

LOAN FUND BOARD OF IRELAND.

---

SIXTY-SIXTH  
ANNUAL REPORT

OF THE

LOAN FUND BOARD OF IRELAND

1903.

---

Presented to Parliament by Command of His Majesty.

---



DUBLIN:  
PRINTED FOR HIS MAJESTY'S STATIONERY OFFICE,  
BY ALEXANDER THOM & CO. (LIMITED).

And to be purchased, either directly or through any Bookseller, from  
E. PONSONBY, 116, Grafton-street, Dublin; or  
EYRE and SPORTISWOODE, East Harding-street, Fleet-street, E.C., and  
32, Abingdon-street, Westminster, S.W.; or  
OLIVER & BOYD, Edinburgh.

1904.

[Cd. 1993]. Price 3d.

THE UNIVERSITY OF SOUTHAMPTON

LIBRARY

1000

1000

1000

1000

SIXTY-SIXTH ANNUAL REPORT  
OF THE  
LOAN FUND BOARD OF IRELAND.

---

The Loan Fund Board of Ireland submit this, their Sixty-sixth 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, 1904, in connection with fifty-six Societies.

The capital, on 31st December, 1903, of these Societies was £87,958, and the circulation of this capital in 1903 amounted to £204,892.

In their Sixty-fifth Annual Report to Parliament (C. 1512), the Loan Fund Board commented upon the serious results of a decision of the King's Bench Division, Ireland, in the case of *Atthill v. Woods*.

The principle involved was argued before the High Court of Appeal in Ireland in *O'Reilly v. Justices of Fermanagh and Donegal*; the result being the confirmation of the decision of the King's Bench Division that proceedings under 63 and 64 Vic., c. 25, could have been taken only within six months from its enactment.

The Loan Fund Board informed the Irish Government of this declaration of the law, urging at the same time that immediate legislation, amending and supplementing the Charitable Loan Societies (Ireland) Act, 1900, should be sought.

Mr. Hemphill, M.P. for North Tyrone, gave notice in Parliament in the following terms for 22nd June:—

“To ask the Chief Secretary to the Lord Lieutenant of Ireland, whether his attention has been called to the far-reaching effect upon the security of Loan Fund debentures in Ireland, by reason of its having been recently decided that all remedy on Loan Fund notes, which were then current and unpaid and rendered valid by the Charitable Loans Society Act, 1900, are barred by the six months' limitation imposed by the Petty Sessions (Ireland) Act, 1851, Section 10, Sub-section 4; and whether it is his intention to introduce a Bill this Session to remedy this omission in the Charitable Loans Society Act of 1900.”

The question was answered by the Attorney-General for Ireland, who said:—

“An amending Bill, with the object stated in the question, has been drafted, and I should be prepared to introduce it upon receiving an assurance from honourable Members that it will be treated as a non-contentious measure.”

On 30th July, the Attorney-General for Ireland introduced in the House of Commons a Bill (No. 303), “To amend the Charitable Loan Societies (Ireland) Act, 1900,” but its progress was opposed by notices in the names of Mr. W. O'Doherty (North Donegal), Mr. J. Devlin (North Kilkenny), and Mr. J. O'Mara (South Kilkenny).

Subsequently the Bill was withdrawn; and, in reply to Dr. Thompson (North Monaghan), who asked would a Government Bill to amend the Charitable Loan Societies (Ireland Act, 1900, be brought in during the next Session of Parliament, the Attorney-General for Ireland said, as reported in the Press:—"I much regret that the Bill which I introduced on this subject as an uncontroversial measure had to be withdrawn owing to threatened opposition. I think the entire subject requires to be dealt with in a comprehensive measure; but, of course, it is impossible to give any undertaking as to legislation of next Session."

In the judgment of the Loan Fund Board the aforesaid Bill (No. 303), was entirely inadequate, and would not have met the necessities of the case. Representations to this effect having reached the Board on behalf of the debenture holders of numerous Loan Fund Societies in the North of Ireland, these representations were submitted by the Loan Fund Board to the Irish Executive.

The amount at stake, and for the recovery of which legislative powers are needed, is about £45,000.

In distributing the assets of an insolvent Loan Fund Society a question arose as to whether its debentures took equal rank *inter se*, or whether the available assets should be applied to the discharge of the debentures of oldest date. The point was argued before the High Court of Appeal in Ireland, in the case of *Stewart v. Trustees of Strabane Loan Fund Society*, the judgment of the Court being that the said debentures rank in equal priority.

The Board recently issued a Certificate establishing a Loan Fund Society in Abbeylax.

With this Report six Appendices are submitted.

(Signed),

WM. ANDERSON (*Chairman*).

C. PELLY.

J. CRAWFORD IRWIN, B.D.

EDWARD KEVANS.

JAMES BOYDELL.

JOHN R. O'CONNELL, LL.D.

(Countersigned),

ARCHIBALD J. NICOLLS, LL.B.,

*Secretary.*

Dated 29th February, 1904.

# APPENDICES.

SYNOPTICAL TABLE, exhibiting the Operations, during 1903, of the Loan Funds whose

COUNTIES.	Number of Societies Reporting for 1903.	Amount of Capital to be Accounted for on 31st December, 1903.	Amount of Capital Working on 31st December, 1903.	Total Amount Circulated in 1903.	Number of Loans Issued in 1903.	Sum in Borrowers' hands on 31st December, 1903, exclusive of sums reported to the Board as Bad Debts.	Sum in Treasurers' hands on 31st December, 1903.	Amount of Discount received in 1903.	Amount of Fines received in 1903.
		£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim, . . .	1	4,012	506	1,856	274	506 4 0	500 15 10	32 12 0	10 13 2
Armagh, . . .	-	—	—	—	—	—	—	—	—
Carlow, . . .	1	1,028	912	2,200	405	912 12 0	114 8 6	68 1 0	27 8 5
Cavan, . . .	2	7,496	6,811	21,154	2,897	6,811 3 0	682 14 0	390 12 11	225 18 2
Clare, . . .	-	—	—	—	—	—	—	—	—
Cork, . . .	5	3,868	3,270	9,288	1,852	3,271 13 0	579 16 6	166 13 11	138 3 8
Donegal, . . .	4	8,601	8,653	22,394	4,108	8,654 13 0	118 4 4	417 14 4	275 4 6
Down, . . .	-	—	—	—	—	—	—	—	—
Dublin, . . .	-	—	—	—	—	—	—	—	—
Fermanagh, . . .	2	4,624	4,416	9,116	1,679	4,516 18 0	99 10 9	227 18 0	117 10 5
Galway, . . .	1	770	732	2,956	709	732 9 0	36 14 11	62 17 9	29 1 8
Kerry, . . .	-	—	—	—	—	—	—	—	—
Kildare, . . .	1	1,010	874	2,808	950	874 0 0	182 10 11	79 5 3	46 11 3
Kilkenny, . . .	2	796	623	2,314	433	623 8 0	172 17 0	88 13 4	23 13 3
King's, . . .	2	3,013	2,861	7,139	1,571	2,861 19 0	207 15 1	123 18 2	94 4 3
Leitrim, . . .	4	6,415	6,307	16,616	4,193	6,306 16 0	197 6 3	480 6 10	159 9 3
Limerick, . . .	4	5,372	3,494	12,004	2,638	3,496 15 0	870 8 11	214 17 11	118 17 1
Londonderry, . . .	3	5,409	4,540	15,602	2,434	4,541 7 0	362 6 11	333 15 1	133 8 4
Longford, . . .	-	—	—	—	—	—	—	—	—
Louth, . . .	-	—	—	—	—	—	—	—	—
Mayo, . . .	-	—	—	—	—	—	—	—	—
Meath, . . .	1	1,025	949	4,410	916	949 3 0	74 7 11	73 10 0	62 1 1
Monaghan, . . .	-	—	—	—	—	—	—	—	—
Queen's, . . .	4	4,240	3,554	13,182	2,593	3,555 2 0	648 13 8	247 13 5	163 3 11
Roscommon, . . .	1	4,243	4,061	10,328	1,506	4,061 6 0	179 16 10	252 16 8	117 18 0
Sligo, . . .	-	—	—	—	—	—	—	—	—
Tipperary, . . .	7	11,458	11,677	31,572	5,796	11,730 15 0	1,870 15 7	703 18 0	403 7 8
Tyrone, . . .	6	8,632	8,287	8,099	1,484	8,501 19 8	348 15 10	199 11 10	91 10 8
Waterford, . . .	-	—	—	—	—	—	—	—	—
Westmeath, . . .	1	2,640	2,362	5,869	963	2,362 14 0	274 11 0	136 2 8	61 0 11
Wexford, . . .	1	1,536	1,487	2,767	520	1,487 13 0	48 1 0	100 9 0	14 12 9
Wicklow, . . .	3	1,780	1,574	3,068	415	1,574 12 0	205 4 1	116 18 9	26 9 8
	56	87,958	77,950	204,892	38,386	78,422 1 0	7,223 0 10	4,470 6 10	2,390 8 1

