 00
Portland, 4s, 1932, Refunding.....	5,000 00
Rockland, 3½s, 1917, Refunding.....	5,000 00
Waterville, 3½s, 1926, Refunding.....	1,000 00
Town of Foxcroft, 4s, 1917-36, Bridge.....	11,000 00
Rumford, 4s, 1932, Schools.....	5,000 00
Dover-Foxcroft Water District, 3½s, 1928-33.....	12,500 00
Gardiner Water District, 4s, 1934.....	1,000 00
Kennebec Water District, 3½s, 1927.....	4,000 00
Livermore Falls Water District, 4s, 1929.....	5,000 00
Portland Water District, 4s, 1928.....	25,000 00
Rumford & Mexico Water District, 4s, 1932.....	6,500 00
Total public funds of Maine.....	103,000 00
County of Jackson, Ohio, 4s, 1926, Turnpike.....	1,000 00
Lyon, Kansas, 4½s, opt. 1915, Refunding.....	6,000 00
Wyandotte, Kansas, 4½s, 1931-2, Bridge.....	6,000 00
City of Cambridge, Massachusetts, 4s, 1826, Street.....	5,000 00
Elwood, Indiana, 6s, 1921, Refunding.....	5,000 00
Emporia, Kansas, 4½s, opt. 1919, Refunding.....	3,000 00
Kansas City, Kansas, 5s, 1923-4, Park.....	3,000 00
Lansing, Michigan, 4s, 1920, Water.....	5,000 00
Lexington, Kentucky, 4s, 1933, School District.....	3,000 00

PISCATAQUIS SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Los Angeles, California, 4½s, 1944, Water	5,000 00
Minneapolis, Minnesota, 4s, 1939, Bridge	5,000 00
Owensboro, Kentucky, 4s, opt. 1915, Street Improvement	5,000 00
Pawtucket, R. I., 4s, 1929, Water	5,000 00
Sacramento, California, 4½s, 1933-8, Levee	3,000 00
Salem, Oregon, 5s, 1931, Sewer	5,000 00
Sault Ste Marie, Michigan, 4½s, 1920, Bridge	5,000 00
Sault Ste Marie, Michigan, 4s, 1921, Water	5,000 00
Seattle, Washington, 4½s, 1930, Park	5,000 00
Seattle, Washington, 4½s, 1931, School District	5,000 00
Sioux City, Iowa, 4½s, 1918, Funding	3,000 00
Borough of Dunmore, Pennsylvania, 4s, 1922, School District, Refunding	5,000 00
Total public funds out of Maine	93,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943	10,000 00
Bangor & Aroostook, 4s, 1951	11,000 00
Bangor & Aroostook, Van Buren Extension, 5s, 1943	5,000 00
Bangor Railway & Electric Company, 5s, 1935	5,000 00
Boston & Maine, Reg. 4½s, 1944	3,000 00
Dexter & Newport, 4s, 1917	1,000 00
Portland & Rumford Falls, 4s, 1927	5,000 00
Portland & Rumford Falls, 4s, opt. 1924	5,000 00
Portland Railroad, 3½s, 1951	5,000 00
Sanford & Cape Porpoise, 5s, 1928	10,000 00
Total railroad bonds of Maine	60,000 00
Ashland Light, Power & Street, Wisconsin, 5s, opt. 1912	5,000 00
Aurora, Elgin & Chicago, 5s, 1941	5,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00
Berkshire Street, Pittsfield, Massachusetts, 5s, 1922	5,000 00
Boston & Northern, 4s, 1954	5,000 00
Boston & Worcester Street, Massachusetts, 4½s, 1923	5,000 00
Brooklyn Union Elevated, N. Y., 5s, 1930	5,000 00
Buffalo Railway, N. Y., 5s, 1931	5,000 00
Central Branch, 4s, 1919	4,000 00
Central Branch, Union Pacific, 4s, 1948	5,000 00
Chicago, Peoria & St. Louis, 4½s, 1930	5,000 00
Chicago, Rock Island & Pacific, 4s, opt. 1911	10,000 00
Chicago Railways Company, Illinois, 4s, 1927, Series A	2,000 00
Chicago Railways Company, Illinois, 4s, 1927, Series B	2,000 00
Chicago Railways Company, 4s, 1927, Purchase Money	3,150 00
Chicago Railways Company, 4s, 1927, Adj. Income	3,816 67
Clearfield & Jefferson, 6s, 1927	5,000 00
Cleveland, Lorain & Wheeling, 5s, 1933	5,000 00
Columbus, Buckeye Lake & Newark Traction, 5s, 1921	5,000 00
Concord & Montreal, 4s, 1920	10,000 00
Des Moines Street, Iowa, 6s, 1916	5,000 00
Detroit Railway, Michigan, 5s, 1924	5,000 00
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926	5,000 00
Detroit, Toledo & Ironton, 4s, 1956	3,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933	5,000 00
Dover, Somersworth & Rochester Street, N. H., 5s, 1921	5,000 00
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	10,000 00
Elizabeth & Trenton, N. J., 5s, 1962	6,000 00
Gardner, Westminster & Fitchburg Street, 5s, 1920	5,000 00
Indiana, Illinois & Iowa, 4s, 1950	5,000 00
Lexington & Boston, 4½s, 1920	10,000 00
Lincoln Traction, Nebraska, 5s, 1939	5,000 00
Long Island, North Shore Branch, 5s, 1932	5,000 00
Maryland, Delaware & Virginia, 5s, 1955	2,000 00
Middlesex & Boston, 5s, 1932	5,000 00
Milford, Attleboro & Woonsocket, 5s, 1919	5,000 00
Milford & Uxbridge Street, Massachusetts, 5s, 1918	5,000 00
New York & Stamford, 5s, 1931	5,000 00
New York, Auburn & Lansing & Ithaca Street, Reorganized	2,400 00
Old Colony Street, 4s, 1954	5,000 00
Ohio Central Traction Company, 5s, 1923	5,000 00
Peoria, Bloomington & Champaign Traction, 5s, 1936	3,000 00
Rutland Railroad, 4½s, 1941	10,000 00
Rutland Railway, Light & Power Company, Vermont, 5s, opt. 1916	5,000 00
St. Louis, Iron Mountain & Southern, 5s, 1931	5,000 00

PISCATAQUIS SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00
Sioux City Traction, Iowa, 5s, 1919	5,000 00
Sioux City Service Company, Iowa, 5s, 1928	5,000 00
Southern Indiana, 4s, 1951	5,000 00
Toledo & Ohio Central, Western Division, 5s, 1935	5,000 00
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	5,000 00
Toledo & Indiana Traction, 5s, opt. 1931	3,000 00
Tri-City Railway & Light Company, Iowa, 5s, 1923	5,000 00
Trenton Passenger, N. J., 6s, 1930-1	5,000 00
Union Electric Company, Dubuque, Iowa, 5s, 1924	5,000 00
Union Traction, Kansas, 5s, 1937	5,000 00
Utica & Mohawk Valley, 4½s, 1941	5,000 00
Wabash-Pittsburg Terminal, 4s, 1954	3,000 00
Wichita Railway, Light & Power Company, 5s, 1932	5,000 00
Williamsport & North Branch, 4½s, 1931	8,000 00
Total railroad bonds out of Maine	310,366 67
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Company, 5s, 1917	5,000 00
Bangor Power Company, 4-4½-5s, 1931	10,000 00
Bath & Brunswick Light & Power Company, 5s, 1930	5,000 00
Bath Water Supply Company, 5s, 1916	9,000 00
Berlin Mills Company, 5s, 1927-8	3,000 00
Caribou Water, Light & Power Company, 5s, opt. 1910	3,000 00
Central Maine Power Company, 5s, 1939	10,000 00
Dover & Foxcroft Light & Heat Company, 4s, opt.	15,000 00
Eastern Manufacturing Company, Bangor, 5s, 1930	5,000 00
Eastern Steamship Company, 5s, 1927	10,000 00
Lewiston Gas Light Company, 4s, 1924	5,000 00
Lincoln Water Company, 5s, 1931	3,000 00
Madison Water Company, 5s, opt. 1902	5,000 00
Masonic Building Association, Biddeford, 4½s, 1917	5,000 00
Milo Light & Powe, Company, 5s, 1924	2,000 00
New England Elevator Company, 3½s, 1916	2,000 00
Oakland Water Company, 5s, 1918	3,000 00
Orono Pulp & Paper Company, 5s, 1941	3,000 00
Portland Electric Company, 5s, 1926	10,000 00
Rockland-Rockport Lime Company, 5s, opt. 1920	5,000 00
Rockland Water Company, 5s, 1919	2,000 00
Rumford Falls Power Company, 4s, 1945	5,000 00
State Loan Company, Portland, 4½s, 1945	5,000 00
Total corporation bonds of Maine	130,000 00
Berlin Water Company, N. H., 5s, opt. 1902	5,000 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric Company, common	6,000 00
Portland & Ogdensburg	20,000 00
Portland Railroad	10,000 00
Portland & Rumford Falls	5,000 00
Total railroad stock of Maine	41,000 00
Central New York Southern Railroad Corporation	4,000 00
Detroit, Toledo & Ironton	5,000 00
New York Central & Hudson River	2,500 00
Pennsylvania	5,500 00
Total railroad stock out of Maine	17,000 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford	3,500 00
First National Bank, Bangor	1,300 00
First National Bank, Portland	3,700 00
National Shoe & Leather Bank, Auburn	4,600 00
Total national bank stock owned	13,100 00
<i>Other Bank Stock Owned.</i>	
Kineo Trust Company, Dover	2,500 00
Rumford Falls Trust Company	2,000 00
Total other bank stock owned	4,500 00

PORTLAND SAVINGS BANK—PORTLAND.

March 27, 1915.

JAMES P. BAXTER, P. 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 W. Parker, Edward A. Noyes.

Organized April 18, 1852.

LIABILITIES.

Deposits.....	\$13,662,113 74
Reserve fund.....	1,033,500 00
Undivided profits.....	265,320 62
	<hr/>
	\$14,960,934 36

RESOURCES.

Public funds of Maine.....	\$1,376,150 00
Public funds out of Maine.....	3,517,547 50
Railroad bonds of Maine.....	804,215 00
Railroad bonds out of Maine.....	3,210,204 17
Corporation bonds.....	1,180,997 07
Railroad stock.....	106,300 00
Corporation stock.....	26,500 00
Bank stock.....	34,939 00
Loans with collateral.....	218,965 50
Loans to corporations.....	202,912 50
Loans on mortgages of real estate.....	2,735,519 76
Real estate investment.....	1,053,321 01
Real estate foreclosure.....	17,200 00
Cash on deposit.....	458,585 15
Cash on hand.....	17,577 70
	<hr/>
	\$14,960,934 36

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1947-53, Highway.....	\$50,000 00
City of Lewiston, 4s, 1927, Refunding.....	25,000 00
Portland, 3½s, 1920, Refunding.....	90,000 00
Portland, 3½s, Coupon 1922, Refunding.....	100,000 00
Portland, 3½s, Reg. 1922, Refunding.....	100,000 00
Portland, 4s, 1932, Refunding.....	25,000 00
Westbrook, 4s, 1915-20, Paving.....	18,000 00
Augusta Water District, 4s, 1934.....	25,000 00
Brunswick & Topsham Water District, 4s, 1942.....	35,000 00
Dover & Foxcroft Water District, 3½s, 1933.....	50,000 00
Gardiner Water District, 4s, 1934.....	100,000 00
Kennebec Water District, 3½s, 1925.....	50,000 00
Portland Bridge District, 3½s, 1915-45.....	165,000 00
Portland Water District, 4s, 1928.....	500,000 00
Rumford & Mexico Water District, 4s, 1932.....	50,000 00
Total public funds of Maine.....	<hr/>
	1,383,000 00
County of Allegheny, Pennsylvania, 4s, 1925, Jail.....	100,000 00
Allegheny, Pennsylvania, 4s, 1933, Road.....	100,000 00
Bay, Michigan, 4s, 1925, Refunding.....	30,000 00
Bay, Michigan, 4s, 1928, Bridge.....	15,000 00

PORTLAND SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Blue Earth, Minnesota, 5s, 1919, Court House	35,000 00
Cuyahoga, O., 5s, 1932-39, Bridge	75,000 00
Hancock, Indiana, 5s, 1917-28, Funding	67,000 00
King, Washington, 4½s, 1924-30, Refunding	25,000 00
Lawrence, Ohio, 5s, 1923, Bridge	20,000 00
McCracken, Kentucky, 4s, 1934, Refunding	50,000 00
Muskingum, Ohio, 4½s, 1921-4, Refunding	25,000 00
Nassau, N. Y., 5s, 1923-4, Road	50,000 00
Ramsay, Minnesota, 4½s, 1918, Court House	50,000 00
Reno, Kansas, 5½s, 1919, Refunding	35,000 00
Rush, Indiana, 5s, 1915, Refunding	10,000 00
Spokane, Washington, 4½s, 1928-30, School District	55,000 00
Sumner, Kansas, 4s, 1925, Refunding	15,000 00
City of Altoona, Pennsylvania, 4s, 1933-5, School District	50,000 00
Baltimore, Maryland, Reg. 4s, 1954, Improvements	100,000 00
Baltimore, Maryland, Reg. 4s, 1953, Park	50,000 00
Buffalo, N. Y., Reg. 4½s, 1932, School	50,000 00
Chicago, Illinois, 4s, 1920-2, Sanitary District	75,000 00
Chicago, Illinois, 4s, 1924, Judgment	100,000 00
Chicago, Illinois, 4s, 1917, Permanent Improvements	50,000 00
Cincinnati, Ohio, 3½s, 1952, Sinking Fund	100,000 00
Cleveland, Ohio, 4s, 1922, School District	90,000 00
Columbus, Ohio, 4s, opt. 1913, Sewer	140,000 00
Des Moines, Iowa, 4½s, 1917-27, Court House	43,000 00
Elgin, Illinois, 4s, 1918-22, Water	30,000 00
Indianapolis, Indiana, 4½s, 1914-24, School Commissioners	40,000 00
Kansas City, Kansas, 4½s, 1931, Refunding	50,000 00
Kansas City, Kansas, 4½s, 1941, Electric Light	50,000 00
Lansing, Michigan, 4½s, 1915, Water	20,000 00
Lansing, Michigan, 5s, 1914-23, Electric Light	40,000 00
Minneapolis, Minnesota, 4s, 1942, School	100,000 00
Muskegon, Michigan, 5s, 1914-24, Water	30,000 00
Newport, Kentucky, 5s, 1918, Street	30,000 00
New York, N. Y., Reg. 3½s, 1953, Aqueduct	50,000 00
New York, N. Y., Reg. 3½s, 1953, Rapid Transit	100,000 00
New York, N. Y., Reg. 3½s, 1952, Docks and Ferries	250,000 00
New York, N. Y., 4s, 1956, Municipal	175,000 00
Omaha, Nebraska, 4½s, 1933, Engine House	40,000 00
Omaha, Nebraska, 4s, 1933, Renewal	50,000 00
Philadelphia, Pennsylvania, Reg. 3½s, 1934, Municipal	150,000 00
Port Huron, Michigan, 4s, 1932, Canal	50,000 00
Portland, Oregon, 4s, 1934, Water	25,000 00
Portland, Oregon, 4s, 1933, Park, etc.	100,000 00
Portland, Oregon, 4s, 1939, Bridge	25,000 00
Racine, Wisconsin, 4s, 1915-23, School	50,000 00
Rochester, N. Y., 4½s, 1933, Water	50,000 00
St. Louis, Missouri, 4s, 1929, Asylum	100,000 00
St. Louis, Missouri, 4s, 1928, Hospitals	50,000 00
Seattle, Washington, 4s, 1929, Municipal	50,000 00
Seattle, Washington, 5s, 1927-9, School	25,000 00
Seattle, Washington, 4s, 1929, Park	100,000 00
Spokane, Washington, 4½s, 1931, Bridge	25,000 00
Wilkesbarre, Pennsylvania, 4s, 1928-34, Improvements	100,000 00
Total public funds out of Maine	3,560,000 00
<i>Railroad Bonds Owned.</i>	
Bangor Railway & Electric, 5s, 1935	50,000 00
Maine Central, 5s, 1909	100,000 00
Portland Railroad, 1st Mortgage, 5s, 1915	100,000 00
Portland Railroad, Consolidated, 3½s, opt. 1931	100,000 00
Portland & Cape Elizabeth, 1st Mortgage, 5s, 1915	75,000 00
Portland & Rumford Falls, 4s, 1927	25,000 00
Portland Terminal, 4s, 1961	50,000 00
Portland Union Railway Station Company, 4s, 1907	35,000 00
Rockland, Thomaston & Camden, 4s, 1921	25,000 00
Sandy River & Rangeley Lakes, 4s, 1928	65,000 00
Sanford & Cape Porpoise, 5s, 1928	100,000 00
Somerset, 4s, 1950	50,000 00
Washington County, 3½s, opt. 1924	50,000 00
Total railroad bonds of Maine	825,000 00

PORTLAND SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Allegheny & Western, 1st, 4s, 1998.....	25,000 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	25,000 00
Auburn & Syracuse Electric, N. Y., 5s, opt. 1912.....	100,000 00
Aurora, Elgin & Chicago, Illinois, 1st Mortgage, Gold 5s, 1941.....	50,000 00
Baltimore, Chesapeake & Atlantic, 1st Mortgage, Gold 5s, 1934.....	50,000 00
Bennington & Rutland, 1st Mortgage, Gold 4½s, 1927.....	50,000 00
Berkshire Street, Pittsfield, Massachusetts, 5s, 1922.....	25,000 00
Boston & Albany, Refunding, 5s, 1963.....	50,000 00
Boston, Milton & Brockton Street, Massachusetts, 1st Mortgage, 5s, 1919.....	25,000 00
Boston & Worcester Street, Massachusetts, 1st Mortgage, Gold 4½s, 1923.....	25,000 00
Braintree & Weymouth Street, Massachusetts, 1st Mortgage, 5s, 1917.....	25,000 00
Bridgeport Traction Company, Conn., 1st Mortgage, Gold 5s, 1923.....	25,000 00
Brockton, Bridgewater & Taunton Street, Mass., 1st Mort., Gold 5s, 1917.....	25,000 00
Brockton & Plymouth Street, 4½s, 1920.....	25,000 00
Brooklyn Union Elevated, N. Y., 1st Mortgage, 5s, 1920.....	50,000 00
Burlington Traction, Vermont, 5s, 1942.....	25,000 00
Canton-Massillon Electric, Ohio, 5s, 1920.....	25,000 00
Cedar Rapids, Iowa Falls & Northwestern, 5s, 1921.....	25,000 00
Central Branch, Union Pacific, 4s, 1948.....	25,000 00
Central Pacific, 4s, 1949.....	50,000 00
Chesapeake & Ohio, General Mortgage, 4½s, 1992.....	57,000 00
Chicago, Peoria & St. Louis, 4½s, 1930.....	25,000 00
Chicago Railways Co., Consol. Mort., Gold 4-5s, 1927, Series A.....	60,000 00
Chicago Railways Co., Consol. Mort., Gold 4-5s, 1927, Series B.....	90,000 00
Chicago Railways Company, Purchase Money, 4-5s, 1927.....	32,500 00
Chicago Railways Company, Adj. Income, 4s, 1927.....	13,500 00
Chicago & West Michigan, Consolidated Mortgage, 5s, 1921.....	44,000 00
Cincinnati, Dayton & Chicago, 4s, 1942.....	25,000 00
Cleveland, Cincinnati, Chicago & St. Louis C. W. & M. Division, 4s, 1991.....	51,000 00
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	25,000 00
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, Collateral Traction, 1st Mortgage, Gold 4s, 1990.....	25,000 00
Cleveland Railway, Ohio, 5s, 1931.....	50,000 00
Cleveland Terminal & Valley, 4s, 1995.....	50,000 00
Columbus, Newark & Zanesville Electric, 5s, 1924.....	50,000 00
Connecticut Valley Street, 5s, 1920.....	25,000 00
Current River, 5s, 1927.....	28,000 00
Dayton, Covington & Piqua Traction, Ohio, 5s, 1922.....	30,000 00
Dayton, Springfield & Urbana Electric, Ohio, 1st Mort., Gold 5s, opt. 1905.....	50,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926.....	25,000 00
Denver City Tramway, Collateral, 5s, 1919.....	23,000 00
Flint & Pere Marquette, 1st Mortgage, 6s, 1920.....	25,000 00
Flint & Pere Marquette, P. H. Division, 5s, 1939.....	50,000 00
Flint & Pere Marquette, Toledo Division, 5s, 1937.....	25,000 00
Gardner, Westminster & Fitchburg St., Mass., 1st Mort., Gold 5s, 1920.....	25,000 00
Hartford & Springfield Street, 5s, 1921.....	25,000 00
Indiana, Columbus & Eastern Traction, 5s, opt. 1911.....	25,000 00
Indiana, Decatur & Western, 1st Mortgage, 5s, 1935.....	25,000 00
Iowa Central, 5s, 1938.....	25,000 00
Iowa Central, 4s, 1951.....	40,000 00
Jackson & Battle Creek Traction, Mich., 1st Mortgage, 5s, 1923.....	50,000 00
Kentucky Central, 4s, 1987.....	25,000 00
Lehigh & N. Y., 1st Mortgage, 4s, 1945.....	25,000 00
Lehigh Valley of New York, 1st Mortgage, 4½s, 1940.....	35,000 00
Lexington & Boston Street, Massachusetts, 1st Mortgage, 4½s, 1920.....	50,000 00
Lincoln Traction, Neb., 1st & Refunding, Mortgage, 5s, 1919, opt.....	25,000 00
Manhattan Railway, N. Y., Consolidated Mortgage, 4s, 1990.....	50,000 00
Marion Railway, Light & Power Company, 1st Mortgage, Gold 5s, 1924.....	25,000 00
Mason City & Fort Dodge, 4s, 1955.....	50,000 00
Milford, Attleboro & Woonsocket Street, 5s, 1919.....	25,000 00
Montville Street, Connecticut, 5s 1920.....	25,000 00
Nahant & Lynn Street, Massachusetts, 1st Mort., Gold 5s, opt. 1915.....	25,000 00
Nashua Street, N. H., 4s, 1931.....	25,000 00
New Bedford, Middleboro & Brockton St., Mass., 1st Mortgage, 5s, 1920.....	25,000 00
Newport & Fall River Street, 5s, 1918.....	25,000 00
New York, Brooklyn & Manhattan Beach, Consolidated 5s, 1935.....	50,000 00
New York Central & Hudson River, Refunding Mortgage, Gold 3½s, 1997.....	25,000 00
Norfolk Central Street, Massachusetts, 5s, opt. 1903.....	12,500 00
North Wisconsin, 6s, 1930.....	25,000 00
Norwich & Westerly Traction, 5s, 1932.....	12,500 00
Ogdensburg & Lake Champlain, 4s, 1948.....	100,000 00
Omaha & Council Bluffs, Railway and Bridge, 5s, 1928.....	25,000 00
Omaha & Council Bluffs Street, 1st Consolidated Mortgage, 5s, 1928.....	25,000 00

PORTLAND SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
People's Street, Groveland, Massachusetts, 5s, 1928.....	25,000 00
People's Street, Scranton, Pennsylvania, 6s, 1918.....	50,000 00
Port Reading, 1st Mortgage, 5s, 1941.....	25,000 00
Providence & Fall River Street, 1st Mortgage, 5s, 1921.....	25,000 00
Providence & Taunton Street, 5s, 1918.....	25,000 00
Rutland Canadian, 4s, 1949.....	50,000 00
St. Lawrence & Adirondack, 1st Mortgage, Gold 5s, 1996.....	25,000 00
St. Louis & San Francisco, 1st Mort., Collateral Trust, Gold 5s, 1987.....	25,000 00
St. Louis & San Francisco, Refunding Mortgage, 4s, 1951.....	25,000 00
St. Louis, Springfield & Peoria, 1st and Refunding, 5s, 1939.....	25,000 00
St. Paul & Duluth, 5s, 1931.....	25,000 00
Schenectady Railway, N. Y., 1st Mortgage, Gold 4½s, opt. 1911.....	50,000 00
Scioto Valley & New England, 1st Mortgage, 4s, 1989.....	50,000 00
Sioux City Traction, Iowa, 5s, 1919.....	25,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	50,000 00
Utica Belt Line, N. Y., 1st Mortgage, 5s, 1939.....	25,000 00
Utica & Mohawk Valley, Mortgage, Gold 4½s, 1941.....	50,000 00
Wilkesbarre & Eastern, 1st Mortgage, 5s, 1942.....	50,000 00
Williamsport & North Branch, 4½s, 1931.....	30,000 00
Worcester & Holden Street, Massachusetts, 5s, 1923.....	25,000 00
Worcester & Marlborough Street, Massachusetts, 5s, 1917.....	25,000 00
Total railroad bonds out of Maine.....	3,254,000 00
<i>Corporation Bonds Owned.</i>	
American Realty Company, 1st Mortgage, 5s, opt. 1903.....	45,000 00
Bangor Power Company, 1st Mortgage, 4-4½-5s, 1931.....	38,000 00
Camden & Rockland Water Company, 4½s, 1917.....	50,000 00
Central Maine Power Company, Waterville, 1st Mortgage, 5s, 1939.....	50,000 00
Consolidated Electric Light Company of Maine, Portland, list Consol Mortgage, 4½s, 1925.....	25,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939.....	100,000 00
Lewiston Gas Light Company, 4s, 1924.....	25,000 00
Maine Water Company, 5s, 1931.....	25,000 00
Mallison Power Company, Gorham, 5s, opt. 1908.....	25,000 00
Mechanic Falls Water Company, 4s, 1915.....	25,000 00
New England Elevator Company, Portland, 1st Mortgage, 3½s, 1915-41.....	117,000 00
North Berwick Water Company, 5s, 1916.....	35,000 00
Old Orchard Water Company, 4s, 1922.....	50,000 00
Portland Electric Company, 5s, opt. 1906.....	50,000 00
Portland Elevator Company, 4s, 1915-37.....	56,000 00
Portland Water Company, 4s, 1927.....	50,000 00
Rumford Falls Power Company, 4s, opt. 1915.....	200,000 00
Rumford Falls Power Company, General Mortgage, Gold 4½s, opt. 1919.....	100,000 00
Rumford Falls Realty Company, 1st Mortgage, 5s, 1922.....	50,000 00
Skowhegan Water Company, 1st Mortgage, 5s, 1917.....	25,000 00
York Shore Water Company, 5s, 1916.....	25,000 00
Total corporation bonds of Maine.....	1,166,000 00
Berlin Water Company, N. H., 5s, opt. 1902.....	25,000 00
Brattleboro Water Works Company, Vermont, 5s, opt. 1913.....	25,000 00
Butte Water Company, Montana, 5s, 1st Mortgage, 1921.....	500 00
Total corporation bonds out of Maine.....	50,500 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric Company, common.....	25,000 00
Eastern Maine.....	20,000 00
European & North American.....	21,300 00
Portland & Ogdensburg.....	130,000 00
Total railroad stock owned.....	196,300 00
<i>Corporation Stock Owned.</i>	
Portland Safe Deposit Company.....	26,500 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford.....	3,000 00
Canal National Bank, Portland.....	20,000 00
First National Bank, Portland.....	12,100 00
Total national bank stock owned.....	35,100 00

ROCKLAND SAVINGS BANK—ROCKLAND.

September 1, 1915.

JOHN LOVEJOY, President.

E. D. SPEAR, Treasurer.

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

Organized April 18, 1868.

LIABILITIES.

Deposits.....	\$2,185,610 01
Reserve fund.....	127,000 00
Undivided profits.....	43,873 04
	\$2,356,483 05

RESOURCES.

Public funds of Maine.....	\$255,232 50
Public funds out of Maine.....	469,500 00
Railroad bonds of Maine.....	312,427 50
Railroad bonds out of Maine.....	694,969 76
Corporation bonds.....	154,400 00
Railroad stock.....	73,130 00
Corporation stock.....	1,450 00
Bank stock.....	59,275 00
Loans with collateral.....	178,798 32
Loans to corporations.....	17,998 00
Loans on mortgages of real estate.....	72,762 00
Real estate investment.....	9,000 00
Furniture and fixtures.....	5,570 55
Premium account.....	8,000 00
Cash on deposit.....	34,156 76
Cash on hand.....	9,792 66
	\$2,356,483 05

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Cumberland, 3½s, 1924, Court House.....	20,000 00
City of Belfast, 4s, 1929, Refunding.....	26,000 00
Lewiston, 3½s, 1931, Refunding.....	9,000 00
Portland, 4s, 1936-9, City Hall.....	50,000 00
Rockland, 4s, 1925, Funding.....	24,000 00
Rockland, 3½s, 1924, Refunding.....	3,500 00
Kennebec Water District, 3½s, 1925.....	25,000 00
Portland Water District, 4s, 1928.....	100,000 00
Total public funds of Maine.....	257,500 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan.....	75,000 00
County of Alpena, Mich., 5s, 1917-18, Road Improvement.....	10,000 00
Anne Arundel, Md., 5s, 1913-28, School.....	16,000 00
Franklin, Kentucky, 4s, 1919, Refunding.....	15,000 00
Lewis, Washington, 5s, 1923-4, Funding.....	20,000 00
Lyon, Kansas, 4½s, 1919, Refunding.....	15,000 00
Madison, Kentucky, 4s, 1939, Refunding.....	20,000 00
Sedgwick, Kansas, opt. 5s, 1912-22, Refunding.....	10,000 00
Talbot, Maryland, 4s, 1918-22, Consolidated Redemption.....	5,000 00
Vernon, Missouri, 4½s, 1918, Refunding.....	10,000 00
Warren, Kentucky, 4s, 1929, Refunding.....	3,000 00
Wyandotte, Kansas, 4½s, 1927-9, Bridge.....	20,000 00

ROCKLAND SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Elwood, Indiana, 6s, 1920, Refunding	10,000 00
Hazleton, Pennsylvania, 4s, 1916-17, School District	6,500 00
Kansas City, Kansas, 5s, 1917-20, Internal Improvement	24,000 00
Los Angeles, California, 4½s, 1918, Water	20,000 00
New York, N. Y., 3½s, 1949, Rapid Transit	75,000 00
Owensboro, Kentucky, 4s, 1930, Street Improvement	20,000 00
Sault Ste Marie, 5s, 1917, Refunding	10,000 00
Sault Ste Marie, Michigan, 4s, 1921, Water	10,000 00
Topeka, Kansas, 4½s, 1930, Refunding	20,000 00
West Bay City, Michigan, 5s, 1925, Refunding	10,000 00
Wichita, Kansas, 5s, 1920, Internal Improvement	25,000 00
Town of Killingly, Connecticut, 3½s, 1920, Refunding	20,000 00
Total public funds out of Maine	469,500 00
<i>Railroad Bonds Owned.</i>	
Bangor Railway & Electric Company, 5s, 1935	30,000 00
Georges Valley, 6s, 1913	11,000 00
Knox & Lincoln, 5s, 1921	5,000 00
Lime Rock, 4s, 1929	16,000 00
Maine Central, 5s, 1923	7,000 00
Maine Central Coupon Notes, 5s, 1919	20,000 00
Maine Railways Light & Power Company, 5s, opt. 1915	48,000 00
Northern Maine Seaport, 5s, 1935	23,000 00
Penobscot Shore Line, Reg. 4s, 1920	50,000 00
Penobscot Shore Line, Coupon 4s, 1920	6,000 00
Portland Railroad, 3½s, opt. 1931	25,000 00
Rockland, Thomaston & Camden, 4s, 1921	11,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937	25,000 00
Sandy River & Rangeley Lakes, 4s, 1928	11,000 00
Sanford & Cape Porpoise, 5s, 1928	20,000 00
Somerset, 4s, 1955	20,000 00
Total railroad bonds of Maine	328,000 00
Amesbury & Hampton Street, Massachusetts, 5s, 1919	10,000 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995	12,375 00
Atchison, Topeka & Santa Fe, Adj., 4s, 1995	6,600 00
Auburn & Syracuse Electric, N. Y., 5s, opt. 1912	15,000 00
Aurora, Elgin & Chicago, Illinois, 5s, 1941	12,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00
Bristol County Street, Massachusetts, 5s, 1921	14,000 00
Canton-Massillon Electric, Ohio, 5s, 1920	25,000 00
Central Branch, 4s, 1919	30,000 00
Chicago Railways Company, 4-5s, 1927, Series A	8,000 00
Chicago Railways Company, 4-5s, 1927, Series B	8,000 00
Chicago Railways Company, Purchase Money, 4-5s, 1927	3,150 00
Chicago Railways Company, Adj. Inc. 4s, 1927	3,816 66
Clearfield & Jefferson, 6s, 1927	10,000 00
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00
Des Moines Suburban, Iowa, 6s, 1921	10,000 00
Detroit, Fort Wayne & Belle Isle, 5s, 1927	10,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933	10,000 00
Detroit Railway, Michigan, 5s, 1924	10,000 00
Dover, Somersworth & Rochester Street, 5s, 1921	10,000 00
Freeport Railway, Light & Power Company, Illinois, 5s, 1922	25,000 00
Gardiner, Westminster & Fitchburg Street, Massachusetts, 5s, 1920	10,000 00
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00
Grand Rapids Railway, Mich., 5s, 1916	15,000 00
Illinois Central, St. Louis Division, 3½s, 1951	25,000 00
Illinois Central, Louisville Division, 3½s, 1953	1,000 00
Jackson & Battle Creek Traction, Michigan, 5s, opt. 1913	29,000 00
Kansas City Belt Line, 6s, 1916	15,000 00
Lehigh Valley of New York, 4½s, 1940	8,000 00
Marion Railway, Light & Power Company, 5s, 1924	10,000 00
Maryland, Delaware & Virginia, 5s, 1955	45,000 00
Milford, Attleboro & Woonsocket, 5s, 1919	25,000 00
Oregon Short Line, 6s, 1922	16,000 00
Oregon Railroad & Navigation Company, Consolidated Mortgage, 4s, 1946	10,000 00
Pere Marquette of Indiana, 4s, 1943	15,000 00
Pontiac, Oxford & Northern, 6s, 1916	20,000 00
Providence & Fall River, 5s, 1921	15,000 00
Rutland, 4½s, 1941	25,000 00

ROCKLAND SAVINGS BANK --Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
St. Lawrence & Adirondack, 5s, 1996	10,000 00
St. Louis, Iron Mountain & Southern R. & G. Div., 4s, 1933	30,000 00
Southern Indiana, 4s, 1951	10,000 00
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	20,000 00
Toledo Terminal, 4½s, 1957	27,500 00
Trenton Passenger, N. J., 6s, opt. 1929	15,000 00
Utica & Mohawk Valley, 4½s, 1941	25,000 00
Washington Central, 4s, 1948	7,000 00
Williamsport & North Branch, 4½s, 1931	25,000 00
Total railroad bonds out of Maine	726,441 66
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Company, 5s, 1917 (Notes)	10,000 00
Bangor Power Company, 4-4½-5s, 1931	11,250 00
Camden & Rockland Water Company, 4½s, 1917	1,000 00
Cumberland County Power & Light Company, 5s, 1942	25,000 00
Eastern Manufacturing Company, Bangor, 5s, 1927	25,000 00
Orono Pulp & Paper Company, 5s, 1941	15,000 00
Rockland-Rockport Lime Company, 5s, 1920	33,500 00
Rumford Falls Power Company, 4½s, 1929	25,000 00
Rumford Falls Power Company, 4½s, 1945	12,000 00
Total corporation bonds owned	157,750 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric Company, Common	7,500 00
Eastern Maine	2,500 00
Portland & Ogdensburg	50,000 00
Portland Railroad	25,000 00
Total railroad stock of Maine	85,000 00
Union Pacific, preferred	20,000 00
<i>Corporation Stock Owned.</i>	
International Telegraph Company	4,000 00
Little Androscoggin Water Power Company	500 00
Total corporation stock owned	4,500 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford	10,100 00
Camden National Bank, Camden	5,900 00
Canal National Bank, Portland	3,600 00
Casco National Bank, Portland	3,800 00
First National Bank, Lewiston	1,700 00
Georges National Bank, Thomaston	1,300 00
National Shoe & Leather Bank, Auburn	2,000 00
North National Bank, Rockland	200 00
Norway National Bank, Norway	500 00
Rockland National Bank, Rockland	18,600 00
South Berwick National Bank, South Berwick	2,750 00
Thomaston National Bank, Thomaston	400 00
Total national bank stock owned	50,850 00
<i>Other Bank Stock Owned.</i>	
Rockland Trust Company, Rockland	6,000 00
Security Trust Company, Rockland	2,500 00
Total other bank stock owned	8,500 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO

February 11, 1915.

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.....	\$3,901,995 65
Reserve fund.....	282,723 88
Undivided profits.....	126,033 03
	\$4,310,752 56

RESOURCES.

