

INTEREST COMMENCES ON THE FIRST OF ANY MONTH  
IN THE YEAR.

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## A SAFETY DEPOSIT BOX

IN OUR STEEL ARMORED, FIRE AND BURGLAR  
PROOF VAULT, AFFORDS ABSOLUTE PRO-  
TECTION FOR PAPERS AND VALU-  
ABLES AT \$5.00 A YEAR.  
LARGER BOXES AT PRO-  
PORTIONATE RATES.

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### BANK HOURS:

9.00 a. m. to 3.00 p. m.

Closed Saturday Afternoon.

THE J. C. HALL CO. TRUST

N<sup>o</sup> 30369

# *Bath Savings Institution*

*BATH, MAINE*

*IN ACCOUNT WITH*

*Hebrew Ladies Fund*

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THE ACT OF MAKING THE FIRST DEPOSIT ENTERED IN  
THIS BOOK CONSTITUTES ASSENT BY THE DEPOSITOR TO  
ALL BY-LAWS OF THE BANK *SEE BY-LAWS*

**TAKE CARE OF THIS BOOK.**  
IF YOU LOSE OR MISLAY IT GIVE IMMEDIATE  
NOTICE TO THE BANK.



### *Instructions to Depositors*

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It is not necessary that depositors should present their books in order to have their interest added to their deposits. It is done in all cases on the books of the Institution, and the depositor has the full benefit of it, the same as if entered on his book.

Depositors will observe that the times for making up interest are January 1 and July 1. Interest is payable on and after the 10th of said months.

No money will be paid by the Institution without presentation of the depositor's book.

Forms of orders are given in the last part of this book; but in all cases the order must be written on a separate piece of paper. Depositors wishing to withdraw money must send an order, unless they come in person.

Deposits and withdrawals may be made by mail as well as in person.

# BATH SAVINGS INSTITUTION

INCORPORATED APRIL, 1852

PRESIDENT

WILLIAM D. SEWALL

VICE-PRESIDENT

JAMES S. LOWELL

TREASURER

FREDERIC H. LOW

ASST. TREASURER

CHARLES C. LOW

TRUSTEES

WILLIAM D. SEWALL

AMOS E. HAGGETT

JAMES S. LOWELL

JAMES A. McLELLAN

EDWARD W. LARRABEE

GEORGE P. DAVENPORT

SYDNEY J. MEEKER

SECRETARY

FREDERIC H. LOW



## Members of the Corporation

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JACOB R. ANDREWS	JAMES S. LOWELL
EDWARD E. BRIRY	FREDERIC H. LOW
CHARLES H. CAHILL	JAMES A. MCLELLAN
GEORGE P. DAVENPORT	J. HOUGHTON MCLELLAN
FREDERICK E. DRAKE	SYDNEY J. MEEKER
CHARLES H. EUGLEY	CHARLES V. MINOTT, JR.
CHARLES L. FARNHAM	OLIVER MOSES
AMOS B. HAGGETT	FRANK B. NICHOLS
WILLIAM T. HALL, JR.	ALBERT G. PAGE, JR.
FRED D. HILL	HENRY F. PALMER
AMORY M. HOUGHTON	HARRY B. SAWYER
GEORGE E. HUGHES	SAMUEL S. SEWALL
JOHN C. HUMPHREYS	WILLIAM D. SEWALL
EDWIN P. HYDE	ALBERT H. SHAW
JOHN S. HYDE	FRANK A. SMALL
GEORGE F. JACKSON	JAMES L. SPINNEY
FREDERIC H. KIMBALL	LEWIS B. SWETT
EDWARD W. LARRABEE	ALFRED L. TARBOX
OWEN J. LEDYARD	JOSEPH M. TROTT

CHARLES P. WETHERBEE

## BY-LAWS

OF THE

### BATH SAVINGS INSTITUTION

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I. The Annual Meeting of the Corporation shall be held on the THIRD MONDAY OF JULY, at such hour and place as the President or Trustees may appoint, by giving notice thereof in one or more of the newspapers printed in Bath, at least seven days prior thereto. At each Annual Meeting there shall be chosen by Ballot a Board of seven Trustees, who shall hold their offices one year, and until others have been chosen and accepted the trust.

Special meetings may be called by the President or Trustees by giving the above notice.

