Paul W. and Mrs. Smith

Office which should be affixed
To your name.

From Richard Jones, Agent.
Abroad. Did not understand
Improper to expect it.

Affectionately,

[Signature]
[Handwritten text not legible]
of his lungs is seriously affected. He requires a bed rest, and a consultation with the family physician. The usual treatment is not expected to answer. I cannot send my letter until I can tell the whole story. If you have any advice to give, please let me know. He has been quite ill for some time, and his health has been poor. He has been quite weak and has not been able to eat much.

With great regret, I write to you today to bring you this information. The illness has been severe, and he has been in bed for several days. He is still quite weak and has not been able to eat much. I am afraid that he may not recover. I hope that you will do all that you can to help.

I have been advised that he should be taken to the South, as there is a chance that he may improve there. I have written to the doctors in the South to ask if he can come and receive care there. I hope that you will do all that you can to help.

I am afraid that he may not recover. I hope that you will do all that you can to help.
Thursday, Nov. 9, 1876

Air 500 interest.

Stated also that Capt. Crown and Capt. Steenman were
agreed with him on the
propriety of passing or
publishing the balance
sheet as it then stood
present as it then stood
present, as it then stood

Both these gentlemen assert they never
make any such statement, and approach
Mr. Brown with having made no unfounded
a statement.
The Catherine Society

Monday Nov 30 1810

On & recognizing of the

Meeting for the last

We observed the

Nature of the Committee's

Letter, on behalf of the

Society—(which last the

had assured the Chairman

was drawn up by Soady on

Tuesday last)—be the

Manager now states it

was not as yet drawn

up & that it would require

two hours to prepare it

The Chairman also

commanded a list of the

articles included under

The head furniture intro

= Dined in the Balance Sheet

of the Bank & the Building Society

The Chairman declared that both

lists should be this day

presented to the Board
<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr 11, 1876</td>
<td>To Balance</td>
<td>£48 10 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>£2 0 0</td>
</tr>
</tbody>
</table>

Account forwarded to see this done by the Treasurer. 20th. Nov. 1875.
35 Stephens Green North
Dublin 18th November 1876

Mitchell Henry Esq.
M.P.
Kilconnell Castle
Co. Galway

Sir,

Will you oblige me by sending on the enclosed letter to "The O'Finnan Mahon". I have written the same to an address at Paris given in the Dublin Directory but fear it is not the correct one.

I have the letter open that you may inform yourself of the contents which are of some interest and importance to "The O'Finnan Mahon". I am, Sir's,
Your sincerely yours,
W.T. Forgan.
Kylemore Castle,
Galway.

My dear Child:

The letter reached me to-day. I hope the news will be satisfactory to you.

We are well here.

I am as usual busy in Controversy. This time not the Marching of

Frenzy but who attacks me is the Irishman — I shall send you my

answer when it is.
published.

Your ever,

[Signature]

[Handwritten text not legible]
Enghien

Tuesday
3 p.m.

My dear Father

Your wire of yesterday.

Just received. Very merry.

Many thanks for head execution, but

as yet, no money.

Whatever, I'll look like to

leave here by the
end of the week.

Hope to see you soon.

Affectionately,

[Signature]
ENGLISH-LES-BAINS
(Seine et Oise)

December 22. 76
Wednesday 1. P.M.

My dear Father,

In a letter received this morning by August from Mme. de la Rozière (now in Dublin), the latter informed me of the death of my brother's wife, Mrs. Harry room, which took place, very suddenly, on the 15th inst.; at the Vicarage — of course, she knows nothing of the contents of the will, so had you had better see about
it, for tho' neither my Brothers nor myself expect that she has left either of us wherewith to buy us even a colliphos, yet, "il faut espérer à quoi demain" — Belieu, 5th affectionate 10th.

Monday the 10th, Freeman, also sent by Grant says "Inquest. On Saturday Dr. M. E. Wythe, City Coroner, held an Inquest on the body of Bridget Mc. Fyren, who died suddenly at the Shelborn hotel. Verdict: Disease of the heart —
17. De Brûlatheux
23 Novembre 76

Cher monsieur,

J’apprécie des

meurs mains traiteaux

et le régime que vous

fait, suivez à S-jean,

et je suis, humble occupant

qu’il a déjà produit de

bons effets.