(1).

Managers have furnished Annual Reports to the Board since 1st January, 1904.

Total Amount received for Discount, Fines, and Cards, or Application Papers in 1903.	Total paid as Salaries during 1903.	Number of Paid Officials employed.	Total Expenses of Management, including Salaries, Rents, &c., during 1903.	Amount of Interest paid or due by Societies using Capital secured by Debentures.	Number of Depositors owning said Capital.	Net Loss (if any) of 1903 after Paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable.	Net Profit of 1903 after Paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable.	Amount of Bad Debts charged to Capital in 1903.	Amount expended for useful Local Purposes in 1903.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
45 10 10	80 0 0	1	105 16 6	—	—	—	35 17 5	—	50 1 3
—	—	—	—	—	—	—	—	—	—
100 10 2	50 0 0	3	63 14 8	22 4 6	7	—	12 1 8	—	—
634 9 6	212 0 0	4	271 0 6	131 12 9	48	—	231 1 6	10 0 0	5 0 0
—	—	—	—	—	—	—	—	—	—
323 5 7	262 16 0	9	334 16 10	23 4 2	5	39 15 10	3 9 0	—	—
731 9 7	367 10 0	8	481 17 9	186 7 1	100	48 15 0	79 16 9	29 1 0	25 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
359 7 9	207 3 0	4	259 14 8	57 8 9	18	78 11 1	—	125 19 7	—
97 19 11	50 0 0	2	61 11 5	30 14 4	3	—	6 6 1	—	—
—	—	—	—	—	—	—	—	—	—
129 15 8	105 1 8	3	141 19 2	15 11 6	6	—	1 16 4	—	—
67 11 1	47 5 0	3	57 4 8	20 19 3	5	103 13 9	2 11 7	85 0 0	—
234 11 2	140 0 0	5	188 6 2	28 13 4	5	15 15 0	20 14 2	8 3 0	—
674 14 9	240 0 0	10	336 8 5	240 3 0	111	4 5 9	121 9 10	3 8 0	—
372 9 4	320 0 0	9	364 18 7	32 6 0	12	109 12 11	39 13 5	76 3 0	—
549 7 6	422 0 0	8	519 4 2	30 14 9	14	37 1 2	20 1 6	15 10 0	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
143 2 6	60 0 0	1	74 17 0	37 10 0	8	—	32 9 10	—	—
—	—	—	—	—	—	—	—	—	—
429 14 11	242 17 3	8	348 13 0	144 5 2	3	172 8 8	30 8 3	107 0 0	—
383 5 8	165 0 0	3	201 2 0	37 0 7	12	—	134 7 2	4 0 0	30 0 0
—	—	—	—	—	—	—	—	—	—
1,156 19 5	654 4 0	16	797 16 10	249 14 7	65	44 18 5	131 18 9	4 2 0	34 10 0
303 11 4	173 0 0	8	268 9 7	1,507 6 7	92	257 4 3	54 15 11	—	—
—	—	—	—	—	—	—	—	—	—
205 4 1	95 0 0	1	122 2 4	36 10 0	13	—	49 8 3	2 10 0	40 15 0
120 17 7	30 0 0	2	46 2 11	57 5 6	20	—	18 8 9	—	—
146 7 6	57 0 0	3	78 11 8	50 16 7	27	1 14 8	19 18 0	—	4 0 0
7,210 5 10	3,980 16 11	111	5,124 8 10	2,940 8 5	564	918 16 6	1,052 13 5	470 15 7	189 6 3



## STATEMENT OF ACCOUNTS OF LOAN FUNDS working

COUNTIES, AND NAMES OF LOAN FUNDS THEREIN.	Amount of Capital to be accounted for on 31st Dec., 1903.	Of which is held free of Interest (being Original subscription or unappropriated Profits).	Amount of Capital working on 31st Dec., 1903.	Total Amount circulated in 1903.	Amount issued in Monthly Loans.	Number of Loans issued in 1903.	Average Amount of each Loan.	Average Cost of the Issue of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1903, exclusive of Bad Debts (if any).	Sum in Treasurers' hands on 31st Dec., 1903.	Amount of Discount received in 1903.	Amount of Fines received in 1903.	Received from other Sources.	
ANTRIM:	£	£	£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Antrim, ..	4,012	4,012	506	1,956	1,956	274	7 0 0	0 7 9	506 4 0	(a) 500 15 10	32 12 0	10 13 2	96 3 1	1
ARMAGH:	-	-	-	-	-	-	-	-	-	-	-	-	-	2
CARLOW:														
Hacketstown, ..	1,028	450	912	2,200	2,143	405	5 9 0	0 3 3	912 12 0	114 8 6	68 1 0	27 8 5	1 15 3	3
CAVAN:														
Arva, ..	3,308	738	3,191	9,354	9,354	1,400	6 13 7	0 2 0	3,191 0 0	116 7 10	292 6 3	115 14 4	3 4 10	4
Ballyjamesduff, ..	4,178	4,178	3,620	11,800	11,800	1,497	7 17 9	0 1 8	3,020 3 0	566 6 2	98 6 8	110 3 10	11 19 0	5
	7,486	4,915	6,811	21,154	21,154	2,897	-	-	6,811 3 0	682 14 0	390 12 11	225 18 2	15 3 10	6
CORK:														
Bandon, ..	209	206	206	851	-	104	4 8 0	0 3 1	266 3 0	-	14 3 8	15 7 0	-	7
Kanturk, ..	514	364	412	1,308	714	437	3 4 0	0 2 7	412 8 0	100 5 5	33 14 3	20 4 3	-	8
Kinsale, ..	1,902	1,902	1,525	2,733	1,375	392	7 0 0	0 5 7	1,525 1 0	436 13 2	32 18 4	43 14 1	5 10 0	9
Mallow, ..	694	471	660	2,715	968	567	4 10 0	0 2 10	669 8 0	10 1 7	59 7 4	33 2 1	1 4 0	10
Newmarket, ..	432	432	308	1,691	-	262	6 1 5	0 4 1	308 13 0	32 16 4	26 10 4	25 15 6	-	11
	3,863	3,495	3,270	9,288	3,057	1,852	-	-	3,271 13 0	579 16 6	166 13 11	138 3 8	7 3 0	12
DONEGAL:														
Ballybofey (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	13
Ballyshannon (8), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	14
Bundoran (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	15
Carndonagh (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	16
Donegal (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	17
Letterkenny, ..	1,591	1,591	1,778	6,841	-	1,883	5 0 0	0 2 4	1,778 12 0	-	85 10 3	91 13 7	-	18
Moville, ..	2,866	1,314	2,766	6,740	6,740	1,100	6 2 3	0 2 2	2,755 16 0	98 13 1	168 10 0	74 8 7	-	19
Moville Industrial, ..	2,723	653	2,705	6,080	6,080	1,194	5 0 0	0 1 0	2,705 1 0	12 12 11	78 6 0	83 7 4	-	20
Pettigo (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	21
Raphoe, ..	1,421	404	1,414	2,733	2,733	431	6 6 9	0 4 4	1,414 4 0	6 18 4	85 8 1	25 15 0	6 18 8	22
	8,601	4,052	8,553	22,304	15,553	4,108	-	-	8,654 13 0	118 4 4	417 14 4	275 4 6	6 18 8	23
DUBLIN:	-	-	-	-	-	-	-	-	-	-	-	-	-	24
FERMANAGH:														
Ballinamallard (3), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	25
Belcoo (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	26
Belleek (1), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	27
Crichton, ..	3,006	3,226	3,568	6,784	6,784	1,253	5 8 3	0 3 3	3,568 16 0	20 8 5	169 12 0	85 10 7	2 13 8	28
Derrygonnelly (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	29
Ederney (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	30
Enniskillen (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	31
Irvinestown (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	32
Kesh (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	33
Lack (2), ..	-	-	-	-	-	-	-	-	-	-	-	-	-	34
Lisbellaw, ..	1,018	65	948	2,332	2,332	426	5 9 5	0 2 9	948 2 0	70 2 4	58 6 0	31 13 10	0 6 0	35
	4,624	3,291	4,416	9,116	9,116	1,679	-	-	4,516 18 0	99 10 9	227 18 0	117 10 5	2 19 8	36
GALWAY:														
Galway Industrial, ..	770	20	732	2,960	934	709	4 3 4	0 1 9	732 0 0	36 14 11	62 17 0	20 1 8	1 17 0	37

