

LOAN FUND BOARD OF IRELAND.

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SIXTY-FIFTH  
ANNUAL REPORT

OF THE

LOAN FUND BOARD OF IRELAND  
1902.

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Presented to both Houses of Parliament by Command of His Majesty.

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1903.

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The Loan Fund Board of Ireland submit this, their Sixty-fifth Annual Report, for presentation to both Houses of Parliament.

The statements set out in Appendix 1 and in Appendix 2 have been compiled from Abstracts furnished to the Board since 1st January, 1903, in connection with fifty-five Societies.

The Capital, on 31st December, 1902, of these Societies was £93,794, and the circulation of this Capital in 1902 amounted to £208,943.

The Certificates of Ballybofey and Donegal Loan Funds have been withdrawn, and the business of these Societies is being closed under the supervision of the Loan Fund Board.

In their 64th yearly Report to Parliament the Board asserted—as they had often done in previous Reports—their opinion that Loan Fund legislation upon broad lines is still necessary, as it was in the year 1855 when a Select Committee of the House of Commons reported (No. 259) in favour of legislation having “a tendency to secure more regular and business-like attention to their duties on the part of the Treasurers and Trustees of each Society, . . . . .” Endorsing this statement, the Board desire to point out that recent judicial decisions concerning 63 and 64 Vic., c. 25 claim careful attention on the part of the Irish Government.

This Statute, which received the Royal Assent on 30th July, 1900, is the outcome of Bills which were introduced in Parliament in the years 1898, 1899, and 1900, by the Chief Secretary for Ireland and the Attorney-General for Ireland.

It enabled legal proceedings to be taken for the recovery of money due upon Promissory Notes affected by one or more of the irregularities detailed in Section 1 thereof.

Before the issue of Summonses under that Statute it was necessary for the Treasurer of a Loan Fund (or for the Receiver, in the numerous instances in which Receivers had been appointed and were in charge) to prepare a detailed account; and in a very large proportion of these cases this account had to be carried through the full period of six years specified in Section 2 of 63 and 64 Vic., c. 25.

Loan Fund Treasurers and Receivers felt much difficulty and uncertainty as to the preparation of these accounts; and many of them postponed legal proceedings whilst they awaited judicial decision as to their proper form.

Another cause also contributed to this postponement viz., a desire not to block the courts of Petty Sessions to ordinary suitors, as they would assuredly have been blocked in many places by sudden and continuing influx of cases founded upon this Loan Fund Statute of the year 1900. The Receivers over the Loan Funds of Strabane, Pettigo, Ederney, Trillick, Fintona, Irvinestown, Bundoran, Sixmilecross, and Omagh stated to the Inspector of Loan Funds that Magistrates at Petty Sessions had requested

them not to have more than a small number of Loan Fund cases entered for hearing at any one Sessions—their object being, apparently, the laudable one of preventing the general inconvenience that would otherwise have arisen.

In the years 1901 and 1902 a great number of decrees were given in respect of debts sued for under 63 and 64 Vic., c. 25 ; and the Court exercised very largely the power given to it (Section 2, Sub-Section 3) of ordering the repayment of the debt to be by instalments spread over one, two, or three years.

In these circumstances much confusion and imminent risk to the holders of Loan Fund Debentures in many districts have been caused by a decision of the King's Bench Division in the case of *Atthill v. Woods* (New Ir. Jurist 5, Dec., 1902) to the effect that the Charitable Loan Societies (Ireland) Act, 1900, must be construed—as regards limitation of time for instituting legal proceedings—by the 10th Section of the Petty Sessions (Ireland) Act, and that Summonses purporting to be issued under 63 and 64 Vic., c. 25, could have been properly issued *only* within six months immediately following the date of that Statute.

This has caused a most serious state of affairs, as is shown by the following extract from a letter, dated January 15th, 1903, from Mr. E. O'Reilly, one of the Receivers appointed by the Loan Fund Board in the interest of Debenture Holders, and submitted to the Board at their meeting on January 26th, 1903—"No one is to blame in this matter. All admit it was never intended that all cases would have been rushed through in six months after the Act became law, and all admit that it would have been utterly impossible to do so. Most of the six months had expired before a case could be got disposed of by the Magistrates, for want of the Act and information. Then, in many cases, Court Receivers were in charge of Societies, and took no steps to put the new law in force ; and it was only when your Board, at very considerable expense, took steps to get these officials removed that any practical work could be done. Then lawyers and magistrates misunderstood the decision in *Maxwell v. The Magistrates of Fermanagh*, and decrees were given equitably if not legally all over the North-West, so that now, according to *Atthill and Woods*, the Order Books are crowded with bad orders and all is confusion, and so much money expended in getting these orders made."

The Board's Solicitors have taken steps to have the decision in *Atthill v. Woods* considered upon appeal.

With this Report six Appendices are submitted.

(Signed),

WM. ANDERSON (*Chairman*).

JOSEPH R. O'REILLY.

G. R. DEASE.

WM. H. FINDLATER.

C. PELLY.

J. C. IRWIN, B.D.

THOMAS D. PILE, BART.

EDWARD KEVANS.

(Countersigned),

ARCHIBALD J. NICOLLS, LL.B.,

*Secretary.*

Dated 23rd February, 1903.

# APPENDICES.

SYNOPTICAL TABLE, exhibiting the Operations, during 1902, of the Loan Funds whose

| COUNTIES.          | Number of Societies Reporting for 1902. | Amount of Capital to be Accounted for on 31st December, 1902. | Amount of Capital Working on 31st December, 1902. | Total Amount Circulated in 1902. | Number of Loans Issued in 1902. | Sum in Borrowers' hands on 31st December, 1902, exclusive of sums reported to the Board as Bad Debts. | Sum in Treasurers' hands on 31st December, 1902. | Amount of Discount received in 1902. | Amount of Fines received in 1902. |
|--------------------|---|---|---|----------------------------------|---------------------------------|---|--|--------------------------------------|-----------------------------------|
|                    |   | £   | £   | £                                |                                 | £ s. d.   | £ s. d.  | £ s. d.                              | £ s. d.                           |
| Antrim, . . .      | 1                                       | 4,026   | 1,022   | 1,928                            | 276                             | 446 8 0   | 576 13 4   | 32 2 8                               | 10 5 4                            |
| Armagh, . . .      | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Carlow, . . .      | 1                                       | 867   | 864   | 2,286                            | 426                             | 785 14 0  | 79 7 7½  | 70 6 9                               | 9 19 9½                           |
| Cavan, . . .       | 2                                       | 7,615   | 7,623   | 20,684                           | 2,847                           | 6,454 12 0  | 1,158 4 6  | 370 6 0                              | 215 12 3                          |
| Clare, . . .       | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Cork, . . .        | 5                                       | 4,042   | 4,069   | 10,058                           | 2,046                           | 3,866 8 0   | 709 14 11½                                       | 197 18 5                             | 158 6 8                           |
| Donegal, . . .     | 5                                       | 10,387  | 11,198  | 22,261                           | 4,146                           | 11,054 2 0  | 149 5 10   | 483 19 3                             | 260 9 7                           |
| Down, . . .        | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Dublin, . . .      | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Fermanagh, . . .   | 2                                       | 5,158   | 4,901   | 9,439                            | 1,823                           | 4,740 5 0   | 409 12 0   | 235 19 6                             | 123 11 1                          |
| Galway, . . .      | 1                                       | 814   | 814   | 3,351                            | 796                             | 805 0 0   | 8 18 3½  | 70 18 7                              | 31 1 2                            |
| Kerry, . . .       | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Kildare, . . .     | 1                                       | 1,058   | 1,055   | 3,126                            | 1,026                           | 893 17 0  | 161 0 9½   | 88 1 10                              | —                                 |
| Kilkenny, . . .    | 2                                       | 1,099   | 1,099   | 3,168                            | 628                             | 906 19 0  | 194 16 0½  | 52 16 0                              | 46 6 8                            |
| King's, . . .      | 2                                       | 3,109   | 3,100   | 7,435                            | 1,653                           | 2,839 6 9   | 260 5 11   | 164 8 5                              | 89 12 5                           |
| Leitrim, . . .     | 4                                       | 5,986   | 5,959   | 15,832                           | 4,136                           | 5,738 8 0   | 222 15 4   | 456 13 9                             | 154 6 5                           |
| Limerick, . . .    | 4                                       | 5,492   | 4,541   | 12,329                           | 2,679                           | 2,612 3 0   | 2,870 7 6  | 236 13 6                             | 116 19 0                          |
| Londonderry, . . . | 3                                       | 5,580   | 5,047   | 16,627                           | 2,596                           | 4,642 15 0  | 401 17 5   | 354 17 1                             | 137 17 1                          |
| Longford, . . .    | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Louth, . . .       | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Mayo, . . .        | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Meath, . . .       | 1                                       | 991   | 991   | 4,420                            | 939                             | 927 4 0   | 63 14 5  | 73 13 4                              | 53 8 0                            |
| Monaghan, . . .    | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Queen's, . . .     | 3                                       | 4,375   | 4,374   | 12,724                           | 2,716                           | 3,873 0 0   | 516 6 2  | 254 2 2                              | 168 3 2                           |
| Roscommon, . . .   | 1                                       | 4,389   | 4,389   | 10,880                           | 1,622                           | 4,054 17 0  | 331 10 10  | 266 8 8                              | 125 17 2                          |
| Sligo, . . .       | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Tipperary, . . .   | 7                                       | 13,786  | 12,636  | 32,281                           | 6,150                           | 11,650 10 0   | 2,207 13 8                                       | 714 16 7                             | 417 0 10                          |
| Tyrone, . . .      | 6                                       | 9,264   | 8,834   | 7,871                            | 1,431                           | 9,475 4 6   | 463 10 11  | 193 12 6                             | 92 5 8                            |
| Waterford, . . .   | -                                       | —   | —   | —                                | —                               | —   | —  | —                                    | —                                 |
| Westmeath, . . .   | 1                                       | 2,631   | 2,631   | 6,337                            | 1,038                           | 2,357 19 0  | 272 18 11  | 146 13 8                             | 65 0 4                            |
| Wexford, . . .     | 1                                       | 1,464   | 1,462   | 2,656                            | 523                             | 1,344 2 0   | 118 0 0  | 90 17 2                              | 19 6 8                            |
| Wicklow, . . .     | 2                                       | 1,716   | 1,716   | 3,250                            | 452                             | 1,593 0 0   | 123 18 3   | 110 0 7                              | 27 2 9                            |
|                    | 55                                      | 93,794  | 83,225  | 203,943                          | 39,949                          | 80,561 13 6   | 11,299 12 8½                                     | 4,665 6 5                            | 2,272 11 8½                       |

# OF THE LOAN FUND BOARD, IRELAND.

7

1).