Public funds of Maine.....	\$281,912 50
Public funds out of Maine.....	50,000 00
Railroad bonds of Maine.....	492,953 20
Railroad bonds out of Maine.....	1,900,733 50
Corporation bonds.....	312,350 00
Railroad stock.....	372,314 12
Corporation stock.....	165,395 00
Bank stock.....	39,455 00
Loans with collateral.....	98,030 29
Loans on mortgages of real estate.....	497,929 72
Real estate investment.....	16,500 00
Real estate foreclosure.....	70,097 01
Cash on deposit.....	6,857 23
Cash on hand.....	6,224 99
	\$4,310,752 56

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Cumberland, 3½s, 1924, County Buildings.....	25,000 00
City of Gardiner, 4s, 1933, Refunding.....	28,000 00
Lewiston, 3½s, 1931, Refunding.....	10,000 00
Portland, 4s, 1929, Refunding.....	50,000 00
South Portland, 4s, 1930, School Funding.....	55,000 00
Waterville, 3½s, 1926, Refunding.....	2,000 00
Town of Eden, Reg. 4s, 1920-23, School.....	20,000 00
Kennebunk, 4s, 1922, Refunding.....	5,000 00
Augusta Water District, 4s, 1934.....	3,000 00
Kennebec Water District, 4s, 1925.....	50,000 00
Portland Water District, 4s, 1928.....	35,000 00
Total public funds of Maine.....	283,000 00
City of Duluth, Minnesota, 4s, 1931, Permanent Improvements.....	25,000 00
Pawtucket, R. I., 4s, 1944, General & Highway.....	25,000 00
Total public funds out of Maine.....	50,000 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Bangor & Aroostook, 4s, 1951.....	55,000 00
Bangor & Aroostook, 5s, 1943.....	70,000 00
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	3,000 00
Bangor & Aroostook, Medford Extension, 5s, 1937.....	10,000 00
Bangor & Aroostook, St. John Extension, 5s, 1939.....	51,000 00
Bangor Railway & Electric Company, 5s, 1935.....	39,000 00
Boston & Maine, 3½s, 1923.....	7,000 00
Boston & Maine, 3½s, 1925.....	8,000 00
Knox & Lincoln, 5s, 1921.....	10,000 00
Maine Central & E. & N. A., 4s, 1933.....	4,000 00
Northern Maine Seaport, 5s, 1935.....	26,000 00
Portland Railroad, 3½s, opt. 1931.....	45,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937.....	50,000 00
Sandy River & Rangeley Lakes, 4s, 1928.....	60,000 00
Somerset, 4s, 1955.....	75,000 00
Washington County Railway, 3½s, opt. 1924.....	50,000 00
Total railroad bonds of Maine.....	563,000 00
American Dock & Improvement Company, N. J., 5s, 1921.....	1,000 00
Ashland Light, Power & Street Railway, 5s, 1939.....	10,000 00
Aurora, Elgin & Chicago, Illinois, 5s, 1941.....	27,000 00
Aurora, Elgin & Chicago, Illinois, 5s, 1946.....	55,000 00
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	20,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	35,000 00
Boston & Worcester Street, 4½s, 1923.....	25,000 00
Bloomington & Normal Railway & Light Company, Illinois, 5s, 1928.....	5,000 00
Canton-Massillon Electric, Ohio, 5s, 1920.....	5,000 00
Chesapeake & Ohio, 4½s, 1922.....	25,000 00
Chicago & North Michigan, 5s, 1931.....	5,000 00
Chicago Railways Company, Adj., Inc., 4s, 1927.....	5,000 00
Chicago & West Michigan, 5s, 1921.....	20,000 00
Cincinnati, Indianapolis, St. L. & Chicago, Reg. 4s, 1936.....	1,000 00
Cincinnati, Indianapolis & Western, 4s, 1953.....	10,000 00
City Light & Traction Company, 5s, 1952.....	4,400 00
Cleveland, Cincinnati, Chicago & St. Louis, W. W. Division, 4s, 1940.....	5,000 00
Columbus, Buckeye Lake & Newark Traction, 5s, 1921.....	25,000 00
Columbus, Delaware & Marion, Ohio, 5s, 1921.....	55,000 00
Columbus, London & Springfield, Ohio, 5s, 1920.....	40,000 00
Columbus, Newark & Zanesville, Ohio, 5s, 1924.....	30,000 00
Current River, 5s, 1927.....	5,000 00
Dayton, Covington & Piqua Traction, 5s, 1922.....	20,000 00
Dayton, Springfield & Urbana, Ohio, 5s, 1928.....	10,000 00
Des Moines Suburban, Iowa, 6s, 1921.....	25,000 00
Detroit, Grand Rapids & Western, 4s, 1946.....	17,500 00
Detroit, Monroe & Toledo Short Line, 5s, 1933.....	10,000 00
Detroit, Ypsilanti, Ann Arbor & Jackson, 5s, 1926.....	50,000 00
East Liverpool Railway, Ohio, 1st Mortgage, 5s, 1917.....	5,000 00
Elizabeth & Trenton, N. J., 5s, 1962.....	50,000 00
Evansville Electric, Indiana, 4s, 1921.....	10,000 00
Fort Dodge, Des Moines & Southern, 5s, 1937.....	24,000 00
Grand Rapids, Belding & Saginaw, 5s, 1924.....	25,000 00
Greenfield, Deerfield & Northampton Street, 5s, 1923.....	30,000 00
Greenfield & Turners Falls, Massachusetts, 5s, 1916.....	5,000 00
Ironwood & Bessemer Railway & Light Company, 5s, 1936.....	50,000 00
Jackson & Battle Creek Traction, 5s, 1923.....	23,000 00
Kansas City, Clay County & St. Joseph Railway, 5s, 1941.....	50,000 00
Kansas City, Clinton & Springfield, 5s, 1925.....	25,000 00
Leavenworth Terminal & Bridge, 5s, 1923.....	5,000 00
Lincoln Traction, Nebraska, 5s, 1929.....	50,000 00
Litchfield & Madison, 5s, 1934.....	50,000 00
Louisville, Henderson & St. Louis, 5s, 1946.....	10,000 00
Marion Railway, Light & Power Company, Ohio, 5s, 1924.....	25,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	100,000 00
Middlesex & Boston Street, 4½s, 1932.....	25,000 00
Milford, Holliston & Framingham Street, Massachusetts, 5s, 1918.....	15,000 00
Milford & Uxbridge Street, 5s, 1918.....	5,000 00
New York, Auburn & Lansing, 5s, 1935.....	50,000 00
New York, Auburn & Lansing Railroad & Ithaca Street Railway.....	10,000 00
New York Central & Hudson River, 4s, 1934.....	10,000 00
New York, New Haven & Hartford, 6s, 1948.....	20,000 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
New York, New Haven & Hartford, 3½s, 1956	21,000 00
Northampton & Amherst Street, Massachusetts, 5s, 1920	15,000 00
Northern Massachusetts Street Railway, 5s, 1943	5,000 00
Norwich & Westerly Traction, 5s, 1932	25,000 00
Ohio Central Traction, 5s, 1923	25,000 00
Omaha & Council Bluffs Street, 5s, 1928	25,000 00
Pere Marquette, 4s, 1951	25,000 00
Rochester, Syracuse & Eastern, N. Y., 5s, 1915	50,000 00
Rockford & Interurban, 5s, opt. 1907	25,000 00
Rutland, 4½s, 1941	50,000 00
Rutland Railway, Light & Power Company, 5s, 1946	25,000 00
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	25,000 00
St. Louis & San Francisco, S. W. Division, 5s, 1947	10,000 00
St. Louis, Springfield & Peoria, 5s, 1939	32,000 00
Scioto Valley Traction, 5s, 1923	25,000 00
Sioux City Service Company, 5s, 1928	25,000 00
Sioux City Traction, Iowa, 5s, 1919	50,000 00
Southern Indiana, 4s, 1951	25,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	20,000 00
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00
Toledo Terminal, 4½s, 1957	40,000 00
Tri-City Railway & Light Company, 5s, 1923	4,000 00
Tri-City Railway & Light Company, Refunding, 5s, 1930	25,000 00
Union Electric Company, Dubuque, Iowa, 5s, 1924	25,000 00
Union Belt Line, N. Y., 5s, 1939	5,000 00
Utica & Mohawk Valley, N. Y., 4½s, 1941	50,000 00
Wabash, Des Moines Valley, 4s, 1939	10,000 00
Warren, Brookfield & Spencer Street, Massachusetts, 5s, 1916	15,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940	55,000 00
Western Ohio Railway, 5s, 1921	25,000 00
Wichita Railroad & Light Company, 5s, 1932	30,000 00
Williamsport & North Branch, 4½s, 1931	25,000 00
Total railroad bonds out of Maine	2,035,900 00
<i>Corporation Bonds Owned.</i>	
Bath Water Supply Company, 5s, 1916	10,000 00
Central Maine Power Company, 5s, 1939	50,000 00
Cumberland County Power & Light Company, 5s, 1942	25,000 00
Dana Warp Mills, Westbrook, 5s, 1922	16,000 00
Eastern Steamship Company, 5s, 1927	35,000 00
Maine Steamship Company, Portland, 6s, 1926	5,000 00
Old Orchard House, 6s, 1915	8,000 00
Portland Lighting & Power Company, 4½s, 1921	35,000 00
Rumford Falls Power Company, 4½s, 1929	50,000 00
Rumford Falls Power Company, 4s, 1945	50,000 00
Total corporation bonds of Maine	284,000 00
Berlin Water Company, N. H., 5s, opt. 1902	10,000 00
Eastman Car Company, 5s, 1917-19	25,000 00
Total corporation bonds out of Maine	35,000 00
<i>Railroad Stock Owned.</i>	
Boston & Maine	50,000 00
Dexter & Newport	2,500 00
Eastern Maine	10,000 00
Kennebunk & Kennebunkport	23,000 00
Maine Central	42,000 00
Portland Railroad	20,000 00
Portland & Ogdensburg	76,100 00
Portland & Rumford Falls	14,000 00
York Harbor & Beach	7,000 00
Total railroad stock of Maine	244,600 00
Connecticut River	5,000 00
Detroit, Hillsdale & Southwestern	4,000 00
Duluth-Superior Traction, preferred	2,400 00
Michigan Central	29,100 00
New York, New Haven & Hartford	53,700 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Norwich & Westerly Traction Company, 1st preferred.....	30,000 00
Norwich & Westerly Traction Company, 2d preferred.....	5,000 00
Pennsylvania.....	49,500 00
Sandusky & Cincinnati, preferred.....	100 00
West End, Boston, preferred.....	32,150 00
Total railroad stock out of Maine.....	210,950 00
<i>Co. poration Stock Owned.</i>	
Bates Manufacturing Company, Lewiston.....	5,400 00
Franklin Company, Lewiston.....	1,600 00
Great Falls Manufacturing Company.....	16,200 00
Hill Manufacturing Company, Lewiston.....	6,100 00
Lockwood Company, Waterville.....	11,700 00
Pepperell Manufacturing Company, Biddeford.....	42,700 00
York Manufacturing Company, Saco.....	102,100 00
Total corporation stock of Maine.....	185,800 00
Central New Jersey Land Improvement Company, N. Y.....	54 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford.....	8,000 00
Manufacturers National Bank, Lewiston.....	3,000 00
Saco National Bank, Saco.....	14,100 00
York National Bank, Saco.....	14,400 00
Total national bank stock owned.....	39,500 00

SEARSPORT SAVINGS BANK—SEARSPORT.

May 19, 1915.

F. I. PENDLETON, President.

JAMES P. NICHOLS, Treasurer.

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

Organized April 1, 1874.

LIABILITIES.	
Deposits.....	\$272,907 02
Reserve fund.....	12,300 00
Undivided profits.....	1,192 79
	<hr/>
	\$286,399 81
<hr/>	
RESOURCES.	
Public funds of Maine.....	\$16,658 00
Public funds out of Maine.....	36,975 00
Railroad bonds of Maine.....	18,140 00
Railroad bonds out of Maine.....	117,134 00
Corporation bonds.....	33,588 40
Railroad stock.....	12,120 00
Corporation stock.....	6,284 00
Bank stock.....	17,600 00
Loans with collateral.....	1,216 00
Loans on mortgages of real estate.....	24,324 04
Real estate foreclosure.....	1,000 00
Premium.....	600 00
Cash on deposit.....	11 54
Cash on hand.....	748 83
	<hr/>
	\$286,399 81

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Ellsworth, 4s, 1917, Refunding.....	\$1,000 00
Lewiston, 3½s, 1931.....	5,000 00
Portland, 4s, 1926, City Hall.....	5,000 00
County of Washington, 4s, opt. 1923, Railroad.....	1,000 00
Portland Water District, 4s, 1928.....	5,000 00
Total public funds of Maine.....	<hr/>
	17,000 00
City of Alpena, Michigan, 4s, 1933-4.....	8,000 00
Emporia, Kansas, 4½s, 1922.....	3,000 00
Muskegon, Michigan, 4s, 1934, Public Wharf.....	1,000 00
New York, N. Y., 4½s, 1957, General.....	5,000 00
Pawtucket, R. I., 4s, 1923, General Funding.....	1,000 00
Pittsburg, Kansas, 4½s, 1940, Park Improvement.....	5,000 00
Sault Ste Marie, Michigan, 5s, 1917.....	5,000 00
Sault Ste Marie, Michigan, 4s, 1921.....	3,000 00
South Omaha, Nebraska, 5s, 1923, School District.....	1,000 00
Stillwater, Minnesota, 5s, 1917, Park Improvement.....	5,000 00
Total public funds out of Maine.....	<hr/>
	37,000 00

SEARSPORT SAVINGS BANK—Concluded.

<i>Railroad Bonds.</i>	<i>Par Value.</i>
Bangor & Aroostook, 4s, 1951.....	14,000 00
Boston & Maine, 4s, 1951.....	5,000 00
Total railroad bonds of Maine.....	19,000 00
Ashland Light, Power & Street, Wisconsin, 5s, 1939.....	5,000 00
Aurora, Elgin & Chicago, Illinois, 5s, 1941.....	9,000 00
Cincinnati Northern, 4s, 1951.....	3,000 00
Columbus, Newark & Zanesville Electric, 5s, 1924.....	5,000 00
Elizabeth & Trenton Railroad, 5s, 1962.....	1,000 00
Gardiner, Westminster & Fitchburg, 5s, 1920.....	3,000 00
Indiana, Columbus & Eastern Traction, 5s, 1926.....	5,000 00
Ironwood & Bessemer Railway & Light, 5s, 1936.....	5,000 00
Jackson & Battle Creek Traction Company, 5s, 1923.....	5,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	8,000 00
New York, New Haven & Hartford, 4s, 1956.....	5,000 00
Ogdenburg & Lake Champlain, 4s, 1948.....	3,000 00
Old Colony Street, 4s, 1954.....	5,000 00
Rock Island & Southern Railroad, 5s, 1947.....	8,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	3,000 00
Toledo & Ohio Central (St. Mary Division) 4s, 1951.....	5,000 00
Toledo, Peoria & Western, 4s, 1917.....	2,000 00
Toledo Terminal, 4½s, 1957.....	6,600 00
Tri-City Railway & Light Company, Iowa, 5s, 1923.....	6,000 00
Wabash (Des Moines Division) 4s, 1939.....	4,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940.....	6,000 00
Wheeling & Lake Erie, 4s, 1949.....	5,000 00
Wilkesbarre & Eastern, 5s, 1942.....	8,000 00
Youngstown & Ohio River, 5s, 1935.....	6,000 00
Total railroad bonds out of Maine.....	121,600 00
<i>Corporation Bonds Owned.</i>	
Bangor Power Company, 4s, 4½s, 5s, 1931.....	5,000 00
Central Maine Power Company, 5s, 1939.....	3,000 00
Cumberland County Power & Light Company, 5s, 1942.....	5,000 00
Eastern Manufacturing Company, 5s, 1927-31.....	5,000 00
Eastern S. S. Company, 5s, 1927.....	4,000 00
Kennebec Light & Heat Company, 5s, 1918.....	1,000 00
Lewiston & Auburn Electric Light, 5s, 1939.....	5,000 00
Portland Electric Company, 5s, 1926.....	3,000 00
Rockland-Rockport Lime Company, 5s, 1920.....	1,000 00
Rumford Falls Power Company, 4½s, 1929.....	1,000 00
York Light & Heat Company, Biddeford, 4½s, 1920.....	1,500 00
Total corporation bonds owned.....	34,500 00
<i>Railroad Stock Owned.</i>	
Belfast & Moosehead Lake.....	1,300 00
Portland & Ogdensburg.....	10,500 00
Portland Railroad Company.....	5,000 00
Total railroad stock owned.....	16,800 00
<i>Corporation Stock of Maine.</i>	
International Telegraph Company.....	19,300 00
<i>National Bank Stock Owned.</i>	
Bucksport National Bank, Bucksport.....	200 00
First National Bank, Bangor.....	1,400 00
First National Bank, Portland.....	2,100 00
Portland National Bank, Portland.....	4,000 00
Searsport National Bank, Searsport.....	9,900 00
Total national bank stock owned.....	17,600 00

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

February 17, 1915.

S. J. WALTON, President.

CARLETON P. MERRILL, Treasurer.

TRUSTEES—L. W. Weston, S. J. Walton, George W. Gower, Charles R. Cook,
Carleton P. Merrill.

Organized October 2, 1869.

LIABILITIES.

Deposits.....	\$2,570,896 31
Reserve fund.....	135,000 00
Undivided profits.....	20,018 84
	\$2,725,915 15

RESOURCES.

Public funds of Maine.....	\$212,800 00
Public funds out of Maine.....	128,980 00
Railroad bonds of Maine.....	310,950 00
Railroad bonds out of Maine.....	527,330 00
Corporation bonds.....	307,840 00
Railroad stock.....	135,050 00
Corporation stock.....	10,000 00
Bank stock.....	59,190 00
Loans with collateral.....	156,765 00
Loans to corporations.....	83,380 00
Loans to municipalities.....	6,384 00
Loans on mortgages of real estate.....	711,645 27
Real estate investment.....	22,000 00
Real estate foreclosure.....	1 00
Cash on deposit.....	45,260 21
Cash on hand.....	8,339 67
	\$2,725,915 15

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Somerset, 3½s, 1924, Court House.....	\$4,500 00
City of Augusta, 4s, 1934, Refunding.....	25,000 00
Biddeford, 4s, 1915-16, Sewer.....	3,000 00
Portland, Reg. 4s, 1928, City Hall.....	10,000 00
Waterville, 4s, 1939, Refunding.....	10,000 00
Town of Caribou, 4s, 1928, School.....	8,000 00
Eustis, 4½s, 1919, Refunding.....	4,000 00
Eustis, order.....	1,000 00
Skowhegan, 4s, opt. 1923, Building.....	1,000 00
Skowhegan, 3½s, 1915-21, Funding.....	6,000 00
Skowhegan, 4s, opt. 1932, Funding.....	14,000 00
Bingham Water District, 4s, 1931.....	51,000 00
Gardiner Water District, 4s, 1934.....	10,000 00
Livermore Falls Water District, 4s, 1929.....	16,000 00
Portland Water District, 4s, 1928.....	30,000 00
Rumford & Mexico Water District, 4s, 1932.....	18,000 00
Van Buren Water District, 4½s, 1930.....	3,500 00
Total public funds of Maine.....	215,000 00
County of Douglas, Wisconsin, 4s, 1919, Asylum.....	5,000 00
Jefferson, Indiana, 4s, 1920, Road.....	3,000 00
Winneshiek, Iowa, 4½s, 1921, Court House.....	10,000 00

SKOWHEGAN SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Alpena, Michigan, 4s, 1930, Electric Light.....	10,000 00
Alpena, Michigan, 5s, 1930, Water Works.....	8,000 00
Battle Creek, Michigan, 4s, 1924, Sewer.....	10,000 00
Fort Scott, Kansas, 4½s, 1929, Refunding.....	10,000 00
La Crosse, Wisconsin, 3½s, 1919, Water and Sewer.....	4,000 00
Lexington, Kentucky, 4s, 1933, Board of Education.....	10,000 00
New York, N. Y., Reg. 3½s, 1949, Rapid Transit.....	15,000 00
New York, N. Y., 4½s, 1957, Water.....	5,000 00
Omaha, Neb., 4½s, 1934, Renewal.....	10,000 00
Pittsburg, Kansas, 4½s, 1940, Park Improvement.....	5,000 00
Port Huron, Michigan, 3½s, 1920, Park.....	7,000 00
Racine, Wisconsin, 4s, 1920, Street Improvement.....	5,000 00
Seattle, Washington, 4½s, 1916, Improvement.....	3,000 00
West Bay City, Michigan, 5s, 1925, Refunding.....	9,000 00
Total public funds out of Maine.....	129,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943.....	45,000 00
Bangor & Aroostook, 4s, 1951.....	35,000 00
Bangor & Aroostook, 5s, 1939.....	2,000 00
Bangor Railway & Electric Company, 5s, 1935.....	10,000 00
Biddeford & Saco, 4s, 1940.....	2,000 00
Maine Central, 5s, 1923.....	35,000 00
Maine Central, 5s, 1919.....	10,000 00
Penobscot Shore Line, Reg. 4s, 1920.....	30,000 00
Portland Railroad, 3½s, 1951.....	15,000 00
Portland Railroad, 4½s, 1916.....	25,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937.....	16,000 00
Sandy River & Rangeley Lakes, 4s, 1928.....	10,000 00
Somerset, 4s, 1958.....	20,000 00
Washington County, 3½s, 1954.....	74,000 00
Total railroad bonds of Maine.....	329,000 00
Ashland Light, Power & Street, Wisconsin, 5s, 1939.....	6,000 00
Auburn & Syracuse Electric, 5s, 1942.....	7,000 00
Aurora, Elgin & Chicago, 5s, 1941.....	10,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	20,000 00
Brockton & Plymouth Street, 4½s, 1920.....	3,000 00
Brooklyn Union Elevated, 5s, 1950.....	20,000 00
Central Branch, Union Pacific, 4s, 1948.....	10,000 00
Central Vermont, 4s, 1920.....	20,000 00
Chicago, Burlington & Quincy, 3½s, 1949.....	13,000 00
Cleveland Railway, Ohio, 5s, 1931.....	10,000 00
Columbus, Newark & Zanesville, Ohio, 5s, 1924.....	14,000 00
Consolidated Railway, Connecticut, 4s, 1954.....	20,000 00
Dayton, Springfield & Urbana, Ohio, 5s, 1928.....	12,000 00
Des Moines Street, Iowa, 6s, 1917.....	10,000 00
Detroit Railway, Michigan, 5s, 1924.....	5,000 00
Detroit, Ypsilanti, Ann Arbor, & Jackson, Michigan, 5s, 1926.....	10,000 00
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911.....	4,000 00
East Liverpool Railway, Ohio, 5s, 1917.....	1,000 00
Elizabeth & Trenton, N. J., 5s, 1962.....	25,000 00
Evansville & Princeton Traction, Indiana, 5s, 1923.....	5,000 00
Greenfield & Turners Falls, 5s, 1916.....	2,000 00
Greenfield & Turners Falls, 5s, 1923.....	2,000 00
Hereford, 4s, 1930.....	15,000 00
Illinois Central, Litchfield Division, 3s, 1951.....	35,000 00
Indianapolis, Newcastle & Eastern Traction, 6s, 1919.....	10,000 00
Ironwood & Bessemer Railway & Light, 5s, 1936.....	20,000 00
Joplin & Pittsburg, 5s, 1930.....	10,000 00
Kansas City, Clay County & St. Joseph, 5s, 1941.....	10,000 00
Kansas City, Fort Scott & Memphis, 4s, 1936.....	3,000 00
Lincoln Traction, Wisconsin, 5s, 1939.....	5,000 00
Missouri, Kansas & Texas, 5s, 1944.....	10,000 00
National Railways of Mexico, Prior Lien, 4½s, 1957.....	6,000 00
National Railways of Mexico, General Mortgage, 4s, 1977.....	3,200 00
Ogdensburg & Lake Champlain, 4s, 1948.....	15,000 00
Old Colony Street, Massachusetts, 4s, 1954.....	5,000 00
Omaha & Council Bluffs Street, 5s, 1928.....	5,000 00
Pere Marquette of Indiana, 4s, 1943.....	10,000 00
Sioux City Service, Iowa, 5s, 1928.....	6,000 00

SKOWHEGAN SAVINGS BANK—Concluded

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Sioux City Traction, Iowa, 5s, 1919.....	3,000 00
St. Lawrence & Adirondack, 5s, 1906.....	5,000 00
St. Louis, Iron Mountain & Southern, 4s, 1933.....	12,000 00
St. Louis, Springfield & Peoria, 5s, 1939.....	25,000 00
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00
Southern Indiana, 4s, 1951.....	15,000 00
Syracuse, Lake Shore & Northern, 5s, 1947.....	10,000 00
Syracuse Rapid Transit, 5s, 1946.....	6,000 00
Toledo & Ohio Central, 4s, 1951.....	10,000 00
Topeka Railway, Kansas, 5s, 1930.....	5,000 00
Tri-City Railway & Light Company, 5s, 1923.....	5,000 00
Union Electric, Dubuque, Iowa, 5s, 1924.....	10,000 00
Union Traction, Independence, Kansas, 5s, 1937.....	5,000 00
Wichita Railroad & Light Company, Kansas, 5s, 1932.....	25,000 00
Williamsport & North Branch, 5s, 1931.....	10,000 00
Youngstown & Ohio River, 5s, 1935.....	10,000 00
Total railroad bonds out of Maine.....	563,200 00
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Company, 5s, 1917.....	15,000 00
Bath & Brunswick Light & Power Co., 5s, 1930.....	5,000 00
Berlin Mills Company, 5s, 1915-16.....	5,000 00
Central Maine Power Company, 5s, 1939.....	18,000 00
Cumberland County Power & Light Company, 5s, 1942.....	25,000 00
Eastern Steamship Company, 5s, 1927.....	100,000 00
Hyde Windlass Company, Bath, 5s, 1924.....	5,000 00
Lewiston & Auburn Electric Company, 5s, 1939.....	20,000 00
Orono Pulp & Paper Company, 5s, 1941.....	10,000 00
Orono Water Company, 4½s, 1925.....	10,000 00
Phillips Water Company, 5s, 1916.....	3,000 00
Portland Electric Company, 5s, 1926.....	10,000 00
Rockland Water Company, 5s, 1919.....	13,000 00
Rumford Falls Power Company, 4½s, 1929.....	25,000 00
Skowhegan Hall Association, 3½s, 1921.....	500 00
St. Croix Paper Company, 5s, 1920-25.....	10,000 00
State Loan Company, 4½s, 1945.....	25,000 00
Stockton Springs Water Company, 4½s, 1926.....	10,000 00
Total corporation bonds of Maine.....	309,500 00
Barnstable Water Company, 5s, 1931.....	5,000 00
<i>Railroad Stock Owned.</i>	
Boston & Maine, common.....	3,500 00
Eastern Maine.....	16,600 00
Maine Central.....	13,000 00
Portland Railroad.....	55,000 00
Portland & Ogdensburg.....	60,000 00
Portland & Rumford Falls.....	12,500 00
Total railroad stock of Maine.....	160,600 00
<i>Corporation Stock Owned.</i>	
Portland Electric Company, preferred.....	10,000 00
<i>National Bank Stock Owned.</i>	
Casco National Bank, Portland.....	200 00
First National Bank, Portland.....	10,100 00
First National Bank, Skowhegan.....	30,000 00
National Shoe & Leather Bank, Auburn.....	7,000 00
People's National Bank, Waterville.....	2,100 00
Portland National Bank.....	2,500 00
Presque Isle National Bank, Presque Isle.....	500 00
Ticonic National Bank, Waterville.....	3,800 00
Total national bank stock owned.....	56,200 00
<i>Other Bank Stock Owned.</i>	
Aroostook Trust & Banking Company, Caribou.....	1,000 00
Westbrook Trust Company.....	2,000 00
Total other bank stock owned.....	3,000 00

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

March 11, 1915.

G. C. YEATON, President.

R. O. YOUNG, Treasurer.

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

Organized February 2, 1866.

LIABILITIES.	
Deposits.....	\$628,758 00
Reserve fund.....	39,205 28
Undivided profits.....	19,987 21
	\$687,950 77

RESOURCES.	
Public funds of Maine.....	\$10,000 00
Public funds out of Maine.....	165,000 00
Railroad bonds of Maine.....	228,650 00
Railroad bonds out of Maine.....	215,788 24
Corporation stock.....	4,000 00
Bank stock.....	22,000 00
Loans with collateral.....	250 00
Loans on mortgages of real estate.....	22,650 74
Cash on deposit.....	19,402 65
Cash on hand.....	209 14
	\$687,950 77

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Town of Eden, 4s, 1925, School.....	\$10,000 00
State of New York, Reg. 4s, 1958, Highway.....	50,000 00
City of Boston, 4s, 1921, Park.....	10,000 00
Chicago, Illinois, 4s, 1921, Aid of Exposition.....	20,000 00
Detroit, Michigan, 4s, 1922, Sewer.....	5,000 00
Detroit, Michigan, 4s, 1924, School.....	5,000 00
New York, 4s, 1953, Municipal.....	10,000 00
New York, 3½s, 1918, Street and Park.....	10,000 00
San Francisco, 5s, 1935, Schools.....	5,000 00
San Francisco, 5s, 1930, Sewer.....	5,000 00
San Francisco, 5s, 1956, Improvement.....	5,000 00
Seattle, Washington, 5s, 1926, Refunding.....	10,000 00
Seattle, Washington, 4½s, 1930, Park.....	20,000 00
Tacoma, Washington, 4½s, 1931, Wharf and Dock.....	5,000 00
Woonsocket, R. I., 4s, 1923, Park.....	5,000 00
Total public funds out of Maine.....	165,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 5s, 1943.....	25,000 00
Bangor & Aroostook, 5s, 1943, Piscataquis Division.....	15,000 00
Bangor & Aroostook, Reg. 4s, 1951.....	20,000 00
Boston & Maine, Reg. 4s, 1926.....	30,000 00
Boston & Maine, 4s, 1937.....	15,000 00
Boston & Maine, 4½s, 1929.....	20,000 00
Boston & Maine, 4½s, 1944.....	25,000 00
Knox & Lincoln, 5s, 1921.....	20,000 00

SOUTH BERWICK SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Maine Central, Notes, 5s, 1919	15,000 00
Northern Maine Seaport, 5s, 1935	10,000 00
Maine Central & E. & N. A., 4s, 1933	10,000 00
Penobscot Shore Line, 4s, 1920	10,000 00
Somerset, 5s, 1917	5,000 00
Somerset, 4s, 1955	10,000 00
Total railroad bonds of Maine	230,000 00
Aurora, Elgin & Chicago, 5s, 1941	10,000 00
Baltimore & Ohio, 4s, 1948	20,000 00
Baltimore & Ohio, 3½s, 1925, Prior Lien	10,000 00
Belleville & Carondelet, 6s, 1923	7,000 00
Boston & Albany, 5s, 1963	5,000 00
Boston & Lowell, 4½s, 1933	5,000 00
Boston & Northern, 4s, 1954	10,000 00
Chicago, Burlington & Quincy, 3½s, 1949	10,000 00
Chicago, Milwaukee & St. Paul, Dubuque Division, 6s, 1920	20,000 00
Chicago, Milwaukee & St. Paul, W. & M. Division, 5s, 1921	10,000 00
Chicago, Rock Island & Pacific, Reg. 4s, 1988	15,000 00
Chicago, St. Paul, Minneapolis & Omaha, 6s, 1930	10,000 00
Chicago & West Michigan, 5s, 1921	5,000 00
Des Moines Street, 6s, 1919	6,000 00
Fitchburg, Reg. 4s, 1927	10,000 00
Hereford, 4s, 1930	10,000 00
Lincoln Traction, 5s, 1939	5,000 00
Michigan Central, Detroit & Bay City Division, 5s, 1931	10,000 00
Minneapolis, Lyndale & Minnetonka Street, 5s, 1919	10,000 00
Morris & Essex, 7s, 1915	5,000 00
Ohio River, 5s, 1937	10,000 00
People's Street, Scranton, Pennsylvania, 6s, 1918	5,000 00
Rome, Watertown & Ogdensburg, 5s, 1922	10,000 00
Total railroad bonds out of Maine	218,000 00
<i>Corporation Stock Owned.</i>	
Richmond Water Works	4,200 00
<i>National Bank Stock Owned.</i>	
Ocean National Bank, Kennebunk	2,000 00
South Berwick National Bank, South Berwick	20,000 00
Total national bank stock owned	22,000 00

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 8, 1915.

N. DAYTON BOLSTER, President.

GEORGE M. ATWOOD, Treasurer.

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

Organized March 6, 1873.

LIABILITIES.	
Deposits.....	\$440,311 26
Reserve fund.....	24,600 00
Undivided profits.....	12,605 41
	\$477,516 67

RESOURCES.	
Public funds of Maine.....	\$23,450 00
Public funds out of Maine.....	48,875 00
Railroad bonds of Maine.....	32,035 00
Railroad bonds out of Maine.....	144,705 00
Corporation bonds.....	72,238 80
Railroad stock.....	5,500 00
Corporation stock.....	21,700 00
Bank stock.....	19,200 00
Loans with collateral.....	5,075 00
Loans to corporations.....	5,950 00
Loans to municipalities.....	2,125 00
Loans on mortgages of real estate.....	73,079 96
Real estate investment.....	3,100 00
Real estate foreclosure.....	3,200 00
Premium account.....	1,000 00
Cash on deposit.....	15,518 72
Cash on hand.....	764 19
	\$477,516 67

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Cumberland, 3½s, 1921, Court House.....	5,000 00
Washington, 4s, opt. 1993, Railroad.....	4,000 00
Town of Houlton, 4s, 1930, Refunding.....	3,000 00
Livermore Falls Water District, 4s, 1929.....	2,000 00
South Paris Village Corporation, 4s, 1929, Water.....	9,500 00
Total public funds of Maine.....	23,500 00
County of Allegheny, Pennsylvania, 4s, 1937, Road.....	2,000 00
King, Washington, 5s, 1928, Refunding.....	5,000 00
Marion, Oregon, 5s, 1931, School District.....	5,000 00
City of Alpena, Michigan, 4s, 1929-31, Electric Light.....	3,000 00
Boston, Massachusetts, Reg. 3½s, 1928, Highway.....	5,000 00
Columbus, Ohio, 3½s, 1921, School District.....	1,000 00
Ishpeming, Michigan, 4s, 1916, School District.....	3,000 00
Los Angeles, California, 4½s, 1947, Water.....	6,000 00
Marinette, Wisconsin, 4s, 1918, Dock and Wharf.....	5,000 00
Muskegon, Michigan, 4s, 1917, Street Improvement.....	4,000 00
Pawtucket, R. I., 4s, 1950, Funding.....	5,000 00
Town of Danbury, Connecticut, 3½s, 1932, Funding.....	5,000 00
Total public funds out of Maine.....	49,000 00

SOUTH PARIS SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Aroostook Northern, 5s, 1947.....	5,000 00
Bangor & Aroostook, 4s, 1951.....	5,000 00
Boston & Maine, 4s, 1926.....	5,000 00
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00
Maine Central, 5s, 1919.....	5,000 00
Sandy River & Rangeley Lakes, 4s, 1928.....	3,000 00
Somerset, 4s, 1955.....	5,000 00
Total railroad bonds of Maine.....	33,000 00
Bluehill Street, Massachusetts, 5s, 1923.....	3,000 00
Boston & Northern St. Mass. 4s, 1954.....	5,000 00
Bristol County Street, Massachusetts, 5s, 1921.....	5,000 00
Brockton & Plymouth Street, Massachusetts, 4½s, 1920.....	5,000 00
Brooklyn Union Elevated, N. Y., 5s, 1950.....	5,000 00
Canton-Massillon Electric, Ohio, 5s, 1920.....	10,000 00
Central Branch, 4s, 1919.....	5,000 00
Central New York Southern, 5s.....	2,000 00
Chicago Railways Company, Purchase Money, 4-5s, 1927.....	1,000 00
Chicago Railways Company, Adj. Inc., 4s, 1927.....	1,100 00
Dayton, Covington & Piqua Traction, 5s, 1922.....	5,000 00
Detroit, Monroe & Toledo Short Line, 5s, 1933.....	5,000 00
Des Moines Street, Iowa, 6s, opt. 1918.....	3,000 00
Detroit & Mackinac, 4s, 1995.....	1,000 00
Hartford & Springfield Street, 5s, 1921.....	5,000 00
Hereford, 4s, 1930.....	5,000 00
Ithaca Street, N. Y., 5s, 1957.....	5,000 00
Lehigh & New York, 4s, 1945.....	2,000 00
Lexington & Boston Street, Massachusetts, 4½s, 1920.....	5,000 00
New Bedford, Middleton & Brockton, Massachusetts, 5s, 1920.....	10,000 00
Northern Pacific, General Lien, 3s, 2047.....	3,500 00
Ogdensburg & Lake Champlain, 4s, 1948.....	3,000 00
Ohio Central Traction, 5s, 1923.....	5,000 00
Rutland Railway, Light & Power, Vermont, 5s, opt. 1916.....	5,000 00
Sioux City Service Company, Iowa, 5s, 1928.....	4,000 00
Sioux City Traction, Iowa, 5s, 1919.....	3,000 00
St. Louis, Springfield & Peoria, 5s, 1939.....	5,000 00
Terre Haute Traction & Light, Indiana, 5s, 1944.....	5,000 00
Toledo Terminal, Ohio, 4½s, 1957.....	5,500 00
Utica & Mohawk Valley, New York, 4½s, 1941.....	5,000 00
Wabash, Omaha Division, 3½s, 1941.....	5,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940.....	5,000 00
Williamsport & North Branch, 4½s, 1931.....	7,000 00
Total railroad bonds out of Maine.....	148,600 00
<i>Corporation Bonds Owned.</i>	
American Realty Company, 5s, opt. 1913.....	8,000 00
Bangor Power Company, 4-4½-5s, 1931.....	5,000 00
Berlin Mills Company, 5s, 1918.....	8,000 00
Burnham & Morrill Company, 5s, 1921.....	3,000 00
Central Maine Power Company, 5s, 1939.....	5,000 00
Cumberland County Power & Light Company, 5s, 1942.....	5,000 00
Eastern Manufacturing Company, 5s, 1931.....	3,000 00
Eastern Steamship Company, 5s, 1929.....	8,000 00
Lewiston & Auburn Electric Light Company, 5s, 1939.....	3,000 00
Maine Water Company, 5s, 1931.....	5,000 00
Norway Shoe Shop Company, 5s, opt.....	480 00
Orono Pulp & Paper Company, 5s, 1941.....	5,000 00
Rumford Falls Power Company, 4½s, 1929.....	5,000 00
State Loan Company, Portland, 4½s, 1945.....	5,000 00
York Power Company, 5s, 1943.....	5,000 00
Total corporation bonds of Maine.....	73,480 00
Renneslaer Water Company, 4½s, opt. 1922.....	500 00
<i>Railroad Stock Owned.</i>	
Portland Railroad Company.....	5,000 00

SOUTH PARIS SAVINGS BANK—Concluded.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>
Masonic Building Association, South Paris	1,000 00
Market Square Building Association	1,000 00
Mt. Mica Building Association	1,000 00
Norway Water Company	500 00
Portland Electric Company, preferred	5,000 00
Pythian Building Association, South Paris	1,600 00
Richmond Water Works, Richmond	2,800 00
Sanborn Shoe Shop Company, Norway	300 00
Total corporation stock of Maine	13,200 00
Oconto City Water Supply Company, Wisconsin	12,400 00
Remeslaer Water Company, N. Y.	200 00
Total corporation stock out of Maine	12,600 00
<i>National Bank Stock Owned.</i>	
Canal National Bank, Portland	700 00
Casco National Bank, Portland	300 00
First National Bank, Bath	1,000 00
First National Bank, Lewiston	1,000 00
First National Bank, Portland	2,700 00
Manufacturers National Bank, Lewiston	1,000 00
National Shoe & Leather Bank, Auburn	7,600 00
Norway National Bank, Norway	4,600 00
Total national bank stock owned	18,900 00
<i>Other Bank Stock Owned.</i>	
Paris Trust Company, South Paris	300 00

THOMASTON SAVINGS BANK—THOMASTON.

October 16, 1915.

LEVI SEAVEY, President.

J. WALTER STROUT, Treasurer.

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

Organized March 1, 1870.

LIABILITIES.

Deposits.....	\$645,464 70
Reserve fund.....	33,750 00
Undivided profits.....	12,924 17
	\$692,138 87

RESOURCES.

