

# BATH SAVINGS INSTITUTION



BATH, MAINE



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. Mann Co. - New York

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 PROTECTION FOR  
PAPERS AND VALUABLES AT \$5.00 A YEAR.

LARGER BOXES AT PROPORTIONATE  
RATES

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#### 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.

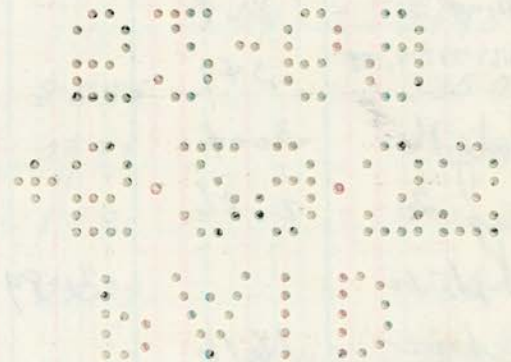
Depositors will observe that the times for making up interest are January 1 and July 1. Interest is payable on and after the 10th of said months.

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No interest is allowed on sums actually withdrawn for the time which may have elapsed since the last dividend.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1928 Date	Deposited	Withdrawn	Balance	Date	Deposited	Withdrawn	Balance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		30361
Forward from old book			262 32				
May 10		90 68	171 64	Mich 4	15 73		319 34
16	28 78		200 42	Apr. 15	10 05		329 39
June 5	80 4		208 50	15		74 85	254 54
JULY '28 DIV. 152	349		211 97	May 6	80 55		335 09
July 16	30 04		242 01	20	29 81		364 90
Aug 30	28 86		262 87	June 3	18 93		383 83
Sept 10		21 89	240 98	20	22 27		406 17
Oct 22	16 16		257 14	28		21 47	384 70
Nov 5	481		261 95	Sept 9	16 84		401 54
26	6 75		268 70	JULY '29 DIV. 154	5 78		406 32
Dec 10	810		276 80	Sept 23	10 60		416 92
JAN. '29 DIV. 153	489		281 69	Oct. 28	17 56		434 48
Feb. 13	21 92		303 61	Dec 30	23 36		457 84



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Date	Deposited	Withdrawn	Balance	Date	Deposited	Withdrawn	Balance
	Forward		45784		Forward		38264
Jan. 30 Div. 155	823		46607	Nov. 24	737		39001
Feb 3	2125		48732	Dec 16	2660		41661
Mar. 7	842		49574	JAN. '31 DIV. 157	748		42409
Apr 26	7012		56586	Jan 26	634		43043
27		10260	46326	Apr. 13	9524		52567
May 8	5175		51501	13		8885	43682
June 9	2769		54270	28	5635		49317
JULY '30 DIV. 158	970		55240	28		100 -	39317
Aug 20	654		55894	May 28	1271		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
	Forward		15360
Oct. 19	20 55		174 15
Nov 10	7 37		181 52
Dec. 1	7 -		188 52
14		19 37	169 15
JAN. '32 DIV. 159	29 6		172 11
Jan. 12	6 -		178 11
Feb. 29	9 75		187 86
May 16	85 -		272 86
16		69 69	203 17
23	8 -		211 17
June 2	10 -		221 17
JULY '32 DIV. 160	377		224 94
July 7	37 58		262 52

Date	Deposited	Withdrawn	Balance
	Forward		262 52
July 7		250 02	12 50
12	12 -		24 50
Aug. 31	12 78		37 28
Sept 19	28 75		66 03
Nov. 1	42 50		88 53
28	11 -		99 53
Dec. 17	4 -		103 53
JAN. '33 DIV. 161	109		104 62
Jan 9	9 55		114 17
Feb. 23	13 -		127 17
Mar. 20	7 15		134 32
Apr 13		5 -	129 32
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
<b>BATH SAVINGS INSTITUTION</b>	
PAY TO	OR ORDER
20	
DOLLARS	
AND CHARGE TO BOOK NO.	
NO MONEY WILL BE PAID WITHOUT PASS BOOK	
WITNESS	DEPOSITOR