Toujours assez souffrant
Lui [cursive] trautenues 
feicereiones et mea uder 
prusa completq jurea 
veilly ajec, Che Monnie, 
L'aslemnae de toute sua 
Consideration, 

[C. Macdairty] 

To Monsieur Hatier
Monsieur Hatier
24, Rue Blanche
Enghein les Bains
Jeanne 66 et 68 Passage Choiseul Paris

Racouté racouté
The Olgerman Mahon
6 Nottingham Terrace
York Gate
Regent's Park
London

Dublin 24th Nov. 1876

Dear Sir,

I beg to acknowledge receipt of yours of yesterday's date.

I now send you the extracts you desire from the Will and Codicil which are sufficient for all present purposes.

Madam's Mahon's address having been sent me I wrote her very fully all details of the Will, death, inquest and funeral.

The latter took place on Saturday morning at Lancy Churchyard in presence of the Executors & some others.

Yours Faithfully

W. V. Ryan

35 Stephens Green North
November 3rd

My dear Mr. Jackson,

It is now past my time, but I had not looked through your letter until last night and now I feel inclined to write a few lines. I remember the meeting of the Board of Agriculture, although all the names were not known to me. It was not through the newspaper, but through the influence of Mr. Jackson, who was present, that I was able to attend the meeting. I am as well as can be expected, and my health is improving. I hope to return home in a few days.

Your affectionate friend,

[Signature]
ENGHIEH-LES-BAINS
(Seine et Oise.)

Dear Sister,

Will you let me know when we are to return? What sum (exactly) do you intend sending for outfit, travelling expenses, 

installation, &c. You must remember that the first month

will necessarily require more than afterwards, when one

settled down, expenses can be more exactly regulated. There

are besides some "criandes," debts of mine here, with which

I must leave unpaid, where
Let it be done according to his limit & coordinate of power, according to that limit & coordinate of power. I am not going to say anything more about it. I am not volunteering to receive any more than I give. If I cannot get it, I will not accept it. I do not want to be a burden on anyone.

Admitting myself for some months, also, let me have the means of living. I am afraid of being left in debt. I have a large debt to pay. I have a large family to support. I have a large house to maintain. I have a large farm to tend. I have a large business to conduct. I have a large reputation to maintain.

I am not going to be a burden on anyone. I am not going to be a burden on myself. I am not going to be a burden on my children. I am not going to be a burden on my friends. I am not going to be a burden on my neighbors. I am not going to be a burden on my country. I am not going to be a burden on my God. I am not going to be a burden on my soul.

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Monsieur Cher Colonel.

Nous recevons à l'ordinaire votre lettre. Si Jean est au combat de la joue, il va beaucoup mieux et sortira bientôt. Votre lettre est arrivée à temps, car il commençait à desesperer. Sa moral était très malade chez lui. Le temps commence à devenir mauvais, il faut le hâter de partir. Donc prions vous de vous en occuper l'agent qui le malade attend son départ avec une fièvre que vous devez comprendre. Puis qu'on lui a dit qu'il n'y avait que le voyage qu'il pouvait le sauver.

Si Jean vous écrit demain pour vous remercier de votre bonté.
en cette circonstance.

N'oubliez pas de chercher

Premier, cher colonel,

et veuillez croire à ma vive

et conviviale sympathie.

Henry Haller.

P. S. le malade de toutes les

forces médicales pour supporter

le voyage dès aujourd'hui.

H. H.
Droppe Nov. 29th 1846.

My dear Mr. German Mason,

Before receiving your letter, I had told John he had to have the necessary money, and on Sunday I sent him £50, for his immediate requirements. I am sending some more this evening to English and you may rest assured I will do everything in my power to ensure his comfort.

I am in hopes that the sight of the sea, for which he seems to have a craving, will do wonders for him.
From his own account, I fear you did not find his dear brother in a very brilliant state of health. Really the old sister ought to have left more to her own kin.

Ever yours truly

[Signature]
30. Nov. 1876.

My dear Sir,

I have been informed by Mr. T. Chapman, who is the son of the late Mr. Chapman, that the last letter is lost and that you are under the same circumstances.

Thanking you for the kindness of the letter which you have written, I remain,

Yours ever truly

[Signature]
My dear Father

Received this morning
1,000 $ from Fred. Chapman,
who will send 1,500 more
tomorrow. By 7:00 a.m. and the
fates, shall be off on Sunday
morning at 11. Again than kind
you for yr. exertions of friendst.
Believe me, my dear Father
your affectionate Son

[Signature]

Turn Over
Take care up to now.

2nd. What new shall

I charge the man who

has Kelly's the furnace

house and lot?

When you instruct

me, I will collect

forward these.
Engine.