Public funds of Maine.....	\$41,569 50
Public funds out of Maine.....	130,472 25
Railroad bonds of Maine.....	52,360 00
Railroad bonds out of Maine.....	263,995 00
Corporation bonds.....	85,821 60
Railroad stock.....	21,887 50
Corporation stock.....	1,000 00
Bank stock.....	16,020 00
Loans with collateral.....	2,000 00
Loans on mortgages of real estate.....	29,207 00
Real estate investment.....	3,000 00
Real estate foreclosure.....	1,900 00
Furniture and fixtures.....	7,000 00
Premium account.....	9,440 16
Cash on deposit.....	22,991 17
Cash on hand.....	3,474 69
	\$692,138 87

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
State of Maine, 4s, 1924, Highways.....	\$5,000 00
City of Auburn, 4s, 1940, School.....	5,000 00
Westbrook, 4½s, 1935, Refunding.....	5,000 00
Town of Boothbay Harbor, 4s, 1934, Refunding.....	5,000 00
Kennebec Water District, 4s, 1930.....	5,000 00
Kennebec Water District, 3½s, 1925.....	5,000 00
Portland Water District, 4s, 1928.....	6,000 00
Portland Water District, 4s, 1935.....	6,000 00
Total public funds of Maine.....	42,000 00
County of Anne Arundel, Md., 5s, 1918, Bridge.....	5,000 00
Athens, O., 5s, 1929, Funding.....	9,000 00
Franklin, Ky., 4s, 1919.....	10,000 00
Madison, Ky., 4s, 1939, Refunding.....	6,000 00
Somerset, Md., 4½s, 1918, Refunding.....	3,500 00
Vernon, Mo., 4½s, 1918, Refunding.....	5,000 00
Warren, Ky., 4s, 1929, Refunding.....	5,000 00
Wyandotte, Kan., 4½, 1930, Bridge.....	10,000 00

THOMASTON SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
City of Akron, O., 5s, 1929, Police Station	\$5,000 00
Kansas City, Kan., 5s, 1927, Park	5,000 00
Kansas City, Kan., 5s, 1916, Internal Improvement	5,000 00
Lexington, Ky., 4s, 1933, School	5,000 00
Newport, Ky., 5s, 1919, Street	2,000 00
Omaha, Neb., 4½s, 1929, Intersection	2,000 00
Omaha, Neb., 4½s, 1941, Water	3,000 00
Owensboro, Ky., 4s, 1930, Street Improvement	10,000 00
Portland, Ore., 4s, 1938, Water	5,000 00
Sacramento, Cal., 4½s, 1930, Sewer	5,000 00
San Francisco, Cal., 5s, 1929, Municipal Street	5,000 00
South Omaha, Neb., 5½s, 1932, Street Improvement	2,500 00
Sault Ste Marie, Mich., 4s, 1921, Water	5,000 00
Superior, Wis., 4s, 1924, Refunding	3,750 00
Topeka, Kan., 4½s, 1930, Crematory	8,000 00
Wichita, Kan., 5s, 1915, Internal Improvement	1,500 00
Port of Seattle, Wash., 4½s, 1950, Harbor	5,000 00
Total public funds out of Maine	131,250 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook, 4s, 1951	10,000 00
Bangor Railway & Electric Co., 5s, 1935	11,000 00
Lewiston, Augusta & Waterville, 5s, 1918	6,000 00
Penobscot Shore Line, Reg. 4s, 1920	10,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00
Sanford & Cape Porpoise, 5s, 1928	5,000 00
Washington County, 3½s, opt. 1924	3,000 00
Total railroad bonds of Maine	55,000 00
Aurora, Elgin & Chicago, 5s, 1941	10,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00
Boston & Worcester St., 4½s, 1923	5,000 00
Bristol County Street, Mass., 5s, 1921	7,000 00
Canton-Massillon Electric O., 5s, 1920	5,000 00
Central Branch, 4s, 1919	5,000 00
Chicago Railways Co., 4-5s, 1927, Series A	1,000 00
Chicago Railways Co., 4-5s, 1927, Series B	4,000 00
Chicago Railways Co., Purchase Money 4-5s, 1927	1,500 00
Chicago Railways Co., Ad. Income, 4s, 1927	1,900 00
Chippewa Valley Railway, Light & Power 5s, 1924	5,000 00
Dayton, Covington & Piqua Traction, 5s, 1922	5,000 00
Detroit Railways, Mich., 5s, 1924	10,000 00
Detroit, Fort Wayne & Belle Isle, 5s, 1927	7,000 00
Elizabeth & Trenton, N. J., 5s, 1962	5,000 00
Hartford & Springfield St., 5s, 1921	10,000 00
Hereford, 4s, 1936	13,000 00
Indiana, Columbus & Eastern Traction, 5s, 1926	5,000 00
Iowa Central, 5s, 1938	5,000 00
Ironwood & Bessemer Railway & Light 5s, 1936	5,000 00
Jackson & Battle Creek Traction 5s, 1923	5,000 00
Lehigh & New York, 4s, 1945	5,000 00
Maryland, Delaware & Virginia, 5s, 1955	10,000 00
Mason City & Fort Dodge, 4s, 1955	5,000 00
Montville Street, Conn., 5s, 1920	5,000 00
Northern Pacific, Prior Lien, 4s, 1997	12,000 00
People's Street, Scranton, Pa., 6s, 1918	5,000 00
Pontiac, Oxford & Northern 6s, 1916	10,000 00
Rochester, Syracuse & Eastern, 5s, opt. 1915	7,000 00
Rock Island Southern Railroad, 5s, 1947	11,000 00
Rutland Railway, Light & Power, Vt., 5s, 1946	5,000 00
St. Joseph & Grand Island, 4s, 1947	1,000 00
St. Lawrence & Adirondack, 5s, 1996	5,000 00
Sioux City Traction Ia., 5s, 1919	10,000 00
Southern Indiana, 4s, 1951	5,000 00
Toledo & Indiana Traction, 5s, 1931	3,000 00
Toledo Terminal, 4½s, 1957	5,500 00
Tri-City Railway & Light Co., 5s, 1923	5,000 00

THOMASTON SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Union Pacific, 4s, 1947	\$7,000 00
Utica & Mohawk Valley, 4½s, 1941	5,000 00
Wichita Railroad & Light Co., 5s, 1932	5,000 00
Williamsport & North Branch, 4½s, 1931	10,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940	6,000 00
Youngstown & Ohio River, 5s, 1935	5,000 00
Total railroad bonds out of Maine	272,900 00
<i>Corporation Bonds Owned.</i>	
Bar Harbor Electric Light Co., 4½s, 1921	500 00
Bangor Power Company, 4-4½-5s, 1931	5,000 00
Bath & Brunswick Light & Power Co., 5s, 1930	5,000 00
Bath Water Supply Co., 5s, 1916	5,000 00
Biddeford & Saco Water Co., 4s, 1924	10,000 00
Camden & Rockland Water Co., 4½s, 1917	4,000 00
Central Maine Power Co., 5s, 1939	5,000 00
Cumberland County Power & Light Co., 5s, 1942	5,000 00
Eastern Manufacturing Co., Bangor, 5s, 1930	6,000 00
Eastern Steamship Co., 5s, 1927	5,000 00
Portland Electric Company, 5s, 1926	5,000 00
Portland Lighting & Power Co., 4½s, 1921	4,000 00
Rockland Water Company, 5s, 1919	10,000 00
Searsport Water Company, 5s, 1927	3,000 00
State Loan Company, Portland, 4½s, 1945	5,000 00
York Light & Heat Co., 4½s, 1920	10,000 00
Total corporation bonds owned	87,500 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric Co	5,000 00
Portland & Ogdensburg	10,000 00
Portland Railroad	10,000 00
Total railroad stock owned	25,000 00
Mackay Companies, preferred	1,500 00
<i>National Bank Stock Owned.</i>	
Casco National Bank, Portland	100 00
First National Bank, Portland	3,000 00
Georges National Bank, Thomaston	9,500 00
Thomaston National Bank, Thomaston	3,250 00
Total national bank stock owned	13,850 00
<i>Other Bank Stock Owned.</i>	
Security Trust Company, Rockland	600 00

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

<i>Railroad Bonds Owned.</i>	<i>Pc. Value.</i>
Bangor & Aroostook, Con. Refunding, 4s, 1951.....	\$5,000 00
Bangor & Aroostook, St. John River Extension, 5s, 1939.....	5,000 00
Maine Central, Notes, 5s, 1919.....	10,000 00
Portland Railroad, Notes 4½s, 1916.....	5,000 00
Portland & Rumford Falls, Coll. Trust, 4s, 1934.....	5,000 00
Rockland, Thomaston & Camden St., 1st, 4s, 1921.....	10,000 00
Somerset Refunding 1st, 4s, 1955.....	5,000 00
Total railroad bonds of Maine.....	45,000 00
Ashland Light, Power & St. 1st 5s, 1939.....	5,000 00
Baltimore, Chesapeake & Atlantic, 1st 5s, 1934.....	5,000 00
Berkshire St. Pittsfield, Mass., 1st 5s, 1922.....	5,000 00
Boston & Albany, 5s, 1963.....	5,000 00
Boston & Worcester St. Mass., 1st, 4½s, 1923.....	5,000 00
Chicago Railways Co. Purchase Money, 4-5s, 1927.....	1,500 00
Chicago Railways Co., Adj. Income 4s, 1927.....	1,900 00
Chicago Rock Island & Pacific, 1st & Reg. 4s, 1934.....	5,000 00
Current River, 1st 5s, 1927.....	5,000 00
Detroit & Mackinac, 1st 4s, 1995.....	3,000 00
Detroit, Monroe & Toledo Short Line, 1st 5s, 1933.....	5,000 00
Duluth, Rainy Lake & Winnipeg, 1st 5s, 1916.....	5,000 00
Iowa Central, 1st 4s, 1951.....	5,000 00
Lehigh & New York, 1st 4s, 1945.....	3,000 00
Lincoln Traction Co., Neb. 1st 5s, 1939.....	10,000 00
Long Island, North Shore Branch, 1st 5s, 1932.....	5,000 00
New York Central & Hudson River, Notes 5s, 1915.....	5,000 00
Omaha & Council Bluffs St. Neb. 1st Con. 5s, 1928.....	10,000 00
Ottumwa Traction & Light 1st 5s, 1921.....	5,000 00
St. Joseph Railway Light, Heat & Power Co., Mo. 1st 5s, 1937.....	5,000 00
St. Louis, Iron Mountain & Southern, R. & G. Divisions 1st 4s, 1933.....	5,000 00
St. Louis & San Francisco, Refunding 4s, 1951.....	5,000 00
Southern Indiana, 1st 4s, 1951.....	10,000 00
Wabash-Pittsburg Terminal Co., 1st 4s, 1954.....	5,000 00
Youngstown & Ohio River St. 1st 5s, 1935.....	5,000 00
Total railroad bonds out of Maine.....	139,400 00
<i>Corporation Bonds Owned.</i>	
Aroostook Construction Co. Coll. Trust Notes, 5s, 1917.....	5,000 00
Bangor Power Co., 1st 5s, 1931.....	5,000 00
Bath & Brunswick Light & Power Co. 1st 5s, 1930.....	5,000 00
Berlin Mills Co. Me. & N. H. 1st 5s, 1930.....	10,000 00
Central Maine Power Co. Notes, 5s, 1915.....	5,000 00
Central Maine Power Co. 1st, 5s, 1939.....	5,000 00
Cumberland County Power & Light Co. 1st & Refunding 5s, 1942.....	10,000 00
Dover Gas Light Co. Me. & N. H. 1st 5s, 1925.....	5,000 00
Eastern Manufacturing Co. Bangor, 1st 5s, 1930.....	5,000 00
Hyde Windlass Co. Bath, 1st 5s, 1924.....	5,000 00
Island Falls Water Co., 1st 5s, 1930.....	5,000 00
Kennebec Light & Heat Co. Augusta, 1st 4½s, 1925.....	5,000 00
Lewiston & Auburn Electric Light Co., 1st 5s, 1939.....	5,000 00
Machias Water Co., 1st 5s, 1916.....	1,000 00
Maine & N. H. Granite Corporation, 1st 5s, 1922.....	5,000 00
Maine Steamship Co. 1st 6s, 1926.....	3,000 00
Mousam Water Co., Kennebunk, 1st 5s, 1915.....	5,000 00
Northern Water Co., E. Millinocket, 1st 5s, 1927.....	3,000 00
Orono Pulp & Paper Co. 1st 5s, 1941.....	5,000 00
Pejepscot Co. Brunswick, 1st 5s, 1030.....	8,000 00
Pejepscot Paper Co. Brunswick, 1st 5s, 1925-29.....	15,000 00
Portland Electric Co. 1st 5s, 1926.....	10,000 00
Public Works Co. Bangor, 1st 5s, 1929.....	5,000 00
Rockland Water Co. 1st 5s, 1919.....	5,000 00
Rumford Falls Power Co. 1st 4s, 1945.....	5,000 00
St. Croix Paper Co. 1st 5s, 1928.....	5,000 00
York Light & Heat Co. 1st 5s, 1927.....	10,000 00
Total corporation bonds owned.....	\$160,000 00

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

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>
Boston & Maine.....	\$5,000 00
Maine Central.....	10,000 00
Portland Railroad.....	5,000 00
Portland & Ogdensburg.....	10,000 00
Portland & Rumford Falls.....	3,000 00
Total railroad stock of Maine.....	33,000 00
Detroit & Mackinac preferred.....	1,900 00
Pennsylvania.....	6,250 00
Total railroad stock out of Maine.....	8,150 00
<i>Corporation Stock Owned.</i>	
Pejepscot Paper Co., Brunswick.....	5,000 00
Portland Electric Co., preferred.....	5,000 00
Total corporation stock owned.....	10,000 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford.....	2,100 00
First National Bank, Bath.....	3,000 00
First National Bank, Brunswick.....	300 00
First National Bank, Portland.....	4,200 00
First National Bank, Lewiston.....	2,700 00
National Shoe & Leather Bank, Auburn.....	1,500 00
Pejepscot National Bank, Brunswick.....	10,000 00
Union National Bank, Brunswick.....	200 00
York National Bank, Saco.....	800 00
Total national bank stock owned.....	24,800 00
<i>Other Bank Stock Owned.</i>	
Bath Trust Company.....	3,000 00

TREMONT SAVINGS BANK—McKINLEY.

August 11, 1915.

EUGENE M. STANLEY, President.

H. P. RICHARDSON, Treasurer.

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

Organized January 17, 1874.

LIABILITIES.	
Deposits.....	\$95,202 63
Reserve fund.....	6,245 15
Undivided profits.....	1,963 03
	\$103,410 81
RESOURCES.	
Public funds of Maine.....	\$707 36
Railroad bonds of Maine.....	27,170 00
Railroad bonds out of Maine.....	8,915 00
Corporation bonds.....	17,356 49
Railroad stock.....	1,500 00
Bank stock.....	900 00
Loans to municipalities.....	5,000 00
Loans with collateral.....	3,422 82
Loans on mortgages of real estate.....	30,822 39
Cash on deposit.....	6,799 60
Cash on hand.....	817 15
	\$103,410 81

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Town of Tremont, orders.....	\$707 36
<i>Railroad Bonds Owned.</i>	
Augusta, Winthrop & Gardiner, 5s, 1935.....	2,000 00
Bangor & Aroostook, 5s, 1943.....	1,000 00
Bangor & Aroostook, 4s, 1951.....	7,000 00
Bangor & Aroostook, Washburn Extension, 5s, 1939.....	1,000 00
Bangor Railway & Electric Co., 5s, 1935.....	3,500 00
Boston & Maine, 4s, 1926.....	2,000 00
Bridgton & Saco River, 4s, 1928.....	1,000 00
Lime Rock, 4s, 1929.....	1,000 00
Maine Central Railroad Co. Gold, Notes, 5s.....	2,000 00
Penobscot Shore Line, 4s, 1920.....	1,000 00
Portland & Rumford Falls, 4s, 1927.....	1,000 00
Rockland, Thomaston & Camden, 4s, 1921.....	2,000 00
Somerset, 4s, 1935.....	3,000 00
Total railroad bonds of Maine.....	27 500 00
Ashland, Light, Power & Street, Wis., 5s, 1939.....	4,000 00
Rutland Railway Light & Power Co. First Mortgage 5s, 1946.....	3,000 00
Topeka Railway, Kan., 5s, 1930.....	2,000 00
Total railroad bonds out of Maine.....	9,000 00

TREMONT SAVINGS BANK—Concluded.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>
Bar Harbor Electric Light Co., 4½s, 1921	\$1,000 00
Bar Harbor & Union River Power Co., 5s, 1935	3,000 00
Berlin Mills Company, 5s, 1918	2,000 00
Cumberland County Power & Light Co., 5s, 1942	1,000 00
Eastern Manufacturing Co., Bangor, 5s, 1928	3,000 00
Kennebec Light & Heat Co., Augusta, 6s, 1918	500 00
Orono Pulp & Paper Co., 5s, 1941	4,000 00
Rockland-Rockport Lime Company, 5s, 1920	500 00
Southwest Harbor Water Company, 4s, 1922	1,500 00
Standish Water & Construction Co. 4s, 1928	1,000 00
Total corporation bonds owned	17,500 00
<i>Railroad Stock Owned.</i>	
Portland Railroad.	1,500 00
<i>National Bank Stock Owned.</i>	
First National Bank, Bar Harbor	400 00
<i>Other Bank Stock Owned.</i>	
Bar Harbor Banking & Trust Company	500 00

WATERVILLE SAVINGS BANK—WATERVILLE.

March 8, 1915.

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

TRUSTEES—Christian Knauff, Josiah W. Bassett Howard C. Morse, Frank E. Hammond, Edward W. Heath, Horatio R. Dunham, Luther G. Bunker.

Organized May 4, 1869.

LIABILITIES.

Deposits	\$2,241,091 97
Reserve fund	138,850 00
Undivided profits	53,752 95
	<hr/>
	\$2,433,694 92

RESOURCES.

Public funds of Maine	\$191,561 00
Public funds out of Maine	190,920 00
Railroad bonds of Maine	164,932 00
Railroad bonds out of Maine	503,323 00
Corporation bonds	216,895 00
Railroad stock	11,500 00
Bank stock	46,570 00
Loans with collateral	78,899 00
Loans to corporations	10,400 00
Loans on mortgages of real estate	910,676 00
Real estate investment	60,000 00
Real estate foreclosure	18,579 50
Cash on deposit	25,866 76
Cash on hand	3,572 66
	<hr/>
	\$2,433,694 92

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Cumberland, 3½s, 1922, Court House	\$15,000 00
City of Auburn, 4s, 1930, Refunding	10,000 00
Augusta, 4s, 1937, Refunding	10,000 00
Bangor, 4s, 1931, Municipal	5,000 00
Belfast, 4s, 1918, Refunding	5,000 00
Biddeford, 3½s, 1925, Refunding	5,000 00
Eastport, 4s, 1937, Refunding	10,000 00
Lewiston, 4s, 1927, Refunding	5,000 00
Waterville, 3½s, 1925, Refunding	10,000 00
Waterville, 4s, 1939, Refunding	10,000 00
Town of Baileyville, 4½s, 1923-5, Funding	6,000 00
Boothbay Harbor, 4s, 1934	10,000 00
Kennebunk, 4s, 1913-19, Electric Light	4,500 00
Rangeley, 4s, 1919, Municipal	5,000 00
Rumford, 4s, 1932, Funding	10,000 00
Brunswick & Topsham Water District, 4s, 1936	10,000 00
Kennebec Water District, 3½s, 1925	30,000 00
Portland Bridge District, 3½s, 1915-17	10,000 00
Portland Water District, 4s, 1928	18,000 00
Rumford & Mexico Water District, 4s, 1932	5,000 00
Total public funds of Maine	<hr/>
	\$193,500 00

WATERVILLE SAVINGS BANK—Continued.

<i>Public Funds Owned.</i>		<i>Par Value.</i>
County of Fayette, Ky. 4½s, 1917-18, Funding		\$10,000 00
Jefferson, Ind. 4s, 1918-19, Roads		4,000 00
King, Wash. 5s, 1928, Funding		10,000 00
King, Wash. 4½s, 1931, Harbor		5,000 00
Reno, Kan. 5s, opt. 1920, Refunding		4,000 00
City of Alpena, Mich. 4s, 1934-35 Electric Light		10,000 00
Findlay, O., 3½s, 1920-21, City Hall		5,000 00
Ironton, O., 5s, 1915, Refunding		5,000 00
Kansas City, Kan. 4½s, 1939-40, Water		15,000 00
Kansas City, Mo. 3½s, 1919, School		5,000 00
Los Angeles, Cal. 4½s, 1942, Electric Light		5,000 00
Madison, Wis. 4s, 1925, High School		5,000 00
Muskegon, Mich. 5s, 1923-4, Water		2,000 00
Newark, O. 5s, 1919, Refunding		6,000 00
New York, N. Y. Reg. 4s, 1936, Municipal		10,000 00
New York, N. Y. Reg. 4s, 1956, Municipal		5,000 00
Omaha, Neb. 4½s, 1932, Park Renewal		10,000 00
Paducah, Ky. 4½s, 1926, Refunding		10,000 00
Port Huron, Mich. 4s, 1932, Canal		10,000 00
Sault Ste Marie, Mich. 4s, 1921, Water		5,000 00
Sault Ste Marie, Mich. 4½s, 1928, Refunding		5,000 00
Seattle, Wash. 4½s, 1927, Sewer		10,000 00
Seattle, Wash. 4½s, 1930, City Hall		5,000 00
Spokane, Wash. 4½s, 1962, Park		10,000 00
So. Omaha, Neb. 4½s, opt. 1909, Funding		5,000 00
Woonsocket, R. I. Reg. 3½s, 1931 Water		5,000 00
Yonkers, N. Y. Reg. 4½s, 1953, School		10,000 00
Total public funds out of Maine		191,000 00
<i>Railroad Bonds Owned.</i>		
Aroostook Northern, 5s, 1947		5,000 00
Bangor & Aroostook, 5s, 1943		10,000 00
Bangor & Aroostook, 4s, 1951		10,000 00
Bangor & Aroostook, Piscataquis Division 5s, 1943		5,000 00
Bangor Railway & Elect ic Co. 5s, 1935		5,000 00
Boston & Maine, 4s, 1926		5,000 00
Boston & Maine, 4½s, 1929		15,000 00
Knox & Lincoln, 5s, 1921		5,000 00
Maine Central, 4½s, 1917		5,000 00
Portland Railroad Consolidated, 3½s, opt. 1931		10,000 00
Portland & Rumford Falls, 4s, 1927		10,000 00
Portland & Rumford Falls, 4s, opt. 1924		3,000 00
Portland Terminal Co. 4s, 1961		25,000 00
Rumford Falls & Rangeley Lakes, 5s, 1937		5,000 00
Somerset 4s, 1955		35,000 00
Washington County, 4s, opt. 1924		20,000 00
Total railroad bonds of Maine		173,000 00
Baltimore, Chesapeake & Atlantic 5s, 1934		10,000 00
Baltimore & Ohio S. W. Division, 3½s, 1925		5,000 00
Bennington & Rutland, 4½s, 1927		4,000 00
Boston & Worcester St. Railway 4½s, 1923		20,000 00
Bridgewater, Whitman & Rockland Street 5s, 1917		5,000 00
Buffalo Railway, N. Y. 5s, 1931		5,000 00
Cedar Rapids & Iowa City Railway & Light 5s, 1923		5,000 00
Central Branch, 4s, 1919		5,000 00
Central Pacific, 4s, 1949		5,000 00
Chicago, Hammond & Western, 6s, 1927		5,000 00
Chicago Railways Co. 5s, 1927, Series A		3,000 00
Chicago Railways Co. 5s, 1927, Series B		2,000 00
Chicago Railways Co., Purchase Money 4-5s, 1927		1,500 00
Chicago Railways Co., Adj. Income 4-5s, 1927		1,900 00
Chippewa Valley Railway, Light & Power Co. 5s, 1924		5,000 00
Cincinnati Northern, 4s, 1951		3,000 00
Clearfield & Jefferson, 6s, 1927		5,000 00
Commonwealth Ave., St., Boston, 5s, 1916		9,000 00
Concord, Maynard & Hudson St. Mass. 5s, 1922		22,000 00
Current River, 5s, 1927		5,000 00
Detroit Railway, Mich. 5s, 1924		5,000 00

WATERVILLE SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Detroit, Ft. Wayne & Belle Isle, 5s, 1927	\$5,000 00
Detroit, Grand Rapids & Western 4s, 1946	5,000 00
Duluth Street, Minn., 5s, 1930	8,000 00
Gardner, Westminster & Fitchburg St., 5s, 1920	10,000 00
Georgetown, Rowley & Ipswich Street Railway 5s, 1920	11,000 00
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00
Greenfield, Deerfield & North Hampton Street 5s, 1923	7,000 00
Greenfield & Turners Falls, Street 5s, 1923	5,000 00
Hereford, 4s, 1930	2,000 00
Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00
Indiana, Illinois & Iowa, 4s, 1950	5,000 00
Iowa Central, 4s, 1951	10,000 00
Kokomo, Marion & Western Traction Co. 5s, 1933	23,000 00
Lehigh & New York, 4s, 1945	5,000 00
Lowell, Lawrence & Haverhill Street 5s, 1923	1,000 00
Lynn & Boston, 5s, 1924	5,000 00
Maryland, Delaware & Virginia, 5s, 1955	20,000 00
Massachusetts Northeastern Street Railway 5s, 1934	5,000 00
Milford, Attleboro & Woonsocket St., 5s, 1919	20,000 00
Milford, Holliston & Framingham Street 5s, 1918	10,000 00
Milford & Uxbridge Street, Mass., 5s, 1918	5,000 00
Minneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919	5,000 00
Missouri, Kansas & Oklahoma, 5s, 1942	5,000 00
Mystic Valley Street, 5s, 1919	1,500 00
New England, 4s, 1945	5,000 00
New York, New Haven & Hartford, 3½s, 1954	17,000 00
North Hampton & Amherst Street, Mass., 5s, 1920	16,000 00
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00
Omaha & Council Bluffs Railway & Bridge, 5s, 1928	10,000 00
Omaha & Council Bluffs Street 5s, 1928	20,000 00
Pere Marquette of Indiana, 4s, 1943	10,000 00
Rutland, 4½s, 1941	10,000 00
Rutland Railway Light & Power Co. 5s, 1946	5,000 00
St. Lawrence & Adirondack, 5s, 1996	5,000 00
St. Louis, Iron Mountain & Southern, Gen. Consol. Railway & Land Grant, 5s, 1931	5,000 00
St. Louis & San Francisco, 4s, 1951	5,000 00
St. Louis, Springfield & Peoria, Ill., 5s, 1939	6,000 00
Sioux City Traction, Ia., 5s, 1919	5,000 00
Sioux City Service Co., 5s, 1928	6,000 00
Southern Indiana, 4s, 1951	15,000 00
South Shore & Boston Street, Mass., 5s, 1919	15,000 00
Stark Electric Railroad Co., 5s, 1928	5,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00
Trenton Passenger, N. J., 5s, 1928	5,000 00
Uxbridge & Blackstone St., Mass., 5s, 1923	12,000 00
Warren, Brookfield & Spencer Street, Mass., 5s, 1916	1,000 00
Wisconsin Central S. & D. Division & Terminal, 4s, 1936	10,000 00
Wabash Pittsburg Terminal, 4s, 1954	5,000 00
Worcester & Holden Street, Mass., 5s, 1923	10,000 00
Worcester & Marlboro Street, Mass. 5s 1917	3,000 00
Total railroad bonds out of Maine	535,900 00
<i>Corporation Bonds Owned.</i>	
Belfast Water Company, 5s, 1927	10,000 00
Central Maine Power Co., 5s, 1939	5,000 00
Dover Gas Light Co. Consolidated, 5s, 1925	25,000 00
Eastern Steamship Co., 5s, 1927	25,000 00
Kennebec Light & Heat Co., 4½s, 1925	5,000 00
Kennebunk Electric Light Co., 5s, 1930	5,000 00
Lewiston & Auburn Electric Light Co., 5s, 1939	20,000 00
Newport Water Co., 4s, 1929	5,500 00
Portland Gas Light Co., 4s, 1936	5,000 00
Portland Light & Power Co., 4½s, 1921	25,000 00
Portland Water Company, 4s, 1927	5,000 00
Rumford Falls Power Co., 4½s, 1929	25,000 00
Somerset & Kennebec Co., 5s, 1919	3,000 00
Total corporation bonds of Maine	163,500 00

WATERVILLE SAVINGS BANK—Concluded.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>
Barnstable Water Co., 5s, 1931	\$20,000 00
Berlin Water Co., N. H. opt. 1902	5,000 00
Cottage City Water Co., Mass. 5s, 1930	10,000 00
Eastman Car Co., 5s, 1923	5,000 00
Scituate Water Co., Mass., 5s, 1921	5,000 00
Mystic Valley Water Co., 5s, 1928	10,000 00
Total corporation bonds out of Maine	55,000 00
<i>Railroad Stock Owned.</i>	
European and North American	10,000 00
Duluth-Superior Traction Co., preferred	2,000 00
Duluth-Superior Traction Co., Common	500 00
Total railroad stock out of Maine	2,500 00
<i>National Bank Stock Owned.</i>	
Biddeford National Bank, Biddeford	5,100 00
Canal National Bank, Portland	4,000 00
Casco National Bank, Portland	2,000 00
First National Bank, Bangor	1,800 00
First National Bank, Bath	1,000 00
First National Bank, Lewiston	3,000 00
First National Bank, Portland	1,200 00
Messalonskee National Bank, Oakland	4,400 00
National Shoe & Leather Bank, Auburn	2,500 00
Newcastle National Bank, Newcastle	4,500 00
People's National Bank, Waterville	11,100 00
Rockland National Bank, Rockland	2,500 00
Ticonic National Bank, Waterville	3,700 00
Total national bank stock owned	46,800 00

WISCASSET SAVINGS BANK—WISCASSET.

May 8, 1915.

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

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

Organized March 19, 1866.

LIABILITIES.

Deposits.....	\$312,335 19
Reserve fund.....	14,600 00
Undivided profits.....	36,414 65
	\$363,349 84

RESOURCES.

Public funds of Maine.....	\$6,000 00
Public funds out of Maine.....	4,000 00
Railroad bonds of Maine.....	27,587 00
Railroad bonds out of Maine.....	193,037 00
Corporation bonds.....	14,660 00
Railroad stock.....	4,885 00
Corporation stock.....	5,500 00
Bank stock.....	10,084 00
Loans with collateral.....	736 83
Loans on mortgages of real estate.....	92,549 67
Real estate foreclosure.....	2,000 00
Cash on deposit.....	2,117 64
Cash on hand.....	192 70
	\$363,349 84

SCHEDULE OF SECURITIES OWNED.

<i>Public Funds Owned.</i>	<i>Par Value.</i>
Town of Baileyville, 4½s, 1921 Funding.....	\$2,000 00
Stonington, 4½s, 1929, Water.....	4,000 00
Total public funds of Maine.....	6,000 00
County of Aplena, Mich., 5s, 1932, Roads.....	4,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostook Railroad Co., 4s, 1951.....	5,000 00
Bangor & Aroostook Railroad, Piscataquis Division, 5s, 1943.....	5,000 00
Bangor Railway & Electric Co., 5s, 1935.....	7,000 00
Bridgton & Saco River Railroad Co., 4s, 1928.....	1,000 00
Bridgton & Saco River Railroad Co., 2nd Mortgage, 4s, 1928.....	1,000 00
Sanford & Cape Porpoise Railroad Co., 5s, 1928.....	10,000 00
Total railroad bonds of Maine.....	29,000 00
Bedford Belt Railway Co., 5s, 1938.....	5,000 00
Brockton & Plymouth Street Railroad Co., 4½s, 1920.....	2,000 00
Central Vermont, 4s, 1920.....	2,000 00
Chicago, Terre Haute & Southeastern Railway Co., 5s, 1960.....	5,000 00
Copper Range R. R. Company, 5s, 1949.....	5,000 00
Des Moines Suburban Railway Co., 6s, 1921.....	1,000 00
Detroit, Toledo & Ironton, 4s, 1955.....	20,000 00
Flint & Pere Marquette Railroad Co., 6s, 1920.....	1,000 00
Indiana, Columbus & Eastern Traction Co., 5s, 1926.....	10,000 00
Iowa Central, 5s, 1938.....	1,000 00
Kansas City, Clinton & Springfield, 5s, 1925.....	5,000 00
Litchfield & Madison, 5s, 1934.....	10,000 00

WISCASSET SAVINGS BANK—Concluded.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Marion Railway, Light & Power Co., 5s, 1924	\$5,000 00
Maryland, Delaware & Virginia, 5s, 1955	10,000 00
Mason City & Fort Dodge, 4s, 1955	6,000 00
New York, New Haven & Hartford, 6s, 1948	700 00
Peoria & Eastern, 4s, 1990	1,000 00
Pere Marquette Railroad Co., 4s, 1951	15,000 00
Pere Marquette Railroad Co. of Indiana, 4s, 1943	10,000 00
Pittsburg & Shawmut, 5s, 1939	10,000 00
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00
Rock Island Southern Railroad, 5s, 1947	15,000 00
Rock Island Southern Railway, 5s, 1947	9,500 00
St. Louis, Iron Mountain & Southern R. & G. Divisions, 4s, 1933	5,000 00
Southern Indiana, 4s, 1951	7,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	3,000 00
Toledo Terminal, 4½s, 1937	10,000 00
Wabash Omaha Division, 3½s, 1941	15,000 00
Wabash, Des Moines Division, 4s, 1939	3,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940	9,000 00
Western Maryland 4s, 1952	6,000 00
Williamsport & North Branch, 4½s, 1931	10,000 00
Total railroad bonds out of Maine	227,200 00
<i>Corporation Bonds Owned.</i>	
Cumberland County Power & Light Co., 5s, 1942	5,000 00
Eastern Manufacturing Co., Bangor, 5s, 1931	5,000 00
Mallison Power Co., Gorham, 5s, 1923	5,000 00
Total corporation bonds owned	15,000 00
<i>Railroad Stock Owned.</i>	
Central Vermont	240 00
Detroit, Toledo & Ironton, Common	1,000 00
Detroit, Toledo & Ironton, preferred	1,000 00
Iowa Central, preferred	1,300 00
New York, New Haven & Hartford	2,800 00
Northern Railroad, N. H.	400 00
Total railroad stock owned	6,740 00
<i>Corporation Stock Owned.</i>	
Portland Electric Co.	5,000 00
Boston Marine Insurance Company	500 00
Total corporation stock owned	5,500 00
<i>National Bank Stock Owned.</i>	
First National Bank of Damariscotta	400 00
First National Bank of Richmond	2,400 00
First National Bank of Wiscasset	4,800 00
Thomaston National Bank of Thomaston	2,000 00
Total national bank stock owned	\$9,600 00
<i>Other Bank Stock Owned.</i>	
Union Safe Deposit & Trust Co.	500 00

YORK COUNTY SAVINGS BANK—BIDDEFORD.

January 19, 1915.

CHARLES H. PRESCOTT, President. HAROLD J. STAPLES, Treasurer.

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

Organized March 27, 1860.

LIABILITIES.

Deposits	\$1,187,078 62
Reserve fund	24,100 00
Special reserve fund	53,167 65
Undivided profits	36,685 20
Bills payable	15,000 00
	\$1,316,031 47

RESOURCES.

Public funds out of Maine	\$39,035 00
Railroad bonds of Maine	69,485 00
Railroad bonds out of Maine	447,532 50
Corporation bonds	106,062 25
Railroad stock	23,421 50
Corporation stock	49,300 00
Bank stock	85,683 00
Loans with collateral	24,437 85
Loans on mortgages of real estate	456,220 90
Real estate foreclosure	2,112 50
Cash on deposit	9,820 42
Cash on hand	2,920 55
	\$1,316,031 47

SCHEDULE OF SECURITIES OWNED

<i>Public Funds Owned.</i>	<i>Par Value.</i>
County of Atchison, Kan., 4s, 1920, Refunding	\$18,000 00
City of New York, Reg. 3½s, 1919, Aqueduct	10,000 00
New York, Reg. 4s, 1956, Municipal	5,000 00
Omaha, Neb., 4s, 1933, Faving	3,000 00
Omaha, Neb., 4s, 1921, Sewer	4,000 00
Total public funds out of Maine	40,000 00
<i>Railroad Bonds Owned.</i>	
Bangor & Aroostock, 4s, 1951	25,000 00
Bangor Railway & Electric Co., 5s, 1935	5,000 00
Biddefore & Saco, 4s, 1940	2,000 00
Boston & Maine, 4½s, 1944	21,000 00
Portland Railroad, 3½s, opt. 1931	1,000 00
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00
Somerset, 5s, 1917	10,000 00
Somerset, 4s, 1955	5,000 00
Total railroad bonds of Maine	\$74,000 00

YORK COUNTY SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>
Atchison, Topeka & Santa Fe, Gen. Mort., 4s, 1895	\$5,000 00
Atchison, Topeka & Santa Fe, Adj., 4s, 1895	1,000 00
Auburn & Syracuse Electric, N. Y., 5s, opt., 1912	5,000 00
Aurora, Elgin & Chicago, Ill., 5s, 1946	5,000 00
Bloomington & Normal Railway & Light Co., 5s, 1928	5,000 00
Boston & Worcester Street, Mass., 4½s, 1923	7,000 00
Bristol County Street, Mass., 5s, 1921	14,000 00
Brockton & Plymouth Street, Mass., 4½s, 1920	8,000 00
Brooklyn Union Elevated, N. Y., 5s, 1950	3,000 00
Central Branch, 4s, 1919	6,000 00
Chicago Railways Co., Purchase Money, 4-5s, 1927	2,500 00
Chicago Railways Co., Adj. Inc. 4s, 1927	3,000 00
Chicago, Rock Island & Pacific, 4s, 1934	5,000 00
Chicago, Terre Haute & Southeastern, 5s, 1960	5,000 00
Citizen's Electric Newburyport, Mass., 5s, 1920	5,000 00
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00
Cleveland Terminal & Valley, 4s, 1995	2,000 00
Columbus, Delaware & Marion, O., 5s, 1921	5,000 00
Columbus, Newark & Zanesville, O., 5s, 1924	6,000 00
Dayton, Covington & Piqua Traction, 5s, 1922	5,000 00
Detroit & Toledo Shore Line, 4s, 1953	5,000 00
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00
Grand Rapids, Belding & Saginaw, 5s, 1924	5,000 00
Hereford, 4s, 1930	10,000 00
Hutchinson & Southern, 5s, 1928	10,000 00
Indiana, Columbus & Eastern Traction, 5s, 1926	10,000 00
Indiana, Illinois & Iowa, 4s, 1950	10,000 00
Iowa Central, 5s, 1938	12,000 00
Ironwood & Bressermer Railway & Light Co., 5s, 1936	10,000 00
Jackson & Battle Creek Traction, 5s, 1923	5,000 00
Joplin & Pittsburg Railway Co., 5s, 1930	5,000 00
Kansas City, Clinton & Springfield, 5s, 1925	5,000 00
Kansas City & Pacific, 4s, 1990	5,000 00
Lexington & Boston Street, Mass., 4½s, 1920	5,000 00
Litchfield & Madison, 5s, 1934	10,000 00
Louisville & Nashville, 4s, 1940	5,000 00
Maryland, Delaware & Virginia, 5s, 1955	15,000 00
Middleboro, Wareham & Buzzard's Bay, 4s, 1921	5,000 00
Middlesex & Boston St., 4½s, 1932	5,000 00
Milford, Attleboro & Woonsocket, 5s, 1919	10,000 00
Missouri, Kansas & Texas, 5s, 1944	12,000 00
Missouri, Kansas & Texas, St. Louis Division, 4s, 2001	5,000 00
Newport & Fall River, 5s, 1918	5,000 00
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00
Old Colony Street, Mass., 4s, 1954	5,000 00
Omaha & Council Bluffs Railway & Bridge, 5s, 1928	5,000 00
Pere Marquette, 4s, 1951	7,000 00
Rochester, Syracuse & Eastern, 5s, 1945	13,000 00
Rockville, Broad Brook & E. Windsor Street, 5s, 1926	11,000 00
Rutland, 4½s, 1941	10,000 00
St. Louis, Iron Mountain & Southern R. & G. Division, 4s, 1933	10,000 00
St. Paul & Northern Pacific, 6s, 1923	4,000 00
Schenectady Railway, N. Y., 4½s, opt. 1911	5,000 00
Scioto Valley Traction, 5s, 1923	5,000 00
Sioux City Service Co., Ia., 5s, 1928	10,000 00
Sioux City Traction, Ia., 5s, 1919	5,000 00
Southern Indiana, 4s, 1951	15,000 00
St. Louis, Springfield & Peoria Railroad, 5s, 1939	10,000 00
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00
Toledo Terminal, 4½s, 1957	10,000 00
Trenton Passenger, N. J., 6s, 1931	5,000 00
Union Electric, Dubuque, Ia., 5s, 1924	5,000 00
Utica & Mohawk Valley, 4½s, 1941	5,000 00
Verdigris Valley Independence & Western, 5s, 1926	11,000 00
Wabash Pittsburg Terminal, 4s, 1954	10,000 00
Wabash Railroad, Omaha Division, 3½s, 1941	5,000 00
Western Maryland, 4s, 1952	10,000 00
Wichita Railroad & Light Co., 5s, 1932	5,000 00
Williamsport & North Branch, 4½s, 1931	3,000 00
Waterloo, Cedar Falls & Northern, 5s, 1940	5,000 00
Youngstown & Ohio River, 5s, 1935	5,000 00
Total railroad bonds out of Maine	\$490,500 00

YORK COUNTY SAVINGS BANK—Concluded.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>
Alfred Water Company, 5s, 1932.....	\$5,000 00
Aroostook Construction Co., 5s, 1917.....	5,000 00
Bangor Power Co., 4-4½-5s, 1931.....	4,000 00
Bath & Brunswick Light & Power Co., 5s, 1930.....	5,000 00
Berlin Mills Company, 5s, 1918.....	5,000 00
Central Maine Power Co., 5s, 1939.....	10,000 00
Cumberland County Power & Light Co., 5s, 1942.....	10,000 00
Dover Gas Light Company, 5s, 1925.....	5,000 00
Eastern Manufacturing Co., Bangor, 5s, 1932.....	5,000 00
Eastern Steamship Company, 5s, 1927.....	10,000 00
Lewiston & Auburn Electric Co., 5s, 1939.....	10,000 00
Orono Pulp & Paper Co., 5s, 1941.....	5,000 00
Rumford Falls Power Co., 4½s, 1929.....	10,000 00
St. Croix Paper Company, 5s, 1922.....	4,000 00
State Loan Company, Portland, 4½s, 1945.....	5,000 00
York Light & Heat Co., Biddeford, 5s, 1927.....	5,000 00
Total corporation bonds of Maine.....	103,000 00
Barnstable Water Company, Mass., 5s, 1931.....	6,000 00
<i>Railroad Stock Owned.</i>	
Bangor Railway & Electric Co., common.....	2,500 00
Kennebunk & Kennebunkport.....	3,000 00
Portland Railroad Company.....	15,000 00
Total railroad stock of Maine.....	20,500 00
Atchison, Topeka & Santa Fe, preferred.....	3,300 00
Minneapolis & St. Louis Railroad, preferred.....	200 00
Minneapolis & St. Louis Railroad, common.....	1,800 00
Total railroad stock out of Maine.....	5,300 00
<i>Corporation Stock Owned.</i>	
Pepperell Manufacturing Co., Biddeford.....	17,200 00
York Manufacturing Co., Saco.....	200 00
Total corporation stock owned.....	17,400 00
<i>National Bank Stock Owned.</i>	
Canal National Bank, Portland.....	14,500 00
Casco National Bank, Portland.....	6,500 00
First National Bank, Biddeford.....	20,000 00
First National Bank, Lewiston.....	2,600 00
First National Bank, Portland.....	12,300 00
Newcastle National Bank, Damariscotta.....	1,000 00
Ocean National Bank, Kennebunk.....	200 00
York National Bank, Saco.....	2,700 00
Total national bank stock of Maine.....	59,800 00
Merchant's National Bank, Portland, Ore.....	2,500 00
Southwest National Bank of Commerce, Kansas City, Mo.....	10,000 00
Total national bank stock out of Maine.....	\$12,500 00

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1915

AROOSTOOK TRUST COMPANY—CARIBOU.