(a) Also £3,000 in Government Stock.

(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) This Society has not furnished Abstracts of Accounts for 1903.



(2).

in 1903, as rendered to the LOAN FUND BOARD.

	Total Amount received for Discount, Fines, and Cards, or Application Papers in 1903.	Total paid as Salaries during 1903.	Number of Paid Officials employed.	Total Expenses of Management, including Salaries, Rent, &c., in 1903.	Amount of Interest paid or due by Societies for Capital secured by Debentures, &c. An asterisk (*) indicates the Societies whose Accounts for 1903 show that Interest, either in whole or in part, was unpaid on 31st December.	Number of Depositors owing said Capital.	Net Loss of 1903 (if any) after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable.	Net Profit of 1903 after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable.	Amount of Bad Debts charged to Stock in 1903.	Amount Expended for Local useful Purposes in 1903.	NAME OF CHIEF OFFICIAL.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
1	45 10 10	80 0 0	1	105 16 6	-	-	-	35 17 5	-	50 1 3	John Kirk.
2	-	-	-	-	-	-	-	-	-	-	-
3	100 10 2	50 0 0	3	63 14 8	22 4 6	7	-	12 1 8	-	-	Rev. J. H. Bradish, M.A.
4	419 13 11	110 0 0	2	142 17 1	131 12 9	48	-	147 14 5	-	-	John Donohoe.
5	214 15 7	102 0 0	2	128 3 5	-	-	-	83 7 1	10 0 0	5 0 0	F. J. Lynch.
6	634 9 6	212 0 0	4	271 0 6	131 12 9	48	-	231 1 6	10 0 0	5 0 0	
7	31 3 9	25 0 0	1	30 13 3	-	-	-	0 10 6	-	-	James B. Scott.
8	57 14 11	48 0 0	1	56 16 10	7 10 0	2	5 1 9	-	-	-	Vy. Rev. E. B. Canon O'Connell, P.P., V.F.
9	82 13 0	79 16 0	4	109 7 4	-	-	31 14 1	-	-	-	Thomas Crowley.
10	97 3 11	60 0 0	2	80 1 1	15 14 2	3	-	2 13 6	-	-	Very Rev. Canon Wigmore, D.D.
11	54 9 6	50 0 0	1	57 18 4	-	-	-	0 5 0	-	-	Hon. H. G. Lysaght.
12	323 5 7	202 16 0	9	334 16 10	23 4 2	5	30 15 10	3 9 0	-	-	
13	-	-	-	-	-	-	-	-	-	-	James Monaghan (Receiver).
14	-	-	-	-	-	-	-	-	-	-	Charles Moore.
15	-	-	-	-	-	-	-	-	-	-	T. W. Stafford (Receiver).
16	-	-	-	-	-	-	-	-	-	-	G. B. Stewart (Receiver).
17	-	-	-	-	-	-	-	-	-	-	Anthony M'Loone (Receiver).
18	182 10 1	112 10 0	2	165 6 2	-	-	-	17 15 9	-	-	J. P. Speer.
19	202 3 3	90 0 0	2	118 0 5	71 18 0	30	-	02 1 0	-	-	Isaac Elkin, J.P.
20	171 13 4	85 0 0	2	106 10 10	82 4 2	35	25 10 11	-	8 18 0	-	James McGowan.
21	-	-	-	-	-	-	-	-	-	-	E. O'Reilly (Receiver).
22	114 14 11	80 0 0	2	93 0 4	32 4 11	35	23 4 1	-	20 3 0	25 0 0	David Wilson.
23	731 9 7	367 10 0	8	481 17 9	186 7 1	100	48 15 0	70 16 9	20 1 0	25 0 0	
24	-	-	-	-	-	-	-	-	-	-	
25	-	-	-	-	-	-	-	-	-	-	Samuel Armstrong.
26	-	-	-	-	-	-	-	-	-	-	H. R. Lindsay, J.P. (Receiver).
27	-	-	-	-	-	-	-	-	-	-	W. Athill (Receiver).
28	265 17 5	157 3 0	3	202 6 9	17 19 8	9	75 9 7	-	125 19 7	-	George Arnold, J.P.
29	-	-	-	-	-	-	-	-	-	-	H. R. Lindsay, J.P. (Receiver).
30	-	-	-	-	-	-	-	-	-	-	E. O'Reilly (Receiver).
31	-	-	-	-	-	-	-	-	-	-	H. R. Lindsay, J.P. (Receiver).
32	-	-	-	-	-	-	-	-	-	-	Thomas Stafford (Receiver).
33	-	-	-	-	-	-	-	-	-	-	W. Athill (Receiver).
34	-	-	-	-	-	-	-	-	-	-	W. Athill (Receiver).
35	93 10 4	50 0 0	1	57 7 11	39 9 1	9	3 1 0	-	-	-	Noble Graham.
36	359 7 9	207 3 0	4	259 14 8	57 8 9	18	78 11 1	-	125 19 7	-	
37	97 19 11	50 0 0	2	61 11 5	30 14 4	3	-	0 6 1	-	-	Rev. P. Dooley, P.P.