II. The Trustees shall annually choose one of their number President, also they shall choose a Treasurer, and such other officers and agents as the interests of the Institution may require, and may fill all vacancies in any office, or in their own Board, until the next annual election. They shall have the general direction and oversight of the Institution, and shall cause its funds to be prudently and safely invested and the income to be promptly collected.

III. The Treasurer shall give a bond to the Corporation, in such sum as the Trustees may require, with sufficient surety or sureties for the faithful execution of his trust. He shall be *ex-officio*, Secretary of the Corporation. He shall attend at such times and places as the Trustees may direct, for the purpose of receiving deposits and making payments. He



No. **30369**

**Bath Savings Institution, IN ACC'T WITH**

*Hebrew Ladies Fund*

DATE	Deposited	Interest	Withdrawn	Balance	Date	Deposited	Withdrawn	Balance
1917					1920			
Nov. 24	82 86			82 86				
Dec. 11	24 00			106 86				
	29 27 25			134 11				
Int. Jan. 1, 1920		27		134 38				
Jan. 15	13 11			147 49				
	22 95 50			242 99				
	29 9 18			252 17				
Feb. 10	49 74			301 51				
Mar. 5	19 07			320 58				
	22 19 92			340 50				
Apr. 26	457 85			598 35				
May 3	52 20			650 55				
			3 00	348 55				
	6 88 22			436 77				
	10 47 01			483 78				
			35	448 78				
	13 33 24			482 02				
Aug 17	16 12			498 14				
June 14	43			541 14				



No. 30369

Bath Savings Institution, IN ACCT WITH

Hebrew Ladies Fund

DATE	Deposited	Interest	Withdrawn	Balance
1919				
Jan 1				
Feb 1				
Mar 1				
Apr 1				
May 1				
June 1				
July 1				
Aug 1				
Sept 1				
Oct 1				
Nov 1				
Dec 1				
1920				
Jan 1				
Feb 1				
Mar 1				
Apr 1				
May 1				
June 1				
July 1				
Aug 1				
Sept 1				
Oct 1				
Nov 1				
Dec 1				

Date	Deposited	Withdrawn	Balance
1920			
June 21 12 '21			553 35
July 1		500	53 35
Int. July 1, '20 136	680		60 15
Sept. 20	61 51		121 66
Oct 11	40 21		161 87
Nov. 8	20 57		182 44
22	5 77		188 21
Dec. 6	43 58		231 79
13	9 44		241 23
20	9 61		250 84
INT JAN '21 137		2 38	253 22
Jan 17	39 60		292 82
Feb. 14	44 01		336 83
Mar. 28	23 45		360 28
Apr. 11	25 28		385 56
May, 6	22 84		408 38
July 4	82 48		490 86
22	11		501 86
27	6 64		508 50



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Bath Savings Institution, IN ACCT WITH

Hebrew Ladies Fund

DATE	Deposited	Interest	Withdrawn	Balance
JUL '21 DIV. 138		705		508 50
				515 55
July 14	537			520 92
Sept. 13	1886			539 78
Dec. 8	2923			569 01
12	11 2/3			580 24
48	8 89			589 13
1922				610 23
Jan. 3	21 10			614 18
9	395			624 85
JAN '22 DIV. 139		10 67		124 85
Jan 16			5 00	129 85
Feb 8				159 85
20	30			139 02
Mar. 13			20 83	155 82
Apr 24	1680			158 62
JAN '22 DIV. 139		280		160 92
July 25	230			184 07
Sept. 11	23 15			187 10
Sept. 25	343			

Date	Deposited	Withdrawn	Balance
1920			



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Bath Savings Institution, IN ACCT WITH

Hebrew Ladies Fund

DATE Deposited Interest Withdrawn Balance

Date Deposited Withdrawn Balance

Date	Deposited	Withdrawn	Balance
			187 10
Oct. 30	21 11		208 21
Nov. 13	9 25		217 46
	22 18 17		235 63
Dec 24	57		292 63
Jan 23	14 61		307 24
		3 64	310 93
JAN '23 DIV. 141			326 14
Jan 16	15 21		326 14
	29 10 50		336 64
Feb. 26	14 59		351 23
Mar 14		11 09 2	340 31
Apr. 5	99 83		340 14
	21 61 52		401 66
May 7	7 06		408 72
	23 27 22		435 94
June 11	18 14		454 08
		6 34	460 42
JULY '23 DIV. 142			464 12
July 12	37 0		470 08
Aug 22	5 96		