June 5, 1915.

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, Simon Friedman.

Organized January 2, 1890.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	50,000 00
Undivided profits	37,327 82
Savings deposits	122,328 43
Demand deposits	180,122 81
Certificates of deposit.....	100,580 25
Re-discounts	28,282 00
Bills payable	100,000 00
	<hr/>
	\$668,641 31

RESOURCES.

Loans and discounts.....	\$342,642 63
Loans on mortgages of real estate.....	161,629 00
Overdrafts	282 28
Stocks and bonds.....	84,650 00
Real estate, furniture and fixtures.....	21,400 00
Due from other banks.....	1,652 06
Cash on deposit.....	37,892 33
Cash on hand.....	18,493 01
	<hr/>
	\$668,641 31

AROOSTOOK TRUST COMPANY—CARIBOU.

*WASHBURN BRANCH—WASHBURN.

(From sworn statement of Manager.)

June 5, 1915.

E. W. HIGGINS, Manager.

LIABILITIES.	
Savings deposits	\$11,637 78
Demand deposits	25,333 08
Certificates of deposit.....	3,445 00
Cash due home office.....	4,913 59
Profits (gross)	1,041 81
	\$46,371 26
RESOURCES.	
Loans and discounts.....	\$30,647 59
Loans on mortgages of real estate.....	2,950 00
Real estate, furniture and fixtures.....	8,400 00
Expenses	1,240 22
Due from other banks	1,190 71
Cash on hand.....	942 74
	\$46,371 26

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

AUGUSTA TRUST COMPANY—AUGUSTA.

November 24, 1915.

GEO. E. MACOMBER, Pres. FRANK E. SMITH, V. P., Sec'y and 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, Guy P. Gannett, Charles H. Clark, H. G. Barker, W. D. Hutchins, E. E. Newbert, R. J. Noyes, Charles L. Andrews, Blaine S. Viles, L. A. Burleigh, S. W. Philbrick.

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	105,636 87
Savings deposits	4,462,156 43
Demand deposits	1,110,633 33
Certificates of deposit.....	10,656 50
Trust department	91,115 22
Sinking funds for corporations.....	16,500 00
Due to other banks.....	11,845 67
Bills payable	140,800 00
	<hr/>
	\$6,149,344 02

RESOURCES.

Loans and discounts.....	\$1,783,742 51
Loans on mortgages of real estate.....	461,246 46
Overdrafts	5,962 48
Stocks and bonds.....	3,443,197 53
Trust investments	91,115 22
Sinking funds investments.....	16,500 00
Real estate	84,988 37
Vault, furniture and fixtures.....	28,000 00
Cash on deposit.....	147,140 53
Cash on hand.....	87,450 92
	<hr/>
	\$6,149,344 02

AUGUSTA TRUST COMPANY—AUGUSTA.

*MADISON BRANCH—MADISON.

(From sworn statement of Cashier.)

November 24, 1915.

K. C. GRAY, Cashier.

LIABILITIES.	
Savings deposits	\$939,734 54
Demand deposits	168,505 78
Undivided profits	536 21
	\$1,108,776 53
RESOURCES.	
Loans and discounts.....	\$182,432 15
Loans on mortgages of real estate.....	64,487 00
Overdrafts	2,870 78
Cash on deposit at home office.....	805,837 30
Cash on deposit in Boston.....	30,526 92
Cash on hand	22,622 38
	\$1,108,776 53

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

AUGUSTA TRUST COMPANY—AUGUSTA.

*WINTHROP BRANCH—WINTHROP.

(From sworn statement of Manager.)

November 24, 1915.

MELVIN W. WISWELL, Manager.

LIABILITIES.

Savings deposits	\$650,844 45
Demand deposits	165,680 12
Undivided profits	1,065 23
	\$817,589 80

RESOURCES.

Loans and discounts.....	\$158,376 97
Loans on mortgages of real estate.....	43,558 14
Overdrafts	11 17
Cash on deposit at home office.....	577,463 49
Cash on deposit in Boston.....	30,951 04
Cash on hand.....	7,228 99
	\$817,589 80

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

BAR HARBOR BANKING AND TRUST COMPANY—EDEN.

November 3, 1915.

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,
 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	38,268 51
Savings deposits	953,262 96
Demand deposits	811,999 59
Certificates of deposit.....	64,603 52
Trust department	16,500 00
	<hr/>
	\$2,084,634 58

 RESOURCES.

Loans and discounts.....	\$917,290 27
Loans on mortgages of real estate.....	529,703 78
Overdrafts	2,542 42
Stocks and bonds.....	336,081 29
Trust investment	12,794 65
Real estate	4,000 00
Cash on deposit.....	231,302 76
Cash on hand.....	50,919 41
	<hr/>
	\$2,084,634 58

BATH TRUST COMPANY—BATH.

October 26, 1915.

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, R. H. Baxter, F. S. Bowker, D. L. Howard, Chas. H. Oliver,
 Chas. H. Cahill, H. P. Hathorne, L. E. Thebeau.

EXECUTIVE BOARD—Charles W. Clifford, Gardiner G. Deering, Charles
 A. Coombs, Samuel R. Percy, R. H. Baxter, B. H. Coughlin, Frank S. Bowker.
 Organized October 23, 1902.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	33,634 83
Suspense account	6,500 00
Savings deposits	739,656 76
Demand deposits	372,709 25
Certificates of deposit.....	69,514 91
Due to other banks.....	6,660 88
People's Safe Deposit and Savings Bank, Receiver's Account...	46,497 18
Trust department	4,800 00
	<hr/>
	\$1,404,973 81

 RESOURCES.

Loans and discounts.....	\$358,629 23
Loans on mortgages of real estate.....	23,300 00
Overdrafts	4 15
Stocks and bonds.....	920,670 76
Real estate investment.....	7,500 00
Trust investments	4,800 00
Cash on deposit	68,660 56
Cash on hand	21,409 11
	<hr/>
	\$1,404,973 81

DEXTER TRUST AND BANKING COMPANY—DEXTER.

November 4, 1915.

N. H. FAY, President.

S. M. LEIGHTON, Treasurer.

A. P. ABBOTT, Vice-President.

CLARENCE N. PIERCE, Asst. Treas.

GEORGE PARK, Vice-President.

F. N. DEARTH, Secretary.

DIRECTORS—S. S. Ireland, F. D. Dearth, A. A. Springall, N. H. Fay,
 F. H. Hayes, A. P. Abbott, H. E. Hale, George Park, Chas. P. Hatch, 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	18,316 10
Savings deposits	513,496 72
Demand deposits	227,318 48
	<hr/>
	\$834,131 30

 RESOURCES.

Loans and discounts.....	\$277,677 62
Loans on mortgages of real estate.....	87,933 19
Overdrafts	92 59
Stocks and bonds.....	338,663 78
Real estate	30,000 00
Furniture and fixtures.....	8,660 98
Cash on deposit.....	81,700 50
Cash on hand.....	9,402 64
	<hr/>
	\$834,131 30

EASTERN TRUST AND BANKING COMPANY—BANGOR.

November 18, 1915.

C. D. CROSBY, President.

EDWARD R. ADAMS, Vice-President.

JOHN H. RICE, Treasurer.

FREDERICK W. HILL, Chairman of Board.

TRUSTEES—John Cassidy, Frederick W. Hill, F. H. Drummond, M. L. Hussey, 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, Carl P. Dennett, Edward R. Adams, Daniel McCann, Chas. S. Pearl, J. M. McNulty, Chas. H. Merrill, John H. Rice, M. H. Richardson, W. E. Brewster, Eugene Danforth, John Morrison.

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	411,096 79
Savings deposits	3,223,027 11
Demand deposits	1,878,800 69
Due to other banks.....	4,975 34
Guaranteed mortgages	17,500 00
Bills payable	62,500 00
	<hr/>
	\$5,947,899 93

RESOURCES.

Loans and discounts.....	\$2,746,380 83
Loans on mortgages of real estate.....	1,089,596 03
Overdrafts	1,475 60
Stocks and bonds.....	1,385,714 66
Real estate	376,207 53
Cash on deposit.....	200,503 54
Cash on hand.....	148,021 74
	<hr/>
	\$5,947,899 93

EASTERN TRUST AND BANKING COMPANY—BANGOR.

*DEXTER BRANCH—DEXTER.

(From sworn statement of Manager.)

November 18, 1915.

JAMES F. ATWOOD, Manager.

LIABILITIES.	
Savings deposits	\$177,156 35
Demand deposits	68,557 39
Profits (gross)	543 89
	\$246,257 63
RESOURCES.	
Loans and discounts	\$94,148 78
Loans on mortgages of real estate.....	10,852 50
Rent account	410 04
Interest	77 74
Expenses	516 11
Cash on deposit at home office.....	131,558 32
Cash on hand	8,694 14
	\$246,257 63

*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 18, 1915.

C. W. DINSMORE, Manager.

LIABILITIES.	
Savings deposits	\$458,388 19
Demand deposits	335,854 06
Due to other banks.....	370 37
Profits (gross)	1,300 50
	\$795,913 12
RESOURCES.	
Loans and discounts.....	\$210,832 76
Loans on mortgages of real estate.....	37,910 27
Interest	643 51
Expense	911 82
Cash on deposit at home office.....	514,455 92
Cash on hand	31,158 84
	\$795,913 12

*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 18, 1915.

M. H. RICHARDSON, Manager.

LIABILITIES.	
Savings deposits	\$729,289 12
Demand deposits	221,437 49
Undivided profits	2,039 55
	\$952,766 16
RESOURCES.	
Loans and discounts.....	\$473,393 69
Loans on mortgages of real estate.....	35,698 00
Real estate	26,646 28
Cash on deposit at home office.....	400,273 56
Cash on hand.....	16,754 63
	\$952,766 16

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

FIDELITY TRUST COMPANY—PORTLAND.

November 20, 1915.

CHAS. SUMNER COOK, President. WM. P. NORTON, Asst. Treas.
 FREDERICK O. CONANT, Vice-Pres. HARRY F. MERRILL, Asst. Treas.
 ERNEST J. EDDY, Vice-Pres. and Treas. GEO. H. WEEKS, Secretary.
 THEODORE GOULD, Asst. Treas. FREDERICK L. VARNEY, Asst. Sec.
 JAMES B. CRIST, Trust Officer.

DIRECTORS—Edville G. Abbott, Silas B. Adams, 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, Geo. L. Gerrish, Louis B. Goodall, James C. Hamlen, Charles C. Harmon, Charles M. Hay, Justin M. Leavitt, Frank M. Low, 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—Frederick O. Conant, Charles Sumner Cook, Ernest J. Eddy, William D. Sewall, Constant Southworth, Fred E. Eastman, Silas B. Adams, J. Henry Rines.

Organized January 15, 1906.

LIABILITIES.

Capital stock	\$400,000 00
Surplus	400,000 00
Undivided profits	176,429 25
Savings deposits	4,977,382 51
Demand deposits	4,626,732 27
Time certificates of deposit.....	164,391 23
Demand certificates of deposit.....	144,180 00
Trust department	5,102,891 83
Sinking funds for corporations.....	1,496,999 22
Due to other banks.....	98,907 24
	<hr/>
	\$17,587,913 55

RESOURCES.

Loans and discounts	\$6,335,868 75
Loans on mortgages of real estate.....	199,594 02
Overdrafts	527 86
Stocks and bonds.....	2,947,375 26
Trust investments	5,102,891 83
Sinking funds investments.....	1,496,999 22
Furniture and fixtures.....	10,000 00
Due from other banks.....	233,238 97
Cash on deposit.....	1,019,603 69
Cash on hand	241,813 95
	<hr/>
	\$17,587,913 55

FOREST CITY TRUST COMPANY—PORTLAND.

September 13, 1915.

CHARLES P. HATCH, President. CHAS. E. STICKNEY, Asst. Treas.
EDWARD H. SARGENT, Vice-Pres. RALPH H. MORRILL, Secretary.

DIRECTORS—Thos. H. Anderson, Chas. W. Briggs, John W. Dana, Guy W. Davis, H. W. Davis, Theo. B. Davis, Ernest E. Decker, Isaac W. Dyer, W. T. Foss, Wm. H. Gulliver, Edw. W. Hanaford, Sherman Hapgood, Chas. P. Hatch, Edwin F. Hillman, Robert S. Laughlin, Leslie L. Mason, Ralph H. Morrill, Chas. J. Perkins, Frank A. Rumery, Edw. H. Sargent, Geo. E. Sawyer, W. H. Shurtleff, Jos. W. Simpson, Wm. F. Spear, J. Putnam Stevens, Henry R. Stickney, Leon O. Tebbetts, Frank Harold Moore.

Organized March 25, 1914.

LIABILITIES.

Capital stock	\$150,000 00
Undivided profits	1,490 06
Savings deposits	41,982 25
Demand deposits	258,970 53
	<hr/>
	\$452,442 84

RESOURCES.

Loans and discounts	\$309,859 91
Loans on mortgages of real estate.....	6,500 00
Overdrafts	43 10
Stocks and bonds.....	40,565 31
Furniture and fixtures.....	15,905 33
Cash on deposit.....	63,746 96
Cash on hand.....	15,822 23
	<hr/>
	\$452,442 84

FORT KENT TRUST COMPANY—FORT KENT.

June 4, 1915.

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

TRUSTEES—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. Cunliffe.
Organized March 27, 1903.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	37,000 00
Undivided profits	8,511 69
Savings deposits	117,830 51
Demand deposits	95,101 09
Re-discounts	78,000 00
	<hr/>
	\$386,443 29

RESOURCES.

Loans and discounts.....	\$284,531 40
Loans on mortgages of real estate.....	70,077 47
Overdrafts	933 50
Bonds	1,950 00
Real estate investment.....	4,407 73
Real estate foreclosure.....	544 00
Furniture and fixtures.....	2,929 80
Due from other banks.....	3,621 25
Cash on deposit.....	7,053 60
Cash on hand.....	10,394 54
	<hr/>
	\$386,443 29

FRONTIER TRUST COMPANY—FORT FAIRFIELD.

June 2, 1915.

HERBERT T. POWERS, President. ARTHUR R. TIMBERLAKE, Treas.
 P. H. REED, Vice-Pres. 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	12,839 38
Savings deposits	99,334 03
Demand deposits	81,169 52
Certificates of deposit.....	4,300 00
Re-discounts	5,000 00
Bills payable	80,000 00
	<hr/>
	\$357,642 93

RESOURCES.

Loans and discounts.....	\$236,717 25
Loans on mortgages of real estate.....	56,138 29
Overdrafts	432 68
Stocks	15,100 00
Real estate investment.....	26,000 00
Due from other banks.....	280 86
Cash on deposit.....	10,520 89
Cash on hand.....	12,452 96
	<hr/>
	\$357,642 93

GOODWIN TRUST COMPANY—BIDDEFORD.

March 15, 1915.

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	4,500 00
Savings deposits	78,497 51
Profits	3,527 28
	<hr/>
	\$111,524 79

RESOURCES.

Loans and discounts.....	\$31,124 00.
Loans on mortgages of real estate.....	49,590 00.
Stocks and bonds.....	17,895 00.
Cash	12,915 79.
	<hr/>
	\$111,524 79.

GUILFORD TRUST COMPANY—GUILFORD.

August 23, 1915.

H. W. DAVIS, President.

M. L. HUSSEY, Vice-President.

R. W. DAVIS, Secretary and Treasurer.

TRUSTEES—M. L. Hussey, P. W. Knight, Abram Newton, Arthur A. Crafts, Hiram Hunt, Chas. D. Shaw, Charles Cimpher, H. W. Davis, F. B. Pease, F. S. Carr, H. A. Sanders, J. E. French, C. S. Douglass, E. L. Dean.

EXECUTIVE BOARD—M. L. Hussey, Chas. D. Shaw, H. W. Davis, Chas. Cimpher, H. A. Sanders, J. E. French, P. W. Knight.

Organized April 6, 1906.

LIABILITIES.

Capital stock	\$60,000 00
Surplus	30,000 00
Undivided profits	45,130 16
Savings deposits	490,887 89
Demand deposits	211,695 14
Certificates of deposit.....	400 00
	<hr/>
	\$838,113 19

RESOURCES.

Loans and discounts	\$404,307 32
Loans on mortgages of real estate.....	195,706 66
Overdrafts	763 45
Stocks and bonds.....	79,498 80
Real estate, furniture and fixtures.....	12,354 56
Real estate foreclosure.....	1,193 27
Cash on deposit.....	126,526 71
Cash on hand.....	17,762 42
	<hr/>
	\$838,113 19

GUILFORD TRUST COMPANY—GUILFORD.

*GREENVILLE BRANCH—GREENVILLE.

(From sworn statement of Manager.)

August 23, 1915.

R. H. DUNBAR, Manager.

LIABILITIES.	
Savings deposits	\$126,219 33
Demand deposits	91,659 15
Certificates of deposits.....	400 00
Undivided profits	17,237 73
	\$235,516 21
RESOURCES.	
Loans and discounts.....	\$130,243 93
Loans on mortgages of real estate.....	37,100 85
Overdrafts	18 92
Furniture and fixtures.....	1,150 00
Cash on deposit at home office.....	1,085 94
Cash on deposit in Boston.....	10,048 85
Cash on deposit in Bangor.....	49,724 00
Cash on hand.....	6,143 72
	\$235,516 21

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

HALLOWELL TRUST AND BANKING COMPANY—
HALLOWELL.

January 25, 1915.

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	3,223 35
Savings deposits	139,095 32
Demand deposits	71,718 88
	\$276,537 55

RESOURCES.

Loans on discounts.....	\$115,331 89
Loans on mortgages of real estate.....	25,870 00
Stocks and bonds.....	94,276 25
Overdrafts	645 27
Real estate	4,600 00
Furniture and fixtures.....	891 04
Cash on deposit.....	20,963 72
Cash on hand.....	13,959 38
	\$276,537 55

HOULTON TRUST COMPANY—HOULTON.

June 1, 1915.

WM. A. MARTIN, President.

E. MURRAY BURTT, Treasurer.

JAMES K. PLUMMER, Vice-Pres. WILFORD FULLERTON, 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, Simeon L. White, James Archibald, Frank A. Peabody.

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	31,640 00
Undivided profits	50,888 80
Savings deposits	623,721 74
Demand deposits	277,962 37
Certificates of deposit.....	31,445 70
Trust department	9,902 01
	<hr/>
	\$1,115,960 62

RESOURCES.

Loans and discounts.....	\$573,033 71
Loans no mortgages of real estate.....	391,684 40
Overdrafts	185 67
Stocks and bonds	41,160 00
Trust investments	9,902 01
Due from other banks	2,640 56
Cash on deposit	41,730 25
Cash on hand	55,624 02
	<hr/>
	\$1,115,960 62

INTERNATIONAL TRUST AND BANKING COMPANY—
CALAIS.

November 2, 1915.

GEO. A. CURRAN, President.

RALPH A. MACDONALD, Treasurer.

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

Organized September 19, 1903.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	18,002 68
Savings deposits	308,444 05
Demand deposits	189,098 44
Due to other banks.....	70 59
	<hr/>
	\$578,115 76

RESOURCES.

Loans and discounts.....	\$438,919 88
Loans on mortgages of real estate.....	890 00
Overdrafts	2,600 74
Bonds	75,617 75
Real estate	11,500 00
Suspense account	611 74
Cash on deposit.....	33,871 54
Cash on hand.....	14,104 11
	<hr/>
	\$578,115 76

KENDUSKEAG TRUST COMPANY—BANGOR.

November 9, 1915.

CHARLES D. STANFORD, President. GEO. A. SAFFORD, Treasurer.
 H. E. COLLETT, Secretary.

TRUSTEES—Frederick W. Hill, John M. Oak, W. L. Morse, Wingate F. Cram, Chas. D. Stanford, F. M. Simpson, A. B. Haskell, Mellen C. Peirce, Calvin P. Thomas, J. E. Littlefield, Chas. 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, Chas. 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, Chas. D. Stanford, J. G. Dunning.

Organized March 1, 1906.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	78,358 62
Savings deposits	692,466 65
Demand deposits	508,215 91
Certificates of deposit	5,060 00
Bills payable	96,000 00
	<hr/>
	\$1,530,101 18

 RESOURCES.

Loans and discounts	\$762,738 54
Loans on mortgages of real estate.....	239,630 74
Overdrafts	4,612 73
Stocks and bonds.....	444,805 48
Real estate	16,250 00
Furniture and fixtures.....	2,477 67
Cash on deposit.....	5,233 40
Cash on hand	54,352 62
	<hr/>
	\$1,530,101 18

KENDUSKEAG TRUST COMPANY—BANGOR,

*NEWPORT BRANCH—NEWPORT.

(From sworn statement of Cashier.)

November 9, 1915.

FRANK R. WIGGIN, Cashier.

LIABILITIES.	
Savings deposits	\$111,287 23
Demand deposits	46,141 88
Cash due home office.....	6,405 18
Undivided profits	8,553 74
	\$172,388 03
RESOURCES.	
Loans and discounts.....	132,380 83
Loans on mortgages of real estate.....	31,322 17
Overdrafts	308 99
Cash on deposit in Boston.....	2,669 20
Cash on hand.....	5,706 84
	\$172,388 03

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

KENNEBEC TRUST COMPANY—WATERVILLE.

November 11, 1915.

CARROLL N. PERKINS, President.

J. L. DEAN, Vice-President.

CHARLES W. VIGUE, Treasurer.

TRUSTEES—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, Herbert E. Foster, E. R. Jones, James McDougal, R. J. Noyes, W. A. Hager, L. O. Tebbetts, C. F. Johnson, W. C. Atkins, C. M. Richardson, Sumner Rowe, George W. Bates, John O. Day, Geo. G. Averill, Louis A. d'Argy, C. E. B. Walker.

EXECUTIVE BOARD—F. J. Arnold, N. H. Barrows, Arthur Daviau, E. R. Jones, Carroll N. Perkins, J. L. Dean, E. D. Noyes, Chas. W. Vigue.

Organized April 3, 1912.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	6,314 01
Savings deposits	248,952 44
Demand deposits	319,433 52
	<hr/>
	\$724,699 97

RESOURCES.

Loans and discounts.....	\$386,287 25
Loans on mortgages of real estate.....	74,958 55
Overdrafts	103 14
Stocks and bonds.....	144,632 25
Furniture and fixtures.....	10,000 00
Cash on deposit.....	97,756 52
Cash on hand.....	10,962 26
	<hr/>
	\$724,699 97

KINEO TRUST COMPANY—DOVER.

November 16, 1915.

L. P. EVANS, President.

G. L. ARNOLD, Treasurer.

W. S. OWEN, Vice-President.

R. W. EMERSON, Asst. Treasurer.

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

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

Organized October 18, 1905.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	94,126 11
Savings deposits	486 918 36
Demand deposits	394,361 66
Certificates of deposit.....	22,320 00
Bills payable	20,000 00
	<hr/>
	\$1,092,726 13

 RESOURCES.

Loans and discounts.....	\$379,862 37
Loans on mortgages of real estate.....	246,918 57
Overdrafts	535 12
Stocks and bonds.....	323,388 86
Real estate	8,000 00
Real estate foreclosure.....	4,972 89
Furniture and fixtures.....	8,814 10
Cash on deposit.....	82,846 87
Cash on hand.....	37,387 35
	<hr/>
	\$1,092,726 13

KINEO TRUST COMPANY—DOVER.

*MILO BRANCH—MILO.

(From sworn statement of Manager.)

November 15, 1915.

WM. P. NEWMAN, Manager.

LIABILITIES.	
Savings deposits	\$243,806 63
Demand deposits	99,419 75
Certificates of deposit.....	12,050 00
Undivided profits	15,487 07
	\$370,763 45
RESOURCES.	
Loans and discounts.....	\$108,253 76
Loans on mortgages of real estate.....	121,425 35
Cash on deposit in home office.....	130,445 07
Cash on hand.....	10,639 27
	\$370,763 45

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

LEWISTON TRUST COMPANY—LEWISTON.

November 24, 1915.

HARRY STETSON, President. GEORGE W. LANE, Jr., Treasurer.

JOHN D. CLIFFORD, Vice-Pres. GEORGE 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, A. T. Gastonguay.

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

Organized July 14, 1897.

LIABILITIES.

Capital stock	\$75,000 00
Surplus	100,000 00
Undivided profits	35,994 15
Savings deposits	2,025,939 04
Demand deposits	462,273 90
Certificates of deposit.....	20,226 35
Bills payable	115,000 00
	<hr/>
	\$2,834,433 44

RESOURCES.

Loans and discounts.....	\$1,202,049 27
Loans on mortgages of real estate.....	635,344 40
Overdrafts	2,161 93
Stocks and bonds.....	848,168 73
Building, vault and furniture.....	38,300 00
Cash on deposit.....	62,214 06
Cash on hand.....	46,195 05
	<hr/>
	\$2,834,433 44

LEWISTON TRUST COMPANY—LEWISTON.

*FREEPORT BRANCH—FREEPORT.

(From sworn statement of Manager.)

November 24, 1915.

ROBERT E. RANDALL, Manager.

LIABILITIES.

Savings deposits	\$192,803 37
Demand deposits	50,556 05
	<hr/>
	\$243,359 42

RESOURCES.

Cash on deposit at home office.....	\$238,445 19
Cash on hand.....	4,914 23
	<hr/>
	\$243,359 42

*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 24, 1915.

HENRY E. COOLIDGE, Manager.

LIABILITIES.	
Savings deposits	\$410,059 20
Demand deposits	53,611 33
	\$463,670 53
RESOURCES.	
Cash on deposit at home office.....	\$458,492 12
Cash on hand.....	5,178 41
	\$463,670 53

*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 24, 1915.

CLARENCE M. HUTCHINS, Manager.

LIABILITIES.

Savings deposits	\$299,138 73
Demand deposits	64,532 70
	<hr/>
	\$363,671 43

RESOURCES.

Expenses	\$37 58
Cash on deposit at home office.....	356,755 37
Cash on hand.....	6,878 48
	<hr/>
	\$363,671 43

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

LINCOLN TRUST COMPANY—LINCOLN.

September 28, 1915.

EDWARD B. DRAPER, President. SAMUEL H. CLAY, Vice-President,
FRANK R. LINTON, Treasurer.

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

Organized April 16, 1913.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	525 56
Undivided profits	139 42
Savings deposits	67,256 39
Demand deposits	88,942 16
Bills payable	22,000 00
	<hr/>
	\$203,863 53

RESOURCES.

Loans and discounts.....	\$92,872 24
Loans on mortgages of real estate.....	51,523 81
Stocks and bonds.....	15,200 00
Overdrafts	259 79
Real estate	5,451 86
Furniture and fixtures.....	4,368 68
Cash on deposit.....	27,186 99
Cash on hand.....	7,000 16
	<hr/>
	\$203,863 53

LIVERMORE FALLS TRUST AND BANKING COMPANY—
LIVERMORE FALLS.

November 29, 1915.

S. H. NILES, President. C. H. STURTEVANT, Sec. and Treas.
H. D. PARKER, Vice-President. CHAS. H. BRADFORD, Asst. Treas.
TRUSTEES—S. H. Niles, H. D. Parker, George Chandler, E. C. Dow,
W. S. Treat, A. C. Hutchinson, F. W. Butler, C. H. Sturtevant, Geo. W.
Treat.

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	12,841 54
Savings deposits	824,941 49
Demand deposits	177,387 36
Certificates of deposit.....	15,521 77
	<hr/>
	\$1,105,692 16

RESOURCES.

Loans and discounts.....	\$149,333 68
Loans on mortgages of real estate.....	177,025 45
Overdrafts	120 45
Stocks and bonds.....	619,968 75
Real estate	75,200 00
Cash on deposit.....	69,602 20
Cash on hand.....	14,441 63
	<hr/>
	\$1,105,692 16

LUBEC TRUST AND BANKING COMPANY—LUBEC.

November 2, 1915.

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	22,000 00
Undivided profits	1,792 71
Savings deposits	89,298 42
Demand deposits	166,531 32
Certificates of deposit.....	15,801 88
Bills payable	10,000 00
	\$330,424 33
RESOURCES.	
Loans and discounts.....	\$82,425 63
Loans on mortgages of real estate.....	22,753 36
Bonds	171,452 71
Real estate	6,000 00
Furniture and fixtures.....	3,000 00
Cash on deposit.....	31,720 09
Cash on hand.....	13,072 54
	\$330,424 33

MACHIAS BANKING COMPANY—MACHIAS.

November 8, 1915.

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
Profits	11,809 23
	<hr/>
	\$52,309 23

RESOURCES.

Loans and discounts.....	\$11,945 44
Cash	40,363 79
	<hr/>
	\$52,309 23

MAINE TRUST AND BANKING COMPANY—GARDINER.

May 12, 1915.

WESTON LEWIS, President.

N. C. BARSTOW, Vice-President.

JOSIAH S. MAXCY, Vice-Pres.

ROBERT W. PERKINS, Secretary.

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

Organized August 15, 1889.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	11,171 28
Savings deposits	921,305 84
Demand deposits	215,290 09
Trust department.	88,630 65
	<hr/>
	\$1,436,397 86

RESOURCES.

Loans and discounts	\$190,743 08
Loans on mortgages of real estate.....	49,365 40
Overdrafts	2,088 31
Bonds and stocks.....	1,003,802 29
Trust investments	88,630 65
Furniture and fixtures.....	7,750 00
Cash on deposit.....	76,947 76
Cash on hand.....	17,070 37
	<hr/>
	\$1,436,397 86

MARS HILL TRUST COMPANY—MARS HILL.

June 7, 1915.

H. W. SAFFORD, President.

A. O. NUTTER, Treasurer.

E. M. SMITH, Vice-President and Secretary.

TRUSTEES—H. W. Safford, C. N. York, 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, W. J. Hersom.

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	14,000 00
Undivided profits	5,114 73
Savings deposits	56,237 54
Demand deposits	50,442 01
Certificates of deposit.....	6,000 00
Re-discounts	78,229 02
	\$245,023 30
RESOURCES.	
Loans and discounts.....	\$164,310 68
Loans on mortgages of real estate.....	62,984 20
Real estate	6,000 00
Furniture and fixtures.....	2,500 00
Overdrafts	87 36
Due from other banks.....	1,310 07
Cash on deposit.....	4,050 65
Cash on hand.....	3,780 34
	\$245,023 30

MERCANTILE TRUST COMPANY—PORTLAND.

October 21, 1915.

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

DIRECTORS—A. S. Hinds, Fred N. Dow, Hutson B. Saunders, Thomas P. Shaw, E. E. Holt, S. C. Gordon, Adam P. Leighton, Henry F. Merrill, Ammi Whitney, Edward B. Winslow, John F. Liscomb, Chester H. Pease, William M. Nash, Edward W. Cox, Sydney B. Larrabee, Mervin W. Clark, Lyman A. Cousens, Oakley C. 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	42,753 83
Savings deposits	734,582 37
Demand deposits	435,153 32
Time certificates of deposit.....	100,858 59
Demand certificates of deposit.....	2,200 00
Sinking funds for corporations.....	113,157 50
Trust department	6,716 97
Due to other banks.....	2,877 73
	<hr/>
	\$1,588,300 31

RESOURCES.

Loans and discounts.....	\$486,366 71
Loans on mortgages of real estate.....	94,490 88
Overdrafts	104 29
Stocks and bonds.....	719,185 53
Sinking funds investments.....	113,157 50
Furniture and fixtures.....	1,000 00
Cash on deposit.....	150,568 13
Cash on hand.....	23,427 27
	<hr/>
	\$1,588,300 31

MERCHANTS' TRUST AND BANKING COMPANY—
PRESQUE ISLE.

June 8, 1915.

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	6,185 12
Savings deposits	107,046 16
Demand deposits	106,130 48
Certificates of deposit.....	550 00
Bills payable	25,000 00
	\$314,891 76

RESOURCES.

Loans and discounts.....	\$238,372 73
Loans on mortgages or real estate.....	23,788 32
Overdrafts	3 97
Bonds and stocks.....	32,499 65
Real estate	4,125 00
Furniture and fixtures.....	1,000 00
Due from other banks.....	1,870 22
Cash on deposit.....	5,041 20
Cash on hand.....	8,190 67
	\$314,891 76

MERRILL TRUST COMPANY—BANGOR.

October 27, 1915.

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

DIRECTORS—F. H. Appleton, H. A. Chapman, M. S. Clifford, Thomas U. Coe, Henry F. Dowst, Edward M. Graham, Edwin G. Merrill, Eugene B. Sanger, Wilson D. Wing, George T. Thatcher, H. W. Cushman, Nathaniel Lord, John A. Peters, J. M. McNulty, E. T. Savage, Chas. J. Dunn, J. A. Dunning, A. P. Cushman.

EXECUTIVE BOARD—F. H. Appleton, Thomas U. Coe, Henry W. Cushman
Eugene T. Savage, John Wilson, Wilson D. Wing.

Organized April 9, 1903.

LIABILITIES.

Capital stock	\$200,000 00
Surplus	200,000 00
Undivided profits	71,344 29
Savings deposits	616,612 15
Demand deposits	1,817,838 12
Certificates of deposit.....	7,690 97
Sinking funds for corporations.....	43,255 74
Trust department	4,777 52
	<hr/>
	\$2,961,518 79

RESOURCES.

Loans and discounts	\$1,417,079 69
Loans on mortgages of real estate.....	334,982 89
Overdrafts	6,397 04
Stocks and bonds.....	528,682 64
Sinking funds investments.....	43,255 74
Trust investments	4,777 52
Real estate investment.....	68,000 00
Real estate foreclosure.....	7,958 56
Safe deposit vaults.....	20,000 00
Cash on deposit.....	442,278 96
Cash on hand.....	88,105 75
	<hr/>
	\$2,961,518 79

MILLINOCKET TRUST COMPANY—MILLINOCKET.

October 4, 1915.

J. J. MOORE, President.

GILBERT B. MORAN, Vice-Pres.

W. H. SEAVER, Treasurer.

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

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

Organized December 20, 1906.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	25,000 00
Undivided profits	6,047 08
Savings deposits	246,662 69
Demand deposits	189,687 09
Certificates of deposit.....	5,000 00
Bills payable	14,355 60
	<hr/>
	\$511,752 46

 RESOURCES.

Loans on discounts.....	\$278,069 83
Loans on mortgages of real esate.....	92,893 12
Overdrafts	49 38
Stocks and bonds.....	67,175 10
Real estate	19,694 03
Real estate foreclosure.....	5,508 29
Cash on deposit.....	24,760 79
Cash on hand.....	23,601 92
	<hr/>
	\$511,752 46

OLD TOWN TRUST COMPANY—OLD TOWN.

October 6, 1915.

WALTER E. HELLENBRAND, President. R. J. PLUMMER, Treasurer.
 ROBERT J. ALEY, Vice-President. MAYNARD EDDY, Secretary.

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, Willard H. Cummings, R. J. Plummer, Edward Tomlinson.

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

Organized March 12, 1913.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	3,654 63
Savings deposits	139,027 44
Demand deposits	155,587 51
Certificates of deposit.....	5,000 00
	<hr/>
	\$378,269 58

RESOURCES.

Loans and discounts.....	\$181,498 30
Loans on mortgages of real estate.....	59,313 00
Overdrafts	205 73
Bonds	82,454 75
Furniture and fixtures.....	12,624 35
Cash on deposit	30,905 56
Cash on hand	11,267 89
	<hr/>
	\$378,269 58

PARIS TRUST COMPANY—SOUTH PARIS.

October 15, 1915.

GEORGE R. MORTON, President. GEORGE 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, Sumner E. Newell, John B. Robinson, George W. Cole, Jr., Winfield S. Starbird, Frederick A. Heidner, George C. Fernald, Benj. Spaulding, D. H. Fifield.

Organized July 20, 1908.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	6,500 00
Undivided profits	9,551 98
Savings deposits	31,139 98
Demand deposits	186,779 08
Certificates of deposit.....	4,493 00
Due to other banks.....	1,915 99
Bills payable	20,000 00
	<hr/>
	\$310,380 03

RESOURCES.

Loans and discounts.....	\$127,173 74
Loans on mortgages of real estate.....	84,759 26
Overdrafts	43 47
Bonds	71,500 91
Furniture and fixtures.....	6,000 00
Cash on deposit.....	5,277 13
Cash on hand.....	15,625 52
	<hr/>
	\$310,380 03

PARIS TRUST COMPANY—SOUTH PARIS.

*BUCKFIELD BRANCH—BUCKFIELD.

(From sworn statement of Manager.)

October 15, 1915.

SOLON W. PURINTON, Manager.

LIABILITIES.	
Savings deposits	\$31,139 98
Demand deposits	30,469 06
Due to other banks.....	97 77
Undivided profits	2,174 39
	\$63,881 20
RESOURCES.	
Loans and discounts.....	\$25,172 31
Loans on mortgages of real estate.....	13,317 80
Furniture and fixtures.....	500 00
Bonds	5,000 00
Cash on deposit at home office.....	10,025 93
Cash on hand.....	4,865 16
	\$63,881 20

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

RANGELEY TRUST COMPANY—RANGELEY.

August 3, 1915.

H. A. FURBISH, President. HAROLD B. McCARD, Treasurer.

C. T. RICHARDSON, Vice-Pres. W. R. HINKLEY, Asst. Treasurer.

TRUSTEES—G. A. Proctor, H. A. Furbish, C. T. Richardson, J. S. Maxey,
E. I. Herrick, L. D. Haley, H. B. McCard.EXECUTIVE BOARD—G. A. Proctor, H. A. Furbish, C. T. Richardson,
H. B. McCard, E. I. Herrick.

Organized April 3, 1906.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	25,000 00
Undivided profits	1,136 59
Demand deposits	60,553 67
Savings deposits	217,220 93
Certificates of deposit.....	17,541 09
	<hr/>
	\$346,452 30

RESOURCES.

Loans and discounts.....	\$132,941 94
Loans on mortgages of real estate.....	135,645 80
Overdrafts	55 13
Bonds	39,075 00
Furniture and fixtures.....	2,250 00
Real estate investment.....	5,000 00
Real estate foreclosure.....	3,500 00
Cash on deposit.....	22,692 03
Cash on hand.....	5,292 40
	<hr/>
	\$346,452 30

ROCKLAND TRUST COMPANY—ROCKLAND.

July 20, 1915.

E. A. BUTLER, President.

WM. T. COBB, Vice-President.

C. M. KALLOCH, Secretary and Treasurer.

TRUSTEES—John D. May, Georgie Berry, William T. Cobb, E. A. Butler, E. K. Glover, Fred E. Richards, S. A. Burpee, William T. White, A. B. Crockett, C. M. Kalloch, F. D. Lamb, F. H. Smith, J. A. Jameson, Arthur L. Orne, F. S. Sherman.

EXECUTIVE BOARD—William T. Cobb, C. M. Kalloch, E. A. Butler, E. K. Glover, Wm. T. White, S. A. Burpee, J. A. Jameson.

