

No. ~~34928~~ 30369

IN ACCOUNT WITH

Hebrew Ladies' Fund

BATH SAVINGS INSTITUTION



BATH, MAINE

TAKE CARE OF THIS BOOK

IF YOU LOSE OR MISLAY IT GIVE IMMEDIATE
NOTICE TO THE BANK.



Wm. Mason, Co. - New York

INTEREST COMMENCES ON THE FIRST
OF ANY MONTH IN THE YEAR

A SAFETY DEPOSIT BOX

IN OUR STEEL ARMORED FIRE AND BURGLAR PROOF
VAULT AFFORDS ABSOLUTE PROTECTION FOR
PAPERS AND VALUABLES AT \$5.00 A YEAR.

LARGER BOXES AT PROPORTIONATE
RATES

BANK HOURS:

9.00 A. M. TO 3.00 P. M.

CLOSED SATURDAY AFTERNOON

Bath Savings Institution

Organized 1852

Bath, Maine

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—

Instructions to Depositors

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.

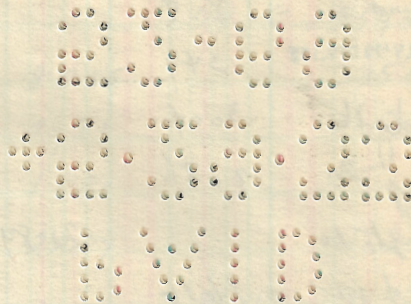
Depositors will observe that the times for making up interest are January 1 and July 1. Interest is payable on and after the 10th of said months.

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.

No interest is allowed on sums actually withdrawn for the time which may have elapsed since the last dividend.



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1928 Date	Deposited	Withdrawn	Balance	Date	Deposited	Withdrawn	Balance
Forward from old book			262 32		Forward		30361
May 10		90 68	171 64	May 4	1573		31934
16	2878		200 42	Apr 15	10 05		32939
June 5	80 64		208 50	15	74 55		25454
JULY '28 DIV. 152	347		211 97	May 6	80 55		33509
July 16	300 64		242 01	20	29 81		36490
Aug 30	286		262 87	June 3	1890		38380
Sept 10		21 89	240 98	20	22 57		40617
Oct 22	26 16		257 14	28		21 47	38470
Nov 5	481		261 95	Sept 9	1684		40154
26	675		268 70	JULY '29 DIV. 154	578		40632
Dec 10	810		276 80	Sept 23	1060		41692
JAN. '29 DIV. 153	489		281 69	Oct 28	1756		43448
Feb 13	2192		30361	Dec 30	2336		45784

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Date	Deposited	Withdrawn	Balance	Date	Deposited	Withdrawn	Balance
	Forward				Forward		
			45784				38264
Jan. 30 Div. 155	823		46607	Nov. 24	737		39001
Feb 3	2125		48732	Dec 16	2660		41661
Mar. 17	842		49574	JAN. '31 DIV. 157	748		42409
Apr 21	7012		56586	Jan 26	634		43043
May 21	10260		46326	Apr. 13	9524		52567
May 28	5175		51501	13	8885		42682
June 9	2769		54270	28	5635		49317
JULY '30 DIV. 158	970		55240	28	100	-	39317
Aug 20	654		55894	May 28	1274		40591
Oct 7	1854		57748	June 11	1890		42481
27	1071		58819	JAN. '31 DIV. 157	790		43271
27		220	36819	July 7		300	13271
Nov. 3	1445		38264	Sept 28	2089		15360

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Date	Deposited	Withdrawn	Balance	Date	Deposited	Withdrawn	Balance
	Forward		15360		Forward		26252
Oct. 19	20 55		174 15	July 7			12 50
Nov 10	7 37		181 52	12	12		24 50
Dec. 14	7 -		188 52	Aug. 31	12 78		37 28
		14 37	169 15	Sept 19	18 75		56 03
JAN '32 DIV. 159	2 96		172 11	Nov. 1	4 50		88 53
Jan. 12	6 -		178 11	28	11		99 53
Feb. 29	9 70		187 86	Dec. 17	4 -		103 53
May 16	85		272 86	JAN. '33 DIV. 161	109		104 62
16		69 69	203 17	Jan 9	9 55		114 17
23	8 -		211 17	Feb. 23	13 -		127 17
June 2	10 -		221 17	Mar. 20	7 15		134 32
JULY '32 DIV. 160	377		224 94	Apr 13		5	129 32
July 7	37 58		262 52	May 8	13		142 32

BY-LAWS

OF THE

BATH SAVINGS INSTITUTION

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 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 the 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.

DO NOT WRITE ON THIS BUT COPY IT

\$ _____ 19 _____

BATH SAVINGS INSTITUTION

PAY TO _____ OR ORDER _____

DOLLARS

AND CHARGE TO BOOK NO. _____

NO MONEY WILL BE PAID WITHOUT PASS BOOK

WITNESS _____ DEPOSITOR _____