

DWYER ANDREW T  
Form SC 13G  
March 19, 2009

**SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

**SCHEDULE 13G**

**INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT  
TO RULES 13d-1(b), (c) AND (d) AND AMENDMENTS THERETO FILED  
PURSUANT TO RULE 13d-2(b)**

(Amendment No. ) (1)

**Salisbury Bancorp, Inc.**

(Name of Issuer)

**Common Stock \$0.10 Par Value**

(Title of Class of Securities)

**795226109**

(CUSIP Number)

**March 10, 2009**

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

---

(1) The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 (the Act) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).



CUSIP No. 795226109

1. Name of Reporting Persons

Andrew T. Dwyer  
I.R.S. Identification No. of Above Persons (Entities Only)

2. Check the Appropriate Box if a Member of a Group\*

(a)   
(b)

3. SEC Use Only

4. Citizenship or Place of Organization  
United States of America

Number of  
Shares  
Beneficially  
Owned by  
Each  
Reporting  
Person With

5.	Sole Voting Power: 85,304
6.	Shared Voting Power: 0
7.	Sole Dispositive Power: 85,304
8.	Shared Dispositive Power: 0

9. Aggregate Amount Beneficially Owned by Each Reporting Person:  
85,304

10. Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*

11. Percent of Class Represented by Amount in Row (9)  
5.1%

12. Type of Reporting Person\*  
IN

- Item 1** (a) Name of Issuer:  
Salisbury Bancorp, Inc.
- Item 1** (b) Address of Issuer's Principal Executive Offices:  
5 Bissell Street  
  
Lakeville, CT 06039
- Item 2** (a) Name of Person(s) Filing:  
Andrew T. Dwyer
- Item 2** (b) Address of Principal Business Office or, if none, Residence:  
c/o Airlie Group  
  
115 East Putnam Avenue  
  
Greenwich, CT 06830
- Item 2** (c) Citizenship or Place of Organization  
United States
- Item 2** (d) Title of Class of Securities:  
Common Stock, par value \$0.10 per share
- Item 2** (e) CUSIP Number:  
795226109
- Item 3** **If this statement is filed pursuant to Rules 13d-1(b), or 13d-2(b) or (c), check whether the person filing is a:**
- (a)  Broker or dealer registered under Section 15 of the Exchange Act;
  - (b)  Bank as defined in Section 3(a)(6) of the Exchange Act;
  - (c)  Insurance company as defined in Section 3(a)(19) of the Exchange Act;
  - (d)  Investment company registered under Section 8 of the Investment Company Act;
  - (e)  An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E);
  - (f)  An employee benefit plan, or endowment fund in accordance with rule 13d-1(b)(1)(ii)(F);
  - (g)  A parent holding company, or control person, in accordance with Rule 13d-1(b)(1)(ii)(G);
  - (h)  A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
  - (i)  A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;
  - (j)  Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

**Item 4**

**Ownership:**

See Rows 5 through 9 and 11 on page 2.

Of the 85,304 shares of common stock of Salisbury Bancorp, Inc. reported as beneficially owned by Andrew T. Dwyer in this Schedule 13G, (i) 35,303 shares are owned by Cinanelle, LLC, of which Dr. Dwyer is the sole Manager, (ii) 41,951 shares are owned by Janney Montgomery & Scott, Inc., as custodian under IRA fbo Andrew T. Dwyer (the IRA ), and (iii) 8,050 shares are owned by Janney Montgomery & Scott, Inc., as custodian under SEP fbo Andrew T. Dwyer (the SEP ). Mr. Dwyer possesses sole voting and dispositive control over the shares of Salisbury Bancorp, Inc. common stock held by Cinanelle, LLC, the IRA and the SEP.

**Item 5**

**Ownership of Five Percent or Less of a Class:**

N/A

**Item 6**

**Ownership of More than Five Percent on Behalf of Another Person:**

N/A

**Item 7**

**Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company:**

N/A

**Item 8**

**Identification and Classification of Members of the Group:**

N/A

**Item 9**

**Notice of Dissolution of Group:**

N/A

**Item 10**

**Certification**

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

**Signature**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

March 13, 2009  
Date

/s/ Andrew T. Dwyer  
Signature

Andrew T. Dwyer  
Name/Title