## STATEMENT OF ACCOUNTS OF LOAN FUNDS working

COUNTIES, AND NAMES OF LOAN FUNDS THEREON.	Amount of Capital to be accounted for on 31st Dec., 1903.	Of which is held free of Interest (being Original subscription or unappropri- ated Profits.)	Amount of Capital working on 31st Dec., 1903.	Total Amount circulated in 1903.	Amount issued in Monthly Loans.	Number of Loans issued in 1903.	Average Amount of each Loan.	Average Cost of the Issue of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1903, exclusive of Bad Debts (if any).	Sum in Treasurers' hands on 31st Dec., 1903.	Amount of Discount received in 1903.	Amount of Fines received in 1903.	Received from other Sources.	
<b>KILDARE :</b>	£	£	£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Athy, .. ..	1,010	710	874	2,808	2,226	950	2 19 1	0 3 2	874 0 0	132 10 11	79 6 3	46 11 3	-	1
<b>KILKENNY :</b>														
Callan, .. ..	664	254	507	1,833	-	302	5 1 3	0 2 9	507 2 0	156 7 8	30 11 0	22 3 10	3 3 2	2
Fiddown, .. ..	132	112	116	481	-	121	4 0 0	0 1 2	116 6 0	15 9 4	8 2 4	1 9 6	-	3
	796	366	623	2,314	-	423	-	-	623 8 0	172 17 0	38 13 4	23 13 8	3 3 2	4
<b>KING'S CO. :</b>														
Clara, .. ..	1,482	971	1,542	3,551	2,550	868	4 2 0	0 1 9	1,542 0 0	-	91 1 2	35 1 4	-	5
Tullamore, .. ..	1,531	1,931	1,319	3,638	2,882	703	5 3 6	0 3 2	1,319 19 0	207 15 1	32 17 0	59 2 11	1 0 8	6
	3,013	2,502	2,861	7,189	5,432	1,571	-	-	2,861 19 0	207 15 1	123 18 2	94 4 3	1 0 8	7
<b>LEITRIM :</b>														
Drumma, .. ..	633	3	727	1,026	1,026	372	4 7 5	0 2 6	727 9 0	-	50 16 3	11 16 2	2 7 5	8
Drumshambo, .. ..	2,301	294	2,371	6,226	6,226	1,483	4 4 0	0 1 6	2,370 6 0	20 2 9	155 13 0	70 7 10	-	9
Leitrim, .. ..	1,528	198	1,493	3,812	3,812	879	4 6 8	0 1 6	1,493 0 0	35 5 0	119 2 7	36 11 7	7 10 0	10
Mohill, .. ..	1,863	319	1,716	4,952	4,952	1,469	3 7 10	0 1 6	1,716 1 0	141 18 6	164 15 0	40 13 8	8 3 8	11
	6,415	740	6,307	16,016	16,016	4,193	-	-	6,306 16 0	197 6 3	480 6 10	159 9 3	18 1 1	12
<b>LIMERICK :</b>														
Askeaton, .. ..	761	447	646	1,406	1,153	304	5 0 0	0 2 4	646 15 0	113 13 7	24 18 8	12 10 4	-	13
Ballingarry, .. ..	960	602	810	2,634	1,965	366	5 7 4	0 2 4	810 13 0	148 16 0	60 14 3	38 9 5	1 0 0	14
Limerick Industrial, .. ..	1,425	1,400	869	3,134	-	682	4 12 0	0 3 6	869 3 0	554 14 6	52 5 0	23 8 10	7 16 6	15
Limerick, Pery & Jubilee, .. ..	2,226	2,226	1,169	4,740	-	1,380	3 13 7	0 2 6	1,169 4 0	(a) 53 4 10	79 0 0	44 8 6	23 3 10	16
	5,372	4,675	3,494	12,004	3,118	2,638	-	-	3,495 15 0	870 8 11	216 17 11	118 17 1	32 0 4	17
<b>LONDONDERRY :</b>														
Coleraine, .. ..	345	345	175	169	169	38	4 8 9	0 18 10	174 16 0	170 7 4	5 4 1	0 13 3	-	18
Kilrea, .. ..	1,852	862	1,657	4,861	4,861	731	6 13 0	0 4 5	1,657 12 0	191 18 7	121 10 6	58 6 3	4 0 0	19
Londonderry, .. ..	3,212	3,212	2,708	10,572	8,699	1,665	6 6 10	0 3 10	2,708 19 0	(b) -	207 0 6	124 8 10	16 9 3	20
	5,409	4,419	4,540	15,602	8,729	2,434	-	-	4,541 7 0	369 5 11	333 15 1	183 8 4	20 9 3	21
<b>LONGFORD :</b>														
Edgeworthstown, (1) .. ..	-	-	-	-	-	-	-	-	-	-	-	-	-	22
<b>LOUTH :</b>														23
<b>MEATH :</b>														
Kells, .. ..	1,025	273	949	4,410	-	916	5 0 0	0 1 7	949 3 0	74 7 11	73 10 0	62 1 1	-	24
<b>MONAGHAN :</b>														
Clones, (2) .. ..	-	-	-	-	-	-	-	-	-	-	-	-	-	25
														26

(a) Also £1,000 invested.

(b) £518 invested.

(2)—continued.

in 1903, as rendered to the LOAN FUND BOARD.

	Total Amount received for Discount, Fines, and Cards, or Application Papers in 1903.	Total paid as Salaries during 1903.	Number of Paid Officials employed.	Total Expenses of Management, including Salaries, Rent, &c., in 1903.	Amount of Interest paid or due by Societies for Capital secured by Debentures, &c. An asterisk (*) indicates the Societies whose Accounts for 1903 show that Interest, either in whole or in part, was unpaid on 31st December.	Number of Depositors owning said Capital.	Net Loss of 1903 (if any) after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable.	Net Profit of 1903 after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable.	Amount of Bad Debts charged to Stock in 1903.	Amount Expended for Local useful Purposes in 1903.	NAME OF CHIEF OFFICIAL.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
1	129 15 8	105 1 8	3	141 19 2	15 11 6	6	-	1 16 4	-	-	F. R. Jackson.
2	55 18 0	42 5 0	2	50 4 2	19 19 3	4	108 13 0	-	85 0 0	-	Very Rev. Dean Howley, r.p. P. Walsh, J.P.
3	11 13 1	0 0 0	1	7 0 6	1 0 0	1	-	2 11 7	-	-	
4	67 11 1	47 5 0	3	57 4 8	20 19 3	5	108 13 0	2 11 7	85 0 0	-	
5	133 7 2	50 0 0	2	76 3 8	28 13 4	5	-	20 14 2	8 3 0	-	J. Perry Goodbody, D.L. A. B. M'Mullen.
6	101 4 0	90 0 0	3	112 2 6	-	-	15 15 0	-	-	-	
7	234 11 2	140 0 0	5	188 6 2	28 13 4	5	15 15 0	20 14 2	8 3 0	-	
8	65 14 5	24 0 0	2	46 14 0	25 13 11	10	4 5 9	-	-	-	P. M'Guinness. T. M'Laughlin. T. Moran.
9	238 7 10	90 0 0	3	115 13 7	88 7 2	44	-	35 11 0	-	-	
10	163 0 8	54 0 0	3	66 4 9	66 0 5	25	-	37 10 2	-	-	
11	207 11 10	66 0 0	2	107 16 1	60 1 6	32	-	48 8 8	3 8 0	-	
12	674 14 0	240 0 0	10	336 8 5	240 3 0	111	4 5 9	121 9 10	3 8 0	-	Rev. Samuel Hackett, M.A. H. G. Molony, M.D. Rev. D. B. Shanahan, r.p. C. H. Pitt.
13	39 19 8	34 4 0	2	37 14 9	15 4 5	7	87 17 10	-	75 3 0	-	
14	99 6 6	40 0 0	2	43 12 9	17 1 7	5	-	36 13 5	-	-	
15	92 1 3	111 0 0	3	121 12 10	-	-	21 15 1	-	-	-	
16	141 1 11	135 0 0	2	161 18 3	-	-	-	3 0 0	1 0 0	-	
17	372 9 4	320 4 0	9	364 18 7	32 6 0	12	109 12 11	39 13 5	76 3 0	-	Thomas Murray. Rev. James M'Guigan, r.p. John M'Clatchie.
18	6 11 4	30 0 0	1	36 15 0	-	-	31 0 6	-	-	-	
19	182 18 8	147 0 0	3	163 4 7	30 14 9	14	6 0 8	-	-	-	
20	359 17 6	245 0 0	4	320 4 7	-	-	-	26 1 6	15 10 0	-	
21	549 7 6	433 0 0	8	519 4 2	30 14 9	14	37 1 2	26 1 6	15 10 0	-	Joseph Stephens, r.p. (Receiver).
22	-	-	-	-	-	-	-	-	-	-	
23	-	-	-	-	-	-	-	-	-	-	
24	143 2 6	60 0 0	1	74 17 0	37 10 0	8	-	32 9 10	-	-	Geo. Armstrong.
25	-	-	-	-	-	-	-	-	-	-	Thomas Bernalford (Receiver).
26	-	-	-	-	-	-	-	-	-	-	