Managers have furnished Annual Reports to the Board since 1st January, 1903.

| Total Amount received for Discount, Fines, and Cards, or Application Papers in 1902. | Total paid as Salaries during 1902. | Number of Paid Officials employed. | Total Expenses of Management, including Salaries, Rents, &c., during 1902. | Amount of Interest paid or due by Societies using Capital secured by Debentures. | Number of Depositors owning said Capital. | Net Loss (if any) of 1902 after Paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable. | Net Profit of 1902 after Paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable. | Amount of Bad Debts charged to Capital in 1902. | Amount expended for useful Local Purposes in 1902. |
|--|-------------------------------------|------------------------------------|--|--|---|---|--|---|--|
| £ s. d.  | £ s. d.                             |                                    | £ s. d.  | £ s. d.  |   | £ s. d.   | £ s. d.  | £ s. d.   | £ s. d.  |
| 44 14 0  | 80 0 0                              | 1                                  | 102 0 11   | —  | —   | —   | 40 8 3   | —   | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| 84 9 1½  | 50 0 0                              | 3                                  | 64 19 6½   | 27 7 9   | 7   | 10 9 11   | —  | —   | —  |
| 612 4 9  | 212 0 0                             | 5                                  | 272 19 2   | 140 12 8   | 50  | —   | 209 0 7  | —   | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| 416 13 2   | 273 9 6                             | 9                                  | 340 2 10   | 29 5 0   | 7   | 15 2 4  | 9 10 1   | 1 14 0  | —  |
| 773 0 9  | 517 10 0                            | 9                                  | 742 15 1   | 296 14 3   | 118                                       | 393 16 2  | 99 16 4  | 6 0 0   | 50 0 0   |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| 374 14 3   | 207 0 0                             | 4                                  | 245 1 3  | 94 1 10  | 18  | 347 17 8  | —  | 381 1 0   | —  |
| 108 11 0   | 60 0 0                              | 3                                  | 70 0 11  | 32 0 0   | 3   | —   | 6 4 1  | —   | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| 141 14 0   | 100 1 8                             | 3                                  | 140 0 6  | 16 14 9  | 7   | —   | 18 13 8  | —   | —  |
| 104 0 5  | 50 10 0                             | 3                                  | 62 3 3   | 27 19 3  | 7   | —   | 10 0 7   | —   | 12 3 0   |
| 266 6 0  | 137 10 0                            | 5                                  | 175 0 4  | 28 12 10   | 5   | —   | 49 12 8  | 8 9 0   | —  |
| 657 8 0  | 220 10 0                            | 10                                 | 292 6 7  | 278 17 10  | 109                                       | 9 11 7  | 87 2 2   | 30 0 0  | —  |
| 392 16 1   | 320 4 0                             | 9                                  | 380 4 5  | 37 17 3  | 12  | 71 8 7  | 53 9 4   | 23 6 0  | —  |
| 561 19 9   | 448 0 0                             | 8                                  | 521 8 11   | 33 4 11  | 15  | 26 19 3   | 34 7 2   | 4 10 0  | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| 134 5 9  | 60 0 0                              | 1                                  | 73 10 5  | 37 10 0  | 8   | —   | 25 12 2  | —   | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| 441 2 7  | 252 11 8                            | 7                                  | 332 3 8  | 160 3 9  | 38  | 62 4 10   | 40 1 1   | —   | —  |
| 405 16 2   | 165 0 0                             | 3                                  | 200 2 9  | 51 14 0  | 17  | —   | 130 4 7  | 14 0 0  | —  |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| 1,184 8 9  | 665 0 8                             | 16                                 | 784 6 6  | 259 12 0   | 65  | 95 0 9  | 152 7 3  | 105 15 0  | 36 0 0   |
| 294 8 0  | 223 0 0                             | 9                                  | 345 12 7   | 1,020 0 10   | 67  | 293 12 11   | 48 2 3   | —   | 10 0 0   |
| —  | —                                   | —                                  | —  | —  | —   | —   | —  | —   | —  |
| 220 7 0  | 97 5 0                              | 2                                  | 121 17 5   | 40 10 0  | 12  | —   | 62 8 11  | —   | 47 11 0  |
| 114 11 1   | 24 0 0                              | 1                                  | 43 12 9  | 57 7 1   | 16  | —   | 14 3 7   | —   | —  |
| 141 9 0  | 54 0 0                              | 3                                  | 80 13 7  | 43 0 10  | 29  | —   | 17 14 1  | —   | —  |
| 7,474 19 7½  | 4,217 12 6                          | 114                                | 5,390 18 4½  | 2,713 6 10   | 610                                       | 1,325 19 0  | 1,003 18 10  | 574 15 0  | 155 14 0   |