Organized March 14, 1889.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	27,179 67
Savings deposits	351,812 41
Demand deposits	139,066 80
Certificates of deposit.....	892 50
Due to other banks.....	440 79
	<hr/>
	\$644,392 17

RESOURCES.

Loans and discounts.....	\$203,679 99
Loans on mortgages of real estate.....	37,252 00
Overdrafts	309 11
Stocks and bonds.....	328,259 93
Furniture and fixtures.....	2,000 00
Cash on deposit.....	51,651 82
Cash on hand.....	21,239 32
	<hr/>
	\$644,392 17

RUMFORD FALLS TRUST COMPANY—RUMFORD.

November 29, 1915.

GEO. D. BISBEE, President. ELISHA PRATT, Treasurer.

WALDO PETTENGILL, Vice-Pres. LEWIS M. IRISH, Asst. Treas.

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

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

Organized February 1, 1895.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	175,000 00
Undivided profits	74,115 50
Savings deposits	1,746,163 87
Demand deposits	327,446 46
Certificates of deposit.....	64,019 05
	<hr/>
	\$2,486,744 88

RESOURCES.

Loans and discounts	\$1,007,661 57
Loans on mortgages of real estate.....	485,445 62
Overdrafts	333 94
Stocks and bonds.....	652,977 18
Real estate	84,951 94
Furniture and fixtures.....	7,116 16
Cash on deposit.....	196,103 37
Cash on hand.....	52,155 10
	<hr/>
	\$2,486,744 88

RUMFORD FALLS TRUST COMPANY—RUMFORD.

*DIXFIELD BRANCH—DIXFIELD.

(From sworn statement of Cashier.)

November 29, 1915.

E. L. STETSON, Cashier.

LIABILITIES.	
Savings deposits	\$258,687 09
Demand deposits	49,932 55
Certificates of deposit.....	7,500 00
Profits (gross)	145 81
	\$316,265 45
RESOURCES.	
Vault, furniture and fixtures.....	\$4,000 00
Expenses	1,405 87
Cash on deposit at home office.....	250,095 34
Cash on deposit in Boston.....	50,170 61
Cash on hand	10,593 63
	\$316,265 45

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

SANFORD TRUST COMPANY—SANFORD.

October 23, 1915.

E. M. GOODALL, President. WILLIAM BATCHELDER, Vice-Pres.
 WALTER K. EMERY, Vice-Pres. ISAAC A. SMITH, Sec'y and Treas.
 THOMAS W. WALLACE, Assistant Treasurer.

DIRECTORS—Orlando W. Brown, George A. Batchelder, Walter K. Emery, Will Garvin, Frank B. Hopewell, Fred C. Brown, William Batchelder, George A. Clark, George G. Emery, Ernest M. Goodall, Samuel Littlefield, William J. Bodwell, William O. Emery, Frank D. Folsom, Edward E. Hussey, Elwyn K. Jordan.

EXECUTIVE BOARD—George A. Batchelder, Walter K. Emery, William Batchelder, Ernest M. Goodall, William J. Bodwell, William O. Emery, Edward E. Hussey.

Organized June 1, 1915.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Profits (gross)	2,932 19
Savings deposits	60,333 50
Demand deposits	216,078 74
	<hr/>
	\$404,344 43

RESOURCES.

Loans and discounts.....	\$79,972 89
Loans on mortgages of real estate.....	46,943 18
Stocks and bonds.....	207,427 62
Overdrafts	15 82
Real estate investment.....	11,523 87
Furniture and fixtures.....	1,714 41
Expenses	4,768 92
Cash on deposit.....	40,619 63
Cash on hand.....	11,328 09
	<hr/>
	\$404,344 43

SECURITY TRUST COMPANY—ROCKLAND.

September 15, 1915.

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, H. N. McDougall.

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	39,000 00
Undivided profits	20,610 23
Savings deposits	990,281 46
Demand deposits	263,825 15
Certificates of deposit.....	6,911 00
Due to other banks.....	7,182 78
Bills payable	35,026 00
	<hr/>
	\$1,421,836 62

RESOURCES.

Loans and discounts.....	\$542,933 74
Loans on mortgages of real estate.....	87,490 22
Overdrafts	13 71
Stocks and bonds.....	620,892 55
Real estate	47,000 00
Furniture and fixtures.....	5,617 52
Cash on deposit.....	64,375 22
Cash on hand.....	53,513 66
	<hr/>
	\$1,421,836 62

SECURITY TRUST COMPANY—ROCKLAND.

*VINALHAVEN BRANCH—VINALHAVEN.

(From sworn statement of Manager.)

September 15, 1915.

L. W. SANBORN, Manager.

LIABILITIES.

Savings deposits	\$203,050 83
Demand deposits	47,012 08
Profits (gross)	103 78
	<hr/>
	\$250,166 69

RESOURCES.

Furniture and fixtures.....	\$1,158 29
Expenses	1,253 06
Cash on deposit at home office.....	236,288 45
Cash on deposit in Boston.....	6,149 69
Cash on hand.....	5,317 20
	<hr/>
	\$250,166 69

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

SECURITY TRUST COMPANY—ROCKLAND.

*WARREN BRANCH—WARREN.

(From sworn statement of Manager.)

September 15, 1915.

G. D. GOULD, Manager.

LIABILITIES.	
Savings deposits	\$87,939 06
Demand deposits	22,070 26
Profits (gross)	60 32
	\$110,069 64
RESOURCES.	
Furniture and fixtures.....	\$500 00
Expenses	963 46
Cash on deposit at home office.....	103,180 60
Cash on deposit in Boston.....	2,061 29
Cash on hand.....	3,364 29
	\$110,069 64

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

SKOWHEGAN TRUST COMPANY—SKOWHEGAN.

November 15, 1915.

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

DIRECTORS—John R. McClellan, Alfred H. Lang, Edward F. Danforth, 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, Frank W. Bucknam, Cassius C. Kinsman, Everett T. Goodrich, Charles F. Ward, Roy L. Marston, Fred O. Sawyer, R. E. Attwood, A. A. Porter, Fred A. Coolidge, Geo. Otis Smith, S. F. Greene.

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, Fred F. Lawrence.

Organized February 25, 1911.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	20,000 00
Undivided profits	3,492 28
Savings deposits	574,253 93
Demand deposits	233,862 13
Certificates of deposit.....	12,700 00
	<hr/>
	\$894,308 34

RESOURCES.

Loans and discounts.....	\$390,402 60
Loans on mortgages of real estate.....	71,867 10
Overdrafts	690 29
Stocks and bonds.....	372,096 05
Real estate	15,000 00
Furniture and fixtures.....	1,000 00
Cash on deposit.....	22,266 08
Cash on hand.....	20,986 22
	<hr/>
	\$894,308 34

STATE TRUST COMPANY—AUGUSTA.

September 21, 1915.

THOMAS J. LYNCH, President. GEO. W. VICKERY, Vice-Pres.

JOHN E. LIGGETT, Vice-President. GEO. C. LIBBY, Treasurer.

THOMAS H. BODGE, Asst. Treas.

TRUSTEES—Greenlief T. Stevens, George W. Vickery, John E. Liggett, Fred G. Kinsman, Arthur W. Whitney, 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, Norman L. Bassett.

EXECUTIVE BOARD—George W. Vickery, Fred G. Kinsman, Percy V. Hill, John E. Liggett, Nathan Weston, Chas. P. Kinsman, Norman L. Bassett.

Organized July 30, 1906.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	25,015 22
Savings deposits	1,757,656 41
Demand deposits	305,523 10
Trust department	39,079 23
Sinking funds for corporations.....	104,065 49
Bills payable	6,900 00
	<hr/>
	\$2,388,239 45

RESOURCES.

Loans and discounts.....	\$275,944 62
Loans on mortgages of real estate.....	133,556 94
Overdrafts	213 64
Stocks and bonds.....	1,674,350 06
Trust investments	39,079 23
Sinking funds investments.....	104,065 49
Real estate	35,000 00
Furniture and fixtures.....	13,540 52
Cash on deposit.....	49,887 23
Cash on hand.....	62,601 72
	<hr/>
	\$2,388,239 45

UNION SAFE DEPOSIT AND TRUST COMPANY—PORTLAND.

May 5, 1915.

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, 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, Wm. H. Dow.

Organized January 3, 1894.

 LIABILITIES.

Capital stock	\$250,000 00
Surplus	250,000 00
Surety contingent fund.....	27,985 93
Undivided profits	51,774 82
Savings deposits	434,854 27
Demand deposits	210,176 57
Certificates of deposit.....	48,401 00
Trust department	233,476 10
Sinking funds for corporations.....	98,792 88
	<hr/>
	\$1,605,461 57

 RESOURCES.

Loans and discounts.....	\$242,336 45
Loans on mortgages of real estate.....	8,200 00
Bonds and stocks.....	933,619 06
Trust investments	233,476 10
Sinking funds investments.....	91,050 31
Cash on deposit.....	64,874 87
Cash on hand.....	31,904 78
	<hr/>
	\$1,605,461 57
Amount of surety bonds outstanding.....	\$15,228,014 00
Amount of premiums received on same.....	42,365 20
Estimated unearned premiums credited to profits.....	21,182 60

UNION TRUST COMPANY—ELLSWORTH.

November 17, 1915.

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

WALTER M. ALLEN, Asst. Treas.

DIRECTORS—L. A. Emery, A. W. King, John O. Whitney, H. H. Gray,
W. F. Campbell, F. L. Hodgkins, B. B. Havey, L. E. Holmes, Eugene Hale,
J. A. Peters, Henry W. Cushman, F. C. Nash, F. A. Chandler, B. M. Pike,
H. W. Sargent, A. B. Crabtree, O. W. Tapley, J. R. Holmes, R. B. Holmes,
H. H. Higgins.

EXECUTIVE BOARD—A. W. King, John O. Whitney, J. A. Peters, O. W.
Tapley, H. H. Higgins.

Organized July 15, 1907.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	35,754 13
Savings deposits	901,476 67
Demand deposits	586,238 81
Certificates of deposit	23,304 59
Due to other banks.....	15,198 45
	<hr/>
	\$1,761,972 65

RESOURCES.

Loans and discounts.....	\$745,603 89
Loans on mortgages of real estate.....	250,879 67
Overdrafts	1,161 48
Stocks and bonds.....	498,139 58
Real estate	3,500 00
Furniture and fixtures.....	6,500 00
Cash on deposit.....	223,877 44
Cash on hand.....	32,310 59
	<hr/>
	\$1,761,972 65

UNITED STATES TRUST COMPANY—PORTLAND.

March 16, 1915.

JAMES W. PARKER, Pres. MORRILL N. DREW, Vice-Pres. and 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, Wm. H. Porter.

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	81,476 36
Savings deposits	646,947 67
Demand deposits	449,555 50
Time certificates of deposit.....	4,400 00
Demand certificates of deposit.....	6,500 00
Trust department	69,400 00
Sinking funds for corporations.....	37,707 53
Bills payable	12,919 65
	\$1,458,906 71

RESOURCES.

Loans and discounts.....	\$592,524 28
Loans on mortgages of real estate.....	88,986 93
Overdrafts	940 33
Bonds and stocks.....	552,170 00
Trust investments	69,400 00
Sinking funds investments.....	37,707 53
Furniture and fixtures.....	3,500 00
Cash on deposit.....	94,751 71
Cash on hand.....	18,925 93
	\$1,458,906 71

UNITED STATES TRUST COMPANY—PORTLAND.

*FRYEURG BRANCH—FRYEURG.

(From sworn statement of Assistant Manager.)

March 16, 1915.

ALBION D. MERRILL, Assistant Manager.

LIABILITIES.	
Savings deposits	\$336,688 20
Demand deposits	79,334 61
	\$416,022 81
RESOURCES.	
Loans and discounts.....	\$45,075 12
Loans on mortgages of real estate.....	13,294 43
Expenses	532 00
Cash on deposit at home office.....	346,214 69
Cash on deposit in Boston.....	7,287 07
Cash on hand.....	3,619 50
	\$416,022 81

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

VAN BUREN TRUST COMPANY—VAN BUREN.

June 3, 1915.

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 P. 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	14,000 00
Undivided profits	3,210 17
Savings deposits	68,197 56
Demand deposits	77,239 00
Certificates of deposit.....	6,064 75
Bills payable	20,000 00
	\$238,711 48

RESOURCES.

Loans and discounts.....	\$140,358 63
Loans on mortgages of real estate.....	43,692 00
Overdrafts	975 26
Real estate	12,892 36
Furniture and fixtures.....	2,050 70
Bonds	5,000 00
Due from other banks.....	1,705 08
Cash on deposit.....	15,231 65
Cash on hand.....	16,805 80
	\$238,711 48

WALDO TRUST COMPANY—BELFAST.

November 11, 1915.

ORLANDO E. FROST, President.

WILSON ELLIS, Treasurer.

M. L. SLUGG, Vice-President.

T. FRANK PARKER, Asst. Treasurer.

TRUSTEES—Orlando E. Frost, Albert Pierce, Wilmer J. Dorman, John R. Dunton, James H. Howes, William H. Hall, Ralph L. Cooper, William Farwell, A. K. Paul, Ralph D. Southworth, M. L. Slugg, Wm. L. West, A. M. Shibles, H. N. McDougall, S. M. R. Locke, A. E. Kilgore, Amos W. Knowlton.

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

Organized October 25, 1904.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	8,292 92
Savings deposits	276,629 01
Demand deposits	201,255 09
Certificates of deposit.....	21,002 01
Trust department	357 79
	<hr/>
	\$570,036 82

RESOURCES.

Loans and discounts.....	\$254,378 70
Loans on mortgages of real estate.....	53,737 34
Overdrafts	71 32
Stocks and bonds.....	162,039 90
Trust investments	357 79
Real estate investment.....	27,442 07
Real estate foreclosure.....	23,989 84
Furniture and fixtures	2,000 00
Cash on deposit.....	22,784 35
Cash on hand.....	23,235 51
	<hr/>
	\$570,036 82

WALDO TRUST COMPANY—BELFAST.

*UNITY BRANCH—UNITY.

(From sworn statement of Manager.)

November 11, 1915.

B. A. FOGG, Manager.

LIABILITIES.	
Savings deposits	\$14,618 85
Demand deposits	22,170 26
Profits (gross)	1 90
	\$36,791 01
RESOURCES.	
Real estate	\$4,000 00
Expense	1,800 88
Cash on deposit at home office.....	26,468 95
Cash on deposit in Boston.....	2,404 63
Cash on hand.....	2,116 55
	\$36,791 01

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

WESTBROOK TRUST COMPANY—WESTBROOK.

April 26, 1915.

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, Philip Dana, William Lyons, Ludwell L. 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	27,006 25
Savings deposits	527,995 41
Demand deposits	152,054 67
Time certificates of deposit.....	513,277 00
Due to other banks.....	118,269 00
	<hr/>
	\$779,371 79

RESOURCES.

Loans and discounts.....	\$249,284 76
Loans on mortgages of real estate.....	93,183 86
Overdrafts	396 92
Bonds and stocks.....	378,970 43
Real estate investment.....	5,650 00
Real estate foreclosure.....	2,700 00
Cash on deposit.....	35,745 71
Cash on hand.....	13,440 11
	<hr/>
	\$779,371 79

WILTON TRUST AND BANKING COMPANY—WILTON.

September 7, 1915.

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, H. A. Furbish.

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	10,000 00
Undivided profits	10,451 40
Savings deposits	340,179 05
Demand deposits	90,866 82
Certificates of deposit.....	65,068 16
	<hr/>
	\$541,565 43

RESOURCES.

Loans and discounts.....	\$134,831 16
Loans on mortgages of real estate.....	203,881 20
Stocks and bonds.....	147,245 63
Real estate investment.....	2,000 00
Furniture and fixtures.....	2,000 00
Overdrafts	105 36
Cash on deposit.....	44,120 98
Cash on hand.....	7,381 10
	<hr/>
	\$541,565 43

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

LOAN AND BUILDING ASSOCIATIONS

1915

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

February 13, 1915.

JOHN R. WEBBER, President. REUEL W. SMITH, Secretary.
W. M. GREENLEAF, Treasurer.

DIRECTORS—A. M. Penley, G. W. Curtis, S. K. Ballard, Harry F. Whitehouse, F. M. Taylor, R. W. Smith, A. H. Conant, J. R. Webber, Fred W. Robie.

Organized May 25, 1887.

LIABILITIES.

Accumulated capital	\$86,439 31
Advance payments	36,547 08
Guaranty fund	3,536 66
Bills payable	19,151 10
Profits	5,629 95
	<hr/>
	\$151,304 10

RESOURCES.

Loans on mortgages of real estate.....	\$147,125 00
Loans on shares	3,150 00
Real estate foreclosure.....	782 43
Furniture and fixtures.....	150 00
Cash	96 67
	<hr/>
	\$151,304 10
Number of shareholders	273
Number of borrowers	101
Number of shares outstanding.....	1,974
Number of shares pledged for loans.....	792
Number of loans	161

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

March 9, 1915.

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,
John Coughlin.

Organized June 27, 1887.

 LIABILITIES.

Accumulated capital	\$412,836 21
Guaranty fund	13,904 77
Forfeited shares	1,157 06
Profits	21,469 15
	<hr/>
	\$449,367 19

 RESOURCES.

Loans on mortgages of real estate.....	\$443,078 00
Loans on shares.....	2,685 00
Real estate foreclosure.....	300 00
Cash	3,304 19
	<hr/>
	\$449,367 19

Number of shareholders	926
Number of borrowers.....	394
Number of shares outstanding.....	6,890
Number of shares pledged for loans.....	2,506
Number of loans	511

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

September 27, 1915.

JAMES A BOARDMAN, President. HERBERT C. QUIMBY, Sec. and Treas.
 DIRECTORS—Edwin F. Dillingham, Arthur Chapin, James A. Boardman,
 Herbert C. Quimby, Daniel Hennessy, Harry D. Benson.

Organized February 15, 1886.

 LIABILITIES.

Accumulated capital	\$302,012 73
Guaranty fund	14,863 22
Profits	10,985 66
	<hr/>
	\$327,861 61

 RESOURCES.

Loans on mortgages of real estate.....	\$299,501 56
Loans on shares.....	3,215 00
Furniture and fixtures.....	350 34
Cash	24,794 71
	<hr/>
	\$327,861 61
<hr/>	
Number of shareholders.....	804
Number of borrowers.....	220
Number of shares outstanding.....	6,849
Number of shares pledged for loans.....	1,731
Number of loans.....	311

BAR HARBOR LOAN AND BUILDING ASSOCIATION—EDEN.

August 10, 1915.

L. A. AUSTIN, President.

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

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

Organized November 14, 1902.

LIABILITIES.

Accumulated capital	\$72,718 72
Advance payments	20 00
Matured shares	23,076 07
Guaranty fund	1,700 00
Bills payable	4,350 00
Profits	627 62
	<hr/>
	\$102,492 41

RESOURCES.

Loans on mortgages of real estate.....	\$95,891 15
Loans on shares.....	3,161 00
Real estate foreclosure.....	2,217 96
Cash	1,222 30
	<hr/>
	\$102,492 41
Number of shareholders.....	203
Number of borrowers.....	80
Number of shares outstanding.....	1,422
Number of shares pledged for loans.....	549
Number of loans.....	90

BATH LOAN AND BUILDING ASSOCIATION—BATH.

September 14, 1915.

GEORGE W. DEAN, President. C. A. CORLISS, Sec'y and Treas.
 DIRECTORS—Frank N. Thompson, Joseph Torrey, Charles P. Knight,
 George W. Dean, Charles E. Palmer, Edwin P. Hyde, H. L. Hopkins, F. C.
 Cox, C. A. Corliss.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$110,712 32
Guaranty fund	3,750 00
Forfeited shares	54 28
Bills payable	200 00
Profits	3,153 97
	<hr/>
	\$117,870 57

 RESOURCES.

Loans on mortgages of real estate.....	\$106,728 65
Loans on shares.....	9,006 40
Furniture and fixtures.....	50 00
Cash	2,085 52
	<hr/>
	\$117,870 57
Number of shareholders.....	306
Number of borrowers.....	142
Number of shares outstanding.....	1,659
Number of shares pledged for loans.....	602
Number of loans.....	253

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

March 2, 1915.

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	\$69,666 12
Guaranty fund	2,401 10
Bills payable	15,500 00
Matured shares	3,473 42
Due on loans	898 55
Profits	2,584 61
	<hr/>
	\$94,523 80

RESOURCES.

Loans on mortgages of real estate.....	\$92,814 79
Loans on shares.....	69 61
Cash	1,639 40
	<hr/>
	\$94,523 80
Number of shareholders.....	87
Number of borrowers.....	106
Number of shares outstanding.....	1,193
Number of shares pledged for loans.....	536
Number of loans.....	110

BRUNSWICK LOAN AND BUILDING ASSOCIATION—
BRUNSWICK.

January 18, 1915.

CHARLES E. TOWNSEND, President. HARRY F. THOMPSON, Secretary.
JAMES W. FISHER, Treasurer.

DIRECTORS—John H. Peterson, Lyman E. Smith, Charles E. Townsend,
Barrett Potter, William A. Moody, J. Harry Fisk, Harry F. Thompson, James
W. Fisher, Charles A. Randall.

Organized July 10, 1888.

LIABILITIES.

Accumulated capital	\$122,206 80
Guaranty fund	5,470 00
Profits	1,895 18
	\$129,571 98

RESOURCES.

Loans on mortgages of real estate.....	\$116,654 71
Loans on shares.....	6,159 83
Bonds	1,850 00
Real estate foreclosure.....	4,865 00
Cash	42 44
	\$129,571 98
Number of shareholders.....	277
Number of borrowers.....	126
Number of shares outstanding.....	1,811
Number of shares pledged for loans.....	744
Number of loans.....	174

BUCKSPORT LOAN AND BUILDING ASSOCIATION—
BUCKSPORT.

September 29, 1915.

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, A. A. Lowell.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$24,183 99
Guaranty fund	711 66
Profits	1,212 03
	\$26,107 68

RESOURCES.

Loans on mortgages of real estate.....	\$22,345 44
Loans on shares.....	500 00
Cash	3,262 24
	\$26,107 68

Number of shareholders.....	119
Number of borrowers.....	50
Number of shares outstanding.....	643
Number of shares pledged for loans.....	178
Number of loans.....	65

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

April 27, 1915.

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

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

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital	\$387,288 88
Advance payments	9,700 00
Guaranty fund	12,471 08
Forfeited shares	468 82
Matured shares	90,349 15
Due on loans.....	200 00
Profits	9,100 80
	<hr/>
	\$509,578 73

 RESOURCES.

Loans on mortgages of real estate.....	\$468,470 00
Loans on shares	2,750 00
Real estate foreclosure.....	5,744 93
Cash	32,613 80
	<hr/>
	\$509,578 73

Number of shareholders.....	1,025
Number of borrowers.....	314
Number of shares outstanding.....	6,528
Number of shares pledged for loans	2,531
Number of loans.....	315

CENTRAL MAINE LOAN AND BUILDING ASSOCIATION—
LEWISTON.

April 28, 1915.

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	\$10,323 34
Advance payments	2,413 47
Guaranty fund	14 76
Bills payable	6,050 00
Profits	529 35
	\$19,330 92

RESOURCES.

Loans on mortgages of real estate.....	\$18,000 00
Loans on shares.....	660 00
Furniture and fixtures.....	200 46
Cash	470 46
	\$19,330 92

Number of shareholders.....	82
Number of borrowers.....	13
Number of shares outstanding.....	496
Number of shares pledged for loans.....	99
Number of loans.....	12

CUMBERLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.

August 14, 1915.

PHILIP F. TURNER, President. J. CALVIN KNAPP, Secretary.
WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—Thomas P. Shaw, Alex T. Laughlin, Ernest L. Small, 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	\$590,943 80
Advance payments	120,421 39
Guaranty fund	25,000 00
Bills payable	6,500 00
Due on loans.....	7,260 57
Profits	31,626 00
	<hr/>
	\$781,751 76

RESOURCES.

Loans on mortgages of real estate.....	\$769,150 00
Loans on shares.....	5,393 00
Real estate foreclosure.....	6,198 73
Furniture and fixtures	525 97
Cash	484 06
	<hr/>
	\$781,751 76

Number of shareholders.....	1,739
Number of borrowers.....	492
Number of shares outstanding.....	10,710
Number of shares pledged for loans.....	4,101
Number of loans.....	519

DEERING LOAN AND BUILDING ASSOCIATION—
PORTLAND.

February 9, 1915.

JOHN J. FRYE, President.

ALBION L. CHAPMAN, Sec'y and 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	\$209,980 76
Guaranty fund	3,293 55
Bills payable	7,000 00
Due on loans.....	1,895 50
Advance payments	257 00
Forfeited shares	25 80
Profits	8,503 53
	\$230,956 14

RESOURCES.

Loans on mortgages of real estate.....	\$204,749 66
Loans on shares	11,725 00
Loans on collateral.....	550 00
Real estate foreclosure.....	10,619 03
Cash	3,312 45
	\$230,956 14

Number of shareholders.....	511
Number of borrowers.....	126
Number of shares outstanding.....	3,403
Number of shares pledged for loans.....	1,159
Number of loans.....	135

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

April 12, 1915.

N. H. FAY, President.

A. A. SPRINGALL, Secretary and Treasurer.

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

Organized June 12, 1886.

LIABILITIES.

Accumulated capital	\$259,809 17
Matured shares	11,231 00
Guaranty fund	3,205 00
Profits	4,854 55
	<hr/>
	\$279,099 72

RESOURCES.

Loans on mortgages of real estate.....	\$252,734 67
Loans on shares	14,759 00
Real estate foreclosure.....	299 05
Bonds	5,000 00
Furniture and fixtures.....	155 00
Cash	6,152 00
	<hr/>
	\$279,099 72
Number of shareholders.....	700
Number of borrowers.....	277
Number of shares outstanding.....	4,340
Number of shares pledged for loans.....	1,688
Number of loans.....	443

ELLSWORTH LOAN AND BUILDING ASSOCIATION—
ELLSWORTH.

August 9, 1915.

A. W. KING, President.

O. W. TAPLEY, Secretary.

E. J. WALSH, Treasurer.

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

Organized April 21, 1891.

LIABILITIES.

Accumulated capital	\$158,452 64
Guaranty fund	6,650 00
Forfeited shares	22 72
Bills payable	4,000 00
Profits	1,920 67
	<hr/>
	\$171,046 03

RESOURCES.

Loans on mortgages of real estate.....	\$146,829 07
Loans on shares.....	825 00
Loans to corporations.....	2,000 00
Loans to municipalities.....	5,000 00
Bonds	11,500 00
Real estate foreclosure.....	3,500 00
Cash	1,391 96
	<hr/>
	\$171,046 03

Number of shareholders.....	450
Number of borrowers.....	140
Number of shares outstanding.....	2,388
Number of shares pledged for loans.....	707
Number of loans.....	159

FALMOUTH LOAN AND BUILDING ASSOCIATION—
PORTLAND.

March 4, 1915.

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

ROBERT S. LAUGHLIN, Treasurer.

DIRECTORS—A. H. Berry, George Smith, A. N. Waterhouse, K. S. Raymond, Charles Cook, Franklin M. Lawrence, Neil Murray, Robert S. Laughlin, Edward Duddy, Edward F. Tompson, Loren D. Austin, Wadsworth Noyes, Nelson R. Davis, John W. Thompson, Frank D. Morse.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$138,873 31
Guaranty fund	6,697 93
Advance payments	2,511 68
Bills payable	10,000 00
Profits	4,180 34
	\$162,263 26

RESOURCES.

Loans on mortgages of real estate.....	\$141,852 15
Loans on shares.....	1,020 00
Real estate foreclosure.....	7,736 43
Guaranty fund deposit.....	6,697 93
Cash	4,956 75
	\$162,263 26

Number of shareholders.....	190
Number of borrowers.....	110
Number of shares outstanding.....	2,072
Number of shares pledged for loans.....	849
Number of loans.....	119

FEDERAL LOAN AND BUILDING ASSOCIATION—
PORTLAND.

September 22, 1915.

J. HENRY RINES, President. GEORGE H. WEEKS, Treasurer.
HENRY F. MERRILL, Vice-President. THOMAS A. SANDERS, Secretary.

DIRECTORS—William B. Adie, Samuel A. Anderson, Alexander R. Bailey,
Lyman B. Chipman, Charles F. Flagg, Albert H. Ford, Theodore Gould,
Freeman M. Grant, Charles M. Hay, Edgar L. Jordan, Henry F. Merrill,
Walter H. Norris, DeForest H. Perkins, Ernest A. Randall, Edward C.
Reynolds, J. Henry Rines, Herbert W. Robinson, Edward A. Shaw, John S.
Foss, Frederick L. Varney.

Organized March 4, 1915.

LIABILITIES.

Accumulated capital.....	\$17,698 83
Bills payable	17,700 00
Due on loans.....	13,451 44
Profits	497 36
	<hr/>
	\$49,347 63

RESOURCES.

Loans on mortgages of real estate.....	\$49,000 00
Cash	347 63
	<hr/>
	\$49,347 63

Number of shareholders.....	632
Number of borrowers.....	24
Number of shares outstanding.....	4,196
Number of shares pledged for loans.....	263
Number of loans.....	24

FOREST CITY LOAN AND BUILDING ASSOCIATION—
PORTLAND.

January 13, 1915.

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, John B. Kehoe, Edward Duddy, Wilbur C. Wheldon, Edward W. Murphy, Thomas H. Flaherty, John J. Cunningham, Adam W. Wilson, James A. Broe.

Organized May 26, 1897.

LIABILITIES.	
Accumulated capital	\$30,848 33
Guaranty fund	1,515 39
Profits	1,359 79
	\$33,723 51

RESOURCES.	
Loans on mortgages of real estate.....	\$32,600 00
Cash	1,123 51
	\$33,723 51
Number of shareholders.....	44
Number of borrowers.....	23
Number of shares outstanding.....	379
Number of shares pledged for loans.....	184
Number of loans.....	29

GARDINER LOAN AND BUILDING ASSOCIATION—
GARDINER.

May 25, 1915.

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, Wallace Tarbox.

Organized January 12, 1887.

LIABILITIES.	
Accumulated capital	\$87,302 98
Guaranty fund	3,950 00
Bills payable	12,339 63
Due on loans.....	125 82
Profits	9,775 65
	\$113,494 08
RESOURCES.	
Loans on mortgages of real estate.....	\$111,874 00
Loans on shares.....	265 00
Real estate foreclosure.....	565 73
Cash	789 35
	\$113,494 08
Number of shareholders.....	208
Number of borrowers.....	129
Number of shares outstanding.....	1,456
Number of shares pledged for loans.....	532
Number of loans.....	157

GUILFORD LOAN AND BUILDING ASSOCIATION—
GUILFORD.

August 23, 1915.

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, R. W. Davis, Geo. C. Matthews.
Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$8,740 35
Guaranty fund	225 48
Matured shares	5,821 20
Profits	337 54
	\$15,124 57

RESOURCES.

Loans on mortgages of real estate.....	\$14,033 80
Loans on shares.....	100 00
Cash	990 77
	\$15,124 57

Number of shareholders.....	40
Number of borrowers.....	18
Number of shares outstanding.....	179
Number of shares pledged for loans.....	82
Number of loans.....	18

HALLOWELL LOAN AND BUILDING ASSOCIATION—
HALLOWELL.

February 16, 1915.

J. W. CHURCH, President.

F. M. FISH, Vice-President.

C. H. SHEPHERD, Secretary and Treasurer.

DIRECTORS—J. W. Church, L. D. Merchant, Horace Getchell, W. H. Perry, F. M. Fish, C. W. Alexander, C. S. S. Bucknam, H. E. Andrews, W. W. Seavey.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$53,283 84
Guaranty fund	2,200 00
Profits	2,567 54
	\$58,051 38

RESOURCES.

Loans on mortgages of real estate.....	\$53,400 00
Loans on shares.....	150 00
Cash	4,501 38
	\$58,051 38

Number of shareholders.....	198
Number of borrowers.....	45
Number of shares outstanding.....	1,059
Number of shares pledged for loans.....	293
Number of loans.....	45

HOMESTEAD LOAN AND BUILDING ASSOCIATION—
PORTLAND.

January 11, 1915.

WALTER H. BROWN, President. EDWARD S. ANTHOINE, Secretary.

JOHN P. AYER, Treasurer.

DIRECTORS—W. R. Anthoine, Henry G. Beyer, Jr., Cyrus H. Farley,
Charles R. Cressey, Charles D. Smith, John T. Fagan, Lyman A. Cousens,
Augustus T. Davis, S. B. Thombs, William F. Spear, Walter H. Brown,
Warren W. Cole, Edward S. Anthoine, H. N. Pinkham, John P. Ayer, J. F.
Bond, William T. Cousens, John J. Cunningham, Vernon F. West.

Organized February 3, 1911.

LIABILITIES.

Accumulated capital	\$27,277 83
Advance payments	782 60
Guaranty fund	200 69
Bills payable	6,800 00
Profits	717 37
	\$35,778 49

RESOURCES.

Loans on mortgages of real estate.....	\$34,850 00
Loans on shares.....	50 00
Real estate foreclosure.....	407 57
Guaranty fund deposit.....	200 69
Cash	270 23
	\$35,778 49

Number of shareholders.....	125
Number of borrowers.....	21
Number of shares outstanding.....	938½
Number of shares pledged for loans.....	185½
Number of loans	27

KENNEBUNK LOAN AND BUILDING ASSOCIATION—
KENNEBUNK.

July 8, 1915.

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, Wilbur 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	\$63,715 04
Advance payments	22,145 83
Guaranty fund	3,166 10
Forfeited shares	1,048 13
Reduction account	5,767 90
Profits	3,124 76
	\$98,967 76
RESOURCES.	
Loans on mortgages of real estate.....	\$73,489 20
Loans on shares.....	674 00
Real estate foreclosure.....	12,729 98
Furniture and fixtures.....	118 17
Cash	11,956 41
	\$98,967 76
Number of shareholders	193
Number of borrowers.....	107
Number of shares outstanding.....	884
Number of shares pledged for loans.....	393
Number of loans.....	144

LEWISTON LOAN AND BUILDING ASSOCIATION—
LEWISTON.

April 1 1915.

WM. 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. Langeley, A. N. Leonard, Geo. E. Huskins, George
A. Whitney, Reuel W. Smith, W. B. Mennealy, Wm. B. Skelton, Edward M.
Lowell.

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$39,641 67
Guaranty fund	438 00
Advance payments	1,647 06
Bills payable	21,000 00
Profits	743 37
	\$63,470 10

RESOURCES.

Loans on mortgages of real estate.....	\$55,848 89
Loans on shares.....	1,730 00
Real estate foreclosure.....	2,940 06
Furniture and fixtures.....	95 00
Cash	2,856 15
	\$63,470 10
Number of shareholders.....	140
Number of borrowers.....	39
Number of shares outstanding.....	1,058½
Number of shares pledged for loans.....	328½
Number of loans.....	43

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

October 20, 1915.

C. A. WILBER, 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	\$6,021 74
Advance payments	16 00
Guaranty fund	380 00
Profits	666 76
	<hr/>
	\$7,084 50

RESOURCES.

Loans on mortgages of real estate.....	\$5,300 00
Loans on collateral	400 00
Cash	1,384 50
	<hr/>
	\$7,084 50

Number of shareholders.....	29
Number of borrowers	10
Number of shares outstanding.....	127
Number of shares pledged for loans.....	30
Number of loans.....	11

MAINE LOAN AND BUILDING ASSOCIATION—PORTLAND.

January 21, 1915.

FRANK L. CLARK, President. CHARLES E. GURNEY, Secretary.
SEWELL 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, Francis D. Martin, Wallace B. McCausland, Merton N. Prince, Embert G. Robinson, Sewell C. Ripley, Ernest L. Small, Joseph Smith, Constant Southworth, Fenton Tomlinson, Walter S. Trefethen, Jabez True, Norman True.

Organized June 12, 1911.

LIABILITIES.

Accumulated capital	\$39,837 10
Guaranty fund	121 41
Profits	1,575 45
	<hr/>
	\$41,533 96

RESOURCES.

Loans on mortgages of real estate.....	\$40,100 00
Guaranty fund deposit	121 41
Cash	1,312 55
	<hr/>
	\$41,533 96

Number of shareholders.....	176
Number of borrowers.....	18
Number of shares outstanding.....	1,429
Number of shares pledged for loans.....	201
Number of loans.....	21

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION—
MECHANIC FALLS.

May 13, 1915.

J. E. SAUNDERS, President.

A. A. WOODSUM, Secretary.

J. H. DECOSTER, Treasurer.

DIRECTORS—J. E. Saunders, J. H. DeCoster, A. A. Woodsum, D. A. Weston, George A. Harmon, E. K. Holbrook, C. W. Cole, E. C. Rawson, S. L. Hawley, E. Z. Lane, F. H. Waterhouse, F. G. Campbell.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$34,091 48
Guaranty fund	2,123 57
Advance payments	6,564 30
Bills payable	3,000 00
Profits	255 55
	<hr/>
	\$46,034 90

RESOURCES.

Loans on mortgages of real estate.....	\$43,761 00
Loans on shares	1,090 00
Cash	1,183 90
	<hr/>
	\$46,034 90

Number of shareholders.....	105
Number of borrowers.....	72
Number of shares outstanding.....	474
Number of shares pledged for loans.....	370
Number of loans.....	82

OLD TOWN LOAN AND BUILDING ASSOCIATION—
OLD TOWN.

August 25, 1915.

E. B. WEEKS, President.

CLARA L. WATERHOUSE, Secretary.

LORE ALFORD, Treasurer.

DIRECTORS—E. B. Weeks, Clara L. Waterhouse, W. H. Waterhouse,
M. H. Richardson, Chas. D. Kennedy, Mansur E. Russell, E. Percy Ray, Lore
Alford.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$150,525 65
Guaranty fund	5,629 93
Forfeited shares	185 59
Matured shares	7,905 80
Profits	2,191 73
	<hr/>
	\$166,438 70

RESOURCES.

Loans on mortgages of real estate.....	\$161,340 00
Loans on shares.....	2,960 00
Real estate foreclosure.....	200 97
Cash	1,937 73
	<hr/>
	\$166,438 70
Number of shareholders.....	379
Number of borrowers.....	138
Number of shares outstanding.....	2,478
Number of shares pledged for loans.....	951
Number of loans.....	233

PENOBSCOT LOAN AND BUILDING ASSOCIATION—
BANGOR.

July 15, 1915.

ANDREW C. SAWYER, President. HENRY L. MITCHELL, Secretary.
HENRY O. PIERCE, Treasurer.

DIRECTORS—Henry L. Mitchell, Henry O. Pierce, Thomas White, William
Connors, Andrew C. Sawyer, Albert H. Benner, Adolf Pfaff, Manly H. Lan-
caster, John Connors, Lyman B. Currier.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$124,535 74
Guaranty fund	1,929 15
Forfeited shares	65 00
Matured shares	23,501 90
Bills payable	1,247 50
Due on loans.....	300 00
Profits	491 88
	\$152,071 23

RESOURCES.

Loans on mortgages of real estate.....	\$135,320 36
Loans on shares.....	3,932 00
Bonds	1,500 00
Real estate foreclosure.....	8,658 07
Expense	653 24
Cash	2,007 56
	\$152,071 23
<hr/>	
Number of shareholders.....	257
Number of borrowers.....	107
Number of shares outstanding.....	2,312
Number of shares pledged for loans.....	863
Number of loans.....	121

PISCATAQUIS LOAN AND BUILDING ASSOCIATION—
FOXCROFT.

April 12, 1915.

J. F. ARNOLD, President.

G. L. ARNOLD, Secretary.

W. M. STEWARD, Treasurer.

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

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$71,840 06
Guaranty fund	4,548 85
Profits	5,471 64
	<hr/>
	\$81,860 55

RESOURCES.

Loans on mortgages of real estate.....	\$69,508 88
Furniture and fixtures.....	83 15
Cash	12,268 52
	<hr/>
	\$81,860 55

Number of shareholders.....	177
Number of borrowers.....	74
Number of shares outstanding.....	1,231
Number of shares pledged for loans.....	392
Number of loans.....	115

PORTLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.

April 27, 1915.