Decr 6th 1776

My Dear Father

Receive all right for

June 21st tomorrow.

Off on Sunday at 11 A.M.

Of course, will keep for "an

Consort" of progress ambulatory

as well as verbal.

Your Gr. affectionate

Jeff. C. Lenos
A mon dévouement et à mon affection,

Henry Hallé.

J'en déduis que je vous écris car il vous eût pu être dommage.

Bour de chien à Marie et embrassez d'heureuse pour moi.

Donnez-moi de ses nouvelles, surtout.

Je pense qu'il s'est mieux ici. Même le vent, moi à Paris, les vents sont bien plus forts ici. Je suis très heureux de voir qu'il va devenir, et je crois que ma lettre vous empêchera de jouer. C'est à présent, je crois bien qu'il va de guérir ici.
Hier St jean a fait un promenade en voiture ensuite une autre promenade à pied, il a marché pendant 2 heures au soleil sans se fatiguer. Vous voyez que cela va bien.

Tout ce que je crains, c'est les imprudences, car vous savez qu'il n'est pas toujours raisonnable, il faut que je le surveille, minute par minute.

Sôter que nous serons installés

Je vous revoir.

En attendant, je voudrais bien savoir si vous avez reçu les Deux cartes postales qu'on vous a envoyé en chemin et comment vous vous portez, toutes les Deux, comment la maison marche, êtes-vous contentes de Marie ?

Je prie Mrs Mahon, de me dire un petit mot à ce sujet, et de suite, car nous quittons sans doute l'hôtel Samdi ou Dimanche même. On lit de ma lettre, il vous mon doux un petit mot.

A Dieu Chère Madame. A Chère Mrs Mahon joie d'ou ren tournez ainsi. De vieille croire...
Maison Bay-Gyje.
Villefranche-sur-Mer.
Alfred Martines
December 10, 1876.

My dear Father,

I send you the address
when hungry and I shall be
most happy to hear from you
on Wednesday or Thursday. When
fairly "installed" I shall write
fully all details. "In attendant"
are well, they still shaky on
my mind, but that of course
was to be expected after fatten
of journey, etc.; but health good
on the whole. My dearest
kindness and attentions not to be express-
love of affection.

Aff. af. Do.
My dear Sir,

Many thanks for your letter expressing your kindness.

I am very pleased to hear of your plans to help yourself and your brother.

Letter from...

Dec 12, 1876.

Nature Office
will be a friendly gathering of the
Savage Club, when the members will
bid God speed to the departing Sulli-
ván (Barry Sullivan, the actor) and
welcome his namesake, the eloquent
and industrious member of Parlia-
ment, Mr. A. M. Sullivan. 99

That is all I know of this matter.
I had a note from the last named
gentleman this morning, but he
makes no reference to it. His
address is: 14, The Crescent,
Clapham, S. W.
Kylemore Castle, Galway.

14 Dec 1976

My dear Charles,

The girls are wild for you to come here for Christmas. George is now in London. Will you come back with him. I hope you can. Then you can return to London with me when Partinick must first come in February. It will cost...
I am nothing, which must be a consideration for you. You have been obliged to provide so heavily for you. I got your letter yesterday, but will tell you nothing until you come here. Ever yours,

Mitchel Henry
My dear Father,

You must please consider this letter as a "Circular," for I would only have to repeat exactly the name to any Father, you can, after perusal, forward it to him.

We remained five days at Nice. I have people not uninteresting can manage to live there. I know that, for all expensive places!

After visiting the environs, found nothing more convenient in every respect there are present alone, she has taken possession of. The Villefranche is delightfully situated in a bay "well "screened" from all winds." The climate is considered superior to that of Nice, there being no "mistral," so that the Euxin air, is not annoying. Our house is not "frends."
sawly overhang the sea. They are on the second flat, and very comfortable & clean (a very great secret, in these parts)
We are distant from Paris, and Paris walks, 14 or 15 minutes by carriage, 40 minutes by bus, & 10 minutes by rail (even trains a day), so that if there be anything "Grand" or great
doing going on, we can go there in no time.
I am not able to walk much, especially as all
about is hilly & requires climbing; but yesterday we had
a couple of hours drive on the mountain, seeing plumes,
& whilst all along the coast you have lovely views of villas,
terraces, gardens, laden with flowers, on one the hills,
all became suddenly wild & majestic.
To-day, we go by train to Mentone; since the railway has
been opened, the trains only no longer, but the palaver
boats are numerous & not the expensive. While I suppose
you are shivering over yonder, I am wrapped up in furs
there is on the table in our sitting room, a magnificent
bouquet (Camellias, roses, violets, gardenias). Paris cost
out this season of the year, 18 or 30 frs.:... here, I got: 50 cent! !
I am glad you are getting on well at Eugene, and
that you are pleased with Marie. Remember, if you have
the slightest cause of complaint, you must write im
immediately; on my mother's love order.
Best love to Susan, & thanks for her letter; I hope
she has no more cough. Mind to send this on to the
Cox: who will be anxious to hear.
Her Esd loving you,

Yrs. &c. In}-

An English newspaper welcome one of them.
97, Belgrave Road, S.W.