C



## STATEMENT OF ACCOUNTS OF LOAN FUNDS working

| COUNTIES,<br>AND NAMES OF LOAN<br>FUNDS THEREIN. | Amount<br>of Capital<br>to be<br>accounted<br>for on<br>31st Dec.,<br>1902. | Of which<br>is held<br>free of<br>Interest<br>(being<br>Original<br>subscription<br>or<br>unappropri-<br>ated Profits). | Amount<br>of Capital<br>working<br>on<br>31st Dec.,<br>1902. | Total<br>Amount<br>accumulated<br>in<br>1902. | Amount<br>issued<br>in<br>Monthly<br>Loans. | Number<br>of<br>Loans<br>issued in<br>1902. | Average<br>Amount of<br>each Loan. | Average<br>Cost of<br>the Issue<br>of each<br>Loan to<br>the<br>Society,<br>exclusive<br>of Interest<br>on the<br>Capital. | Sum in<br>Borrowers'<br>hands on 31st<br>Dec., 1902,<br>exclusive of<br>Bad Debts<br>(if any). | Sum in<br>Treasurers'<br>hands<br>on<br>31st Dec., 1902. | Amount<br>of<br>Discount<br>received in<br>1902. | Amount<br>of<br>Fines<br>received in<br>1902. | Received<br>from other<br>Sources. |    |
|--|---|---|--|---|---|---|------------------------------------|--|--|--|--|---|------------------------------------|----|
| ANTRIM:  | £   | £   | £  | £   | £   |   | £ s. d.                            | £ s. d.  | £ s. d.  | £ s. d.  | £ s. d.  | £ s. d.                                       | £ s. d.                            |    |
| Antrim, ..                                       | 4,026   | 4,026   | 1,022  | 1,928   | 1,928                                       | 275   | 7 0 0                              | 0 6 6  | 446 8 0  | 576 13 4   | 32 2 8   | 10 5 4  | 97 15 2                            | 1  |
| ARMAGH:  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 2  |
| CARLOW:  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |    |
| Hacketstown, ..                                  | 807   | 488   | 804  | 2,286   | 2,203                                       | 426   | 5 7 4                              | 0 8 0½   | 785 14 0   | 78 7 7½  | 70 6 0   | 9 19 9½                                       | 1 17 8½                            | 3  |
| CAYN:  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |    |
| Arva, ..   | 3,520   | 590   | 3,530  | 8,637   | 8,637                                       | 1,295                                       | 6 13 4                             | 0 2 2½   | 2,026 4 0  | 593 9 5  | 260 18 2   | 114 1 8                                       | 3 4 9                              | 4  |
| Ballyjamesduff, ..                               | 4,095   | 4,095   | 4,003  | 12,047  | 12,047                                      | 1,552                                       | 7 0 0                              | 0 1 6  | 3,528 8 0  | 504 15 1   | 100 7 10   | 101 10 7                                      | 18 4 3                             | 5  |
|  | 7,615   | 4,585   | 7,523  | 20,684  | 20,684                                      | 2,847                                       | -                                  | -  | 6,454 12 0   | 1,158 4 6  | 370 6 0  | 215 12 3                                      | 21 9 0                             | 6  |
| CORK:  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |    |
| Bandon, ..                                       | 266   | 266   | 266  | 825   | -   | 185   | 4 9 0                              | 0 6 0  | 274 16 0   | -  | 13 15 0  | 15 1 10                                       | -                                  | 7  |
| Kanturk, ..                                      | 519   | 360   | 519  | 1,566   | 774   | 497   | 3 3 0                              | 0 2 2½   | 424 12 0   | 94 11 0½   | 37 7 9   | 21 15 0                                       | 1 7 6                              | 8  |
| Kinsale, ..                                      | 1,997   | 1,997   | 1,997  | 2,587   | 2,587                                       | 390   | 6 6 0                              | 0 6 4  | 1,440 4 0  | 557 2 3  | 43 2 4   | 55 5 0  | 4 4 3                              | 9  |
| Mallow, ..                                       | 829   | 489   | 856  | 3,450   | 1,303                                       | 696   | 5 3 0                              | 0 2 10   | 853 7 0  | -  | 75 10 0  | 42 0 3  | 1 13 2                             | 10 |
| Newmarket, ..                                    | 431   | 431   | 431  | 1,630   | -   | 278   | 5 17 3                             | 0 3 0  | 373 9 0  | 58 1 8   | 27 3 4   | 24 3 11                                       | -                                  | 11 |
|  | 4,042   | 3,532   | 4,069  | 10,058  | 4,664                                       | 2,046                                       | -                                  | -  | 3,300 8 0  | 700 14 11½   | 197 18 5   | 158 6 0                                       | 7 4 11                             | 12 |
| DONEGAL:   | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |    |
| Ballybofey (2), ..                               | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 13 |
| Ballyshannon, ..                                 | 1,654   | 20  | 2,329  | -   | -   | -   | -                                  | -  | 2,329 5 0  | -  | -  | -   | -                                  | 14 |
| Buncrana (3), ..                                 | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 15 |
| Bundoran (2), ..                                 | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 16 |
| Carndonagh (2)                                   | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 17 |
| Culdaff (3), ..                                  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 18 |
| Donegal (2), ..                                  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 19 |
| Letterkenny, ..                                  | 1,601   | 1,601   | 1,791  | 7,076   | -   | 1,429                                       | 5 0 0                              | 0 2 0  | 1,791 12 0   | -  | 88 9 0   | 93 5 1  | 0 10 0                             | 20 |
| Moville, ..                                      | 2,574   | 1,252   | 2,870  | 6,950   | 6,950                                       | 1,155                                       | 6 0 4                              | 0 1 11   | 2,857 12 0   | 13 4 1   | 173 15 0   | 74 12 4                                       | 19 8 0                             | 21 |
| Moville Industrial, ..                           | 2,697   | 677   | 2,697  | 5,693   | 5,693                                       | 1,152                                       | 5 0 0                              | 0 1 0  | 2,639 4 0  | 51 9 6   | 142 6 6  | 70 2 1  | 2 10 4                             | 22 |
| Pettigo (2), ..                                  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 23 |
| Raphoe, ..                                       | 1,511   | 542   | 1,511  | 2,542   | 2,542                                       | 410   | 6 4 0                              | 0 4 6½   | 1,436 9 0  | 74 12 3  | 70 8 0   | 22 10 1                                       | 9 7 8                              | 24 |
|  | 10,337  | 4,092   | 11,198   | 22,261  | 15,185                                      | 4,146                                       | -                                  | -  | 11,054 2 0   | 149 5 10   | 483 19 3   | 260 9 7                                       | 31 16 0                            | 25 |
| DUBLIN:  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 26 |
| FERMANAGH:                                       | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |    |
| Ballinamallard (4), ..                           | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 27 |
| Belcoo (2), ..                                   | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 28 |
| Belleek (1), ..                                  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 29 |
| Crichton, ..                                     | 4,032   | 3,302   | 4,029  | 6,770   | 6,770                                       | 1,336                                       | 5 1 5                              | 0 2 0  | 3,726 7 0  | 303 6 6  | 169 5 0  | 89 2 0  | 9 10 0                             | 30 |
| Derrygonnelly (3), ..                            | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 31 |
| Ederney (2), ..                                  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 32 |
| Enniskillen (2), ..                              | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 33 |
| Irvinestown (2), ..                              | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 34 |
| Kesh (2), ..                                     | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 35 |
| Lack (2), ..                                     | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  | 36 |
| Lisbellaw, ..                                    | 1,121   | 68  | 872  | 2,660   | 2,009                                       | 487   | 5 9 7                              | 0 2 8½   | 1,013 18 0   | 106 5 6  | 68 14 6  | 34 8 4  | 0 8 3                              | 37 |
|  | 5,153   | 3,370   | 4,001  | 9,439   | 9,439                                       | 1,523                                       | -                                  | -  | 4,740 5 0  | 409 12 0   | 235 19 6   | 123 11 1                                      | 9 18 3                             | 38 |
| GALWAY:  | -   | -   | -  | -   | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |    |
| Galway Industrial, ..                            | 814   | 14  | 814  | 3,351   | 1,034                                       | 795   | 1 4 2                              | 0 1 9  | 806 0 0  | 8 18 3½  | 70 18 7  | 31 1 2  | 6 11 3                             | 39 |

(1) The affairs of this Society are in the hands of a Chancery Receiver.

(2) The affairs of this Society are in the hands of a Receiver appointed by the Board under 6 and 7 Vic., c. 91, Sec. 45.

(3) Dissolved in 1902.

(4) This Society has no funds or assets.



OF THE LOAN FUND BOARD, IRELAND.

9

(2).

in 1902, as rendered to the LOAN FUND BOARD.

|    | Total Amount received for Discount, Fines, and Cards, or Application Papers in 1902. | Total paid as Salaries during 1902. | Number of Paid Officials employed. | Total Expenses of Management, including Salaries, Rent, &c., in 1902. | Amount of Interest paid or due by Societies for Capital secured by Debentures, &c. An asterisk (*) indicates the Societies whose Accounts for 1901 show that Interest, either in whole or in part, was unpaid on 31st December. | Number of Depositors owing said Capital. | Net Loss of 1902 (if any) after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable. | Net Profit of 1902 after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable. | Amount of Bad Debts charged to Stock in 1902. | Amount Expended for Local useful Purposes in 1902. | NAME OF CHIEF OFFICIAL.                   |
|----|--|-------------------------------------|------------------------------------|---|---|--|---|--|---|--|---|
|    | £ s. d.  | £ s. d.                             |                                    | £ s. d.   | £ s. d.   |  | £ s. d.   | £ s. d.  | £ s. d.                                       | £ s. d.  |   |
| 1  | 44 14 0  | 80 0 0                              | 1                                  | 102 0 11  | -   | -  | -   | 40 8 3   | -   | -  | John Kirk.                                |
| 2  | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | -   |
| 3  | 84 9 1½  | 50 0 0                              | 3                                  | 64 19 6½  | 27 7 9  | 7  | 10 9 11   | -  | -   | -  | Rev. J. H. Bradish, M.A.                  |
| 4  | 394 15 10  | 110 0 0                             | 2                                  | 143 5 11  | 140 12 8  | 50                                       | -   | 114 5 10   | -   | -  | John Donohoe.                             |
| 5  | 217 8 11   | 102 0 0                             | 3                                  | 129 13 3  | -   | -  | -   | 94 14 9  | -   | -  | F. J. Lynch.                              |
| 6  | 642 4 9  | 212 0 0                             | 5                                  | 272 19 2  | 140 12 8  | 50                                       | -   | 209 0 7  | -   | -  | -   |
| 7  | 30 7 8   | 25 0 0                              | 1                                  | 29 16 1   | -   | -  | -   | 0 11 7   | -   | -  | James B. Scott.                           |
| 8  | 63 11 7  | 48 0 0                              | 1                                  | 55 5 0  | 7 10 0  | 2  | -   | 0 10 1   | 1 14 0  | -  | Vy. Rev. E. B. Canon O'Connell, P.P., &c. |
| 9  | 144 14 1   | 80 9 6                              | 4                                  | 100 1 10  | -   | -  | 15 2 4  | -  | -   | -  | Thomas Crowley.                           |
| 10 | 124 6 3  | 70 0 0                              | 2                                  | 97 5 6  | 21 15 0   | 5  | -   | 6 19 0   | -   | -  | Very Rev. Canon Wigmore, D.D.             |
| 11 | 53 13 7  | 50 0 0                              | 1                                  | 55 14 6   | -   | -  | -   | 1 9 5  | -   | -  | Hon. H. G. Lysaght.                       |
| 12 | 416 13 2   | 273 9 6                             | 9                                  | 340 2 10  | 29 5 0  | 7  | 15 2 4  | 9 10 1   | 1 14 0  | -  | -   |
| 13 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | James Monaghan (Receiver).                |
| 14 | -  | (a) 150 0 0                         | 1                                  | 292 17 8  | *86 5 4   | 15                                       | 379 3 0   | -  | -   | -  | Charles Moore.                            |
| 15 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | Mr. T. W. Stafford (Receiver).            |
| 16 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | G. E. Stewart (Receiver).                 |
| 17 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | -   |
| 18 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | Anthony McLoone (Receiver).               |
| 19 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | J. P. Speer.                              |
| 20 | 187 13 2   | 112 10 0                            | 2                                  | 143 5 4   | -   | -  | -   | 31 6 11  | -   | 50 0 0   | Isaac Elkin.                              |
| 21 | 257 19 10  | 90 0 0                              | 2                                  | 112 13 4  | 74 14 9   | 32                                       | -   | 57 0 7   | 6 0 0   | -  | James McGowan.                            |
| 22 | 222 0 7  | 85 0 0                              | 2                                  | 100 10 5  | 101 17 4  | 36                                       | -   | 10 19 10   | -   | -  | E. O'Reilly (Receiver).                   |
| 23 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | David Wilson.                             |
| 24 | 105 7 2  | 80 0 0                              | 2                                  | 93 8 4  | 33 16 10  | 35                                       | 14 13 2   | -  | -   | -  | -   |
| 25 | 773 0 9  | 517 10 0                            | 9                                  | 742 15 1  | 296 14 3  | 118                                      | 393 16 2  | 99 16 4  | 6 0 0   | 50 0 0   | -   |
| 26 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | -   |
| 27 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | Samuel Armstrong.                         |
| 28 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | H. R. Lindsay, J.P. (Receiver).           |
| 29 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | W. Athill (Receiver).                     |
| 30 | 289 10 5   | 157 0 0                             | 3                                  | 179 10 4  | 41 19 5   | 9  | 315 8 3   | -  | 345 13 0                                      | -  | George Arnold, J.P.                       |
| 31 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | H. R. Lindsay, J.P. (Receiver).           |
| 32 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | E. O'Reilly (Receiver).                   |
| 33 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | H. R. Lindsay, J.P. (Receiver).           |
| 34 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | Thomas Stafford (Receiver).               |
| 35 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | W. Athill (Receiver).                     |
| 36 | -  | -                                   | -                                  | -   | -   | -  | -   | -  | -   | -  | W. Athill (Receiver).                     |
| 37 | 105 3 10   | 50 0 0                              | 1                                  | 65 10 11  | 42 2 5  | 9  | 32 9 5  | -  | 35 8 0  | -  | Noble Graham.                             |
| 38 | 374 14 3   | 207 0 0                             | 4                                  | 245 1 3   | 94 1 10   | 18                                       | 347 17 8  | -  | 381 1 0                                       | -  | -   |
| 39 | 108 11 0   | 60 0 0                              | 3                                  | 70 0 11   | 32 0 0  | 3  | -   | 6 4 1  | -   | -  | Rev. P. Dooley, P.P.                      |