STATEMENT OF ACCOUNTS OF LOAN FUNDS working

COUNTIES, AND NAMES OF LOAN FUNDS THEREIN.	Amount of Capital to be accounted for on 31st Dec., 1903.	Of which is held free of Interest (being Original subscription or unappropri- ated Profits.)	Amount of Capital working on 31st Dec., 1903.	Total Amount circulated in 1903.	Amount issued in Monthly Loans.	Number of Loans issued in 1903.	Average Amount of each Loan.	Average Cost of the Issue of each Loan to the Society, exclusive of Interest on the Capital.	Sum in Borrowers' hands on 31st Dec., 1903, exclusive of Bad Debts (if any.)	Sum in Treasurers' hands on 31st Dec., 1903.	Amount of Discount received in 1903.	Amount of Fines received in 1903.	Received from other Sources.	
<b>QUEEN'S CO.:</b>	£	£	£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Abbeyleix (New), (1) ..	504	504	101	102	96	20	5 2 0	-	101 7 0	369 14 2	0 2 0	-	-	1
Abbeyleix (Old), (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Durrow, ..	1,358	101	1,213	3,081	2,846	543	5 13 0	0 4 3	1,213 3 0	143 8 2	95 18 5	36 13 5	4 13 4	3
Mountmellick, ..	1,210	610	1,150	4,327	-	1,230	3 10 4	0 1 9	1,150 9 0	58 14 2	72 3 4	55 0 0	1 12 0	4
Montrath, ..	1,168	218	1,090	4,772	-	800	6 0 0	0 2 2	1,090 3 0	77 2 2	79 10 8	71 10 6	2 16 3	5
Timahoe, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	6
	4,240	1,403	3,554	13,182	2,942	2,593	-	-	3,555 2 0	648 18 8	247 13 5	163 3 11	9 2 1	7
<b>ROSCOMMON:</b>														
Athlone, ..	4,243	3,638	4,061	10,328	9,864	1,506	6 17 3	0 2 8	4,061 6 0	179 16 10	232 10 8	117 18 0	3 14 8	8
<b>TIPPERARY:</b>														
Borrisokane, ..	1,751	951	1,849	4,277	4,033	682	6 5 0	0 3 0	1,849 16 0	100 5 8	104 17 10	51 18 6	-	9
Cahir, ..	644	501	639	2,066	-	399	5 4 0	0 2 4	639 9 0	3 14 0	34 8 8	12 15 8	-	10
Cashel, ..	3,607	3,607	2,395	6,624	5,084	1,091	6 1 3	0 3 10	2,395 17 0	1,218 10 2	153 15 4	77 5 11	-	11
Fethard, ..	902	202	902	3,418	1,952	903	3 15 8	0 1 3	952 2 0	-	73 4 8	45 17 9	1 7 3	12
Roscrea, ..	2,743	1,198	2,707	6,718	6,127	1,171	5 14 8	0 2 9	2,707 11 0	34 14 10	163 0 6	95 15 7	-	13
Roscrea, No. 2, ..	2,529	1,112	2,525	6,709	6,198	1,163	5 6 6	0 2 5	2,525 5 0	2 11 2	137 12 10	101 1 8	0 6 9	14
Tipperary, ..	882	882	870	1,760	1,029	387	4 12 0	0 4 0	870 15 0	10 19 9	37 18 2	18 12 7	5 3 1	15
	11,468	8,453	11,077	31,572	24,423	5,796	-	-	11,730 15 0	1,370 15 7	703 18 0	403 7 8	6 17 1	16
<b>TYRONE:</b>														
Aughnacloy, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	17
Ballygawley, (2) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	18
Beragh, ..	333	-	333	-	-	-	-	-	342 17 0	-	-	0 1 0	-	19
Castlederg, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	20
Coalisland, ..	3,171	740	3,165	8,009	7,748	1,484	5 5 0	0 1 8	3,165 4 0	3 19 5	199 11 10	91 9 8	0 2 5	21
Donamanna, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	22
Dromore, ..	988	184	988	-	-	-	-	-	1,261 9 1	184 16 4	-	-	-	23
Drumquin, ..	1,749	1,710	1,674	-	-	-	-	-	1,674 5 0	74 2 9	-	-	1 13 8	24
Fintona, (5) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	25
Fivemiletown, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	26
Gortin, (4) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	27
Killadroy, ..	418	418	418	-	-	-	-	-	438 15 0	-	-	-	-	28
Killator, ..	1,973	-	1,709	-	-	-	-	-	1,709 9 7	85 17 4	-	-	-	29
Newtownstewart, (5) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	30
Omagh, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	31
Sixmilecross, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	32
Strabane, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	33
Trillick, (5) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	34
	8,632	3,061	8,287	8,009	7,748	1,484	-	-	8,591 19 8	343 15 10	199 11 10	91 10 8	1 10 1	35
<b>WESTMEATH:</b>														
St. Mary's, Athlone, ..	2,640	1,910	2,362	5,869	4,598	963	6 1 0	0 2 0	2,362 14 0	276 11 0	136 2 8	61 0 11	5 0 0	36
<b>WEXFORD:</b>														
Wexford, ..	1,536	25	1,457	2,767	1,672	520	5 6 5	0 1 9	1,487 13 0	48 6 0	100 9 0	14 12 9	-	37
<b>WICKLOW:</b>														
Immal, ..	512	179	349	939	939	117	8 0 6	0 7 0	349 12 0	162 5 5	23 9 6	25 4 8	1 19 6	38
Kiltegan, (3) ..	-	-	-	-	-	-	-	-	-	-	-	-	-	39
Moyra, ..	1,268	275	1,225	2,129	2,129	208	7 2 10	0 2 6	1,225 0 0	42 18 8	93 9 3	1 5 0	-	40
	1,780	453	1,574	3,068	3,068	415	-	-	1,574 12 0	205 4 1	116 18 9	26 9 8	1 19 6	41

(1) This Society began work in December, 1903.