0 1 A 9  
 2 0 1 2  
 3 0 2 3



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**Bath Savings Institution, IN ACCT WITH**

*Hebrew Ladies Fund*

DATE	Deposited	Interest	Withdrawn	Balance
'123				470 08
Sept 10			400	70 08
18	14 52			84 60
Nov. 21	9 75			94 35
Oct. 23	34 73			129 08
Dec. 3	18 97			148 05
5	21 30			169 35
JAN. '24 DIV. 143		1 94		171 29
Jan 16	5 19			176 48
Jan 20	15 55			192 43
Feb 6	8 02			200 45
27	28 87			221 32
31			75 10	146 22
31			28 96	117 26
April 9	64 86			182 12
May 19	22 50			204 62
27	11 62			216 24
June 9	11 62			227 86

Date	Deposited	Withdrawn	Balance
1926			
PAID			
5 10 00			
50 50			



No. **30369**

Bath Savings Institution, IN ACCT WITH

Hebrew Ladies Fund

DATE Deposited Interest Withdrawn Balance

Date Deposited Withdrawn Balance

1920

Forward

Date	Deposited	Withdrawn	Balance
Bal	131.54		131.54
Sept. 22	19.02		150.56
Oct. 21	19.95		170.51
Nov 16	7.65		178.16
30	5.95		184.14
Dec. 28	7.01		191.15
Jan 11	<del>8.84</del>		199.99
	JAN. '26 DIV. 147 29.9		229.88
Jan 11		1.00	228.88
Feb. 8	6.45		235.33
8		17.51	217.82
Mar 9	8.95		226.77
15		71.90	154.87
Apr 7		20.06	134.81

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No. 30369

Bath Savings Institution, IN ACC'T WITH

Hebrew Ladies Fund

Date	Deposited	Withdrawn	Balance	Date	Deposited	Withdrawn	Balance
1926	Forward				Forward		29635
Apr 12	7392		8333	Jan. 10	16-		31235
" 28	3327		11660	Feb. 3	557		31792
May 3	4858		16518	" 7	329		32121
June 28	21-		18618	" 7		4275	27846
Sept 15	19-		20515	" 21	1202		29048
JULY 26 DIV. 148	122		20640	Mar. 21	2281		31329
Oct. 7	2335		22975	" 29	494		31823
" 23	13		24275	" 29		200-	31823
Nov. 12	8-		25075	Apr 11	1280		31303
" 20	16		26675	" 21		2288	30815
Dec. 15	935		27610	" 21		7410	3400
JAN. 27 DIV. 149	433		28043	May 2	7532		10932
Jan. 5	844		28887	" 19	8997		19729
" 6	748		29635	" 31	112		30929



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**Bath Savings Institution, IN ACC'T WITH**

Date	Deposited	Withdrawn	Balance
	Forward		30929
June 13	2134		33063
13		250	8063
JULY 27 DIV. 150	99		8162
Sept. 26	2246		10408
Oct 24	3643		14051
Nov. 8	3430		17481
Dec 29	73600		18841
JAN 28 DIV. 151	232		19073
Jan 16	1103		20176
July 13		125	19051
27	130		19181
27		25	16681
Sept. 16	8824		25505
May 10	727		26232

*Hebrew Ladies Fund.  
Eva J. Kovick, Treas. Bath.*

DATE	Deposited	Interest	Withdrawn	Balance
				22786
July 8	2077			24863
JUL 24 DIV. 144		292		25155
Aug 7	2801			27956
15			2750	25206
Sept 25	1648			26854
Nov 13	2358			29212
Dec 16	1868			31080
JAN 25 DIV. 145		528		31608
Mar 2	2186			33794
20	779			34573
20			7088	27485
Apr 7			1995	25490
May 10	9848			35338
June 8	6323			41661
July 1			201	21561
2			100	11561
2	998			12559
JUL 25 DIV. 148				13154
			595	Bal Fund



shall keep his accounts in such form as the Trustees may prescribe. On one day of every week he shall make an exhibit of the state of the deposits, funds, liabilities and income of the Institution, at that date, which exhibit shall be entered by him in a book for that purpose.

IV. It shall be the duty of the Trustees to hold weekly meetings to examine the exhibits of the Treasurer and to make all investments, a record of which shall be kept on the books of the Institution.