## STATEMENT OF ACCOUNTS OF LOAN FUNDS working

| COUNTIES,<br>AND NAMES OF LOAN<br>FUNDS THEREIN. | Amount<br>of Capital<br>to be<br>accounted<br>for on<br>31st Dec.,<br>1902. | Of which<br>is held<br>free of<br>Interest<br>(being<br>Original<br>subscription<br>or unappropri-<br>ated Profits.) | Amount<br>of Capital<br>working<br>on<br>31st Dec.,<br>1902. | Total<br>Amount<br>circulated<br>in<br>1902. | Amount<br>issued<br>in<br>Monthly<br>Loans. | Number<br>of<br>Loans<br>issued in<br>1902. | Average<br>Amount of<br>each Loan. | Average<br>Cost of<br>the Issue<br>of each<br>Loan to<br>the<br>Society,<br>exclusive<br>of Interest<br>on the<br>Capital. | Sum in<br>Borrowers'<br>hands on 31st<br>Dec., 1902,<br>exclusive of<br>Bad Debts<br>(if any). | Sum in<br>Treasurers'<br>hands<br>on<br>31st Dec., 1902. | Amount<br>of<br>Discount<br>received in<br>1902. | Amount<br>of<br>Fines<br>received in<br>1902. | Received<br>from other<br>Sources. |
|--|---|--|--|--|---|---|------------------------------------|--|--|--|--|---|------------------------------------|
| <b>KILDARE:</b>                                  |   | £  | £  | £  | £   |   | £ s. d.                            | £ s. d.  | £ s. d.  | £ s. .   | £ s. d.  | £ s. d.                                       | £ s. d.                            |
| Athy, .. ..                                      | 1,058   | 708  | 1,055  | 3,126  | 2,468                                       | 1,026                                       | 2 8 1                              | 0 3 8½   | 893 17 0   | 161 0 9½   | 88 1 10  | 40 6 8  | -                                  |
| <b>KILKENNY:</b>                                 |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Callan, .. ..                                    | 970   | 359  | 970  | 2,072  | -   | 510   | 5 4 0                              | 0 2 2  | 782 14 0   | 189 15 7½  | 44 10 8  | 44 9 11                                       | 4 7 11                             |
| Fiddown, .. ..                                   | 120   | 109  | 120  | 406  | -   | 118   | 4 4 0                              | 0 1 1½   | 124 5 0  | 5 0 5  | 8 5 4  | 1 10 9  | -                                  |
|  | 1,090   | 469  | 1,090  | 3,162  | -   | 628   | -                                  | -  | 906 19 0   | 194 16 0½  | 52 16 0  | 46 6 8  | 4 7 11                             |
| <b>KING'S CO.:</b>                               |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Birr Industrial, (3) ..                          | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Clara, .. ..                                     | 1,562   | 951  | 1,555  | 3,596  | 2,541                                       | 877   | 4 0 0                              | 0 1 7  | 1,514 16 0   | 30 17 4  | 91 18 11   | 33 9 11                                       | -                                  |
| Tullamore, .. ..                                 | 1,547   | 1,547  | 1,545  | 3,839  | 3,036                                       | 776   | 4 18 11                            | 0 2 0  | 1,324 10 0   | 221 8 7  | 72 9 6   | 56 2 6  | 5 6 0                              |
|  | 3,109   | 2,498  | 3,100  | 7,435  | 5,577                                       | 1,653                                       | -                                  | -  | 2,839 6 0  | 260 5 11   | 164 8 5  | 89 12 5                                       | 16 0                               |
| <b>LEITRIM:</b>                                  |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Drumsna, .. ..                                   | 443   | 8  | 431  | 1,137  | 1,137                                       | 327   | 3 0 2                              | 0 2 3  | 413 12 0   | 18 11 9  | 35 10 7  | 9 11 5  | 12 6 0                             |
| Drumshambo, .. ..                                | 2,310   | 238  | 2,310  | 6,090  | 6,090                                       | 1,468                                       | 4 3 0                              | 0 1 7  | 2,804 12 0   | 5 10 7   | 152 5 0  | 68 16 11                                      | 1 5 6                              |
| Leitrim, .. ..                                   | 1,491   | 101  | 1,490  | 4,351  | 4,051                                       | 905   | 4 10 0                             | 0 1 5  | 1,478 0 0  | 12 4 8   | 126 11 11  | 37 6 3  | 2 10 0                             |
| Mohill, .. ..                                    | 1,742   | 257  | 1,728  | 4,554  | 4,554                                       | 1,436                                       | 3 3 6                              | 0 1 3  | 1,542 4 0  | 186 8 4  | 142 6 3  | 38 11 10                                      | 24 1 6                             |
|  | 5,986   | 604  | 5,950  | 15,832                                       | 15,832                                      | 4,136                                       | -                                  | -  | 5,738 8 0  | 222 15 4   | 456 13 9   | 154 6 5                                       | 40 3 0                             |
| <b>LIMERICK:</b>                                 |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Askeaton, .. ..                                  | 890   | 535  | 898  | 1,553  | 1,218                                       | 336   | 4 12 5                             | 0 2 2  | 749 11 0   | 148 15 3   | 25 17 8  | 13 18 5                                       | -                                  |
| Ballingarry, .. ..                               | 923   | 565  | 923  | 2,830  | 2,140                                       | 387   | 7 6 3                              | 0 2 3  | 148 17 6   | 78 7 6   | 37 9 11  | 0 12 11                                       | -                                  |
| Limerick Industrial, ..                          | 1,447   | 1,422  | 1,447  | 3,198  | -   | 631   | 4 14 0                             | 0 3 7  | 874 13 0   | 570 5 7  | 53 6 0   | 21 18 10                                      | 5 11 6                             |
| Limerick, Fery & Jubilee,                        | 2,223   | 2,223  | 1,273  | 4,748  | -   | 1,275                                       | 3 14 5                             | 0 2 0  | 1,214 12 0   | 1,002 9 2  | 79 2 4   | 43 12 10                                      | 22 12 7                            |
|  | 5,482   | 4,745  | 4,541  | 12,329                                       | 3,358                                       | 2,679                                       | -                                  | -  | 2,612 3 0  | 2,870 7 6  | 236 13 6   | 116 19 0                                      | 28 17 0                            |
| <b>LONDONDERRY:</b>                              |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Coleraine, .. ..                                 | 376   | 376  | 376  | 237  | 237   | 50  | 4 14 9                             | 0 14 8   | 183 15 0   | 102 5 8  | 7 8 9  | 2 0 4   | 1 5 2                              |
| Kilrea, .. ..                                    | 1,918   | 868  | 1,916  | 5,219  | 5,219                                       | 794   | 6 11 5                             | 0 4 1  | 1,704 1 0  | 209 11 9   | 130 9 6  | 63 15 1                                       | 4 0 0                              |
| Londonderry, .. ..                               | 3,186   | 3,186  | 2,755  | 11,171                                       | 3,601                                       | 1,752                                       | 6 7 6                              | 0 3 8  | 2,754 19 0   | -  | 216 18 10  | 122 1 4                                       | 1 5 6                              |
|  | 5,580   | 4,430  | 5,047  | 16,627                                       | 9,147                                       | 2,596                                       | -                                  | -  | 4,642 15 0   | 401 17 5   | 354 17 1   | 187 17 1                                      | 6 10 8                             |
| <b>LONGFORD:</b>                                 |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Edgeworthstown, (1) ..                           | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| <b>LOUTH:</b>                                    |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| <b>MEATH:</b>                                    |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Kells, .. ..                                     | 991   | 241  | 991  | 4,420  | -   | 930   | 4 14 1                             | 0 1 6½   | 927 4 0  | 63 14 5  | 73 13 4  | 53 8 0  | -                                  |
| <b>MONAGHAN:</b>                                 |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Clones, (2) .. ..                                | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |

(1) The affairs of this Society are in the hands of a Receiver appointed by the Board under 6 & 7 Vic., c. 91, Sect. 45.  
 (2) The affairs of this Society are in the hands of a Receiver appointed by the Board under 6 & 7 Vic., c. 91, Sect. 41.  
 (3) Dissolved in 1902.