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

(3) The affairs of this Society are in the hands of a Receiver appointed by the Board under 6th 7 Vol. 10th 11th 12th 13th 14th 15th 16th 17th 18th 19th 20th 21st 22nd 23rd 24th 25th 26th 27th 28th 29th 30th 31st 32nd 33rd 34th 35th 36th 37th 38th 39th 40th 41st 42nd 43rd 44th 45th 46th 47th 48th 49th 50th 51st 52nd 53rd 54th 55th 56th 57th 58th 59th 60th 61st 62nd 63rd 64th 65th 66th 67th 68th 69th 70th 71st 72nd 73rd 74th 75th 76th 77th 78th 79th 80th 81st 82nd 83rd 84th 85th 86th 87th 88th 89th 90th 91st 92nd 93rd 94th 95th 96th 97th 98th 99th 100th 101st 102nd 103rd 104th 105th 106th 107th 108th 109th 110th 111th 112th 113th 114th 115th 116th 117th 118th 119th 120th 121st 122nd 123rd 124th 125th 126th 127th 128th 129th 130th 131st 132nd 133rd 134th 135th 136th 137th 138th 139th 140th 141st 142nd 143rd 144th 145th 146th 147th 148th 149th 150th 151st 152nd 153rd 154th 155th 156th 157th 158th 159th 160th 161st 162nd 163rd 164th 165th 166th 167th 168th 169th 170th 171st 172nd 173rd 174th 175th 176th 177th 178th 179th 180th 181st 182nd 183rd 184th 185th 186th 187th 188th 189th 190th 191st 192nd 193rd 194th 195th 196th 197th 198th 199th 200th 201st 202nd 203rd 204th 205th 206th 207th 208th 209th 210th 211th 212th 213th 214th 215th 216th 217th 218th 219th 220th 221st 222nd 223rd 224th 225th 226th 227th 228th 229th 230th 231st 232nd 233rd 234th 235th 236th 237th 238th 239th 240th 241st 242nd 243rd 244th 245th 246th 247th 248th 249th 250th 251st 252nd 253rd 254th 255th 256th 257th 258th 259th 260th 261st 262nd 263rd 264th 265th 266th 267th 268th 269th 270th 271st 272nd 273rd 274th 275th 276th 277th 278th 279th 280th 281st 282nd 283rd 284th 285th 286th 287th 288th 289th 290th 291st 292nd 293rd 294th 295th 296th 297th 298th 299th 300th 301st 302nd 303rd 304th 305th 306th 307th 308th 309th 310th 311th 312th 313th 314th 315th 316th 317th 318th 319th 320th 321st 322nd 323rd 324th 325th 326th 327th 328th 329th 330th 331st 332nd 333rd 334th 335th 336th 337th 338th 339th 340th 341st 342nd 343rd 344th 345th 346th 347th 348th 349th 350th 351st 352nd 353rd 354th 355th 356th 357th 358th 359th 360th 361st 362nd 363rd 364th 365th 366th 367th 368th 369th 370th 371st 372nd 373rd 374th 375th 376th 377th 378th 379th 380th 381st 382nd 383rd 384th 385th 386th 387th 388th 389th 390th 391st 392nd 393rd 394th 395th 396th 397th 398th 399th 400th 401st 402nd 403rd 404th 405th 406th 407th 408th 409th 410th 411th 412th 413th 414th 415th 416th 417th 418th 419th 420th 421st 422nd 423rd 424th 425th 426th 427th 428th 429th 430th 431st 432nd 433rd 434th 435th 436th 437th 438th 439th 440th 441st 442nd 443rd 444th 445th 446th 447th 448th 449th 450th 451st 452nd 453rd 454th 455th 456th 457th 458th 459th 460th 461st 462nd 463rd 464th 465th 466th 467th 468th 469th 470th 471st 472nd 473rd 474th 475th 476th 477th 478th 479th 480th 481st 482nd 483rd 484th 485th 486th 487th 488th 489th 490th 491st 492nd 493rd 494th 495th 496th 497th 498th 499th 500th 501st 502nd 503rd 504th 505th 506th 507th 508th 509th 510th 511st 512nd 513th 514th 515th 516th 517th 518th 519th 520th 521st 522nd 523rd 524th 525th 526th 527th 528th 529th 530th 531st 532nd 533rd 534th 535th 536th 537th 538th 539th 540th 541st 542nd 543rd 544th 545th 546th 547th 548th 549th 550th 551st 552nd 553rd 554th 555th 556th 557th 558th 559th 560th 561st 562nd 563rd 564th 565th 566th 567th 568th 569th 570th 571st 572nd 573rd 574th 575th 576th 577th 578th 579th 580th 581st 582nd 583rd 584th 585th 586th 587th 588th 589th 590th 591st 592nd 593rd 594th 595th 596th 597th 598th 599th 600th 601st 602nd 603rd 604th 605th 606th 607th 608th 609th 610th 611st 612nd 613th 614th 615th 616th 617th 618th 619th 620th 621st 622nd 623rd 624th 625th 626th 627th 628th 629th 630th 631st 632nd 633rd 634th 635th 636th 637th 638th 639th 640th 641st 642nd 643rd 644th 645th 646th 647th 648th 649th 650th 651st 652nd 653rd 654th 655th 656th 657th 658th 659th 660th 661st 662nd 663rd 664th 665th 666th 667th 668th 669th 670th 671st 672nd 673rd 674th 675th 676th 677th 678th 679th 680th 681st 682nd 683rd 684th 685th 686th 687th 688th 689th 690th 691st 692nd 693rd 694th 695th 696th 697th 698th 699th 700th 701st 702nd 703rd 704th 705th 706th 707th 708th 709th 710th 711st 712nd 713th 714th 715th 716th 717th 718th 719th 720th 721st 722nd 723rd 724th 725th 726th 727th 728th 729th 730th 731st 732nd 733rd 734th 735th 736th 737th 738th 739th 740th 741st 742nd 743rd 744th 745th 746th 747th 748th 749th 750th 751st 752nd 753rd 754th 755th 756th 757th 758th 759th 760th 761st 762nd 763rd 764th 765th 766th 767th 768th 769th 770th 771st 772nd 773rd 774th 775th 776th 777th 778th 779th 780th 781st 782nd 783rd 784th 785th 786th 787th 788th 789th 790th 791st 792nd 793rd 794th 795th 796th 797th 798th 799th 800th 801st 802nd 803rd 804th 805th 806th 807th 808th 809th 810th 811st 812nd 813th 814th 815th 816th 817th 818th 819th 820th 821st 822nd 823rd 824th 825th 826th 827th 828th 829th 830th 831st 832nd 833rd 834th 835th 836th 837th 838th 839th 840th 841st 842nd 843rd 844th 845th 846th 847th 848th 849th 850th 851st 852nd 853rd 854th 855th 856th 857th 858th 859th 860th 861st 862nd 863rd 864th 865th 866th 867th 868th 869th 870th 871st 872nd 873rd 874th 875th 876th 877th 878th 879th 880th 881st 882nd 883rd 884th 885th 886th 887th 888th 889th 890th 891st 892nd 893rd 894th 895th 896th 897th 898th 899th 900th 901st 902nd 903rd 904th 905th 906th 907th 908th 909th 910th 911st 912nd 913th 914th 915th 916th 917th 918th 919th 920th 921st 922nd 923rd 924th 925th 926th 927th 928th 929th 930th 931st 932nd 933rd 934th 935th 936th 937th 938th 939th 940th 941st 942nd 943rd 944th 945th 946th 947th 948th 949th 950th 951st 952nd 953rd 954th 955th 956th 957th 958th 959th 960th 961st 962nd 963rd 964th 965th 966th 967th 968th 969th 970th 971st 972nd 973rd 974th 975th 976th 977th 978th 979th 980th 981st 982nd 983rd 984th 985th 986th 987th 988th 989th 990th 991st 992nd 993rd 994th 995th 996th 997th 998th 999th 1000th

(5) This Society has not furnished Abstracts of Accounts for 1903.



(2)—continued.

in 1903, as rendered to the LOAN FUND BOARD.