FRED N. DOW, President.

JOSEPH F. CHUTE, Secretary.

SYDNEY B. LARRABEE, Treasurer.

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

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$182,503 94
Advance payments	5,550 00
Guaranty fund	595 90
Forfeited shares	36 00
Matured shares	41,614 09
Profits	245 22
	\$230,545 15

RESOURCES.

Loans on mortgages of real estate.....	\$182,700 00
Loans on shares	2,950 00
Real estate foreclosure.....	21,136 27
Permanent expense	343 72
Cash	23,415 16
	\$230,545 15

Number of shareholders.....	377
Number of borrowers.....	141
Number of shares outstanding.....	2,190
Number of shares pledged for loans.....	848
Number of loans.....	148

ROCKLAND LOAN AND BUILDING ASSOCIATION—
ROCKLAND.

October 18, 1915.

F. C. KNIGHT, President.

H. O. GURDY, Secretary and Treasurer.

DIRECTORS—E. A. Butler, S. A. Burpee, H. O. Gurdy, E. K. Glover, F. C.

Knight, E. Mont Perry, F. R. Spear, Israel Snow, W. H. Spear, E. C. Davis.

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$221,219 42
Guaranty fund	6,515 13
Forfeited shares	40 34
Matured shares	17,250 00
Bills payable	2,000 00
Profits	8,007 69
	\$255,032 58

RESOURCES.

Loans on mortgages of real estate.....	\$245,350 97
Loans on shares.....	6,620 00
Furniture and fixtures.....	350 00
Cash	2,711 61
	\$255,032 58

Number of shareholders.....	703
Number of borrowers.....	290
Number of shares outstanding.....	3,797
Number of shares pledged for loans.....	1,479
Number of loans.....	316

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

July 17, 1915.

JERRY A. LOW, President.

JOHN WRIGHT, Treasurer.

BELLE A. LEAVITT, Secretary.

DIRECTORS—Jerry A. Low, Seth Sugden, Ben Ramsden, Phidelem Demers, John Nutter, John L. Howgate, John Wright, Geo. H. Nowell, Geo. L. Stackpole, Bert L. Davis, Leland Littlefield, William Kernon.

Organized March 17, 1890.

 LIABILITIES.

Accumulated capital	\$142,165 52
Advance payments	21,026 91
Guaranty fund	2,242 38
Profits	2,734 28
	<hr/>
	\$168,169 09

 RESOURCES.

Loans on mortgages of real estate.....	\$152,515 32
Loans on shares.....	5,570 00
Loans to corporations.....	9,169 46
Cash	914 31
	<hr/>
	\$168,169 09
<hr/>	
Number of shareholders.....	429
Number of borrowers.....	137
Number of shares outstanding.....	2,366
Number of shares pledged for loans.....	863
Number of loans.....	140

SOMERSET LOAN AND BUILDING ASSOCIATION—
SKOWHEGAN.

May 24, 1915.

L. W. WESTON, President.

F. 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, R. E. Atwood, W. S. Stinchfield, E. E. Harris, W. T. Seekins.

Organized September 10, 1883.

LIABILITIES.

Accumulated capital	\$78,359 52
Guaranty fund	3,666 65
Advance payments	12,066 25
Profits	282 77
	\$94,375 19

RESOURCES.

Loans on mortgages of real estate.....	\$89,845 00
Loans on shares.....	4,385 00
Real estate foreclosure.....	98 07
Cash	47 12
	\$94,375 19

Number of shareholders.....	173
Number of borrowers.....	73
Number of shares outstanding.....	1,169
Number of shares pledged for loans.....	553
Number of loans.....	95

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION—
SOUTH PORTLAND.

January 12, 1915.

WALTER S. TREFETHEN, President. CORA G. CLEVELAND, Sec'y.
A. E. THURRELL, Treasurer.

DIRECTORS—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	\$69,943 58
Advance payments	3,890 92
Guaranty fund	2,160 96
Profits	5,143 88
	\$81,139 34

RESOURCES.

Loans on mortgages of real estate.....	\$73,370 00
Loans on shares.....	400 00
Real estate foreclosure.....	6,465 86
Cash	903 48
	\$81,139 34

Number of shareholders.....	200
Number of borrowers.....	70
Number of shares outstanding.....	1,285
Number of shares pledged for loans.....	379
Number of loans.....	70

WALDOBORO LOAN AND BUILDING ASSOCIATION—
WALDOBORO.

September 2, 1915.

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

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

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$21,474 88
Guaran'y fund	798 42
Matured shares	10,761 54
Bills payable	5,250 00
Profits	509 56
	\$38,794 40

RESOURCES.

Loans on mortgages of real estate.....	\$36,101 00
Loans on shares.....	1,910 00
Cash	783 40
	\$38,794 40

Number of shareholders.....	137
Number of borrowers.....	85
Number of shares outstanding.....	384
Number of shares pledged for loans.....	222
Number of loans.....	109

WATERVILLE LOAN AND BUILDING ASSOCIATION—
WATERVILLE.

February 18, 1915.

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	\$239,960 55
Guaranty fund	4,000 35
Bills payable	28,492 05
Profits	5,166 34
	\$277,619 29

RESOURCES.

Loans on mortgages of real estate.....	\$272,423 08
Loans on shares.....	2,025 00
Real estate foreclosure.....	899 06
Cash	2,272 15
	\$277,619 29

Number of shareholders.....	510
Number of borrowers.....	158
Number of shares outstanding.....	4,841
Number of shares pledged for loans.....	1,502
Number of loans.....	195

WISCASSET LOAN AND BUILDING ASSOCIATION—
WISCASSET.

May 8, 1915.

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

DIRECTORS—John E. Dickinson, Wm. G. Hubbard.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$487 84
Guaranty fund	91 00
Forfeited shares	28 62
Profits	4 19
	\$611 65

RESOURCES.

Cash	\$611 65
Number of shareholders.....	2
Number of shares outstanding.....	4

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

January 14, 1915.

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

DIRECTORS—James A. Strout, J. G. Shaw, E. K. Scamman, John C. Haley, Melville Woodman, Edward H. Goldthwaite, Alexander Rankeller, Elbridge Scamman, Frank B. Harris, John W. Maguire, John J. Dunn, C. M. Cheney, J. Everett Ridlon, Percy S. Davis, Howard F. Lord.

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital	\$68,048 95
Advance payments	157 00
Guaranty fund	5,505 24
Forfeited shares	889 38
Profits	2,563 71
	<hr/>
	\$77,164 28

 RESOURCES.

Loans on mortgages of real estate.....	\$69,125 52
Loans on shares.....	3,650 00
Real estate foreclosure.....	2,845 99
Cash	1,542 77
	<hr/>
	\$77,164 28

Number of shareholders.....	192
Number of borrowers.....	93
Number of shares outstanding.....	1,124
Number of shares pledged for loans.....	431
Number of loans.....	100

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan Companies

1915

MAINE REAL ESTATE TITLE COMPANY—BANGOR.

October 28, 1915.

HENRY W. CUSHMAN, President. ROBERT J. ALEY, Vice-Pres.
 FREDERICK H. APPLETON, Vice-Pres. A. P. CUSHMAN, Treasurer.
 FRED D. JORDAN, Secretary.

DIRECTORS—Robert J. Aley, Frederick H. Appleton, John T. Bowler,
 Thomas U. Coe, Henry W. Cushman, Charles J. Dunn, Charles H. Gilman,
 John R. Graham, Weston Lewis, Walter L. Morse, John A. Peters, Eugene
 T. Savage, Thos. R. Savage, John Wilson, Wilson D. Wing.

INVESTMENT BOARD—Henry W. Cushman, Robert J. Aley, Frederick
 H. Appleton, Charles J. Dunn, Walter L. Morse, Eugene T. Savage, Wilson,
 D. Wing.

Organized July 16, 1915.

Trustee—Merrill Trust Company.

 LIABILITIES.

Capital stock	\$100,000 00 ,
Bonds	106,000 00 .
Profits (gross)	1,171 02 .
	<hr/>
	\$207,171 02

 RESOURCES.

Loans on mortgages of real estate.....	\$117,950 00
Stock subscriptions	80,000 00
Expenses (gross)	3,364 32
Cash	5,856 70
	<hr/>
	\$207,171 02

MUTUAL LOAN SOCIETY—LEWISTON.

October 13, 1915.

ALFRED G. GAGNON, President. J. B. JANELLE, Vice-President.
 F. X. MARCOTTE, Treasurer. A. T. GASTONGUAY, Secretary and Clerk.

DIRECTORS—Alfred G. Gagnon, J. B. Janelle, F. X. Marcotte, A. T. Gastonguay, Joseph E. Cote, Louis N. Cote.

Organized July 22, 1915.

LIABILITIES.

Capital stock	\$5,000 00
Administration fund	1,756 60
Cooperative fund	1,004 00
	<hr/>
	\$7,760 60

RESOURCES.

Loans on mortgages of real estate.....	\$3,500 00
Furniture and fixtures.....	300 00
Expense	1,674 36
Cash	2,286 24
	<hr/>
	\$7,760 60

PEOPLE'S LOAN COMPANY—PORTLAND.

April 20, 1915.

FREDERIC E. BOOTHBY, President. WM. H. LOONEY, Vice-Pres.

CHRISTINE A. McCARTY, Treasurer.

DIRECTORS—Frederic E. Boothby, Wm. J. Harvey, Vernon F. West, Silas B. Adams, Wm. T. Cousins, Wm. H. Looney, C. A. McCarty, Herbert Payson, Francis W. Cunningham.

EXECUTIVE BOARD—Frederic E. Boothby, Vernon F. West, W. T. Cousins, C. A. McCarty, Wm. H. Looney, Wm. J. Harvey.

Organized August 25, 1911.

LIABILITIES.

Capital stock	\$11,310 00
Surplus	1,000 00
Undivided profits	686 16
	<hr/>
	\$12,996 16

RESOURCES.

Loans	\$12,472 84
Cash	523 32
	<hr/>
	\$12,996 16

ABSTRACT

FROM

RETURNS OF SECRETARIES

OF

LOAN AND BUILDING ASSOCIATIONS

UNDER DATE OF

SEPTEMBER 25, 1915

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
53	October 1, 1903	29	144	\$63 42	\$207 42	\$207 42	\$5,839 88
55	April 1, 1904	8	138	52 22	190 22	174 72	1,514 66
56	October 1, 1904	8	132	47 25	179 25	165 36	1,429 81
57	April 1, 1905	29	126	42 50	168 50	156 18	4,878 53
58	October 1, 1905	6	120	38 07	158 07	147 18	765 16
59	April 1, 1906	32	114	33 94	147 94	138 56	4,717 34
60	October 1, 1906	8	108	29 90	133 90	129 71	943 09
61	April 1, 1907	42	102	26 39	128 39	121 23	5,349 89
62	October 1, 1907	29	96	23 01	117 01	112 92	3,413 58
63	April 1, 1908	17	90	19 91	109 91	104 77	1,868 53
64	October 1, 1908	14	84	17 06	101 06	96 78	1,414 81
65	April 1, 1909	75	78	14 43	92 43	88 94	6,682 42
66	October 1, 1909	74	72	12 01	84 01	81 26	6,171 51
67	April 1, 1910	46	66	9 83	75 83	73 73	3,493 31
68	October 1, 1910	83	60	7 89	67 89	66 34	5,578 39
69	April 1, 1911	107	54	6 17	60 17	59 10	5,577 99
70	October 1, 1911	87	48	4 66	52 66	52 00	4,511 05
71	April 1, 1912	137	42	3 39	45 39	45 04	6,177 00
72	October 1, 1912	180	36	2 33	38 33	38 23	6,873 40
73	April 1, 1913	138	30	1 48	31 48	31 53	4,335 99
74	October 1, 1913	173	24	82	24 82	24 97	4,170 86
75	April 1, 1914	289	18	36	18 36	18 54	5,319 83
76	October 1, 1914	247	12	09	12 09	12 24	2,951 45
77	April 1, 1915	347	6	-	6 00	6 06	2,157 00
	Total accumulated capital	2,205					\$96,135 48

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	March 1, 1904.....	103	139	\$61 47	\$200 47	\$179 73	\$20,648 41
51	September 1, 1904.....	86	133	55 95	188 95	170 30	16,249 70
52	March 1, 1905.....	36	127	50 70	177 70	160 80	6,397 20
53	September 1, 1905.....	114	121	45 75	166 75	151 50	19,009 50
54	March 1, 1906.....	72	115	41 05	156 05	142 37	11,235 60
55	September 1, 1906.....	337	109	36 60	145 60	133 40	49,067 20
56	March 1, 1907.....	265	103	32 41	135 41	124 61	35,883 65
57	September 1, 1907.....	253	97	28 50	125 50	116 00	31,751 50
58	March 1, 1908.....	167	91	24 88	115 88	107 59	19,351 96
59	September 1, 1908.....	203	85	21 53	106 53	99 34	21,625 59
60	March 1, 1909.....	322	79	18 46	97 46	91 31	31,382 12
61	September 1, 1909.....	157	73	15 66	88 66	83 44	13,919 62
62	March 1, 1910.....	310	67	13 11	80 11	75 74	24,834 10
63	September 1, 1910.....	295	61	10 80	71 80	68 20	21,181 00
64	March 1, 1911.....	490	55	8 74	63 74	60 83	31,232 60
65	September 1, 1911.....	414	49	6 92	55 92	53 62	23,150 88
66	March 1, 1912.....	426	43	5 32	48 32	46 55	20,584 32
67	September 1, 1912.....	370	37	3 95	40 95	39 63	15,151 50
68	March 1, 1913.....	386	31	2 79	33 79	32 86	13,042 94
69	September 1, 1913.....	596	25	1 84	26 84	26 23	15,996 64
70	March 1, 1914.....	515	19	1 09	20 09	19 76	10,346 35
71	September 1, 1914.....	458	13	54	13 54	13 36	6,201 32
72	March 1, 1915.....	710	7	18	7 18	7 12	5,097 80
73	September 1, 1915.....	233	1		1 00	1 00	233 00
		7,318					\$463,574 50
	Dues in arrears.....						2,872 00
	Total accumulated capital.....						\$460,702 50

EAR HARBOR LOAN AND BUILDING ASSOCIATION—EDEN.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	January 1, 1904	32	141	\$55 16	\$196 16	\$190 64	\$6,157 64
4	July 1, 1904	20	135	49 88	184 88	179 89	3,697 65
5	January 1, 1905	17	129	43 83	172 83	168 45	2,963 28
6	July 1, 1905	5	123	40 09	163 09	159 09	794 45
7	January 1, 1906	61	117	35 69	152 69	149 12	7,730 19
8	July 1, 1906	44	111	31 58	142 58	139 42	5,555 62
9	January 1, 1907	40	105	27 73	132 73	129 96	5,299 20
10	July 1, 1907	20	99	24 16	123 16	120 74	2,175 20
11	January 1, 1908	16	93	20 88	113 88	111 79	1,788 08
12	July 1, 1908	20	87	17 88	104 88	103 09	1,656 60
13	January 1, 1909	31	81	15 20	96 20	94 68	2,831 20
14	July 1, 1909	13	75	12 69	87 79	86 42	1,051 27
15	January 1, 1910	60	69	10 60	79 60	78 54	3,854 07
16	July 1, 1910	51	63	8 61	71 61	70 75	3,488 11
17	January 1, 1911	70	57	6 83	63 83	63 15	4,171 10
18	July 1, 1911	23	51	4 29	55 29	54 86	1,225 67
19	January 1, 1912	62	45	3 98	48 98	48 58	2,754 76
20	July 1, 1912	39	39	2 89	41 89	41 60	1,513 71
21	January 1, 1913	140	33	2 00	35 00	34 80	4,474 00
22	July 1, 1913	156	27	1 27	28 27	28 14	4,017 12
23	January 1, 1914	196	21	72	21 72	21 65	3,703 12
24	July 1, 1914	41	15	33	15 33	15 30	612 53
25	January 1, 1915	111	9	09	9 09	9 08	884 03
26	July 1, 1915	33	3	-	3 00	3 00	99 00
Total accumulated capital		1,301					\$72,507 60

BATH LOAN AND BUILDING ASSOCIATION—BATH.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	April 1, 1904	47	138	\$50 02	\$188 02	\$188 02	\$8,836 94
29	October 1, 1904	22	132	45 19	177 19	177 19	3,898 18
30	April 1, 1905	30	126	40 63	166 63	166 63	5,832 05
31	October 1, 1905	58	120	36 40	156 40	156 40	9,071 20
32	April 1, 1906	13	114	32 44	146 44	146 44	1,903 72
33	October 1, 1906	18	108	28 73	136 73	136 73	2,461 14
34	April 1, 1907	52	102	25 24	127 24	127 24	6,616 48
35	October 1, 1907	15	96	22 02	118 02	117 43	1,770 30
36	April 1, 1908	96	90	19 00	109 00	108 45	10,464 00
37	October 1, 1908	36	84	16 27	100 27	98 64	3,609 72
38	April 1, 1909	83	78	13 74	91 74	90 37	7,614 42
39	October 1, 1909	69	72	11 36	83 36	81 66	5,751 84
40	April 1, 1910	40	66	9 38	75 38	73 97	3,015 20
41	October 1, 1910	83	60	7 54	67 54	66 03	5,605 82
42	April 1, 1911	74	54	5 92	59 92	58 74	4,434 08
43	October 1, 1911	74	48	4 49	52 48	51 36	3,883 52
44	April 1, 1912	97	42	3 27	45 37	44 55	3,400 89
45	October 1, 1912	88	36	2 25	38 25	37 69	3,366 00
46	April 1, 1913	213	30	1 43	31 43	31 07	6,694 59
47	October 1, 1913	61	24	80	24 80	24 60	1,512 80
48	April 1, 1914	150	18	36	18 36	18 27	2,754 00
49	October 1, 1914	96	12	10	12 10	12 08	1,161 60
50	April 1, 1915	114	6	00	6 00	-	684 00
		1,629					\$104,342 49
	Unpaid matured shares						6,013 83
	Total accumulated capital						\$110,356 32

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
27	March,	1904	30	139	\$7 50	\$201 28	\$201 28	\$6,023 84
29	March,	1905	35	129	5 05	176 45	166 14	6,205 86
30	September,	1905	10	121	4 72	165 18	155 19	1,651 88
31	March,	1906	10	115	4 40	154 31	146 48	1,533 19
32	September,	1906	31	109	4 10	144 79	137 01	4,488 49
33	March,	1907	18	103	3 80	133 56	127 76	2,403 07
34	September,	1907	37	97	3 51	123 63	118 72	4,600 41
35	March,	1908	1	91	3 23	123 99	109 93	114 99
36	September,	1908	5	85	2 96	105 72	101 34	528 62
37	March,	1909	39	79	2 70	96 70	92 97	3,776 30
38	September,	1909	15	73	2 45	87 95	84 80	1,316 26
39	March,	1910	65	67	2 20	78 47	76 83	5,113 55
40	September,	1910	28	61	1 96	71 20	69 05	1,973 60
41	March,	1911	53	55	1 72	63 17	61 47	3,321 01
42	September,	1911	111	49	1 50	54 40	54 06	6,112 40
43	March,	1912	80	43	1 28	47 82	46 85	3,713 60
44	September,	1912	56	37	1 06	40 49	39 80	2,226 30
45	March,	1913	74	31	86	33 37	32 93	2,407 38
46	September,	1913	162	25	65	26 48	26 22	2,912 61
47	March,	1914	99	19	46	19 82	19 68	1,873 65
48	September,	1914	101	13	27	13 36	13 30	1,262 44
49	March,	1915	136	7	9	7 09	7 07	930 24
50	September,	1915	77	1	-	1 00	-	82 00
Total accumulated capital			1,273					\$64,571 69

**BRUNSWICK LOAN AND BUILDING ASSOCIATION—
BRUNSWICK.**

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
60	January, 1904.	6	142	\$56 66	\$198 66	\$184 50	\$1,186 96
61	April, 1904.	35	139	53 92	192 92	179 44	6,701 10
63	October, 1904.	2	133	48 75	181 75	169 57	2,361 50
64	January, 1905.	14	130	46 39	176 39	164 79	2,399 11
65	April, 1905.	78	127	44 04	171 04	160 03	13,221 82
66	July, 1905.	23	124	41 70	165 70	155 28	3,785 10
67	October, 1905.	23	121	39 54	160 54	150 66	3,667 42
68	January, 1906.	17	118	37 40	155 40	146 05	2,565 44
69	April, 1906.	39	115	35 36	150 36	141 52	5,738 10
70	July, 1906.	8	112	33 26	145 26	136 95	1,154 08
71	October, 1906.	17	109	31 36	144 36	132 52	2,366 76
72	January, 1907.	8	106	29 53	135 53	128 15	1,076 27
73	April, 1907.	35	103	27 74	130 74	123 81	4,508 78
74	July, 1907.	9	100	26 01	126 01	119 51	1,136 09
75	October, 1907.	22	97	24 38	121 38	115 29	2,606 31
76	January, 1908.	27	94	22 74	116 74	111 06	3,095 77
77	April, 1908.	50	91	21 21	112 21	106 91	5,485 42
78	July, 1908.	82	88	19 74	107 74	102 81	8,711 68
79	October, 1908.	26	85	18 32	103 32	98 74	2,693 57
80	January, 1909.	34	82	16 95	98 95	94 71	3,227 17
81	April, 1909.	82	79	15 97	94 67	90 25	7,790 38
82	July, 1909.	48	76	14 44	94 44	86 83	4,218 54
83	October, 1909.	45	73	13 26	86 26	82 95	3,710 90
84	January, 1910.	34	70	12 14	82 14	79 11	2,750 06
85	April, 1910.	102	67	11 04	78 04	75 28	7,633 56
86	July, 1910.	41	64	10 04	74 44	71 53	2,971 16
87	October, 1910.	23	61	9 07	70 07	67 80	1,588 61
88	January, 1911.	107	58	8 17	66 17	64 13	6,880 34
89	April, 1911.	57	55	7 32	62 32	60 49	3,458 65
90	July, 1911.	14	52	6 53	58 53	56 90	793 21
91	October, 1911.	12	49	5 81	54 81	53 36	645 72
92	January, 1912.	57	46	5 11	51 11	49 83	2,850 47
93	April, 1912.	80	43	4 48	47 48	46 36	3,466 88
94	July, 1912.	7	40	3 89	43 89	42 92	297 11
95	October, 1912.	8	37	3 33	40 33	39 50	305 10
96	January, 1913.	30	34	2 81	36 81	36 11	1,069 77
97	April, 1913.	31	31	2 32	33 34	32 76	970 86
98	July, 1913.	44	28	1 92	29 92	29 14	1,097 02
99	October, 1913.	23	25	1 54	26 54	26 16	572 02
100	January, 1914.	15	22	1 20	23 20	22 90	328 44
101	April, 1914.	140	19	90	19 90	19 68	2,596 20
102	July, 1914.	47	16	63	16 63	16 47	728 93
103	October, 1914.	89	13	42	13 42	13 32	1,128 96
104	January, 1915.	66	10	25	10 25	10 19	573 86
105	April, 1915.	38	7	12	7 12	7 09	229 29
106	July, 1915.	91	4	03	4 03	4 02	280 73
107	October, 1915.	5	1	-	1 00	1 00	5 00
		1,891					\$134,833 07
	Dividends declared but not credited to individual accounts.						776 17
	Total accumulated capital.						\$135,609 24

BUCKSPORT LOAN AND BUILDING ASSOCIATION—
BUCKSPORT.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
31	July,	1904	4	135	\$53 01	\$188 01	\$174 76	\$669 04
32	January,	1905	1	129	47 92	176 92	164 94	164 94
33	July,	1905	2	123	43 18	166 18	155 39	310 78
35	July,	1906	1	111	34 36	145 36	136 77	136 77
37	July,	1907	5	99	26 58	125 58	118 94	594 70
38	January,	1908	11	93	23 18	116 18	110 39	1,214 29
39	July,	1908	8	87	19 99	106 99	102 00	816 00
40	January,	1909	4	81	17 09	98 09	93 82	375 28
41	July,	1909	7	75	14 38	89 38	85 79	600 53
42	January,	1910	36	69	11 95	80 95	77 96	2,806 56
43	July,	1910	47	63	9 77	72 77	70 35	3,306 45
44	January,	1911	32	57	7 83	64 83	62 88	2,011 16
45	July,	1911	17	51	6 12	57 12	55 59	945 03
46	January,	1912	17	45	4 61	49 61	48 46	823 82
47	July,	1912	27	39	3 37	42 37	41 53	1,057 32
48	January,	1913	61	33	2 32	35 32	34 76	2,120 36
49	July,	1913	31	27	1 47	28 47	28 10	871 10
50	January,	1914	174	21	82	21 82	21 57	3,753 18
51	July,	1914	29	15	36	15 36	15 27	442 83
52	January,	1915	105	9	09	9 09	9 07	952 35
53	July,	1915	27	3	-	3 00	3 00	81 00
			646					
	Total accumulated capital							\$24,083 99

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
34	February 1, 1904.....	143	140	\$60 19	\$200 19	\$200 19	\$28,627 17
35	August 1, 1904.....	111	134	54 79	188 79	188 79	20,955 69
36	February 1, 1905.....	162	128	49 58	177 58	177 58	28,767 96
37	August 1, 1905.....	71	122	44 69	166 69	166 69	11,834 99
38	February 1, 1906.....	120	116	40 05	156 05	156 05	18,726 00
39	August 1, 1906.....	101	110	35 69	145 69	145 69	14,714 69
40	February 1, 1907.....	231	104	31 61	135 61	135 61	31,325 91
41	August 1, 1907.....	135	98	27 78	125 78	118 83	16,980 30
42	February 1, 1908.....	234	92	24 24	116 24	110 18	27,200 16
43	August 1, 1908.....	237	86	20 93	106 93	101 70	25,342 41
44	February 1, 1909.....	219	80	17 91	97 91	93 43	21,442 29
45	August 1, 1909.....	125	74	15 11	89 11	85 33	11,138 75
46	February 1, 1910.....	261	68	12 60	80 60	77 45	21,036 60
47	August 1, 1910.....	201	62	10 33	72 33	69 75	14,538 33
48	February 1, 1911.....	173	56	8 28	64 28	62 21	11,120 44
49	August 1, 1911.....	292	50	6 49	56 49	54 87	16,495 08
50	February 1, 1912.....	438	44	4 93	48 93	47 70	21,431 34
51	August 1, 1912.....	168	38	3 61	41 61	40 71	6,990 48
52	February 1, 1913.....	353	32	2 51	34 51	33 88	12,182 03
53	August 1, 1913.....	476	26	1 61	27 61	27 21	13,142 36
54	February 1, 1914.....	506	20	91	20 91	20 68	10,580 46
55	August 1, 1914.....	675	14	40	14 40	14 30	9,720 00
56	February 1, 1915.....	705	8	10	8 10	8 07	5,710 50
57	August 1, 1915.....	423	2	00	2 00	2 00	846 00
	Less arrears.....	6,560					\$400,849 94 4,893 00
	Total accumulated capital.....						\$395,956 94

CUMBERLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	May, 1904.....	114	137	\$59 58	\$196 58	\$181 68	\$22,410 12
30	November, 1904.....	246	131	53 75	184 75	171 31	45,448 50
31	May, 1905.....	246	125	48 25	173 25	161 19	42,619 50
32	November, 1905.....	270	119	43 11	162 11	151 33	43,769 70
33	May, 1906.....	223	113	38 28	151 28	141 71	33,735 44
34	November, 1906.....	214	107	33 77	140 77	132 33	30,124 78
35	May, 1907.....	228	101	29 59	130 59	123 19	29,774 52
36	November, 1907.....	248	95	25 73	120 73	114 30	29,941 04
37	May, 1908.....	209	89	22 18	111 18	105 63	23,236 62
38	November, 1908.....	303	83	18 92	101 92	97 19	30,881 76
39	May, 1909.....	199	77	15 95	92 95	88 96	18,497 05
40	November, 1909.....	286	71	13 27	84 27	80 95	24,101 22
41	May, 1910.....	382	65	10 86	75 86	73 14	28,978 52
42	November, 1910.....	356	59	8 71	67 71	65 53	24,104 76
43	May, 1911.....	404	53	6 82	59 82	58 11	24,167 28
44	November, 1911.....	477	47	5 18	52 18	50 88	24,889 86
45	May, 1912.....	782	41	3 78	44 78	43 83	35,017 96
46	November, 1912.....	652	35	2 61	37 61	36 96	24,521 72
47	May, 1913.....	814	29	1 67	30 67	30 25	24,965 38
48	November, 1913.....	864	23	94	23 94	23 70	20,684 16
49	May, 1914.....	1,064	17	42	17 42	17 31	18,534 88
50	November, 1914.....	997	11	11	11 11	11 08	11,076 67
51	May, 1915.....	1,107	5	-	5 00	-	5,535 00
	Advance payments.....						\$617,016 44 989 00
	Dues in arrears.....						\$618,005 44 19,919 00
	Total accumulated capital.....						\$598,086 44

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
23	September, 1904	6	133	\$59 62	\$192 62	\$177 72	\$1,155 72
24	March, 1905	5	127	53 52	180 52	168 14	902 60
25	September, 1905	123	121	47 82	168 82	156 87	20,764 86
26	March, 1906	153	115	42 53	157 53	146 90	24,102 09
27	September, 1906	97	109	37 57	146 57	137 18	14,217 29
28	March, 1907	110	103	33 02	136 02	127 77	14,962 20
29	September, 1907	120	97	28 85	125 85	118 64	15,102 00
30	March, 1908	115	91	25 00	116 00	109 75	13,340 00
31	September, 1908	137	85	21 45	106 45	101 09	14,583 65
32	March, 1909	127	79	18 26	97 26	92 70	12,352 02
33	September, 1909	136	73	15 39	88 39	84 55	12,021 04
34	March, 1910	159	67	12 79	79 79	76 59	12,686 61
35	September, 1910	183	61	10 47	71 47	68 85	13,436 36
36	March, 1911	134	55	8 41	63 41	61 31	8,496 94
37	September, 1911	165	49	6 59	55 59	53 94	9,172 35
38	March, 1912	205	43	5 01	48 01	46 76	9,842 05
39	September, 1912	167	37	3 65	40 65	39 44	6,788 55
40	March, 1913	201	31	2 50	33 50	32 88	6,733 50
41	September, 1913	145	25	1 58	26 58	26 19	3,854 10
42	March, 1914	222	19	87	19 87	19 66	4,411 14
43	September, 1914	337	13	38	13 38	13 29	4,509 06
44	March, 1915	328	7	09	7 09	7 07	2,325 52
45	September, 1915	270	1	-	1 00	1 00	270 00
		3,650					\$226,029 65
	Dues in arrears						6,679 25
	Total accumulated capital						\$219,350 40

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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
35	July 1, 1903	Bal.	-	-	-	\$2 00	\$2 00
36	January 1, 1904	69	141	53 36	194 36	194 36	13,410 84
37	July 1, 1904	52	135	48 43	183 43	183 43	9,538 36
38	January 1, 1905	51	129	43 75	172 75	172 75	8,810 25
39	July 1, 1905	59	123	39 38	162 38	162 38	9,580 42
40	January 1, 1906	72	117	35 22	152 22	152 22	10,959 84
41	July 1, 1906	114	111	31 32	142 32	142 32	16,224 48
42	January 1, 1907	208	105	27 67	132 67	132 67	27,595 36
43	July 1, 1907	93	99	24 27	123 27	123 27	11,464 11
44	January 1, 1908	117	93	21 15	114 15	114 15	13,355 55
45	July 1, 1908	58	87	18 25	105 25	105 25	6,104 50
46	January 1, 1909	206	81	15 59	96 59	96 59	19,897 54
47	July 1, 1909	144	75	13 19	88 19	88 19	12,699 36
48	January 1, 1910	217	69	10 99	79 99	79 99	17,357 83
49	July 1, 1910	94	63	8 99	71 99	71 99	6,767 06
50	January 1, 1911	240	57	7 22	64 22	64 22	15,412 80
51	July 1, 1911	112	51	5 66	56 66	56 66	6,345 92
52	January 1, 1912	326	45	4 30	49 30	49 30	16,071 80
53	July 1, 1912	181	39	3 14	42 14	42 14	7,627 34
54	January 1, 1913	312	33	2 17	35 17	35 17	10,973 04
55	July 1, 1913	297	27	1 38	28 38	28 38	8,428 86
56	January 1, 1914	452	21	78	21 78	21 78	9,844 56
57	July 1, 1914	228	15	35	15 35	15 35	3,499 80
58	January 1, 1915	445	9	09	9 09	9 09	4,045 05
59	July 1, 1915	379	3	-	3 00	3 00	1,137 00
	Dues in arrears	4,526					\$267,153 67 1,698 00
	Total accumulated capital						\$265,455 67

ELLSWORTH LOAN AND BUILDING ASSOCIATION—
ELLSWORTH.

Detailed Statement of Accumulated Capital.

September 25, 1915.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
26	January, 1904	48	141	\$60 02	\$201 02	\$186 03	\$9,648 96
27	July, 1904	32	135	54 33	189 33	175 77	5,458 56
28	January, 1905	32	129	48 98	177 98	165 70	5,445 36
29	July, 1905	55	123	43 96	166 96	156 06	9,482 80
30	January, 1906	95	117	39 27	156 27	146 45	14,595 65
31	July, 1906	42	111	34 88	145 88	137 16	6,126 96
32	January, 1907	48	105	30 80	135 80	128 30	6,518 40
33	July, 1907	77	99	27 00	126 00	129 25	9,202 00
34	January, 1908	143	93	23 50	116 50	110 63	16,159 50
35	July, 1908	27	87	20 27	107 27	102 25	2,896 29
36	January, 1909	163	81	17 31	98 31	94 01	16,024 53
37	July, 1909	22	75	14 61	89 61	85 96	1,221 42
38	January, 1910	87	69	12 17	81 17	78 13	7,061 79
39	July, 1910	127	63	9 97	72 97	70 48	9,017 19
40	January, 1911	118	57	8 01	65 01	63 01	7,421 18
41	July, 1911	90	51	6 28	57 28	55 71	5,105 20
42	January, 1912	120	45	4 78	49 78	48 59	5,901 60
43	July, 1912	135	39	3 49	42 49	41 62	5,736 15
44	January, 1913	189	33	2 42	35 42	34 80	6,234 38
45	July, 1913	99	27	1 54	28 54	28 16	2,575 03
46	January, 1914	218	21	87	21 87	21 65	4,467 66
47	July, 1914	98	15	40	15 40	15 30	1,509 20
48	January, 1915	191	9	11	9 11	9 09	1,490 01
49	July, 1915	147	3	-	3 00	3 00	441 00
	Total accumulated capital	2,403					\$159,740 82

FALMOUTH LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	November, 1903.....	103	143	\$56 72	\$197 39	\$183 21	\$20,336 44
27	May, 1904.....	5	137	51 47	186 53	173 64	932 65
28	November, 1904.....	159	131	46 54	175 97	164 34	27,832 24
29	May, 1905.....	90	125	41 95	165 75	155 26	14,862 66
30	November, 1905.....	65	119	37 60	155 76	146 36	10,067 16
31	May, 1906.....	40	113	33 61	146 11	137 71	5,811 40
32	November, 1906.....	8	107	29 87	136 70	128 23	1,090 54
33	May, 1907.....	24	101	26 32	127 32	120 74	3,044 68
34	November, 1907.....	15	95	22 87	117 87	112 15	1,712 05
35	May, 1908.....	1	89	19 67	108 67	103 75	105 67
36	November, 1908.....	33	83	16 70	99 70	95 52	3,280 10
37	May, 1909.....	59	77	14 11	91 11	87 58	5,342 49
38	November, 1909.....	64	71	11 74	82 74	79 80	5,232 36
39	May, 1910.....	55	65	9 60	74 60	72 20	4,091 00
40	November, 1910.....	87	59	7 68	66 68	64 76	5,618 16
41	May, 1911.....	88	53	5 99	58 99	57 50	5,029 12
42	November, 1911.....	115	47	4 52	51 52	50 39	5,768 80
43	May, 1912.....	120	41	3 27	43 27	43 45	5,242 20
44	November, 1912.....	121	35	2 24	37 24	36 68	4,359 04
45	May, 1913.....	112	29	1 41	30 41	30 06	3,301 92
46	November, 1913.....	147	23	77	23 77	23 58	3,323 19
47	May, 1914.....	168	17	34	17 34	17 25	2,806 12
48	November, 1914.....	196	11	08	11 08	11 06	2,079 68
49	May, 1915.....	160	5	-	5 00	5 00	660 00
		2,035					
	Total accumulated capital.....						\$141,929 67

FEDERAL LOAN AND BUILDING ASSOCIATION—PORTLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	March 4, 1915.....	1,468	7	-	\$1 00	\$1 00	\$10,378 83
2	June 1, 1915.....	1,726	4	-	1 00	1 00	6,683 00
3	September 1, 1915.....	1,093	1	-	1 00	1 00	1,160 00
	Total accumulated capital.....	4,287					\$18,221 83

GARDINER LOAN AND BUILDING ASSOCIATION—
GARDINER.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
36	July,	1904	30	135	\$54 15	\$189 15	\$175 61	\$5,674 50
37	January,	1905	25	129	48 81	177 81	165 61	4,445 25
38	July,	1905	9	123	43 80	166 80	155 85	1,501 20
39	January,	1906	42	117	39 11	156 11	146 34	6,556 62
40	July,	1906	35	111	34 73	145 73	137 05	5,100 55
41	January,	1907	79	105	30 66	135 66	128 00	10,717 14
42	July,	1907	14	99	26 88	125 88	119 16	1,762 32
43	January,	1908	44	93	23 38	116 38	110 54	5,120 72
44	July,	1908	15	87	20 16	107 16	102 12	1,607 40
45	January,	1909	12	81	17 21	98 21	93 91	1,178 52
46	July,	1909	42	75	14 52	89 52	85 89	3,759 84
47	January,	1910	66	69	12 08	81 08	78 06	5,351 28
48	July,	1910	47	63	9 89	72 89	70 42	3,425 83
49	January..	1911	73	57	7 94	64 94	62 96	4,803 62
50	July,	1911	13	51	6 22	57 22	55 67	743 86
51	January,	1912	84	45	4 72	49 72	48 54	4,176 48
52	July	1912	77	39	3 44	42 44	41 58	3,267 88
53	January,	1913	132	33	2 37	35 37	34 78	4,663 84
54	July,	1913	79	27	1 52	28 52	28 14	2,253 08
55	January,	1914	127	21	85	21 85	21 64	2,774 95
56	July,	1914	89	15	38	15 38	15 29	1,368 82
57	January,	1915	131	9	10	9 10	9 08	1,192 10
58	July,	1915	45	3	-	3 00	3 00	135 00
			1,310					\$81,585 80
	Matured shares included in accumulated capital							14,401 74
	Arrears							\$95,987 54 2,801 84
	Total accumulated capital							\$93,185 70

HALLOWELL LOAN AND BUILDING ASSOCIATION—
HALLOWELL.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
30	February, 1904	14	139	\$54 61	\$193 61	\$193 61	\$2,710 92
31	August, 1904	1	133	49 52	182 52	182 52	182 52
32	February, 1905	11	127	45 00	172 00	172 00	1,892 34
34	February, 1906	23	115	36 50	151 50	151 50	3,494 55
35	August, 1906	33	109	32 06	141 06	141 06	4,682 69
36	February, 1907	31	103	28 95	131 95	131 95	4,073 03
39	August, 1908	22	85	19 59	104 59	104 59	2,293 79
40	February, 1909	42	79	16 54	95 54	95 54	4,012 17
41	August, 1909	33	73	13 93	86 93	86 93	2,871 37
42	February, 1910	52	67	11 68	78 68	78 68	4,087 22
43	August, 1910	41	61	9 57	70 57	70 57	2,805 20
44	February, 1911	120	55	7 65	62 65	62 65	7,524 77
45	August, 1911	73	49	5 97	54 97	54 97	4,013 14
46	February, 1912	71	43	4 51	47 51	47 51	3,395 38
47	August, 1912	83	37	3 25	40 25	40 25	3,117 73
48	February, 1913	57	31	2 23	33 23	33 23	1,890 11
49	August, 1913	98	25	1 41	26 41	26 41	2,563 18
50	February, 1914	112	19	76	19 76	19 76	2,214 12
51	August, 1914	139	13	33	13 33	13 33	1,876 87
52	February, 1915	99	7	08	7 08	7 08	668 92
53	August, 1915	83	1	-	1 00	1 00	83 00
	Total accumulated capital	1,238					\$60,453 02