(2)—continued.

in 1902, as rendered to the LOAN FUND BOARD.

|    | Total Amount received for Discount, Fines, and Cards, or Application Papers in 1902. | Total paid as Salaries during 1902. | Number of Paid Officials employed. | Total Expenses of Management, including Salaries, Rent, &c., in 1902. | Amount of Interest paid or due by Societies for Capital secured by Debentures, &c. An asterisk (*) indicates the Societies whose Accounts for 1902 show that Interest, either in whole or in part, was unpaid on 31st December. | Number of Depositors owning said Capital. | Net Loss of 1902 (if any) after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable. | Net Profit of 1902 after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable. | Amount of Bad Debts charged to Stock in 1902. | Amount Expended for Local useful Purposes in 1902. | NAME OF CHIEF OFFICIAL.           |
|----|--|-------------------------------------|------------------------------------|---|---|---|---|--|---|--|-----------------------------------|
|    | £ s. d.  | £ s. d.                             |                                    | £ s. d.   | £ s. d.   |   | £ s. d.   | £ s. d.  | £ s. d.                                       | £ s. d.  |                                   |
| 1  | 141 14 0   | 100 1 8                             | 3                                  | 140 0 6   | 16 14 9   | 7   | -   | 18 13 8  | -   | -  | F. R. Jackson.                    |
| 2  | 93 8 6   | 45 10 0                             | 2                                  | 55 11 8   | 26 19 3   | 6   | -   | 7 0 5  | -   | 12 3 0   | Very Rev. Dean Howley, F.R.       |
| 3  | 10 11 11   | 5 0 0                               | 1                                  | 6 11 7  | 1 0 0   | 1   | -   | 3 0 2  | -   | -  | P. Walsh, J.P.                    |
| 4  | 104 0 5  | 50 10 0                             | 3                                  | 62 3 8  | 27 19 3   | 7   | -   | 10 0 7   | -   | 12 3 0   |                                   |
| 5  | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  |                                   |
| 6  | 132 15 0   | 50 0 0                              | 2                                  | 70 2 4  | 28 12 10  | 5   | -   | 21 12 10   | 8 9 0   | -  | J. Perry Goodbody, D.L.           |
| 7  | 133 11 0   | 87 10 0                             | 3                                  | 104 18 0  | -   | -   | -   | 27 19 10   | -   | -  | A. R. M'Mullen.                   |
| 8  | 266 6 0  | 137 10 0                            | 5                                  | 175 0 4   | 28 12 10  | 5   | -   | 49 12 8  | 8 9 0   | -  |                                   |
| 9  | 47 17 0  | 24 0 0                              | 2                                  | 34 14 4   | 21 13 7   | 8   | 9 11 7  | -  | 11 0 0  | -  | P. Healy.                         |
| 10 | 245 4 9  | 96 0 0                              | 3                                  | 112 11 6  | 111 1 10  | 46  | -   | 8 18 5   | -   | -  | John L. Gaffney.                  |
| 11 | 171 8 10   | 50 10 0                             | 3                                  | 62 3 0  | 72 3 6  | 25  | -   | 28 5 0   | 10 0 0  | -  |                                   |
| 12 | 192 17 5   | 50 0 0                              | 2                                  | 82 17 9   | 63 18 11  | 30  | -   | 49 18 9  | 9 0 0   | -  | John Farrell.                     |
| 13 | 657 8 0  | 220 10 0                            | 10                                 | 292 6 7   | 278 17 10   | 109                                       | 9 11 7  | 87 2 2   | 30 0 0  | -  |                                   |
| 14 | 42 12 1  | 34 4 0                              | 2                                  | 36 11 0   | 21 10 2   | 7   | 40 15 9   | -  | 23 6 0  | -  | Rev. Samuel Hackett, M.A.         |
| 15 | 119 1 11   | 40 0 0                              | 2                                  | 44 14 5   | 16 7 1  | 5   | -   | 53 9 4   | -   | -  | H. G. Molony, M.P.                |
| 16 | 90 16 2  | 111 0 0                             | 3                                  | 122 3 6   | -   | -   | 25 15 10  | -  | -   | -  | Rev. D. R. Shanahan, F.R.         |
| 17 | 140 5 11   | 135 0 0                             | 2                                  | 176 15 0  | -   | -   | 4 12 0  | -  | -   | -  | C. H. Fitt.                       |
| 18 | 392 16 1   | 320 4 0                             | 9                                  | 380 4 5   | 37 17 3   | 12  | 71 3 7  | 53 9 4   | 23 6 0  | -  |                                   |
| 19 | 10 14 3  | 30 0 0                              | 1                                  | 36 15 0   | -   | -   | 26 19 3   | -  | -   | -  | Thomas Murray.                    |
| 20 | 197 13 4   | 147 0 0                             | 3                                  | 162 19 8  | 33 4 11   | 15  | -   | 5 8 9  | -   | -  | Rev. James M'Guigan, F.R.         |
| 21 | 353 12 2   | 271 0 0                             | 4                                  | 321 9 3   | -   | -   | -   | 28 18 5  | 4 10 0  | -  | John M'Clatchie.                  |
| 22 | 561 19 0   | 448 0 0                             | 8                                  | 521 3 11  | 33 4 11   | 15  | 26 19 3   | 34 7 2   | 4 10 0  | -  |                                   |
| 23 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Joseph Stephens, J.P. (Receiver). |
| 24 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  |                                   |
| 25 | 134 5 9  | 60 0 0                              | 1                                  | 73 10 5   | 37 10 0   | 8   | -   | 25 12 2  | -   | -  | Geo. Armstrong.                   |
| 26 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Thomas Beresford (Receiver).      |
| 27 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  |                                   |

## STATEMENT OF ACCOUNTS OF LOAN FUNDS working

| COUNTIES,<br>AND NAMES OF LOAN<br>FUNDS THEREIN. | Amount<br>of Capital<br>to be<br>accounted<br>for on<br>31st Dec.,<br>1902. | Of which<br>is held<br>free of<br>interest<br>(being<br>Original<br>subscription<br>or unappropri-<br>ated Profits.) | Amount<br>of Capital<br>working<br>on<br>31st Dec.,<br>1902. | Total<br>Amount<br>circulated<br>in<br>1902. | Amount<br>issued<br>in<br>Monthly<br>Loans. | Number<br>of<br>Loans<br>issued in<br>1902. | Average<br>Amount of<br>each Loan. | Average<br>Cost of<br>the Issue<br>of each<br>Loan to<br>the<br>Society,<br>exclusive<br>of Interest<br>on the<br>Capital. | Sum in<br>Borrowers'<br>hands on 31st<br>Dec., 1902,<br>exclusive of<br>Bad Debts<br>(if any.) | Sum in<br>Treasurers'<br>hands<br>on<br>31st Dec., 1902. | Amount<br>of<br>Discount<br>received in<br>1902. | Amount<br>of<br>Fines<br>received in<br>1902. | Received<br>from other<br>Sources. |
|--|---|--|--|--|---|---|------------------------------------|--|--|--|--|---|------------------------------------|
| <b>QUEEN'S CO.:</b>                              | £   | £  | £  | £  | £   |   | £ s. d.                            | £ s. d.  | £ s. d.  | £ s. d.  | £ s. d.  | £ s. d.                                       | £ s. d.                            |
| Abbeyleix, (2) ..                                | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Darrow, ..                                       | 1,828   | 307  | 1,827  | 3,153  | 2,883                                       | 688   | 5 7 3                              | 0 4 4  | 1,409 14 0   | 328 17 2   | 94 11 10   | 40 0 8  | 17 6 9                             |
| Mountmellick, ..                                 | 1,203   | 603  | 1,203  | 4,540  | -   | 1,282                                       | 3 10 11                            | 0 1 7  | 1,216 17 0   | -  | 75 15 4  | 54 2 9  | 1 16 3                             |
| Mountlath, ..                                    | 1,344   | 194  | 1,344  | 5,025  | -   | 846   | 6 0 0                              | 0 2 2  | 1,156 9 0  | 187 9 0  | 83 15 0  | 73 19 9                                       | 3 19 4                             |
| Timahoe, (2) ..                                  | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
|  | 4,375   | 1,104  | 4,374  | 12,724                                       | 2,883                                       | 2,716                                       | -                                  | -  | 3,873 0 0  | 516 6 2  | 254 2 2  | 168 3 2                                       | 23 2 4                             |
| <b>ROSCOMMON:</b>                                |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Athlone, ..                                      | 4,389   | 3,534  | 4,389  | 10,880                                       | 10,212                                      | 1,622                                       | 6 10 0                             | 0 1 9  | 4,054 17 0   | 331 10 10  | 266 8 8  | 125 17 2                                      | 0 2 0                              |
| <b>TIPPERARY:</b>                                |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Borrisokane, ..                                  | 1,934   | 934  | 1,934  | 3,816  | 3,561                                       | 617   | 6 10 0                             | 0 2 7  | 1,659 7 0  | 274 9 1  | 93 4 4   | 45 2 0  | 1 9 0                              |
| Cahir, ..  | 723   | 504  | 720  | 2,597  | -   | 623   | 4 3 6                              | 0 2 0  | 703 0 0  | 18 8 9   | 43 5 8   | 19 9 0  | -                                  |
| Cashel, ..                                       | 3,585   | 3,585  | 2,344  | 7,018  | 5,438                                       | 1,133                                       | 6 3 10                             | 0 3 8  | 2,344 3 0  | 1,237 11 0   | 163 5 8  | 84 12 0                                       | 3 17 1                             |
| Cloughjordan (4) ..                              | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Fethard, ..                                      | 910   | 165  | 910  | 3,318  | 1,782                                       | 922   | 3 12 0                             | 0 1 1  | 975 3 0  | -  | 70 3 0   | 44 3 2  | 7 18 6                             |
| Roscrea, ..                                      | 2,893   | 1,193  | 2,838  | 7,157  | 6,377                                       | 1,311                                       | 5 9 1                              | 0 2 5  | 2,771 2 0  | 66 13 5  | 172 8 6  | 100 9 11                                      | 0 5 3                              |
| Roscrea, No. 2, ..                               | 2,572   | 1,095  | 2,569  | 6,646  | 6,123                                       | 1,164                                       | 5 13 10                            | 0 2 6  | 2,324 0 0  | 245 12 3   | 135 18 11  | 105 12 6                                      | 19 10 0                            |
| Tipperary, ..                                    | 1,224   | 924  | 1,221  | 1,760  | 1,003                                       | 380   | 4 12 1                             | 0 3 4  | 874 15 0   | 364 19 2   | 37 10 6  | 17 12 3                                       | 2 14 5                             |
|  | 13,766  | 7,900  | 12,536   | 32,281                                       | 24,284                                      | 6,160                                       | -                                  | -  | 11,650 10 0  | 2,207 13 8   | 714 16 7   | 417 0 10                                      | 35 13 0                            |
| <b>TYRONE:</b>                                   |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Aughnacloy, (2) ..                               | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Ballygawley, (1) ..                              | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Beragh, ..                                       | 333   | -  | 359  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Castlederg (2) ..                                | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Coalisland, ..                                   | 3,026   | 635  | 3,110  | 7,871  | 7,493                                       | 1,431                                       | 5 10 1                             | 0 1 9  | 3,108 17 0   | 95 11 8  | 193 12 6   | 88 13 8                                       | 9 18 10                            |
| Donaghadee, (2) ..                               | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Dromore, ..                                      | 988   | -  | 1,322  | -  | -   | -   | -                                  | -  | 1,322 0 0  | 173 11 1   | -  | 0 0 1   | 11 3 8                             |
| Drumquin, ..                                     | 1,816   | 1,788  | 1,771  | -  | -   | -   | -                                  | -  | 1,771 1 0  | 46 9 7   | -  | -   | -                                  |
| Fintona, (2) ..                                  | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Fivemiletown, (2) ..                             | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Gortin, (3) ..                                   | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Killadroy, ..                                    | 419   | 419  | 450  | -  | -   | -   | -                                  | -  | 450 11 6   | -  | -  | 3 2 6   | -                                  |
| Killalea (5) ..                                  | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Newtown Stewart, ..                              | 2,680   | 941  | 2,622  | -  | -   | -   | -                                  | -  | 2,622 15 0   | 147 18 7   | -  | -   | -                                  |
| Omagh, (2) ..                                    | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Sixmiletown, (2) ..                              | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Strabane, (2) ..                                 | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Trillick, (2) ..                                 | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
|  | 9,264   | 3,833  | 8,834  | 7,871  | 7,493                                       | 1,431                                       | -                                  | -  | 9,476 4 0  | 463 10 11  | 193 12 6   | 92 5 3  | 21 2 4                             |
| <b>WESTMEATH:</b>                                |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| St. Mary's, Athlone, ..                          | 2,631   | 1,901  | 2,631  | 6,337  | 4,928                                       | 1,038                                       | 6 2 0                              | 0 3 2  | 2,357 19 0   | 272 18 11  | 146 13 8   | 65 0 4  | 4 9 4                              |
| <b>WEXFORD:</b>                                  |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Wexford, ..                                      | 1,464   | 6  | 1,462  | 2,666  | 1,546                                       | 523   | 5 1 7                              | 0 1 8  | 1,344 2 0  | 118 0 0  | 90 17 2  | 19 6 8  | 2 4 10                             |
| <b>WICKLOW:</b>                                  |   |  |  |  |   |   |                                    |  |  |  |  |   |                                    |
| Imaal, ..  | 528   | 184  | 528  | 1,169  | 1,169                                       | 148   | 7 17 3                             | 0 5 8  | 431 0 0  | 97 13 3  | 29 4 6   | 26 1 8  | 1 18 2                             |
| Kiltegan, (2) ..                                 | -   | -  | -  | -  | -   | -   | -                                  | -  | -  | -  | -  | -   | -                                  |
| Moyné, ..  | 1,188   | 255  | 1,188  | 2,091  | 2,080                                       | 304   | 6 16 11                            | 0 2 7  | 1,162 0 0  | 26 5 0   | 80 10 1  | 1 1 1   | -                                  |
|  | 1,716   | 439  | 1,716  | 3,250  | 3,249                                       | 452   | -                                  | -  | 1,593 0 0  | 123 18 3   | 116 0 7  | 27 2 9  | 1 18 2                             |