V. The President shall preside at all meetings of the Corporation, and at the meetings of the Trustees, and shall have the general oversight and management of the concerns of the Institution, so far as they are not specially provided for by the Corporation or Trustees.

VI. No officer of the Corporation or member of the Board of Trustees shall be a borrower from the Institution. The compensation of the Treasurer, Assistant Treasurer and other employees shall be fixed by the Trustees.

VII. Every depositor may be required to subscribe to the By-Laws, by himself or agent, thereby signifying his assent to the regulations of the Institution.

VIII. Deposits may be made of any sum not less than one dollar; but no interest will be allowed on any sum less than five dollars, nor on fractional parts of a dollar.

IX. A deposit book shall be given to every depositor in which the several sums deposited by him shall be entered, and which shall be his voucher.

X. On or before the first days of January and July, in each year, there shall be declared by the Trustees, and credited to every deposit account remaining open on the first days of said months, a dividend of interest on all sums then on deposit of five dollars and upward (fractional parts of a dollar excepted), but no interest will be allowed for the fractional part of any month.

XI. Deposits and dividends may be drawn out by the depositor upon the production of his deposit book, or upon his written order, witnessed and accompanied by his deposit book.

XII. No sum less than one dollar shall be drawn out at any time unless it be for a dividend, or the whole sum remaining on deposit shall be less than that amount, and no interest will be allowed on any sum drawn out between dividend days.

XIII. All dividends shall be added at once to the principal deposits.

XIV. Deposits may be made by any persons, without limitations as to residence. The Trustees may decline receiving deposits when they deem it expedient, and may, at their pleasure, repay all or any part of any deposit to the person entitled to receive the same.

XV. Any depositor, with the consent of the Trustees, may designate in writing the time the sum deposited by him shall remain in the Institution, and the person to whom the deposit and dividends thereon shall be payable, and may prescribe any other special conditions of deposit; which directions and conditions shall be observed by the Corporation, subject to the last clause of the fourteenth By-Law, and shall be binding on the depositor and his legal representatives.

XVI. Upon the death of any depositor or other person entitled to receive any deposit, the amount standing to the credit of said depositor or other person shall be paid to his legal representatives, and if the sum is less than one hundred dollars, it may be paid to the widow or next of kin to the deceased, without legal administration on his estate, and it is agreed that such payment shall discharge the Corporation.

XVII. The Institution may at any annual meeting, upon the recommendation of a majority of the Trustees, divide the whole of the property among the depositors, in proportion to their respective interests therein, upon giving three months' prior notice thereof.

XVIII. The By-Laws and Regulations may be altered, and additional ones established at any legal meeting of the Corporation; but not so as to affect the previous rights of any depositor.



*Extracts from the Law Passed by the Legislature Relating to Savings Banks*

SECTION 55. All deposits in savings banks in the State are exempt from municipal taxation to the bank or to the depositor, but real estate owned by the bank, not held as collateral security, may be taxed by the town in which the same is located.

SEC. 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 herein-after provided, at such times as are required by their by-laws, among depositors of three months' standing at least before dividend day. The corporation may by its by-laws include deposits of less standing. The reserve fund shall be kept constantly on hand, to secure against losses and contingencies, until it amounts to five per cent. of the deposits. All losses shall be passed to the debit of said account. And when said reserve fund amounts to ten per cent. of the average amount of deposits for the six months previous to declaring a dividend, all net profits not otherwise divided, thereafter made by said banks, shall be divided every three years ratably among the depositors of one, two and three full years' standing, as extra dividends. No dividends or interest shall be declared, credited or paid, except by a vote of the board of trustees, entered upon their records, whereon shall be recorded the yeas and nays upon such vote. Trustees of savings banks and savings institutions are forbidden to make any semi-annual dividend of a rate per cent. which will make the aggregate amount of said dividend greater than the actual earnings of the bank or institution, actually collected.

The following forms are NOT to be filled out. They are forms only, by which to write the order.

FORM of an order when PART of a deposit is wanted.

\$.....191

To the Treasurer of Bath Savings Institution:

Please pay to.....or bearer,

..... Dollars,

and charge same to my account No.....

**DO NOT WRITE**

FORM of an order when WHOLE deposit is wanted

.....191

To the Treasurer of Bath Savings Institution:

Please pay to.....or bearer,

the whole amount of my deposit and interest due me,

and hereafter due on my account No.....

**ON THIS PAGE**