HOMESTEAD LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	257½	56	\$7 71	\$63 71	\$61 79	\$16,201 87
2	August,	1911	46	50	6 01	56 01	54 51	2,541 46
3	February,	1912	70	44	4 54	48 54	47 41	3,459 80
4	August,	1912	43	38	3 30	41 30	40 48	1,787 90
5	February,	1913	67	32	2 27	34 27	33 72	2,289 09
6	August,	1913	67	26	1 43	27 43	27 07	1,833 81
7	February,	1914	227	20	79	20 79	20 59	4,554 33
8	August,	1914	68	14	34	14 34	14 25	911 12
9	February,	1915	122	8	8 08	8 08	8 06	935 76
10	August,	1915	176	2	-	2 00	2 00	245 00
Total accumulated capital			1,143½					\$34,760 14

KENNEBUNK LOAN AND BUILDING ASSOCIATION—
KENNEBUNK.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	November, 1903.....	31	143	\$55 34	\$192 50	\$178 66	\$5,943 03
30	May, 1904.....	16	137	49 97	181 47	168 98	2,810 78
31	November, 1904.....	12	131	45 03	170 85	159 59	2,016 13
32	May, 1905.....	18	125	40 33	160 70	150 39	2,878 92
33	November, 1905.....	36	119	36 05	150 51	141 50	5,344 10
34	May, 1906.....	37	113	31 98	140 76	132 77	5,123 68
35	November, 1906.....	15	107	28 23	131 56	124 50	1,962 78
36	May, 1907.....	26	101	24 74	122 18	115 99	2,481 23
37	November, 1907.....	29	95	21 51	113 27	107 89	3,073 60
38	May, 1908.....	30	89	18 56	104 65	100 01	3,049 26
39	November, 1908.....	57	83	15 88	96 51	92 54	4,930 10
40	May, 1909.....	41	77	13 56	88 28	84 89	2,882 44
41	November, 1909.....	46	71	11 26	79 32	76 50	3,559 23
42	May, 1910.....	100	65	9 36	72 74	70 40	6,895 94
43	November, 1910.....	35	59	7 72	65 42	63 49	2,014 01
44	May, 1911.....	78	53	6 32	58 35	56 77	4,026 57
45	November, 1911.....	53	47	5 16	51 51	50 22	2,535 38
46	November, 1912.....	14	35	3 10	38 10	37 32	528 40
47	May, 1913.....	34	29	2 02	31 02	30 51	1,017 68
48	November, 1913.....	52	23	1 20	24 20	23 90	1,070 40
49	May, 1914.....	32	17	58	17 58	17 43	524 56
50	November, 1914.....	29	11	18	11 18	11 13	306 22
51	May, 1915.....	36	5	-	5 00	5 00	161 00
		854					
	Total accumulated capital.....						\$65,135 44

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
39	April, 1906	3	114	\$27 93	\$141 93	-	\$425 79
41	April, 1907	4	102	21 80	123 80	-	495 20
44	October, 1908	2	84	13 94	97 94	-	195 88
46	October, 1909	1	72	9 81	81 81	-	81 81
47	April, 1910	17	66	8 04	74 04	-	1,258 68
48	October, 1910	30	60	6 46	66 46	-	1,993 80
50	October, 1911	12	48	3 80	51 80	-	621 60
51	April, 1913	7	30	1 23	31 23	-	218 61
52	October, 1913	9	24	69	24 69	-	232 21
53	April, 1914	18	18	31	18 31	-	328 58
54	October, 1914	13	12	8	12 08	-	157 04
55	April, 1915	10	6	-	6 00	-	60 00
		126					\$6,060 20
	Advance payments						16 00
	Total accumulated capital						\$6,044 20

OLD TOWN LOAN AND BUILDING ASSOCIATION—
OLD TOWN.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
33	July, 12, 1904.....	52	135	\$50 71	\$185 71	\$173 03	\$9,656 92
34	January 10, 1905.....	61	129	45 74	174 74	163 31	10,659 14
35	July 11, 1905.....	41	123	41 12	164 12	153 84	6,728 92
36	January 9, 1906.....	30	117	36 81	153 81	144 61	4,614 30
37	July 10, 1906.....	63	111	32 74	143 74	135 56	9,055 62
38	January 8, 1907.....	83	105	28 90	133 90	126 68	11,113 70
39	July 9, 1907.....	70	99	25 34	124 34	118 00	8,703 80
40	January 14, 1908.....	75	93	22 05	115 05	109 54	8,628 75
41	July 14, 1908.....	59	87	19 00	106 00	101 25	6,254 00
42	January 12, 1909.....	124	81	16 21	97 21	93 16	12,054 04
43	July 13, 1909.....	60	75	13 67	88 67	85 25	5,320 20
44	January, 11, 1910.....	129	69	11 40	80 40	77 55	10,371 60
45	July, 12, 1910.....	110	63	9 35	72 35	70 01	7,958 50
46	January 10, 1911.....	112	57	7 50	64 50	62 63	7,224 00
47	July 11, 1911.....	115	51	5 89	56 89	55 42	6,542 35
48	January 9, 1912.....	167	45	4 49	49 49	48 37	8,264 83
49	July 9, 1912.....	147	39	3 29	42 29	41 47	6,216 63
50	January 14, 1913.....	154	33	2 28	35 28	34 71	5,433 12
51	July 8, 1913.....	138	27	1 46	28 46	28 10	3,927 48
52	January 14, 1914.....	181	21	83	21 83	21 62	3,951 23
53	July 14, 1914.....	130	15	38	15 38	15 29	1,999 40
54	January 12, 1915.....	195	9	10	9 10	9 08	1,774 50
55	July 13, 1915.....	184	3	-	3 00	3 00	552 00
		2,480					\$157,005 03
	Interest not credited.....						02
	Arrears.....						\$157,005 01
							5,443 00
	Total accumulated capital.....						\$151,562 01

PISCATAQUIS LOAN AND BUILDING ASSOCIATION—
FOXCROFT.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
34	January 1, 1904.	35	141	\$44 51	\$185 51	\$185 51	\$6 492 85
35	July 1, 1904.	17	135	43 91	178 91	178 91	3 041 47
36	January 1, 1905.	39	129	39 61	168 61	168 61	6 575 79
37	July 1, 1905.	19	123	35 51	158 51	158 51	3 011 69
38	January 1, 1906.	27	117	31 81	148 81	148 81	3 977 87
39	July 1, 1906.	45	111	28 26	139 26	139 26	6 266 70
40	January 1, 1907.	22	105	25 00	130 00	130 00	2 860 00
41	July 1, 1907.	16	99	21 95	120 95	120 95	1 935 20
42	January 1, 1908.	7	93	19 11	112 11	112 11	784 77
43	July 1, 1908.	27	87	16 51	103 51	103 51	2 794 77
44	January 1, 1909.	21	81	14 12	95 12	95 12	1 997 52
45	July 1, 1909.	38	75	11 93	86 93	86 93	3 303 34
46	January 1, 1910.	57	69	9 94	78 94	78 94	4 499 58
47	July 1, 1910.	36	63	8 15	71 15	71 15	2 561 40
48	January 1, 1911.	97	57	6 55	63 55	63 55	6 164 35
49	July 1, 1911.	114	51	5 14	56 14	56 14	6 399 96
50	January 1, 1912.	22	45	3 92	48 92	48 92	2 543 84
51	July 1, 1912.	62	39	2 86	41 86	41 86	2 592 32
52	January 1, 1913.	26	33	1 99	34 99	34 99	1 909 74
53	July 1, 1913.	63	27	1 26	28 26	28 26	1 780 38
54	January 1, 1914.	127	21	72	21 72	21 72	2 758 44
55	July 1, 1914.	103	15	34	15 34	15 34	1 580 02
56	January 1, 1915.	97	9	09	9 09	9 09	881 73
57	July 1, 1915.	53	3	-	3 00	3 00	159 00
	Dues in arrears.	1,170					\$75,872 73 1,347 49
	Total accumulated capital.						\$74,525 24

PORTLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	October 15, 1903.....	38	143	\$53 75	\$196 75	\$196 75	\$7,476 50
29	April 15, 1904.....	67	137	48 75	185 75	185 75	12,445 25
30	October 15, 1904.....	64	131	44 00	175 00	175 00	11,200 00
31	April 15, 1905.....	76	125	39 55	164 55	164 55	12,505 80
32	October 15, 1905.....	66	119	34 45	154 45	154 45	10,193 70
33	April 15, 1906.....	71	113	31 60	144 60	144 60	10,266 60
34	October 15, 1906.....	66	107	28 00	135 00	135 00	8,910 00
35	April 15, 1907.....	102	101	24 64	125 64	125 64	12,815 28
36	October 15, 1907.....	104	95	21 51	116 51	111 13	12,117 04
37	April 15, 1908.....	99	89	18 61	107 61	102 96	10,653 39
38	October 15, 1908.....	182	83	15 93	98 93	94 95	18,005 26
39	April 15, 1909.....	66	77	13 48	90 48	87 11	5,971 68
40	October 15, 1909.....	36	71	11 23	82 23	79 42	2,960 28
41	April 15, 1910.....	147	65	9 20	74 20	71 90	10,907 40
42	October 15, 1910.....	61	59	7 39	66 39	64 54	4,049 79
43	April 15, 1911.....	50	53	5 79	58 79	57 34	2,939 50
44	October 15, 1911.....	80	47	4 40	51 40	50 30	4,112 00
45	April 15, 1912.....	131	41	3 21	44 21	43 41	5,791 51
46	October 15, 1912.....	40	35	2 23	37 23	36 67	1,489 20
47	April 15, 1913.....	78	29	1 42	37 42	30 06	2,372 76
48	October 15, 1913.....	58	23	80	23 80	23 60	1,380 40
49	April 15, 1914.....	85	17	36	17 36	17 27	1,475 60
50	October 15, 1914.....	76	11	09	11 09	11 07	842 84
51	April 15, 1915.....	243	5	-	5 00	5 00	1,215 00
	Less arrears.....	2,086					\$172,096 78 4,462 00
	Total accumulated capital.....						\$167,634 78

ROCKLAND LOAN AND BUILDING ASSOCIATION—
ROCKLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
33	October, 1903.....	9	143	\$57 00	\$200 00	\$200 00	\$1,800 00
34	April, 1904.....	70	138	48 27	186 27	186 27	12,952 90
35	October 1904.....	44	132	43 62	175 62	175 62	7,733 28
36	April 1905.....	56	126	39 23	165 23	165 23	9,176 88
37	October 1905.....	67	120	35 06	155 06	155 06	10,389 02
38	April, 1906.....	65	114	31 16	145 16	145 16	9,328 40
39	October, 1906.....	78	108	27 51	135 51	135 51	10,550 78
40	April, 1907.....	126	102	24 12	126 12	126 12	15,747 12
41	October, 1907.....	77	96	20 98	116 98	116 98	8,986 46
42	April, 1908.....	131	90	18 10	108 10	108 10	14,131 10
43	October, 1908.....	64	84	15 45	99 45	99 45	6,306 80
44	April, 1909.....	126	78	13 04	91 04	91 04	11,330 04
45	October, 1909.....	107	72	10 86	82 86	82 86	8,685 02
46	April, 1910.....	181	66	8 89	74 89	74 89	13,412 09
47	October, 1910.....	225	60	6 12	67 12	67 12	14,800 00
48	April, 1911.....	209	54	5 59	59 59	59 59	12,240 31
49	October, 1911.....	218	48	4 23	52 23	52 23	11,194 14
50	April, 1912.....	179	42	3 08	45 08	45 08	7,965 32
51	October, 1912.....	253	36	2 11	38 11	38 11	9,374 83
52	April, 1913.....	268	30	1 34	31 34	31 34	8,101 12
53	October, 1913.....	330	24	76	24 76	24 76	7,977 80
54	April, 1914.....	279	18	34	18 34	18 34	4,968 86
55	October, 1914.....	247	12	09	12 09	12 09	2,781 23
56	April, 1915.....	315	6	-	6 00	6 00	1,856 00
	Total accumulated capital.....	3,724					\$221,769 50

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
15	March	1904	35	139	\$48 36	\$187 36	\$187 36	\$6,557 60
16	March,	1905	106	127	38 80	165 80	165 80	17,564 80
17	March,	1906	123	115	30 47	145 47	145 47	17,892 81
18	March,	1907	151	103	23 29	126 29	126 29	18,364 31
19	March,	1908	66	91	17 20	108 20	108 20	7,092 21
20	March,	1909	179	79	12 12	91 12	91 12	16,281 93
21	March,	1910	264	67	8 01	75 01	73 01	18,369 68
22	March,	1911	263	55	4 82	59 82	58 62	15,652 66
23	March,	1912	248	43	2 48	45 48	44 86	11,015 95
24	March,	1913	258	31	95	31 95	31 69	7,656 60
25	March,	1914	258	19	20	19 20	19 15	4,848 65
26	March,	1915	376	7	-	7 00	7 00	2,535 00
	Total accumulated capital		2,327					\$143,832 20

SOMERSET LOAN AND BUILDING ASSOCIATION—
SKOWHEGAN.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	March,	1902	5	151	\$53 33	\$205 33	-	\$1,051 65
33	September,	1902	7	151	53 88	204 88	-	1,414 97
34	March,	1903	19	151	53 22	204 22	-	3,855 18.
35	September,	1903	17	145	48 29	193 34	-	3,318 78.
36	March,	1904	62	139	43 88	182 88	-	8,798 56.
37	September,	1904	20	133	39 69	172 69	-	3,404 50.
38	March,	1905	21	127	35 66	162 66	-	2,678 33.
39	September,	1905	68	121	31 97	152 97	-	10,341 96.
40	March,	1906	54	115	28 37	143 37	-	6,207 03
41	September,	1906	29	109	24 07	133 07	-	3,780 06.
42	March,	1907	11	103	22 04	125 04	-	1,176 33.
43	September,	1907	12	97	19 16	116 16	-	1,392 02.
44	March,	1908	31	91	16 55	107 55	-	2,465 77
45	September,	1908	26	85	14 11	99 11	-	2,492 70
46	March,	1909	85	79	11 92	90 92	-	7,312 50
47	September,	1909	52	73	9 90	82 90	-	3,905 12
48	March,	1910	21	67	8 23	75 23	-	1,509 68
49	September,	1910	20	61	6 69	67 69	-	1,223 42
50	March,	1911	62	55	5 32	60 32	-	2,822 47
51	September,	1911	72	49	4 26	53 26	-	2,382 64
52	March,	1912	65	43	3 23	46 23	-	2,729 01
53	September,	1912	35	37	2 38	39 38	-	1,301 60
54	March,	1913	61	31	1 64	32 64	-	1,854 96
55	September,	1913	35	25	1 05	26 05	-	722 75
56	March,	1914	67	19	26	19 59	-	1,243 36
57	September,	1914	43	13	26	13 26	-	513 88
58	March,	1915	83	7	03	7 03	-	573 80
	Total accumulated capital		1,082					\$80,473 03

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION—
SOUTH PORTLAND.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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	February 11, 1905.....	1	128	\$62 07	\$190 07	\$190 07	\$190 07
31	February 3, 1906.....	9	116	49 12	165 12	165 12	1 486 08
34	August 11, 1907.....	24	98	33 43	131 43	131 43	3 154 32
35	February 11, 1908.....	104	92	28 73	120 73	113 55	12 555 92
36	August 1, 1908.....	28	86	24 65	110 65	104 39	3 098 20
37	February 10, 1909.....	80	80	20 76	100 76	95 57	8 060 80
38	August 7, 1909.....	44	74	17 53	91 53	87 15	4 027 32
39	February 8, 1910.....	102	68	14 53	82 53	78 89	8 418 06
40	August 6, 1910.....	41	62	11 82	73 82	70 87	3 026 62
41	February 14, 1911.....	105	56	9 43	65 43	63 07	6 870 15
42	August 5, 1911.....	71	50	7 30	57 30	55 48	4 068 30
43	February 13, 1912.....	101	44	5 55	49 55	48 16	5 004 55
44	August 6, 1913.....	68	38	4 03	42 03	41 02	2 858 04
45	February 12, 1913.....	68	32	2 76	34 76	34 07	2 363 68
46	August 5, 1913.....	96	26	1 74	27 74	27 30	2 663 04
47	February 14, 1914.....	99	20	96	20 96	20 72	2 075 04
48	August 11, 1914.....	88	14	43	14 43	14 33	1 269 84
49	February 13, 1915.....	87	8	11	8 11	8 00	705 57
50	August 10, 1915.....	66	2	-	-	-	132 00
		1,282					\$72,027 60
	Arrears.....						464 98
	Total accumulated capital.....						\$71,562 62

WALDOBORO LOAN AND BUILDING ASSOCIATION—
WALDOBORO.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
21	April	5, 1903	8	146	\$52 38	\$198 38	\$198 38	\$1,587 04
22	October,	5, 1903	1	144	47 66	191 66	179 75	191 66
23	April	4, 1904	8	138	43 21	181 21	170 39	1,448 68
24	October	3, 1904	9	132	39 02	171 02	161 27	1,512 18
25	April	3, 1905	14	126	35 06	161 06	152 30	2,057 84
26	October	2, 1905	1	120	31 36	157 36	143 52	151 36
27	April	2, 1906	5	114	27 90	141 90	134 93	680 50
28	October	1, 1906	4	108	24 65	132 65	126 49	497 60
29	April	1, 1907	2	102	21 62	123 62	118 22	245 26
30	October	7, 1907	6	96	18 86	114 86	110 15	500 16
31	April	6, 1908	13	90	16 28	106 28	102 21	1,366 64
32	October	5, 1908	9	84	13 91	97 91	94 43	796 19
33	April	5, 1909	18	78	11 75	89 75	86 81	1,591 50
34	October	4, 1909	10	72	9 79	81 79	79 34	813 90
35	April	4, 1910	15	66	8 02	74 02	72 01	811 30
36	October	3, 1910	14	60	6 44	66 44	64 83	797 16
37	April	3, 1911	33	54	5 04	59 04	57 78	1,934 32
38	October	2, 1911	19	48	3 82	51 82	50 87	848 58
39	April	2, 1912	12	42	2 78	44 78	44 09	452 36
40	October	7, 1912	22	36	1 91	37 91	37 43	770 02
41	April	7, 1913	15	30	1 21	31 21	30 91	465 15
42	October	6, 1913	53	24	67	24 67	24 50	1,139 51
43	April	6, 1914	35	18	29	18 29	18 22	584 15
44	October	5, 1914	26	12	07	12 07	12 05	305 82
45	April	5, 1915	40	6	-	6 00	6 00	240 00
			392					
	Total accumulated capital							\$21,788 88

WATERVILLE LOAN AND BUILDING ASSOCIATION—
WATERVILLE.

Detailed Statement of Accumulated Capital.

September 25, 1915.

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.
34	December, 1903	17	142	\$52 74	\$194 74	\$194 74	\$3,310 58
35	June, 1904	43	136	47 90	183 90	183 90	7,907 70
36	December, 1904	77	130	43 35	173 35	173 35	13,347 95
37	June, 1905	81	124	39 05	163 05	163 05	13,207 05
38	December, 1905	62	118	35 01	153 01	153 01	9,486 62
39	June, 1906	49	112	31 21	143 21	143 21	7,017 29
40	December, 1906	120	106	27 65	133 65	133 65	16,038 00
41	June, 1907	113	100	24 31	124 31	124 31	14,047 03
42	December, 1907	238	94	21 26	115 26	115 26	27,431 88
43	June, 1908	48	88	18 41	106 41	106 41	5,107 67
44	December, 1908	99	82	15 79	97 79	97 79	9,681 21
45	June, 1909	134	76	13 38	89 38	89 38	11,976 92
46	December, 1909	153	70	11 18	81 18	81 18	12,420 54
47	June, 1910	253	64	9 25	73 25	73 25	18,532 25
48	December, 1910	245	58	7 51	65 51	65 51	16,049 95
49	June, 1911	274	52	5 96	57 96	57 96	15,881 04
50	December, 1911	263	46	4 59	50 59	50 59	13,305 17
51	June, 1912	238	40	3 41	43 41	43 41	10,331 58
52	December, 1912	346	34	2 42	36 42	36 42	12,601 32
53	June, 1913	267	28	1 59	29 59	29 59	7,900 53
54	December, 1913	465	22	94	22 94	22 94	10,667 10
55	June, 1914	395	16	46	16 46	16 46	6,501 70
56	December, 1914	536	10	15	10 15	10 15	5,440 45
57	June, 1915	363	4	-	4 00	4 00	1,452 00
		4,879					\$269,643 53
	Less dues in arrears						30,832 82
	Total accumulated capital						\$238,810 71

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 two of whom may be designated as deputy bank

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

1915, c. 339.

commissioners. 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

—penalty.

—proviso.

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.

ORGANIZATION OF SAVINGS BANKS.

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

owers.

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:

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 number

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.

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.

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.

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

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

Officers.
1899, c. 50, §1.

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

—term of
office.
R. S., c.47, §93.

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

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

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

—office, how
vacated.

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

—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.

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.

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 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 said sum, except for deposits of widows, orphans, administrators, executors, guardians, charitable insti-

—pay fixed by trustees.

—compensation of trustees, fixed by corporation.

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

—shall return copy of list to bank examiner.

—penalty.

Vacancies. R. S., c.47, §96.

—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.

tutions 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, is her property and she may maintain an action in her own name to recover it. Money deposited in the name of a minor is his or her property, and the corporation may, in the discretion of the officer making the payment, pay the same to such minor or to his or her guardian, and such payment shall be valid. The foregoing provisions as to ownership do not apply to money belonging to a third person and fraudulently deposited by or in the name of a married woman or minor, but payment to such married woman or minor by said bank, institution for savings, or trust company, without notice of such fraud shall be valid. The receipt of such married woman or minor for such deposits and interest, or any part thereof, is a

—may be paid to minor in discretion of trustees.

valid release and shall discharge the corporation. 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, or to the legal representative of the survivor of such persons.

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.

—in name of
two persons,
how
payable
1907, c. 69, §1.
1915, c. 61.

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.

Second, *a*: In the bonds of the counties, cities and towns of any of the New England states.

1907, c. 69, §3. *b*: In the bonds of cities and districts in the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas, 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.

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.

1909, c. 149, § 1.

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, Wisconsin, 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 pro-

vides 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.

g: In consolidated or refunding bonds, which are of an issue to retire the entire funded debt under the conditions as applied to first mortgage bonds in clauses b, c, and f, of this subdivision and which are secured by a first mortgage on the whole or any part of the system. 1907, c. 69, § 5.

h: In the first mortgage bonds of any bridge company owning a railroad bridge located wholly or partly in the State of Maine, provided payment of said bonds as to principal and interest is guaranteed by a railroad company organized under the laws of the state and owning and operating a railroad in this state. 1915, c. 165.

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

Fifth: In bonds of any corporation other than railroad and water companies, incorporated under the authority of this state, and actually conducting in this state the business for which such corporation was created, which is earning an amount in excess of fixed charges, interest on its debts and running expenses equivalent to five per cent per annum on an amount of capital stock equal to one-half of its entire funded debt. —investment of deposits. 1905, c. 103. 1909, c. 11.

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

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

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

1907, c. 69, §6. *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 dividend upon the stock of such leased road and the interest on its bonds.

1905, c. 103. *f*: In the stock of any corporation, other than railroad and water companies, incorporated under authority of this state, and actually conducting in this state the business for which such corporation was created, which earns and is paying a regular dividend of not less than five per cent a year. And any savings bank or institution for savings, owning stock of any corporation that has earned and paid regular dividends of five per cent, or more, for five years, may, if any such corporation, by a vote of its stockholders, sells and conveys all its property and assets (franchise excepted) to trustees of a voluntary association, to hold and carry on the same business, for the members of such association, legally hold and own the certificates of shares of such association, issued in exchange for stock of such corporation; *provided*, however, that the deed of trust creating such voluntary association shall in express terms exempt the owner or owners of such certificates from individual liability thereon or on account of debts or obligations contracted by such association.

1915, c. 239.

Stocks of certain corporations may be sold to trustees of a voluntary association.

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

b: In notes with a pledge as collateral of any 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. 1907, c. 69, §7.

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

d: In notes with a pledge as collateral of 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. 1907, c. 69, §8.

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.

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

Ninth. All investments having a fixed maturity shall be charged and entered on the books of the bank at their cost to the bank, or at par when a premium is paid. The bank examiner may require any investment to be charged down to such sum as in his judgment represents its fair value. He may at any time call for a report of the financial condition of any corporation offering, or likely to offer, its bonds, stocks or notes to any savings bank in the state, or whose notes are held by any such savings bank, as much in detail as he may require, verified by the oath of such officers of said corporation as he may specify. He may communicate any such report, or an abstract thereof, to the officers, of any of said savings banks. If such report is not furnished the bank examiner within the time specified in his call therefor, or within such extension of time as he may grant, the bonds, stocks and notes of such corporation shall thereupon cease to be a legal investment for savings banks under this section, and shall not again become a legal investment until a report in all respects satisfactory to the bank examiner is furnished. Any officer of a corporation who wilfully makes a false report hereunder, and any officer, 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.

Penalty for
false reports.

SEC. 24. Any such bank or institution may hold real estate in the city or town in which such bank or institution is located, to an amount not exceeding five per cent of its deposits or to an amount not exceeding its reserve fund.

May hold real estate. 1907, c. 122.

SEC. 25. No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits in the capital stock, or notes of any corporation, nor have more than fifty per cent of its deposits in mortgages of real estate. This section and the two preceding do not apply to real estate, or other assets, acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts. This section does not apply to bonds enumerated in the first five subdivisions of section twenty-three of this chapter.

Investments in capital stock of corporations restricted. R.S., c. 47, §102. 1907, c. 69, §9. 1913, c. 35.

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; and may deposit subject to the approval of the bank commissioner, with such banks or banking associations any securities received as collateral for time loans made to any person or corporation without the state.

May deposit on call in banks. R.S., c. 47, §103. 1915, c. 24.

May deposit collateral for time loans made without the state.

SEC. 27. The trustees shall see to the proper investment of deposits and funds of the corporation, in the manner hereinbefore prescribed. No loan shall be made directly or indirectly to any officer of the corporation, or to any firm of which such officer is a member.

Trustees to invest 1889, c. 165.

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

SEC. 28. The trustees, after passing to the reserve fund one-quarter of one per cent of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, shall declare dividends, not exceeding two and a half per cent semi-annually, except as hereafter provided, at

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

—exceptions.

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.

—reserve.

1907, c. 69, §10.

—excess,
when to be
divided.

—dividends
to be declared
only by vote
of trustees.

—not to
exceed
earnings.

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

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

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

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

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

SEC. 30. No deposit shall be received under an agreement to pay any specified sum of interest for its use, other than regular semi-annual and extra dividends.

SEC. 31. No savings bank shall be required to pay any depositor more than fifty dollars at any one time or in any one month until after ninety days' notice.

SEC. 32. The treasurer may, under the direction of the trustees, assign, discharge and foreclose mort-

gages and convey real estate held as security for loans, or the title of which accrued from foreclosure of mortgages, or judgments of courts.

SEC. 33. The trustees shall cause all real estate of an insurable character held by them absolutely, or in mortgage, to be fully insured, and the expense of such insurance in case of mortgage, shall be added to the amount of the mortgage debt to be refunded in case of redemption. Trustees shall effect insurance. R.S., c. 27, § 115.

SEC. 34. All coin, bills, notes, bonds, securities and evidences of debt, comprising the assets of any savings bank connected with a national or stock bank, shall be kept separate and apart from the assets or property of such national or stock bank, and also separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual or firm. Assets of bank connected with other bank, to be kept separate. R.S., c. 47, § 109.

SEC. 35. All securities owned or held by savings banks shall be kept within the state, and the place of their deposit shall be selected with reference to insuring the greatest possible security for their safe keeping, and shall be subject to the approval of the bank examiner. Securities to be kept within the state. R.S., c. 47, § 110.

SEC. 36. The treasurer of every savings bank, shall, every Saturday, make and declare a trial balance, which shall be recorded in a book kept for that purpose; and shall also, at least once in each year, cause to be entered on a suitable book, the net sum of each individual deposit at a fixed date, and ascertain the aggregate of all such deposits, and whether it agrees with the other books of said bank; and said books shall be open at all times for the inspection of the trustees, corporators and bank examiner. Treasurer shall make trial balance weekly. R.S., c. 47, § 111. —annually to record net sum of each deposit.

SEC. 37. The treasurer of every savings bank and institution for savings shall annually make return of the condition and standing thereof at such time as the bank examiner designates, which return shall be made to said examiner within fifteen days after Treasurer shall make annual return to bank examiner. R.S., c. 47, § 113.

the day designated in the blank form of such return furnished to every such bank or institution by the examiner.

Treasurers shall annually publish statement of inactive accounts. 1887, c. 136. 1903, c. 107. 1911, c. 13.

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.

—proviso.

Annual examinations by trustees. R.S., c. 47, § 118. 1911, c. 158.

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

—examiner to furnish blanks.

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 a savings bank shall pay all expenses incurred by reason thereof.

—proviso.

—borrower to pay expenses.

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

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

SEC. 42. Such banks and institutions are under the charge of the bank examiner for the purposes of examination. He shall visit every savings bank and institution for savings, incorporated by authority of the state, once in every year and as much oftener as he deems expedient. At such visits he shall have free access to the vaults, books and papers, and thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as are necessary to ascertain its condition and ability to fulfill all its engagements, and whether it has complied with the law, and its officers shall, whenever required to do so by the bank examiner, furnish him with statements and full information relating to the condition and standing of their institution, and of all matters pertaining to its business affairs and management.

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

—visitations.

He may prescribe the manner and form of keeping the books and accounts of said corporations, which, however, need not be uniform. He shall preserve in a permanent form, a full record of his proceedings, including a statement of the condition of each of said corporations, a copy of which statement shall be published by such corporation immediately after the examination of the same, in a newspaper in the place where it is established, if any, otherwise in a newspaper published in the nearest place thereto.

—examinations. 93 Me., 305.

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

—proceedings and statement of condition to be published.

SEC. 43. The examiner may summon all trustees, officers or agents of any such corporation, and such

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

—penalty for refusal to testify.

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.

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

SEC. 44. If, upon examination of any such corporation, the examiner is of the opinion that it is insolvent, or that its condition is such as to render its further proceedings hazardous to the public or to those having funds in its custody, he shall apply, or if, upon such examination, he is of opinion that it has exceeded its powers or failed to comply with any of the rules, restrictions or conditions provided by law, he may apply to one of the justices of the supreme judicial court to issue an injunction to restrain such corporation in whole or in part from proceeding further with its business until a hearing can be had. Such justice may forthwith issue process for such purpose, and after a full hearing of the corporation, may dissolve or modify the injunction or make the same perpetual, and make such orders and decrees to suspend, restrain or prohibit the further prosecution of its business, as may be needful in the premises, according to the course of proceedings in equity; and he may appoint one or more receivers or trustees to take possession of its property and effects, subject to such rules and orders as are from time to time prescribed by the supreme judicial court, or by any justice thereof in vacation. Such receivers or trustees shall annually, in November, and at such other times as the examiner requires, make a report to him of the progress made in the settlement of the affairs of said corporation; and the examiner shall seasonably give notice of the time and furnish blanks for the report.

—powers and duties of the justice in such cases.

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

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

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.

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

—duties and powers.

—court may extend time for hearing claims.

—claims, how paid.

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

—judgment recovered, to be added to claims.

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

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

—proviso.

justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

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

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

scribes, 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.

SEC. 49. Whenever it may become necessary to preserve the assets or protect depositors in a savings bank, the supreme judicial court in equity, on application of the bank examiner or trustees of such bank, may, after due notice, make an order restraining the bank from paying out its funds or any portion thereof, or from declaring or paying any dividends or deposits for such time as the court shall deem advisable. The court may at any time revoke or modify the original order and authorize the bank to pay dividends upon its deposits, or pay any portion of its deposits to such as may desire to withdraw the same, or make any other or further order that may be necessary to protect the depositors in such institution. Nothing in this section shall be construed to take away the rights of the parties in interest to proceed under the provisions of sections forty-four and forty-eight of this chapter.

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

—order may be revoked or modified.

SEC. 50. The examiner shall, annually, by the first day of December, make a report to the governor and council, of the general conduct and condition of each of the banks visited by him, making such suggestions as he deems expedient. Such report shall

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

—distribution.

be printed and laid before the legislature at its next session, and one copy sent to each savings bank in the state.

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

SEC. 51. If in the opinion of the examiner, any savings bank or its officers or trustees have persistently violated any provision of this chapter, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith institute a prosecution therefor in behalf of the state. The penalty for such violation, unless otherwise prescribed, is not less than one hundred, nor more than five hundred dollars.

—penalty.

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

SEC. 52. Whoever, not authorized by law, advertises his business as that of a savings bank, or receives deposits under pretense of conducting a savings bank, forfeits one hundred dollars for each offense; but nothing in this chapter prohibits any person from advertising his business as a banker, and offering to take and taking deposits to be loaned upon such terms and conditions as the depositor may prescribe.

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

SEC. 53. The powers, privileges, duties and restrictions, conferred and imposed upon any savings corporation, by whatever name known, in its charter or act of incorporation, are so far abridged, enlarged or modified, that every such charter or act shall conform to this chapter; and every such corporation possesses the powers, rights and privileges, and is subject to the duties, restrictions and liabilities herein conferred and imposed, anything in their respective charters or acts of incorporation to the contrary notwithstanding. But nothing herein affects the legality of investments made, of transactions had, or the payment of interest at a rate not exceeding six per cent on deposits made, prior to the dividend next following March eleven, eighteen hundred and seventy-seven. And all investments authorized by any law in force when such investments were made, or transactions had, are valid, and this chapter does not

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

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

LOAN AND BUILDING ASSOCIATIONS.

SEC. 54. Loan and building associations may be organized in the manner provided herein, for the organization of savings banks; and upon the filing of any certificate of authorization of a loan and building association with the secretary of state, as so provided, the persons therein named, their associates, successors and assigns, shall, thereupon and thereby, be constituted a body corporate and politic, and such body may adopt and use a common seal, hold, manage and convey real and personal property, sue and be sued, prosecute and defend suits in law or in equity, have perpetual succession each by its corporate name, and make and ordain by-laws for its government, not repugnant to the constitution and laws.

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.

Organization.
R.S., c. 47, § 132.

—powers.

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

Capital stock.
1887, c. 61.

—shares may be issued in series.

Minors may hold shares. 1887, c. 61.

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

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

SEC. 58. The number, title, duties and compensation of the officers of the association, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members shall be determined by the by-laws, but no member shall be entitled to more than one vote. All officers shall continue in office until their successors are duly elected, and no association shall expire from neglect on its part to elect officers at the time prescribed by the by-laws. The office of secretary and treasurer may be held by one and the same person, if any association so provides by its by-laws.

—tenure.

—secretary and treasurer may be same person. 1891, c. 123.

Secretary and treasurer shall give bonds. 1897, c. 319, §5.

SEC. 59. The secretary, treasurer and other persons holding positions of trust in loan and building associations shall give bonds to the corporation for the faithful discharge of the duties of their offices in such sums as the directors decide to be necessary for the safety of the funds, and such bonds shall continue to be valid from year to year so long as they are elected and hold said offices, subject to renewal whenever ordered by the bank examiner or directors. The directors may, in lieu of said bond, insure at the expense of the association with some fidelity or guaranty company which shall be satisfactory to the examiner, for the faithful discharge of the duties of the secretary and treasurer and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. The examiner shall annually examine the bonds given, as aforesaid, and inquire into and certify to the sufficiency thereof and when he deems any such bond insufficient he shall order a new bond to be given, within a time by him specified.

—valid from year to year, subject to renewal when ordered.

—may insure with some guaranty company.

—bonds shall be examined annually.

Meetings shall be held monthly. 1887, c. 61.

SEC. 60. The officers shall hold stated monthly meetings. At or before each of these meetings,

every member shall pay to the association, as a contribution to its capital, one dollar, as dues upon each share held by him, until the share reaches the ultimate value of two hundred dollars, or is withdrawn, canceled or forfeited. Payment of dues on each series shall commence from its issue.

SEC. 61. Shares may be withdrawn after one month's notice of such intention, written in a book held and provided by the association for the purpose. Upon such withdrawal, the shareholder's account shall be settled as follows: from the amount then standing to the credit of the shares to be withdrawn, there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholder shall be paid the balance; *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members, without the consent of the directors. The directors may, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; *provided*, that the shareholders whose shares are to be retired shall be determined by lot, and that they shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss.

SEC. 62. When each unpledged share of a given series reaches the value of two hundred dollars, all payment of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the association, two hundred dollars therefor, with interest at the rate of five per cent a year from the time of such maturity to the time of payment; *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares, without the consent of the directors, and that before paying matured shares, all arrears and

—monthly payments on shares.

Shares may be withdrawn. 1887, c. 61.

—shareholders' accounts, how settled.

—proviso.

—unpledged shares of any series, may be retired.

—proviso

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

—proviso.

—shares
subject to
lien for
unpaid dues.

finer 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.

Board of
directors
shall invest
funds and fix
rates of
interest.
1901, c. 149, §1.

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.

—members
may make
loans.

—any
association
may fix rate
of interest.

—how
balances may
be invested.

Premiums to
be received
as profits, and
distributed to
shareholders.
1887, c. 61.

SEC. 64. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the association as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

SEC. 65. A borrowing member, for each share borrowed upon, shall, in addition to his dues and

monthly premium, if such monthly premium be charged, pay monthly interest on his loan at the rate of not less than five, nor more than six per cent a year until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Rate of interest to be charged on loans. 1901, c. 149, §2.

—when ultimate value reached shares canceled.

SEC. 66. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The shares so pledged shall be held by the association as collateral security for the performance of the conditions of the note and mortgage. Said note and mortgage shall recite the number of shares pledged, and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise canceled or discharged; *provided*, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan. If the borrower neglects to offer security, satisfactory to the directors, within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred, and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

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

—conditions of note and mortgage.

—shares alone may be pledged as security for loans.

—if borrower fails to offer security, loan shall be forfeited.

SEC. 67. A borrower may repay a loan at any time, upon application to the association, whereupon

Borrower may repay loan at any time. 187, c. 61.

—settlement
of accounts,
how made.

on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security, and the balance shall be received by the association in full satisfaction and discharge of said loan, *provided*, that all settlements made at periods intervening between stated meetings of the directors, shall be made as of the date of the stated meeting next succeeding such settlement; *and provided*, that a borrower desiring to retain his shares and membership may, at his option, repay his loan without claiming credit for his shares, whereupon said shares shall be re-transferred to him and shall be free from any claim by reason of said canceled loan.

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

SEC. 68. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the forfeited share account, to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice to receive the balance so transferred, without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the association accruing after the last adjustment and valuation of shares before said default.

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

SEC. 69. If a borrowing member is in arrears for dues, interest, premiums or fines for more than six months, the directors may declare the shares forfeited after one month's notice, if the arrears continue unpaid. The account of such borrowing member shall then be debited, with the arrears of interest, premiums and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall be enforced against the security by any legal method, or by proceedings in equity, for sale and foreclosure, jurisdiction therefor being hereby specially given to the supreme judicial and superior courts, to be exercised upon bill or petition in a summary manner. The shares, the value whereof has been so applied in payment shall revert to the corporation, and be held by it free from all interest, claim or demand on the part of the borrower, or any person claiming from or under him.

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

—account how adjusted.

—balance of account enforced against security.

—shares shall revert to association.

SEC. 70. Upon the death of a shareholder, his legal representatives shall be entitled to receive the amount of his unpledged shares, to be ascertained as provided in section sixty-one for withdrawal of shares. No fines shall be charged, or profits credited to a deceased member's account from and after his decease, unless his legal representatives assume the future payments on such shares, which they may assume under the same rights and liabilities of the deceased. Moneys received for the shares of a deceased shareholder, or the shares themselves, as the case may be, shall descend to the same persons and be distributed in the same manner as money received from a policy of life insurance on the life of a deceased person.