- (1) The affairs of this Society are in the hands of a Chancery Receiver.  
 (2) The affairs of this Society are in the hands of a Receiver appointed by the Board under 6 and 7 Vict. c. 91, sec. 45.  
 (3) Report not furnished in accordance with Act of Parliament.  
 (4) Dissolved in 1902.  
 (5) This Society has not furnished Abstracts of Accounts for 1902.



(2)—continued.

in 1902, as rendered to the LOAN FUND BOARD.

|    | Total Amount received for Discount, Fines, and Cards, or Application Papers in 1902. | Total paid as Salaries during 1902. | Number of paid Officials employed. | Total Expenses of Management, including Salaries, Rent, &c., in 1902. | Amount of Interest paid or due by Societies for Capital secured by Debentures, &c. An asterisk (*) indicates the Societies whose Accounts for 1902 show that Interest, either in whole or in part, was unpaid on 31st December. | Number of Depositors owning said Capital. | Net Loss of 1902 (if any) after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable. | Net Profit of 1902 after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable. | Amount of Bad Debts charged to Stock in 1902. | Amount Expended for Local useful Purposes in 1902. | NAME OF CHIEF OFFICIAL.         |
|----|--|-------------------------------------|------------------------------------|---|---|---|---|--|---|--|---------------------------------|
|    | £ s. d.  | £ s. d.                             |                                    | £ s. d.   | £ s. d.   |   | £ s. d.   | £ s. d.  | £ s. d.                                       | £ s. d.  |                                 |
| 1  | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Edwd. Kavanagh (Receiver).      |
| 2  | 135 10 3   | 107 11 8                            | 3                                  | 128 10 11   | 75 13 9   | 16  | 62 4 10   | -  | -   | -  | W. M. Marum, J.P.               |
| 3  | 140 11 9   | 85 0 0                              | 2                                  | 104 17 9  | 30 0 0  | 8   | -   | 7 10 0   | -   | -  | R. M. Smith, J.P.               |
| 4  | 165 0 8  | 60 0 0                              | 2                                  | 98 15 0   | 54 10 0   | 14  | -   | 32 11 1  | -   | -  | John Connolly.                  |
| 5  | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Edwd. Kavanagh (Receiver.)      |
| 6  | 441 2 7  | 252 11 8                            | 7                                  | 332 3 8   | 160 3 9   | 38  | 62 4 10   | 40 1 1   | -   | -  |                                 |
| 7  | 405 16 2   | 165 0 0                             | 3                                  | 200 2 9   | 51 14 0   | 17  | -   | 130 4 7  | 14 0 0  | -  | Geo. Allen.                     |
| 8  | 143 11 0   | 85 0 0                              | 2                                  | 99 0 7  | 32 18 4   | 1   | -   | 11 12 7  | -   | -  | Very Rev. Thomas Phelan, v.g.   |
| 9  | 67 18 6  | 43 15 0                             | 1                                  | 51 16 11  | 12 12 2   | 3   | 13 14 7   | -  | 17 4 0  | -  | Sidney Hibberd.                 |
| 10 | 257 8 1  | 190 0 0                             | 3                                  | 210 19 0  | -   | -   | -   | 31 8 8   | 17 0 0  | -  | William M. Maher,               |
| 11 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  |                                 |
| 12 | 122 2 8  | 39 1 8                              | 3                                  | 52 18 6   | 29 14 8   | 15  | -   | 39 6 7   | -   | -  | Thos. O'Connell, M.D.           |
| 13 | 283 16 11  | 135 4 0                             | 3                                  | 161 11 3  | 82 5 0  | 23  | -   | 40 9 8   | 4 17 0  | 10 0 0   | William Treasurer.              |
| 14 | 251 4 11   | 120 0 0                             | 2                                  | 144 0 4   | 73 9 10   | 22  | -   | 27 9 9   | -   | 28 0 0   | William J. Menton.              |
| 15 | 58 6 2   | 52 0 0                              | 2                                  | 63 13 11  | *28 12 0  | 1   | 81 6 2  | -  | 66 14 0                                       | -  | Louis J. D'Alton.               |
| 16 | 1,184 8 9  | 665 0 3                             | 16                                 | 784 6 6   | 259 12 0  | 65  | 95 0 9  | 152 7 8  | 105 15 0                                      | 36 0 0   |                                 |
| 17 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | J. C. Fiddes (Receiver).        |
| 18 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | J. F. Devlin (Receiver).        |
| 19 | -  | 10 0 0                              | 1                                  | 25 5 6  | *86 4 0   | 6   | 40 0 11   | -  | -   | -  | William Johnston.               |
| 20 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | A. J. Nugent (Receiver).        |
| 21 | 294 8 0  | 95 0 0                              | 3                                  | 127 0 2   | 124 14 9  | 33  | -   | 43 2 8   | -   | 10 0 0   | Patrick Corr.                   |
| 22 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Edward O'Reilly (Receiver).     |
| 23 | -  | 30 0 0                              | 1                                  | 66 8 7  | *510 17 6   | 22  | 124 11 0  | -  | -   | -  | George Doherty, J.P.            |
| 24 | -  | 48 0 0                              | 2                                  | 61 4 10   | 5 19 5  | 5   | 70 17 3   | -  | -   | -  |                                 |
| 25 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Thomas Stafford (Receiver).     |
| 26 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | H. R. Lindsay, J.P. (Receiver). |
| 27 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | James Cunningham.               |
| 28 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Alexander Cunningham.           |
| 29 | -  | 10 0 0                              | 1                                  | 24 6 0  | -   | -   | 10 16 3   | -  | -   | -  | Edward Skey,                    |
| 30 | -  | 30 0 0                              | 1                                  | 41 7 6  | *292 5 2  | 1   | 41 7 6  | -  | -   | -  | Nathaniel W. Tipping.           |
| 31 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | R. Orr Clements (Receiver).     |
| 32 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | R. Orr Clements (Receiver).     |
| 33 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Edward O'Reilly (Receiver).     |
| 34 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | Thomas Stafford (Receiver).     |
| 35 | 294 8 0  | 223 0 0                             | 9                                  | 345 12 7  | 1,030 0 10  | 67  | 293 12 11   | 43 2 3   | -   | 10 0 0   |                                 |
| 36 | 220 7 0  | 97 5 0                              | 2                                  | 121 17 5  | 40 10 0   | 12  | -   | 62 8 11  | -   | 47 11 0  | Andrew Moore.                   |
| 37 | 114 11 1   | 24 0 0                              | 1                                  | 43 12 9   | 57 7 1  | 16  | -   | 14 3 7   | -   | -  | J. J. Percival.                 |
| 38 | 56 10 5  | 30 0 0                              | 1                                  | 41 18 5   | 9 9 4   | 7   | -   | 5 2 8  | -   | -  | George Fenton, J.P.             |
| 39 | -  | -                                   | -                                  | -   | -   | -   | -   | -  | -   | -  | F. C. Scarr, (Receiver)         |
| 40 | 84 16 7  | 24 0 0                              | 2                                  | 38 15 2   | 33 11 6   | 22  | -   | 12 11 5  | -   | -  | J. J. Percival.                 |
| 41 | 141 9 0  | 54 0 0                              | 3                                  | 80 13 7   | 43 0 10   | 29  | -   | 17 14 1  | -   | -  |                                 |