	Total Amount received for Discount, Fines, and Cards, or Application Papers in 1903.	Total paid as Salaries during 1903.	Number of paid Officials employed.	Total Expenses of Management, including Salaries, Rent, &c., in 1903.	Amount of Interest paid or due by Societies for Capital secured by Debentures, &c. An asterisk (*) indicates the Societies whose Accounts for 1903 show that Interest, either in whole or in part, was unpaid on 31st December.	Number of Depositors owning said Capital.	Net Loss of 1903 (if any) after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable.	Net Profit of 1903 after paying or providing for Interest and all Expenses, and deducting Debts ascertained to be irrecoverable.	Amount of Bad Debts charged to Stock in 1903.	Amount Expended for Local useful Purposes in 1903.	NAME OF CHIEF OFFICIAL.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	s. d.	£ s. d.	£ s. d.	
1	0 5 10	9 17 3	1	25 14 1	-	-	25 8 3	-	-	-	Daniel Kennedy. Edwd. Kavanagh (Receiver). W. M. Marum, J.P. R. M. Smith, J.P. John Connolly. Edwd. Kavanagh (Receiver.)
2	-	-	-	-	-	-	-	-	-	-	
3	134 4 6	88 0 0	3	116 13 5	64 9 10	11	147 0 5	-	107 0 0	-	
4	137 7 4	85 0 0	2	101 18 9	30 0 0	8	-	7 1 1	-	-	
5	157 17 3	60 0 0	2	104 6 9	49 15 4	11	-	23 7 2	-	-	
6	-	-	-	-	-	-	-	-	-	-	
7	429 14 11	242 17 3	8	348 13 0	144 5 2	30	172 8 8	30 8 3	107 0 0	-	Geo. Allen.
8	383 5 8	165 0 0	3	201 2 0	37 0 7	12	-	134 7 2	4 0 0	30 0 0	
9	162 8 6	85 0 0	2	101 15 11	43 6 8	1	-	17 4 5	-	-	
10	50 10 10	40 0 0	1	47 0 10	6 8 11	3	2 18 11	-	-	-	John Slattery, J.P. Sidney Hibberd. William M. Maher. Thos. O'Connell, M.D. William Treanor. William J. Menton. Louis J. D'Alton.
11	240 0 10	180 0 0	3	208 0 4	-	-	-	31 18 0	-	10 0 0	
12	127 4 1	42 0 0	3	56 7 11	29 7 11	14	-	36 18 2	-	-	
13	268 11 3	135 4 0	8	162 13 4	81 12 6	27	-	17 4 3	4 2 0	12 10 0	
14	248 8 4	120 0 0	2	143 14 4	69 11 10	19	-	28 13 11	-	12 0 0	
15	59 15 7	52 0 0	2	78 4 3	10 6 9	1	41 10 6	-	-	-	
16	1,156 10 5	654 4 0	10	797 16 10	240 14 7	65	44 18 5	131 18 9	4 2 0	34 10 0	J. C. Fiddes (Receiver). J. F. Devlin (Receiver). Dr. Leitch. A. J. Nugent (Receiver). Patrick Corr. Edward O'Reilly (Receiver). George Doherty, J.P. Robert Moffitt. Thomas Stafford (Receiver). H. R. Lindsay, J.P. (Receiver). James Cunningham. Alexander Cunningham. Edward Skay. Nathaniel W. Tipping. R. Orr Clements (Receiver). R. Orr Clements (Receiver). Edward O'Reilly (Receiver). Thomas Stafford (Receiver).
17	-	-	-	-	-	-	-	-	-	-	
18	-	-	-	-	-	-	-	-	-	-	
19	9 1 0	10 0 0	1	16 17 6	*102 17 9	6	33 10 0	-	-	-	
20	-	-	-	-	-	-	-	-	-	-	
21	303 10 4	95 0 0	3	121 12 2	122 16 5	32	-	54 15 11	-	-	
22	-	-	-	-	-	-	-	-	-	-	
23	-	15 0 0	1	50 5 11	*560 5 6	22	38 8 0	-	-	-	
24	-	48 0 0	2	63 7 0	1 10 0	1	69 2 10	-	-	-	
25	-	-	-	-	-	-	-	-	-	-	
26	-	-	-	-	-	-	-	-	-	-	
27	-	-	-	-	-	-	-	-	-	-	
28	-	-	-	-	-	-	1 2 7	-	-	-	
29	-	5 0 0	1	16 7 0	*719 16 11	31	115 0 1	-	-	-	
30	-	-	-	-	-	-	-	-	-	-	
31	-	-	-	-	-	-	-	-	-	-	
32	-	-	-	-	-	-	-	-	-	-	
33	-	-	-	-	-	-	-	-	-	-	
34	-	-	-	-	-	-	-	-	-	-	
35	303 11 4	173 0 0	8	288 9 7	1,507 6 7	92	267 4 3	54 15 11	-	-	Andrew Moore.
36	205 4 1	95 0 0	1	122 2 4	36 10 0	13	-	49 8 3	2 10 0	40 15 0	
37	120 17 7	30 0 0	2	46 2 11	57 5 6	20	-	18 8 9	-	-	
38	49 14 2	30 0 0	1	41 5 8	11 7 2	7	1 14 8	-	-	4 0 0	George Fenton, J.P. F. C. Scarr (Receiver). J. J. Perceval.
39	-	-	-	-	-	-	-	-	-	-	
40	96 13 4	27 0 0	2	37 6 0	39 9 5	20	-	10 18 0	-	-	
41	146 7 6	57 0 0	3	78 11 8	60 16 7	27	1 14 8	10 18 0	-	4 0 0	

## APPENDIX (3).

## RETURN of INSPECTIONS by BOARD'S INSPECTOR, during the year 1903.

Name of Loan Fund.	Date of Inspection in 1903.	Date of last preceding Inspection in 1902.	Name of Loan Fund.	Date of Inspection in 1903.	Date of last preceding Inspection in 1902.
Dromore, . . .	Jan. 2nd	Oct. 31st	Londonderry, . . .	Sept. 8th	Sept. 8th
Raphoe, . . .	" 13th	Jan. 13th	Letterkenny, . . .	" 9th	" 10th
Tipperary, . . .	" 20th	" 21st	Kanturk, . . .	" 22nd	" 23rd
Cahir, . . .	" 21st	" 22nd	Newmarket, . . .	" 23rd	" 24th
Fiddown, . . .	" 22nd	" 23rd	Mallow, . . .	" 24th	" 25th
Kinsale, . . .	" 26th	" 29th	Clara, . . .	" 30th	" 30th
Bandon, . . .	" 29th	" 30th	Tullamore, . . .	Oct. 1st	Oct. 1st
Drumsna, . . .	Mar. 9th	Apr. 21st	Mallow, . . .	" 8th	Sept. 25th
Drumshambo, . . .	" 10th	" 22nd	Cashel, . . .	" 12th	Nov. 12th
Mohill, . . .	" 11th	" 23rd	Fethard, . . .	" 13th	" 13th
Leitrim, . . .	" 12th	" 24th	Mountmellick, . . .	" 20th	Oct. 13th
Killeter, . . .	" 17th	Jan. 1st	Mountrath, . . .	" 21st	" 14th
Crichton, . . .	" 18th	Mar. 26th	Durrow, . . .	" 22nd	Nov. 26th
Lisbellaw, . . .	" 19th	" 25th	Roscrea, No. 1, . . .	" 27th	Oct. 21st
Ballyshannon, . . .	" 25th	Apr. 8th	Roscrea, No. 2, . . .	" 28th	" 20th
Ballinamallard, . . .	" 26th	" 9th	Borrisokane, . . .	" 29th	" 22nd
Moville, No. 1, . . .	Apr. 21st	May 27th	Antrim, . . .	Nov. 10th	Nov. 17th
Moville Industrial, . . .	" 22nd	" 29th	Kilrea, . . .	" 17th	" 18th
Wexford, . . .	May 13th	" 14th	Coleraine, . . .	" 18th	" 19th
Moynes, . . .	" 14th	" 15th	Coalisland, . . .	" 19th	" 20th
Galway, . . .	" 19th	Apr. 15th	Dromore, . . .	" 24th	Jan. 2nd, 1903
Athlone (Roscommon), . . .	" 20th	" 16th	Gortin, . . .	Dec. 14th	Dec. 18th
Athlone, St. Mary's, . . .	" 21st	" 17th	Newtownstewart, . . .	" 15th	" 16th
Kells, . . .	" 26th	Feb. 25th	Killadroy, . . .	" 16th	" 17th
Ballyjamesduff, . . .	" 27th	" 26th	Beragh, . . .	" 16th	" 17th
Arva, . . .	" 28th	" 27th	Drumquin, . . .	" 17th	" 16th
Limerick Industrial, . . .	June 15th	July 21st	Dromore, . . .	" 29th	Nov. 24th, 1903
Askeaton, . . .	" 16th	" 22nd			
Ballingarry, . . .	" 17th	" 23rd			
Limerick, Pery and Jubilee, . . .	" 18th	" 24th			
Imaal, . . .	" 22nd	June 23rd			
Hacketstown, . . .	" 23rd	" 24th			
Athy, . . .	" 24th	" 25th			
Callan, . . .	" 25th	Nov. 25th			

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, Lack, Enniskillen, Belcoo, Derrygonelly, Carndonagh, Trillick, Fintona, Irvinestown, Aghnacloy, Ballygawley, Sixmilecross, Edgeworthstown, Donemana, Pettigo, Bundoran, Donegal, Ballybofey, and Castlederg.