Unpledged shares of deceased shareholder shall revert to his legal representatives. 1887, c. 61.

—shares of, and money received for shares of deceased shareholder, how distributed. See c. 77, §19.

SEC. 71. The general accounts of every such association shall be kept by double entry. The secretary shall at least once each month make and declare a trial balance, which shall be recorded in a book provided for that purpose, and it shall at all times be

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

open to the inspection of the directors and shareholders of the association. All moneys received from the members shall be receipted for by persons designated by the directors in a pass book provided by the association for the use of and to be held by the member, and said pass book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him and the number or designation of the series or issue to which said shares respectively belong and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the cash book, and the entries therein shall be so made as to show the name of the payer, the number of the shares, the number or designation of the series, or issues of the particular share, or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered in a column devoted to its kind. Said cash book shall be closed on the last day of the month in which each stated meeting is held, and shall be an exhibit of the receipt of all moneys paid by shareholders during said month. All payments made by the association for any purpose whatsoever, shall be by order, check or draft, signed by the president and secretary, and endorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure the safe keeping of all moneys, securities and property of the corporation, in the manner designated by its by-laws.

—duty of treasurer.

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

SEC. 72. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be

distributed to the various shares existing at the time of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share, fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence. No dividend shall be made at a rate per cent which will make the aggregate amount of said dividend greater than the actual earnings of the association, actually collected. At each periodical distribution of profits, the directors shall reserve as a guaranty fund a sum not less than three, nor more than ten per cent of the net profits accruing since the last adjustment, until such fund amounts to five per cent of the dues capital, which fund shall thereafter be maintained and held, and said fund shall be at all times available to meet losses in the business of the association from depreciation in its securities or otherwise.

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

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

SEC. 75. The bank examiner shall perform, in reference to all loan and building associations, the same duties and shall have the same powers as are

—guaranty fund.

May purchase real estate upon which it has lien 1887, c. 61. 1903, c. 79, §3.

—sale within five years.

Directors shall insure all real estate. 1897, c. 319, §5.

Examinations by bank examiner. 1897, c. 319, §4.

—report
93 Me., 305.

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.

Incorporation of loan and building associations. 1905, c. 42.

SEC. 76. Except as hereinafter provided, no person, association or corporation shall carry on the business of accumulating and loaning or investing the savings of its members or of other persons in the manner of loan and building associations or carry on any business similar thereto within this state, unless incorporated under the laws thereof for such purpose.

Bank examiner may authorize foreign associations to do business in this state. 1891, c. 79, §2.

SEC. 77. The bank examiner may authorize any such association or corporation duly established under the laws of another state to carry on such business in this state, but said association or corporation shall not transact such business in this state unless it shall first deposit with the treasurer of state, the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent of the deposits made in such association or corporation by citizens of the state, the amount of percentage of deposits so required to be determined from time to time by the bank examiner; or in lieu thereof the whole or any part of said sum may consist of any of the securities in which savings banks may invest as regulated in section twenty-three of this chapter, at their par value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the state with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction, made on due notice

—what securities deposits may consist of.

—shall be held in trust for benefit of creditors.

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

—shall make
annual report
to governor
and council.

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.

Cash reserve
1905, c. 15.

—amount of.

—proviso.

SEC. 80. Every trust and banking company having authority to receive money on deposit shall at all times have on hand in the lawful money or national bank notes of the United States, as a cash reserve, an amount equal to at least fifteen per cent of the aggregate amount of its deposits which are subject to withdrawal upon demand or within ten days; *provided*, that in lieu of such cash reserve, two-thirds of said fifteen per cent may consist of balances payable on demand, due from any national bank or trust company created under the laws of this state, or from any trust company located in any of the other New England states or New York and approved by the bank examiner in writing; and one-third of said fifteen per cent may consist of the bonds of the United States, the District of Columbia, and any of the New England states and the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska, the absolute property of such corporation. Whenever said reserve shall be below said percentage of such deposits, such corporation shall not further diminish the amount of its legal reserve by making any new loans until the required

proportion between the aggregate amount of such deposits and its cash reserve shall be restored. *Provided*, however, that any trust company may become a stockholder in a federal reserve bank within the federal reserve district where said trust company is situated, and while such trust company continues as a member bank under the provisions of the United States "Federal Reserve Act," approved December twenty-third, nineteen hundred thirteen, or any acts in amendment thereof, shall be subject to the provisions of said "Federal Reserve Act" and any amendments thereof relative to bank reserves in substitution for the requirements of this section. Every such trust company may have and exercise any and all of the corporate powers and privileges which may be exercised by member banks under provisions of the "Federal Reserve Act" or any acts in amendment thereof or in addition thereto. All provisions of charters in conflict with this section are void.

SEC. 81. Every trust and banking company shall set apart as a guaranty fund not less than ten per cent of its net earnings in each and every year until such fund, with the accumulated interest thereon, shall amount to one-fourth of the capital stock of the company. The said surplus shall be kept to secure against losses and contingencies, and whenever the same becomes impaired it shall be reimbursed in the manner provided for its accumulation.

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,

1915, c. 262.

—may become stockholders in Federal Reserve Banks.

Guaranty fund which shall be kept secure against loss. 1901, c. 196, §1.

Loans can only be made to officers on approval of directors or executive committee. 1901, c. 196, §2. See 1907, c. 96, §17.

—proviso.

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.

Shall not
make loans
on shares of
its capital
stock.
1901, c. 196, § 3

SEC. 83. Such corporations shall not make loans or discounts on the security of the shares of their own capital stock, nor be the purchaser or holders of any such shares unless necessary to prevent loss upon a debt previously contracted in good faith; and all stock so acquired shall, within a reasonable time after its acquisition, be disposed of at public or private sale.

SEC. 84. No trust and banking company shall establish a branch or agency in any city or town other than that in which the parent institution has its location until the same be authorized by a special act of the legislature. This provision shall not apply to branches and agencies established before April twenty-two nineteen hundred and one, and in operation under charter rights then existing.

Shall not establish agencies without consent of the legislature. 1901, c. 196, §4.
See 1907, c. 96, §21.

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.

Shall not act as administrator or guardian. 1889, c. 312.

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.

Individual responsibility of shareholders. 1905, c. 19, 104, Me., 141.

—liability how enforced.

SEC. 87. When the capital stock of such a company shall become impaired by losses or otherwise, the bank examiner or the directors of such institution, may file a complaint in the supreme judicial court in equity, setting forth the fact that such capital stock is impaired, and asking said court to order an assessment upon the capital stock aforesaid sufficient to meet the impairment and again make the corporation solvent. After giving due notice and hearing all parties interested, the court shall, if it finds the capital stock to be impaired as aforesaid, order

Proceedings when capital stock becomes impaired. 1899, c. 68, §2.

—application for assessment.

—if shareholder neglects or refuses to pay, his shares may be sold.

such an assessment to be made upon such stock. Such assessment, when made, shall be due and payable by each shareholder to the treasurer of said company on order of said court within sixty days from the time such order is made. If any shareholder or shareholders of such company shall neglect or refuse, after due notice, to pay the assessment ordered as aforesaid within the time specified, a sufficient amount of the capital stock of such shareholder or shareholders may, after due notice given, be sold under the directions of the court to pay such assessment and the costs of sale. After paying the assessment and costs aforesaid from the proceeds of such sale, the balance, if any, shall be returned to the delinquent shareholder or shareholders. If no bidder can be found who will pay for such stock, the amount of the assessment due thereon and the costs of the advertisement and sale, the amount previously paid by such stockholder or stockholders, and said stock, shall be forfeited to the company, and shall be sold by said company as the directors shall order, within six months from the time of said forfeiture.

General rights of creditors not impaired. 1889, c. 68, §3.

SEC. 88. Nothing in the two preceding sections shall be construed to take away the general rights of creditors to enforce the liability of shareholders in such corporation in any manner provided by statute, or the right to proceed against the corporation under the provisions of section seventy-nine.

FOREIGN INVESTMENT CORPORATIONS.

Foreign corporations, engaged in selling bonds, etc., shall first obtain license of bank examiner. 1891, c. 131, §1.

—shall furnish examiner a detailed statement of its condition.

SEC. 89. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in action, issued, indorsed or guaranteed by it, unless it first obtains a license therefor from the bank examiner. Before receiving such license it shall furnish the examiner a detailed statement of its condition, which statement shall clearly describe the various classes of its assets and liabilities.

ties and shall be sworn to by either its president, treasurer or secretary, and certified to be correct by at least two of its directors. Said statement shall in all particulars be as full as the examiner may require. Upon receiving such statement the bank examiner may grant a license authorizing such corporation to conduct its business in this state subject to its laws until the first day of the next December, and such license may be renewed annually thereafter so long as the bank examiner regards the corporation responsible and safe, but in all cases to terminate on the first day of the succeeding December. *Provided*, further, that in addition to said statement the bank commissioner may make or cause to be made all necessary investigations so as to satisfy himself of the condition of the corporation so making application, and the person or 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 services and all expenses attendant thereon, the same to be paid by the corporation making application for license, whether such corporation be licensed or not. 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.

1915, c. 159.

—proviso.

—compensation
for making
investigations.—license may
be revoked.
See c. 117, §17.

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

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.

is served on said attorney shall be of the same legal force and validity as if served upon the corporation, and that the authority shall continue in force so long as any liability remains outstanding against the corporation in this state. Service made in such manner on said corporation in any such suit or proceeding shall be valid and binding thereon, and the judgment rendered therein shall bind the corporation as valid in every respect whether the defendants appear or not. If license is granted by the bank examiner he shall place said writing on file in his office to take effect therefrom, but if license is not granted by him it shall be returned to the corporation. Copies of said writing, certified by the bank examiner, shall be deemed sufficient evidence thereof. When legal process against any such corporation is served upon said bank examiner, he shall within ten days thereafter mail a copy thereof, postage prepaid, directed to the address of said corporation, or to any person designated by said corporation in writing.

—duties of bank examiner.

See c. 117, §17.

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.

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.

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

Only banks and trust companies

under the laws of this state or of the United States to conduct a bank or trust company business, shall use as a part of their name or title or as designating their business, the word or words "bank," "savings," "savings bank," "savings department," "trust," "trust company," "banking" or "trust and banking company," or the plural of any such word or words in, or in connection with, any other business than that of a bank or trust company duly authorized as aforesaid. Any person, partnership, association or corporation violating the provisions of this section may be enjoined therefrom by any court having general equity jurisdiction, on application of the bank examiner or of any person, corporation, or association injured or affected by such use, and any person or persons violating the provisions of this section either individually, as members of a copartnership or as interested in any such corporation, may be punished on indictment by a fine not exceeding one thousand dollars or by imprisonment for not less than sixty days nor more than one year or by both fine and imprisonment.

may use as part of name the words "bank" "savings" "trust" and kindred words.

—penalty.

PUBLIC LAWS, 1905—CHAP. 73.

An Act regulating the sale of Bonds and other obligations on the instalment plan by foreign corporations.

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.

Business of selling bonds, etc., on instalment plan, must be authorized under laws of this state. 1907, c. 127.

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

Bank examiner may authorize such business.

—requirements before authority shall be given

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.

—fee

REVISED STATUTES—CHAPTER 34.

BANK HOLIDAYS.

Bank holidays 1897, c. 259, §1.

1907, c. 48, §2

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.

Days of grace abolished. 897, c. 259, §2.

1

SEC. 10. No days of grace, according to the custom of merchants, shall be allowed on any promis-

sory note, draft, check, bill of exchange, bond or other evidence of indebtedness made, drawn or accepted after July one, eighteen hundred and ninety-seven, unless expressly stipulated therein; but the same shall be due and payable as therein expressed, without grace; *provided*, that this section shall not apply to any draft or bill of exchange drawn payable at sight.

SEC. 11. Any promissory note, draft, check, acceptance, bill of exchange, bond or other evidence of indebtedness made, drawn or accepted after July one, eighteen hundred and ninety-seven, that shall fall due on Sunday or any bank holiday, shall be payable and presentable for payment on the secular 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. (*)

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.

(*) 13 Me., 414; 14 Me., 100, 288; 84 Me., 241.

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. 1915, c. 150 §3.

—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.

1915, c. 321 §1.

SEC. 53. Every savings bank and institution for savings incorporated under the laws of the state, shall, semi-annually, on the last Saturdays of March and September, make a return, signed and sworn to by its treasurer, of the average amount of its deposits, reserve fund and undivided profits for the six months ending on each of said days, **together with a statement in detail of its assets, loans and investments and its deposits within and without the state, in separate columns.** Said return shall be made to the bank examiner on or before the first Saturdays of April and October 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.

SEC. 54. The board of state assessors shall thereupon determine the values of the several franchises of the said banks and institutions according to the following rule; from the average amount of deposits, reserve fund and undivided profits so returned by each bank or institution there shall in each case be deducted an amount equal to the value so determined of United States bonds, 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, investments in such notes and bonds secured by mortgages on real estate in this state as are exempt from taxation in the hands of individuals, 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, ^{—rule for determining.} loans and investments as by such statement appear to be loans to persons resident or corporations located and doing business 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 ^{—rate of taxation.} value of each of said franchises so ascertained the board of state assessors shall assess an annual tax of five-eighth of one per cent; one-half of said tax shall ^{—when tax shall be assessed.} be assessed on or before the fifteenth day of May and one-half on or before the fifteenth day of November. 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 ^{—when paid 1895, c. 130, §3. See c. 15, §122. 1915 c. 130 §4.} May and November.

SEC. 55. All deposits in savings banks in the state are exempt from municipal taxation to the bank or to the depositor, but real estate owned by the bank, not held as collateral security, may be taxed by the town in which the same is located. ^{Deposits are exempt from municipal taxation; but not land held by bank R. S., c. 6, §66.}

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 ^{Return of bank stock pledged as collateral, shall be made to assessors of municipalities where owners reside. R. S., c. 6, §67.} 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.
1915, c. 150 §5.

—when.

—penalty for
making false
returns.

—rate of
taxation.

Taxes, how
assessed.
1893, c. 274, §2.
1915, c. 150 §6.

Capital dues
exempt from
taxation.
1893, c. 274, §3.

SEC. 57. Every loan and building association doing business in this state shall semi-annually on the last secular days of March and September 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, interest and premiums. Said returns shall be made to the board of state assessors on or before the second Mondays of April and October, 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.

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 March and the other half on the amount so returned for the six months ending on the last secular day in September; and such tax shall be paid semi-annually, within ten days after the first Mondays in May and November.

SEC. 59. All capital dues of such associations are exempt from municipal taxation to the association or to the shareholder, but real estate owned by the

association, not held as collateral security, may be taxed by the town in which the same is located.

FOREIGN BANKING ASSOCIATIONS AND CORPORATIONS.

SEC. 60. Every banking association or corporation, not incorporated under the laws of this state or of the United States, that maintains a branch or agency in this state for the transaction of a banking business, shall pay to the treasurer of state a tax of three-quarters of one per cent a year on the amount of such business done in this state. One-half of said tax shall be paid on the amount of such business for the six months ending on the last Saturday of March, and the other half on the amount for the six months ending on the last Saturday of September, or for such portion of such periods as said association or corporation may transact business in this state. The amount of such business done in this state shall be ascertained by first computing the daily average for each month of the period of all the moneys outstanding upon loans and investments and of all other moneys received, used or employed in connection with such business, and by them 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 May and November.

Foreign banking corporations doing business in this state, required to pay a tax. 1899, c. 123, §1. 1901, c. 165. 1915, c. 150, §7. —rate.

—amount of business, how ascertained.

—when payable.

SEC. 61. Such association or corporation and the manager or agent of such branch or agency shall cause a written report to be made to the bank examiner on or before the last Saturdays of April and October 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

Shall report to bank examiner, amount of business transacted, etc. 1899, c. 123, §2. 1915, c. 150 §8.

pay, and setting forth in detail the daily average for each month preceding the last Saturdays of March and September; and also giving such further or additional information as to the business of such foreign banking association or corporation done in this state as may be required by the bank examiner.

Shall keep
account of
money used
and deposits
made.
1899, c. 123, §3.

SEC. 62. Every such banking association or corporation and its managers, agents and employees, shall cause to be kept at all times in the office where such business is transacted in this state, a full and accurate account of the moneys used or employed in such business and of the deposits therein, and such account together with the book, papers and records relating to the business done in this state, shall be subject to the inspection and examination of the bank examiner, or of any clerk designated by him during business hours of any day on which business may legally be transacted.

Penalty for
violation.
1899, c. 123, §4.

SEC. 63. Except as hereinbefore provided, no banking association, unless incorporated under the laws of this state or of the United States, shall maintain any branch or agency in this state for the transaction of banking business. Any officer, agent or employee of such association or corporation doing business in this state contrary to the provisions of the three preceding sections, shall be subject to a penalty of not less than one hundred, nor more than five hundred dollars for each offense, to be recovered by indictment to the use of the state.

TRUST AND BANKING COMPANIES.

Trust and
banking
companies
shall semi-
annually
return to
state
assessors the
amount of
certain
deposits.
1901, c. 286, §1.
1903, c. 175, §1.
1915, c. 150, §9.

SEC. 64. Every trust and banking company incorporated under the laws of this state, shall, semi-annually on the last Saturdays of March and September, 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 April and October, 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.

SEC. 65. The board of state assessors shall thereupon deduct from the average amount of the time and interest bearing deposits so returned, an amount equal to the value so determined of 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 investments in such notes and bonds secured by mortgages on real estate in this state as are exempt from taxation in the hands of individuals, 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 May on the balance of said deposits so ascertained for the six months ending on and including the last Saturday of March, and one-half on or before the fifteenth day of November on the balance of said deposits so ascertained for the six months ending on and including the last Saturday of September. 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 May and November.

—penalty for false returns.

—valuation of bonds, etc.

Assessment of tax.
1903, c. 175, §2.
1909, c. 49, §3.
1913, c. 321, §2.
1915, c. 150, §10

—when tax shall be assessed.

Assessment
when no
return.
1903, c. 175, §4.

SEC. 66. If any trust company fails to make the returns required by section sixty-four the board of state assessors shall make an assessment of state tax upon such company as they think just, with such evidence as they may obtain, and such assessment shall be final.

Exemption
from municip-
al taxation.
1903, c. 175, §4.

SEC. 67. All deposits designated in section sixty-four are exempt from municipal taxation to the company or the depositor.

Proceedings,
in case of
failure to
make returns
and pay tax.
R. S., c. 6, §68.
1901, c. 174, §5.

SEC. 68. If any corporation, company or person, fails to make the returns required by sections thirty-three, thirty-five and forty-three, the board of state assessors shall make an assessment of state tax upon such corporation, company or person on such valuation, or on such gross receipts thereof, as the case may be, as they think just, with such evidence as they may obtain, and such assessment shall be final. If any corporation, company, association or person fails to pay the taxes required or imposed by sections twenty-four, thirty-two, thirty-six, forty-two and fifty-four, the treasurer of state shall forthwith commence an action of debt, in the name of the state, for the recovery of the same with interest at the rate of ten per cent a year. In addition to other remedies for the collection of state taxes upon any corporation, such taxes with interest at the rate of ten per cent a year may be recovered by an action of debt, in the name of the state.

—state taxes.
may be col-
lected 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.

Deposits in
name of two
persons, how
payable.

That when a deposit has been made or shall hereafter be made in any bank, institution for savings, trust company, or loan and building association 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, or to the legal representative of the survivor of said person, and the receipt or acquittance of the person so paid shall be a valid and sufficient release and discharge to such bank, institution for savings, trust company or loan and building association, for any payment so made.

PUBLIC LAWS, 1907—CHAP. 128.

SAVINGS BANKS—VOLUNTARY LIQUIDATION.

An Act additional to Chapter forty-eight of the Revised Statutes, relating to Savings Banks.

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.

1915 c. 96.

May make application for liquidation.

—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.

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.

SEC. 1. Five or more persons, a majority of whom shall be residents of the state, who associate themselves by an agreement in writing for the purposes of forming a trust company, may, upon compliance with the provisions of this act, become a corporation, subject to all the duties, restrictions and liabilities set forth in all general laws now or hereafter in force relating to such corporations, with power; first, to receive on deposit, money, coin, bank notes, evidences of debt, accounts of individuals, companies, corporations, municipalities and states, allowing interest thereon, if agreed, or as the by-laws of said corporation may provide; second, to borrow money, to loan money on credits, or real estate, or personal security, and to negotiate loans and sales for others; third, to own and maintain safe deposit vaults, with boxes, safes and other facilities therein, to be rented to other parties for the safe keeping of moneys, securities, stocks, jewelry, plate, valuable papers and documents, and other property susceptible of being deposited therein, and may receive on deposit for safe keeping, property of any kind entrusted to it for that purpose; fourth, to hold and enjoy all such estate, real, personal and mixed as may be obtained by the investment of its capital stock or any other moneys and funds that may come into its possession in the course of its business and dealings, and the same sell, grant, and dispose of; fifth, to act as agent for issuing, registering and counter-signing certificates, bonds, stocks, and all evidences of debt or ownership in property; sixth, to hold by

grant, assignment, transfer, devise, or bequest, any real or personal property or trusts duly created, and —to execute trusts. to execute trusts of every description; seventh, to act —to act as assignee, etc. 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 —bond. it; eighth, to do in general all the business that may —to do general banking business. lawfully be done by trust and banking companies.

SEC. 2. Said agreements shall set forth that the subscribers thereto associate themselves with the Agreement shall set forth: intention of forming a corporation, and shall specifically state:

First, the name by which the corporation shall be —corporate name. known.

Second, the purpose for which it is formed.

Third, the city or town, which shall be within this —location. state, where its business is to be transacted.

Fourth, the amount of its capital stock, and the —capital stock and number of shares. number of shares into which the same is to be divided.

Each associate shall subscribe to the articles his —signatures, etc. 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 Notice of intention to organize. to form such a trust company shall be given to the bank examiner. A notice in such form as said —form of. examiner shall approve shall be published at least —publication of. 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 —shall contain. 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 —application to bank examiner for certificate. public convenience and advantage will be promoted by the establishment of such trust company. If the examiner refuses to issue such certificate, no further

—if refused,
may apply
again after
one year.

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.

First meeting,
how called.

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.

—subscribers,
notice to.

—waiver of
notice.

—election of
officers and
adoption of
by-laws.

—officers to
be sworn.

Certificate of
officers in
duplicate.

SEC. 5. The president, and a majority of the directors who are elected at such first meeting, shall 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.

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:

—to be submitted to bank examiner and to attorney general.

—certificate of attorney general.

—articles to be filed in office of secretary of state.

STATE OF MAINE.

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

Form of certificate.

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.

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 corporation to begin the transaction of business until such a certificate has been granted.

—shall have force and effect of special charter.

—existence of corporation begins.

—record by secretary of state.

—evidence of existence of corporation.

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.

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.

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 State 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

One-third of capital stock must be subscribed.

—fee paid to state treasurer.

Minimum amount of capital stock to begin business.

—number of inhabitants, how ascertained.

—par value of shares.

Forfeiture of charter.

May increase capital stock.

—certificate
of increase.

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.

Board of
directors.

SEC. II. All the corporate powers of any such company shall be exercised by a board of not less than five directors, two-thirds of whom shall be residents of this state, whose number and term of office shall be determined, and who shall be elected by a vote of the stockholders at the first meeting held by the incorporators and at each annual meeting thereafter. The affairs and powers of the company

—executive
board.

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 such other officers, servants and employees as they may deem necessary.

—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.

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.

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.

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.

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

Board of investment.

—record of loans.

Directors shall own ten shares of stock

Trust funds to constitute special deposit.

—not subject to other liabilities.

—trust department

Administrators, etc., may deposit in.

person deriving authority therefrom to so deposit the same.

Regulation
of loans.

SEC. 16. No trust company shall loan to any person, firm, business syndicate, or corporation, an amount or amounts, at any time outstanding in excess of ten per cent of its total capital, unimpaired surplus and net undivided profits, except on approval of a majority of its entire investment board, unless secured by collateral, nor in excess of twenty-five per cent thereof, except on such approval and secured by collateral, which in the judgment of said majority of said investment board shall be of a value equal to the excess of said loan above said twenty-five per cent; *provided*, that in determining said amount every person, firm, syndicate or corporation appearing on any loan as endorser, guarantor or surety, shall be regarded as an original promissor. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed. *Provided, however*, that any such company now having loans outstanding in excess of any of the aforesaid restrictions may permit the same to be renewed from time to time as they mature, for periods not exceeding six months each, if an amount equal to not less than ten per cent of every loan so maturing shall have first been paid in in cash, and if an equivalent amount shall be paid in at the end of every six months on all demand loans in such aggregate. In all cases where loans in excess of said ten per cent are granted, the records of the company shall show who voted in favor thereof, and said records and those required by section seventeen of this act shall constitute prima facie evidence of the truth of all facts stated therein in prosecutions and suits to enforce the several provisions and penalties enumerated in section twenty-two of this act.

—exceptions.

—reduction of
previous
loans.

—record to
show who
authorized
loans in
excess of 10%
and constitute
prima facie
evidence in
prosecutions.

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 ^{—loans to directors, officers, etc., how made.} 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 ^{—no person to vote on loan in which he is interested.} ^{—record of such loans.} ^{—line of credit.} ^{—record of granting.} ^{—how paid out.}

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.'

—expires in six months.

Company shall make reports.

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.

Annual examinations by directors.

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.

May adopt by-laws.

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.

Branches and agencies established only on warrant from bank examiner.

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 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

—requirements.

—capital stock.

—population.

—notice.

—restrictions as to location.

—warrant in duplicate.

examiner shall issue his warrant in duplicate, one copy to be delivered to the trust company, and the other to the secretary of state for record. The 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.

—certificate to be filed within ten days.

—forfeiture.

—fee.

SEC. 22. Every director, officer, agent and employee of such company, who authorizes, or assists in procuring, granting or causing the granting of, a loan in violation of section sixteen of this act, or pays, or wilfully permits the payment of, any funds of the company on such loan, and every director of a company who votes on a loan in violation of any of the provisions of section seventeen of this act, and every director, officer, agent or employee who wilfully and knowingly pays out any of said funds on a loan granted in violation of said section seventeen, or who wilfully and knowingly permits or causes the same to be done, shall be personally responsible for the payment thereof, and shall be guilty of a misdemeanor. All loans granted in violation of either of said sections shall be due and payable immediately and without demand, whether they appear on their face to be time loans or otherwise. When the bank examiner shall find any loans outstanding in violation of either of said sections, he shall notify the president or treasurer of the company to cause the same to be paid forthwith. And if they are not paid within thirty days or such further time as said bank examiner shall determine, he

Penalties for violations of sections 16 and 17.

—directors and officers authorizing or wilfully permitting same, guilty of misdemeanor, and personally responsible for loans.

—such loans payable immediately.

—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.

Certain rights
and powers
not revoked.

—inconsistent
acts
repealed.

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.

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.

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.

SEC. 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.

Banks and trust companies, investment of deposits in, regulated.

—sums shall be set apart equal to amount of savings deposits.

SEC. 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.

Security of deposits.

SEC. 3. Such segregated assets shall be so held and recorded as to identify them as the assets held

Assets, how held and recorded.

—proviso.

Notice of
withdrawal
of deposits.

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.

SEC. 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.

REVISED STATUTES, CHAP. 48.

VERIFICATION OF SAVINGS DEPOSITS.

An Act amendatory of and additional to Chapter forty-eight of the Revised Statutes, relating to Verification of Savings Deposits in Savings Banks, Institutions for Savings, and Trust and Banking Companies.

Bank Com-
missioner shall
cause savings
deposit books
to be verified.

1911, c. 158.
1913, c. 51.
1915, c. 342.

SEC. 2. The bank commissioner, at least once in every three years, shall cause the books of the savings depositors in savings banks or in institutions for savings, and in every trust and banking company to be verified by such methods and under such rules as he may prescribe.

—expense,
how paid.

All necessary expenses for the purpose of such verification, publication, or printing of the results of such verification as may be necessary for the purpose of this act, shall be appropriated and paid out of the fund received by the state from tax upon savings banks, institutions for savings and trust companies.

—shall have
access to
banks, books,
papers, etc.

The bank commissioner, or deputy bank commissioner making such verification shall have full access to every part of the bank, institution for savings or trust company under examination, and to all books, papers, vouchers, resources and all other records and property belonging to said bank, institution

for savings or trust company, whether in its immediate possession or otherwise, for the purpose of facilitating such verification.

If the deputy bank commissioner designated to make such audit or verification as herein specified shall communicate or impart to any person or persons, except to said bank commissioner or as witness in court, any information obtained by said audit or verification, he shall be punished by imprisonment not exceeding one year or by fine not exceeding one thousand dollars or both.

—penalty for imparting information, except to bank commissioner or as witness.

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.

SEC. 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 LAW, 1913—CHAP. 69.

An Act to Restrict and Regulate Private Banking.

SEC. 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.

Banking business must be authorized.

SEC. 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 commis-

Applicant for license must apply to bank commissioner.

—shall file complete statement of financial condition.

1915 c. 112.

—bond must be filed.

Banking defined.

—proviso.

Penalty for violation of this act.

sioner 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, or by personal sureties approved by the bank commissioners, in such amount as the bank commissioner may specify in such license, conditioned for the payment of all such deposits and interest thereon.

SEC. 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.

SEC. 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.

PUBLIC LAWS, 1913—CHAP. 209.

An Act to regulate the business of Dealing in Securities.

DEFINITIONS.

SEC. 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.

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.

SEC. 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

Salesmen shall be registered.

this state, in behalf of any dealer, sell, offer for sale, or invite offers for or inquiries about, securities unless registered as a salesman or agent of such dealer, under the provisions of this act.

REGISTRATION OF DEALER.

Application for registration.

—fee.

SEC. 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. 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

Non-resident dealers shall file power of attorney.

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.

Fact of application shall be published.

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 dealer's 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. Objection to registration may be made.

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. Good repute of dealers shall be established.

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. Proceedings if objection is made, or commissioner is not satisfied, as to good repute of dealer.

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 certificates shall be furnished to the dealer at fifty cents each. Changes in the certificate, necessitated by changes in the per- Form of certificate.

—fee for certified copies of certificate.

—changes in
certificate.

sonnel of a partnership, or in the principals, officers, 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.

REGISTRATION OF AGENTS OR SALESMEN.

Registration
fee of agents
or salesmen.

SEC. 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.

—form of
certificate.

RENEWAL OF REGISTRATION.

Registration
shall expire
at close of
calendar year.

SEC. 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 application of the

dealer and payment of a registration fee of five dollars for each registration. *Provided*, however, that such application for renewal of registrations for the year nineteen hundred fifteen shall be made on or before the first day of May, nineteen hundred fifteen, but thereafter shall be made on or before the first day of March in each year, and if not so made, applications thereafter received shall be treated as, and be subject to the same fees provided for, original registrations.

1915. c. 232.

—proviso.

PUBLICATION.

SEC. 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.

List of dealers shall be published twice each year.

PRODUCTION OF REGISTRATION CERTIFICATES.

SEC. 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.

Certificates shall be shown to prospective customers upon request.

COMMISSIONER'S AUTHORITY TO INVESTIGATE OR TO
 REQUIRE INFORMATION.

Commissioner
 may require
 dealer to file
 list of
 securities.

—may require
 filing of cir-
 culars, etc.

SEC. 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 pertinent 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 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.

Dealer's
 registration
 may be
 suspended
 or revoked.

SEC. 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.

The revocation or suspension of the dealer's registration shall constitute a revocation or suspension of the registration of any agent or salesman of the dealer. ^{—revocation.}

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.

SEC. 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 ^{—notices of commissioner, how sent.} the case may be, at the address designated in the application for registration.

APPEALS.

SEC. 11. Appeals may be taken by any person aggrieved by any decision of the commissioner, to the supreme judicial court, by petition addressed to

Appeals,
how taken.

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.

Penalty for
violation of
this act.

SEC. 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.

SEC. 13. No registration shall be necessary, or become effective, under this act, before the first day of January, nineteen hundred fourteen.

SEC. 14. All acts or parts of acts inconsistent with this act are hereby repealed.

PUBLIC LAWS, 1915—CHAP 17.

An Act relating to Borrowing of Money and Pledging of Securities as Collateral by Savings Banks and Institutions for Savings.

Relating to
borrowing of
money.

SEC. 1. Savings banks and institutions for savings may, by the vote of the trustees of such corporation, when in the judgment of said trustees such action is necessary to pay depositors and to prevent loss by

sales of assets, borrow money within or without the state and may pledge bonds, notes or other securities as collateral therefor.

SEC. 2. The trustees of such corporation shall cause a copy of said vote to be sent forthwith to the bank commissioner, and shall also notify him of any action taken thereunder.

—notification
to bank
commissioner.

REVISED STATUTES—CHAPTER 47.

CORPORATIONS—OFFICERS AND THEIR DUTIES.

'SEC. 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 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

Officers to ascertain residences of stockholders. R. S., c. 46, ¶ 30. 1901, c. 208, 65 Me., 379, 82 Me., 189.

—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.

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.
1915 c. 125.

SEC. 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.

76 Me. 412.

GENERAL INDEX.

	PAGE
Introductory	III
Savings Banks	VII
Trust and Banking Companies	X
Loan and Building Associations	XII
National Banks	XIII
REPORTS OF RECEIVERS:	
People's Safe Deposit and Savings Bank, Bath	XIV
Saco Savings Bank, Saco	XVII
Pittsfield Trust Company, Pittsfield	XX
Mousam River Trust Company, Sanford	XXIII
Waterville Trust Company, Waterville	XXVI
STATISTICAL TABLES:	
Savings Banks	XXXII
Trust and Banking Companies	XLIV
Loan and Building Associations	LVI
Abstract of Annual Examinations of Savings Banks	I
Abstract of Annual Examinations of Trust Companies	149
Abstract of Annual Examinations of Loan & Building Associations	215
Abstract of Annual Examinations of Loan Companies	255

ABSTRACT OF PUBLIC LAWS RELATING TO BANKING:

Bank Commissioner, appointment of	301
Savings Banks, organization of	302
" " management of	304
" " investments of	309
" " dividends of	318
" " examinations of	320
Loan and Building Associations	327
Trust and Banking Companies	337
Foreign Investment Corporations	342
Use of Title "Bank," etc.....	344
Sale of Bonds on Instalment Plan	345
Bank Holidays ..	346

	PAGE
Taxation of Savings Banks	348
" " Loan and Building Associations	350
" " Foreign Banking Associations	351
" " Trust and Banking Companies	352
Two-Name Deposits	354
Voluntary liquidation of Savings Banks	355
Trust Companies—General Law	356
Joint Examinations	368
Segregation of Assets	369
Verification of Savings Deposits	370
Fraudulent giving of checks	371
Private Banking	371
Dealing in Securities	373
Borrowing of Money on Collateral	380

INDEX.

	PAGE
SAVINGS BANKS:	
Androscoggin County, Lewiston	3
Auburn	7
Augusta	10
Bangor	13
Bath Savings Institution	18
Belfast	23
Bethel	26
Biddeford	28
Boothbay, Boothbay Harbor	31
Brewer	33
Bridgton	35
Brunswick Savings Institution	38
Buxton & Hollis, Buxton	42
Calais	45
Camden, Rockport	48
Cascade, Oakland	50
Eastport	52
Fairfield	55
Franklin County, Farmington	57
Gardiner Savings Institution	61
Gorham	66
Hallowell Savings Institution	69
Hancock County, Ellsworth	72
Houlton	74
Kennebec, Augusta	77
Kennebunk	80
Kingfield	84
Machias	85
Maine, Portland	88
Mechanics, Auburn	92
Norway	95
Penobscot, Bangor	98
People's, Lewiston	101
Phillips	105
Piscataquis, Dover	107
Portland	110
Rockland	114
Saco & Biddeford Savings Institution, Saco	117

	PAGE
Searsport	121
Skowhegan	123
South Berwick	126
South Paris	128
Thomaston	131
Topsham & Brunswick Twenty-Five Cent, Brunswick	134
Tremont	137
Waterville	139
Wiscasset	143
York County, Biddeford	145

TRUST AND BANKING COMPANIES:

Aroostook Trust Company, Caribou	151
" " " Washburn Branch	152
Augusta Trust Company, Augusta	153
" " " Madison Branch	154
" " " Winthrop Branch	155
Bar Harbor Banking & Trust Company, Eden	156
Bath Trust Company, Bath	157
Dexter Trust & Banking Company, Dexter	158
Eastern Trust & Banking Company, Bangor	159
" " " " Dexter Branch ..	160
" " " " Machias Branch ..	161
" " " " Old Town Branch	162
Fidelity Trust Company, Portland	163
Forest City Trust Company, Portland	164
Fort Kent Trust Company, Fort Kent	165
Frontier Trust Company, Fort Fairfield	166
Goodwin Trust Company, Biddeford	167
Guilford Trust Company, Guilford	168
" " " " Greenville Branch	169
Hallowell Trust & Banking Company, Hallowell	170
Houlton Trust Company, Houlton	171
International Trust & Banking Company, Calais	172
Kenduskeag Trust Company, Bangor	173
" " " " Newport Branch	174
Kennebec Trust Company, Waterville	175
Kineo Trust Company, Dover	176
" " " " Milo Branch	177
Lewiston Trust Company, Lewiston	178
" " " " Freeport Branch	179
" " " " Lisbon Falls Branch	180
" " " " Mechanic Falls Branch	181
Lincoln Trust Company, Lincoln	182
Livermore Falls Trust & Banking Company, Livermore Falls	183

	PAGE
Lubec Trust & Banking Company, Lubec	184
Machias Banking Company, Machias	185
Maine Trust & Banking Company, Gardiner	186
Mars Hill Trust Company, Mars Hill	187
Mercantile Trust Company, Portland	188
Merchants' Trust & Banking Company, Presque Isle	189
Merrill Trust Company, Bangor	190
Millinocket Trust Company, Millinocket	191
Old Town Trust Company, Old Town	192
Paris Trust Company, South Paris	193
" " " Buckfield Branch	194
Rangeley Trust Company, Rangeley	195
Rockland Trust Company, Rockland	196
Rumford Falls Trust Company, Rumford	197
" " " " Dixfield Branch	198
Sanford Trust Company, Sanford	199
Security Trust Company, Rockland	200
" " " Vinalhaven Branch	201
" " " Warren Branch	202
Skowhegan Trust Company, Skowhegan	203
State Trust Company, Augusta	204
Stockton Springs Trust Company, Stockton Springs . .	205
Union Safe Deposit & Trust Company, Portland	206
Union Trust Company, Ellsworth	207
United States Trust Company, Portland	208
" " " " Fryeburg Branch	209
Van Buren Trust Company, Van Buren	210
Waldo Trust Company, Belfast	211
" " " Unity Branch	212
Westbrook Trust Company, Westbrook	213
Wilton Trust & Banking Company, Wilton	214

LOAN AND BUILDING ASSOCIATIONS:

Auburn	217, 263
Augusta	218, 264
Bangor	219, 265
Bar Harbor, Eden	220, 266
Bath	221, 267
Belfast	222, 268
Brunswick	223, 269
Bucksport	224, 270
Casco, Portland	225, 271
Central Maine, Lewiston	226, 272
Cumberland, Portland	227, 273
Deering, Portland	228, 274
Dexter	229, 275

	PAGE
Ellsworth	230, 276
Falmouth, Portland	231, 277
Federal, Portland	232, 278
Forest City, Portland	233, 279
Gardiner	234, 280
Guilford	235, 281
Hallowell	236, 282
Homestead, Portland	237, 283
Kennebunk	238, 284
Lewiston	239, 285
Madison	240, 286
Maine, Portland	241, 287
Mechanic Falls	242, 288
Old Town	243, 289
Penobscot, Bangor	244, 290
Piscataquis, Foxcroft	245, 291
Portland	246, 292
Rockland	247, 293
Sanford	248, 294
Somerset, Skowhegan	249, 295
South Portland	250, 296
Waldoboro	251, 297
Waterville	252, 298
Wiscasset	253,
York, Biddeford	254, 299

LOAN COMPANIES :

Maine Real Estate Title Company, Bangor	257
Mutual Loan Society, Lewiston	258
People's Loan Company, Portland	259