## APPENDIX (3).

## RETURN of INSPECTIONS by BOARD'S INSPECTOR, during the year 1902.

| Name of Loan Fund.         | Date of Inspection in 1902. | Date of last preceding Inspection in 1901. | Name of Loan Fund.                | Date of Inspection in 1902. | Date of last preceding Inspection in 1901. |
|----------------------------|-----------------------------|--|-----------------------------------|-----------------------------|--|
| Killeter, . . .            | Jan. 1st                    | Dec. 17th                                  | Limerick, Pery and Jubilee, . . . | July 24th                   | May 23rd                                   |
| Raphoe, . . .              | " 19th                      | Jan. 16th                                  | Londonderry, . . .                | Sept. 8th                   | Sept. 9th                                  |
| Ballybofey, . . .          | " 14th                      | " 15th                                     | Buncrana, . . .                   | " 9th                       | " 10th                                     |
| Tipperary, . . .           | " 21st                      | " 22nd                                     | Letterkenny, . . .                | " 10th                      | " 11th                                     |
| Cahir, . . .               | " 22nd                      | " 23rd                                     | Kanturk, . . .                    | " 23rd                      | " 17th                                     |
| Fiddown, . . .             | " 23rd                      | " 24th                                     | Newmarket, . . .                  | " 24th                      | " 18th                                     |
| Kinsale, . . .             | " 29th                      | " 30th                                     | Mallow, . . .                     | " 25th                      | " 19th                                     |
| Bandon, . . .              | " 30th                      | " 31st                                     | Clara, . . .                      | " 30th                      | Nov. 27th                                  |
| Kells, . . .               | Feb. 25th                   | Apr. 11th                                  | Tullamore, . . .                  | Oct. 1st                    | " 26th                                     |
| Ballyjamesduff, . . .      | " 26th                      | Feb. 27th                                  | Mountmellick, . . .               | " 13th                      | Oct. 29th                                  |
| Arva, . . .                | " 27th                      | " 28th                                     | Mountrath, . . .                  | " 14th                      | " 30th                                     |
| Lisbellaw, . . .           | Mar. 25th                   | Apr. 15th                                  | Durrow, . . .                     | " 15th                      | Nov. 28th                                  |
| Orichton, . . .            | " 26th                      | " 16th                                     | Durrow, . . .                     | " 16th                      | Oct. 15th, 1902                            |
| Donegal, . . .             | Apr. 8th                    | Jan. 17th                                  | Roscrea, No. 2, . . .             | " 20th                      | " 17th                                     |
| Ballyshannon, . . .        | " 8th                       | May 29th                                   | Roscrea, No. 1, . . .             | " 21st                      | Oct. 14th                                  |
| Ballinamallard, . . .      | " 9th                       | " 30th                                     | Borrisokane, . . .                | " 22nd                      | " 16th                                     |
| Galway, . . .              | " 15th                      | Mar. 26th                                  | Durrow, . . .                     | " 23rd                      | " 16th, 1902                               |
| Athlone (Roscommon), . . . | " 16th                      | " 27th                                     | Dromore, . . .                    | " 31st                      | Sept. 24th                                 |
| Athlone, St. Mary's, . . . | " 17th                      | " 28th                                     | Cashel, . . .                     | Nov. 12th                   | Oct. 7th                                   |
| Drumsna, . . .             | " 21st                      | Apr. 23rd                                  | Fethard, . . .                    | " 13th                      | " 8th                                      |
| Drumshambo, . . .          | " 22nd                      | " 24th                                     | Antrim, . . .                     | " 17th                      | Nov. 18th                                  |
| Mohill, . . .              | " 23rd                      | " 22nd                                     | Kilrea, . . .                     | " 18th                      | " 19th                                     |
| Leitrim, . . .             | " 24th                      | " 25th                                     | Coleraine, . . .                  | " 19th                      | " 20th                                     |
| Wexford, . . .             | May 14th                    | May 15th                                   | Coalisland, . . .                 | " 20th                      | " 21st                                     |
| Moyne, . . .               | " 15th                      | " 16th                                     | Callan, . . .                     | " 25th                      | May 1st                                    |
| Moville, No. 1, . . .      | " 27th                      | June 17th                                  | Durrow, . . .                     | " 26th                      | Oct. 23rd, 1902                            |
| Culdaff, . . .             | " 28th                      | " 18th                                     | Newtownstewart, . . .             | Dec. 15th                   | Dec. 16th                                  |
| Moville Industrial, . . .  | " 29th                      | " 19th                                     | Drumquin, . . .                   | " 16th                      | " 18th                                     |
| Imaal, . . .               | June 23rd                   | " 25th                                     | Beragh, . . .                     | " 17th                      | " 19th                                     |
| Hacketstown, . . .         | " 24th                      | " 26th                                     | Killadroy, . . .                  | " 17th                      | " 19th                                     |
| Athy, . . .                | " 25th                      | " 27th                                     | Gortin, . . .                     | " 18th                      | " 20th                                     |
| Limerick Industrial, . . . | July 21st                   | May 20th                                   |                                   |                             |  |
| Askeaton, . . .            | " 22nd                      | " 21st                                     |                                   |                             |  |
| Ballingarry, . . .         | " 23rd                      | " 22nd                                     |                                   |                             |  |

In addition to above, the Board's Inspector examined the Books of the following Loan Funds at present in liquidation under Receivers:—Clones, Strabane, Kesh, Enniskillen, Belcoo, Derrygonelly, Carndonagh, Trillick, Fintona, Irvinestown, Aughnacloy, Ballygawley, Sixmilecross, Edgeworthstown, Donemana, Pettigo, and Bundoran.

## APPENDIX (4).

AUDIT REPORT of the COMMITTEE as to the DOCUMENTS issued in 1902, and as to the BOARD'S  
RECEIPTS from all sources during the same year.

The Committee appointed to audit the above report as follows :—

Of the several classes of documents sold by the Loan Fund Board, the following has been the issue during the year, and the amount received in cash for same.

|                              | £    | s. | d. |
|------------------------------|------|----|----|
| Promissory Notes, 40,400 =   | 336  | 13 | 4  |
| Borrowers' Cards, 35,000 =   | 76   | 14 | 6  |
| Application Papers, 35,700 = | 78   | 3  | 8  |
| Default Notices, 11,200 =    | 23   | 6  | 8  |
| Summonses, 2,200 =           | 4    | 11 | 8  |
| Debentures, 119 =            | 5    | 19 | 0  |
| Warrants, 300 =              | 0    | 12 | 6  |
| Deposit Cards, 42 =          | 0    | 1  | 9  |
| Total,                       | £526 | 3  | 1  |

The amounts received for Borrowers' Cards and Application Papers include the sums of £3 16s. 2d. and £3 16s. 2d. respectively, received from Derry Loan Fund.

The several sums given above were duly lodged to the credit of the Loan Fund Board, as will be seen by Account (A) hereto appended.

Having taken account of the issue of these several classes of documents in the current year, the Committee report that the following supply was in stock on the 1st January, 1903.

|                         |       |
|-------------------------|-------|
| Promissory Notes, ...   | 8,500 |
| Borrowers' Cards, ...   | 9,324 |
| Application Papers, ... | 3,900 |
| Default Notices, ...    | 8,200 |
| Summonses, ...          | 6,400 |
| Debentures, ...         | 363   |
| Deposit Cards, ...      | 320   |
| Warrants, ...           | 750   |

Your Committee also find, that the following sums were received during the year, and lodged to the credit of the Board in the Bank of Ireland.

|  | £  | s. | d. |
|--|----|----|----|
| January Dividend, G. S. & W. Ry. Stock   | 18 | 16 | 8  |
| July Do., Do.                            | 18 | 15 | 10 |
| January Dividend, M. G. W. Ry. Stock     | 18 | 16 | 8  |
| July Do., Do.                            | 18 | 15 | 10 |
| February Dividend, Bank of Ireland Stock | 26 | 4  | 9  |
| August Do., Do.                          | 25 | 2  | 10 |
| Refunds from various Societies of Law    |    |    |    |
| Costs, and of Costs of Gazetting, &c.,   | 73 | 10 | 1  |
| Annual Interest (1901) Crone Bequest, .  | 13 | 1  | 6  |
| Arrears of Dividend on 2½ Consols, .     | 8  | 16 | 8  |
| Grant from Culdaff (dissolved) Society,  | 20 | 0  | 0  |

Your Committee find that the balance in Bank on 31st December, 1901, amounted to £326 19s. 0d.