## APPENDIX (4).

AUDIT REPORT of the COMMITTEE as to the DOCUMENTS issued in 1903, 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,	36,500 =	304	3	4
Borrowers' Cards,	35,600 =	77	16	4
Application Papers,	33,000 =	72	8	0
Default Notices,	13,700 =	28	10	10
Summonses,	4,300 =	8	19	2
Debentures,	57 =	2	17	0
Warrants,	50 =	0	2	1
Deposit Cards,	42 =	0	1	9
Rules, &c.,		4	7	6

Total, £499 6 0

The amounts received for Borrowers' Cards and Application Papers include the sums of £3 13s. 0d. and £3 13s. 0d. 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, 1904 :—

Promissory Notes,	...	3,100
Borrowers' Cards,	...	4,700
Application Papers,	...	1,700
Default Notices,	...	4,500
Summonses,	...	2,100
Debentures,	...	306
Deposit Cards,	...	278
Warrants,	...	700

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	15	0
July Do., Do.	18	18	4
January Dividend, M. G. W. Ry. Stock	18	15	0
July Do., Do.	18	18	4
February Dividend, Bank of Ireland Stock	25	2	10
August Do., Do.	26	4	9
Refund of Law Costs and other expenses connected with proposed Loughrea Society,	19	3	11
Annual Interest (1902) Crone Bequest,	12	16	4

Your Committee find that the balance in Bank on 31st December, 1902, amounted to £160 12s. 0d.

These several sums give a total of £1,191 8s. 9d., as set forth in the Schedule annexed thereto.

Your Committee find that drafts to the amount of £947 12s. 8d. were signed by the Board, in conformity with their minutes, up to 31st December, 1903.

From the above sum of	...	£1,191	8	9
Deduct amount of Drafts drawn in re Miscellaneous expenditure,	...	947	12	8

Which left a balance of ... £243 16 1 to the Board's credit of 31st December, 1903.

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

C. PELLY.

J. C. IRWIN.

9th January, 1904.



## ACCOUNT (A) OF RECEIPTS AND EXPENDITURE FOR THE YEAR 1903.

		£	s.	d.	£	s.	d.
1902.	Lodgment for Promissory Notes, per Secretary,	—			304	3	4
	Do. Borrowers' Cards, do.,	—			77	16	4
	Do. Application Papers, do.,	—			72	8	0
	Do. Default Notices, do.,	—			28	10	10
	Do. Summonses, do.,	—			8	19	2
	Do. Debentures, do.,	—			2	17	0
	Do. Deposit Cards, do.,	—			0	1	9
	Do. Warrants, do.,	—			0	2	1
					4	7	6
					499	6	0
	February Dividend on Bank of Ireland Stock of £437 5s. 2d.,	25	2	10			
	August do. do. do. 437 5s. 2d.,	26	4	9			
					51	7	7
	January Dividend on £1,000, Midland Great Western Railway Stock,	18	15	0			
	July Dividend do. do. do.,	18	18	4			
					37	13	4
	January Dividend on £1,000 Great Southern and Western Railway Stock,	18	15	0			
	July do. do. do. do.,	18	18	4			
					37	13	4
	Sale of £100 Bank of Ireland Stock,	—			357	1	0
	Refunds of Law Costs and Expenses, <i>re</i> Loughrea Loan Fund,	—			19	3	11
	<i>In re</i> Crone Bequest (1902),	—			12	16	4
	Grant from Culdaff (dissolved) Society,	—			9	3	6
	Refund of Income Tax,	—			6	11	9
					1,030	16	9
	Bank Balance on 31st December, 1902,	—			160	12	0
					1,191	8	9
	Deduct amount of Drafts drawn,	—			947	12	8
	Balance in Bank on 31st December, 1903,	—			£243	16	1

(Signed),

C. PELLY,

J. C. IRWIN.

## AUDIT of the GENERAL EXPENDITURE and PETTY EXPENSE ACCOUNTS for the Year 1903

The Committee appointed to audit the General Expenditure and Petty Expense Accounts, met on the 10th January, 1904.

They report as follows :—

Balance in Secretary's hands on 1st January, 1903,	..	..	..	..	..	£3	5	3
Amount of Drafts drawn in 1903,	...	...	...	...	...	947	12	8
						950	17	11
Deduct amount expended as per vouchers, and the annexed account (B),	...	...	...	...	...	949	3	9
Balance in Secretary's hands on 1st January, 1904, which sum is to be charged to him as the basis of next audit,	...	...	...	...	...	£1	14	2

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

	£	s.	d.
Salaries, . . . . .	693	10	0
Inspector's Travelling Expenses and Subsistence Allowance, . . . . .	109	13	5
Petty Expenses, . . . . .	1	18	10
Fire, Light, and Service, . . . . .	15	16	4
Income Tax, . . . . .	24	2	5
Law Costs, . . . . .	44	14	10
Printing, &c., . . . . .	59	7	11
Cost of Gazetting Societies, . . . . .	—		
	£949	3	9

(Signed), C. PELLY.

J. C. IRWIN.

## APPENDIX (5).

The following TABLE shows the circulation by LOAN FUNDS since the Year 1889 .

Years.	Total Circulation.	Total Number of Loans.	Total Net Profit.
	£		£
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
1903, . . .	204,892	38,386	1,052

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, 1903.

MEMBERS' NAMES.	Dates of Appointment.	No. of Attend- ances.	MEMBERS' NAMES.	Dates of Appointment.	No. of Attend- ances.
Joseph R. O'Reilly, Esq., D.L., .	10th Feb., 1874	-	Rev. J. C. Irwin, D.D., . . .	19th Nov., 1901	12
Right Honorable Lord Ardilaun, D.L.	8rd Nov., 1881	1	Sir Thomas D. Fife, Bart., . .	9th Jan., 1902	1
Sir Wm. H. Findlater, D.L., .	11th Oct., 1894	1	Edward Kevans, Esq., J.P., . .	9th Jan., 1902	13
Cornelius Pelly, Esq., J.P., .	4th Jan., 1896	13	James Boydell, Esq., J.P., . .	30th Nov., 1903	1
Wm. Anderson, Esq., J.P., .	7th Aug., 1900	12	John R. O'Connell, Esq., LL.D., .	30th Nov., 1903	-
			Secretary -- Archibald J. Nicolls, Esq., LL.B., Dublin Castle.	17th Feb., 1885	
			Inspector—Francis C. Scarr, Esq.	21st June, 1899	

(Copy )

No. 4204.

DUBLIN CASTLE,

*3rd March, 1904.*

SIR,

I have to acknowledge the receipt of your Letter of this date, forwarding, for submission to His Excellency the Lord Lieutenant, the Sixty-sixth Annual Report of the Loan Fund Board of Ireland, 1903.

I am,

Sir,

Your obedient Servant,

(Signed),

J. B. DOUGHERTY.

The Secretary,

Loan Fund Board of Ireland,

Dublin Castle.

---

DUBLIN : Printed for His Majesty's Stationery Office,  
By ALEX. THOM & CO. (Limited), 87, 88, & 89, Abbey-street.