These several sums give a total of £1,095 2s. 11d., as set forth in the Schedule annexed thereto.

Your Committee find that drafts to the amount of £934 10s. 11d. were signed by the Board, in conformity with their minutes, up to 31st December, 1902.

|                                   |            |    |    |
|-----------------------------------|------------|----|----|
| From the above sum of             | ... £1,095 | 2  | 11 |
| Deduct amount of Drafts drawn in  |            |    |    |
| re Miscellaneous expenditure, ... | 934        | 10 | 11 |

Which left a balance of ... £160 12 0  
to the Board's credit of 31st December, 1902.

Your Committee find that the Bank gives you credit for this balance.

C. PELLY.

J. C. IRWIN.

10th January, 1903.



## ACCOUNT (A) OF RECEIPTS AND EXPENDITURE FOR THE YEAR 1902.

|       |  | £  | s. | d. | £     | s. | d. |
|-------|--|----|----|----|-------|----|----|
| 1902. | Lodgment for Promissory Notes, per Secretary, . . . . .        | —  |    |    | 336   | 13 | 4  |
|       | Do. Borrowers' Cards, do., . . . . .                           | —  |    |    | 76    | 14 | 6  |
|       | Do. Application Papers, do., . . . . .                         | —  |    |    | 78    | 3  | 8  |
|       | Do. Default Notices, do., . . . . .                            | —  |    |    | 23    | 6  | 8  |
|       | Do. Summonses, do., . . . . .                                  | —  |    |    | 4     | 11 | 8  |
|       | Do. Debentures, do., . . . . .                                 | —  |    |    | 5     | 19 | 0  |
|       | Do. Deposit Cards, do., . . . . .                              | —  |    |    | 0     | 1  | 9  |
|       | Do. Warrants, do., . . . . .                                   | —  |    |    | 0     | 12 | 6  |
|       |  |    |    |    | 526   | 3  | 1  |
|       | February Dividend on Bank of Ireland Stock of £437 5s. 2d.,    | 26 | 4  | 9  |       |    |    |
|       | August do. do. do. 437 5s. 2d.,                                | 25 | 2  | 10 |       |    |    |
|       |  |    |    |    | 51    | 7  | 7  |
|       | January Dividend on £1,000, Midland Great Western Railway      |    |    |    |       |    |    |
|       | Stock, . . . . .   | 18 | 16 | 8  |       |    |    |
|       | July Dividend do. do. do., . . . . .                           | 18 | 15 | 10 |       |    |    |
|       |  |    |    |    | 37    | 12 | 6  |
|       | January Dividend on £1,000 Great Southern and Western          |    |    |    |       |    |    |
|       | Railway Stock, . . . . .                                       | 18 | 16 | 8  |       |    |    |
|       | July do. do. do. do., . . . . .                                | 18 | 15 | 10 |       |    |    |
|       |  |    |    |    | 37    | 12 | 6  |
|       | Refunds of Law Costs and of Gazetting Expenses, &c., . . . . . | —  |    |    | 73    | 10 | 1  |
|       | In re Crone Bequest (1901) . . . . .                           | —  |    |    | 13    | 1  | 6  |
|       | Arrears of Dividend on 2½ Consols, . . . . .                   | —  |    |    | 8     | 16 | 8  |
|       | Grant from Culdaff (dissolved) Society, . . . . .              | —  |    |    | 20    | 0  | 0  |
|       |  |    |    |    | 768   | 3  | 11 |
|       | Bank Balance on 31st December, 1901, . . . . .                 | —  |    |    | 326   | 19 | 10 |
|       |  |    |    |    | 1,095 | 2  | 11 |
|       | Deduct amount of Drafts drawn, . . . . .                       | —  |    |    | 934   | 10 | 11 |
|       | Balance in Bank on 31st December, 1902, . . . . .              | —  |    |    | £160  | 12 | 0  |

(Signed), C. PELLY.  
J. C. IRWIN.

## AUDIT of the GENERAL EXPENDITURE and PETTY EXPENSE ACCOUNTS for the Year 1902.

The Committee appointed to audit the General Expenditure and Petty Expense Accounts, met on the 10th January, 1902.

They report as follows:—

|   |     |    |    |
|---|-----|----|----|
| Balance in Secretary's hands on 1st January, 1902, ... ..   | £4  | 16 | 2  |
| Amount of Drafts drawn in 1902, ... ..  | 934 | 10 | 11 |
|   | 939 | 7  | 1  |
| Deduct amount expended as per vouchers, and the annexed account (B), ... ..   | 936 | 1  | 10 |
| Balance in Secretary's hands on 1st January, 1903, which sum is to be charged to him as the basis of next audit, ... .. | £3  | 5  | 3  |

ACCOUNT (B) adverted to in the said AUDIT, showing PARTICULARS of EXPENDITURE.

|  | £    | s. | d. |
|--|------|----|----|
| Salaries, . . . . .  | 693  | 9  | 2  |
| Inspector's Travelling Expenses and Subsistence Allowance, . . . . . | 121  | 13 | 6  |
| Petty Expenses, . . . . .  | 3    | 9  | 5  |
| Fire, Light, and Service, . . . . .                                  | 15   | 11 | 10 |
| Income Tax, . . . . .  | 25   | 4  | 7  |
| Law Costs, . . . . .   | —    |    |    |
| Printing, &c., . . . . .   | 71   | 13 | 4  |
| Cost of Gazetting Societies, . . . . .                               | 5    | 0  | 0  |
|  | £936 | 1  | 10 |

(Signed), C. PELLY.

J C. IRWIN.

## APPENDIX (5).

The following TABLE shows the circulation by LOAN FUNDS since the Year 1888

| Years.      | Total<br>Circulation. | Total Number<br>of Loans. | Total<br>Net Profit. |
|-------------|-----------------------|---------------------------|----------------------|
|             | £                     |                           | £                    |
| 1888, . . . | 480,928               | 81,920                    | 3,036                |
| 1889, . . . | 458,863               | 75,662                    | 3,048                |
| 1890, . . . | 498,651               | 85,713                    | 3,032                |
| 1891, . . . | 514,467               | 85,907                    | 3,618                |
| 1892, . . . | 589,221               | 91,909                    | 3,924                |
| 1893, . . . | 579,209               | 90,783                    | 3,745                |
| 1894, . . . | 576,600               | 89,299                    | 3,000                |
| 1895, . . . | 588,785               | 92,388                    | 3,912                |
| 1896, . . . | 545,947               | 77,632                    | 3,043                |
| 1897, . . . | 341,464               | 69,574                    | 1,268                |
| 1898, . . . | 259,271               | 51,766                    | 983                  |
| 1899, . . . | 234,891               | 45,661                    | 1,036                |
| 1900, . . . | 215,495               | 41,992                    | 1,114                |
| 1901, . . . | 216,337               | 41,680                    | 1,141                |
| 1902, . . . | 208,943               | 39,949                    | 1,003                |

From the amount of yearly net profits, by the 44th Section of the Loan Fund Act, one-tenth is required to be applied to a reserve fund for the security of the Debenture-holders.

## APPENDIX (6).

A LIST of the MEMBERS of the LOAN FUND BOARD with the dates of their respective Appointments, and the Number of Attendances of each Member, for the Year ending 31st December, 1902. The Board was convened 13 times during the year.

| MEMBERS' NAMES.                        | Dates of<br>Appointment. | No. of<br>Attend-<br>ances. | MEMBERS' NAMES.   | Dates of<br>Appointment. | No. of<br>Attend-<br>ances. |
|--|--------------------------|-----------------------------|---|--------------------------|-----------------------------|
| Joseph R. O'Reilly, Esq., D.L., .      | 10th Feb., 1874          | -                           | Cornelius Pelly, Esq., J.P., . . .                                | 4th Jan., 1896           | 9                           |
| Right Honorable Lord Ardilaun,<br>D.L. | 3rd Nov., 1881           | -                           | Wm. Anderson, Esq., J.P., . . .                                   | 7th Aug., 1900           | 9                           |
| Sir Gerald R. Dease, J.P., . . .       | 24th May, 1882           | -                           | Rev. J. C. Irwin, B.D., . . .                                     | 19th Nov., 1901          | 8                           |
| George Kinahan, Esq., D.L., . . .      | 26th May, 1882           | -                           | Sir Thomas D. Pile, Bart., . . .                                  | 9th Jan., 1902           | 4                           |
| Sir Wm. H. Findlater, D.L., . . .      | 11th Oct., 1894          | -                           | Edward Kevans, Esq., J.P., . . .                                  | 9th Jan., 1902           | 13                          |
|  |                          |                             | Secretary -- Archibald J. Nicolls,<br>Esq., LL.B., Dublin Castle. | 17th Feb., 1885          |                             |
|  |                          |                             | Inspector -- Francis C. Scarr, Esq.                               | 21st June, 1899          |                             |

(Copy.)

No. 5531.

DUBLIN CASTLE,

16th March, 1903.

SIR,

I have to acknowledge the receipt of your Letter of the 14th instant, forwarding, for submission to His Excellency the Lord Lieutenant, the Sixty-fifth Annual Report of the Loan Fund Board of Ireland, 1902.

I am,

Sir,

Your obedient Servant,

(Signed),

A. P. MACDONNELL

The Secretary,  
Loan Fund Board.