14 Dec 1876.

My dear C. Jones, Sir,

Can you send me a line to tell me of your health? I am anxious to hear how he is getting on. Last week, I received a letter from Dickens with no mention of him. Your truly,

[Signature]
At 2 p. M. to see Mr. Linus.
Very calm and handsome, but
Venerable and Antonious looks
Your affectionate

[Signature]

[Shorthand text that is not legible]

December 16, 1876

[Handwritten note that is not legible]
has been ordered change of climate, Miss Sue is much improved but I am not. Mrs. C. is much better. Very much your affectionately.

Victor

The letter contains only a few lines - thank you for your pains.
97, Belgrave Road,
S.W.

19 Dec 1876.

My dear Col. Morgan Bolton,

I return your polite enquire

earlier, in the letter which

you were kind as to

send for my journals, and

I continue to hope that Dr.

Morton's diagnosis will

prove it's correct.

Yours truly,

[Signature]
ENGHEN-LES-BAINS
(Seine et Oise.)

Month 23 1876

The通报人

Dear Family,

I hope this letter finds you well. I am writing to inform you about the recent developments at the factory. The production is now running smoothly, and I am confident that we will meet our targets.

Your efforts are greatly appreciated. Your dedication and hard work are making a significant impact on the company's success. I am proud to have you as part of our team.

Best regards,

[Signature]

[Note: The handwriting is difficult to read and requires careful transcription.]
is considered superior to that of
their home, being the healthful, so
that the long hot is not disagreeable
but there is no cool breeze but
merely a warm-ness which is terrible
as the second stage very compound
and clear, there is great beauty in
their manner. We are distant
from the train, in the same with a
line to Lautrait for Minuit are
by the 10 o'clock. These trains a
a day, as that of there be anything
going on we can as there in option
then. Not able to walk much especially
at all about is fully attached
climbing, but yesterday we had a
couple of hot days, etc.
toutes les semaines vous ouirez
une lettre soit de lui soit de moi.

Mon cher Colonel,

Veillez croire de mes sentiments
sympathiques.

Henry Walter

Villfranche, le 10 juillet

Mon cher Colonel,

Nous recevons tous les matins les journaux anglais. Si vous vous en remerciez, car c’est une grande distraction pour lui. J’espère que vous avez reçu ma dernière lettre où je vous parlais de votre coffret.

La température n’est pas très bonne pour le moment, vous avez dû lire dans les journaux qui les tempêtes révèlent sur la Méditerranée. On se dit qu’ils

1870
ici ou le temps est généralement beau. Si Jean a souffert un peu de mauvais temps, mieux cependant, je dois vous dire qu'il a beaucoup plus de forces que les médecins lui avaient supposé, il va relativement très bien. Il faut toujours beaucoup de soins, mais vous savez bien que nous le rapportons là-bas, où il n'aura rien de neuf approcher.

Je pense que Madame a dû vous envoyer la lettre de St.-Jean il y a dix ou quinze jours.

Une chose que je dois vous dire c'est que St.-Jean est un véritable enfant gâte et coprinien, il faut satisfaire ses moindres désirs et qu'avec lui l'argent va très vite, mais il n'est point mon affaire. Il vous écria à ce sujet, tout à côté que je puis vous dire c'est qu'il est sauvé et que je n'ai regarde que lui pour obtenir ce résultat.
I am anything, everything that may possibly bear upon the subject.

I am almost ready instead of not.

I am making a selection of more recent letters with the intent to send back if you are long enough or more than I can reply. I will hesitate to say "Hold hard!"

Always with kind regard

Yours sincerely

Win A. Colsen

1876

Gilford Monday by

My dear friend.

You are quite right.

Of the letters. I enclose two or there with that addition will send a few more by post or more as you want them. If you need care there larger editions I will have a fresh printing.

Enclosed also are reports from engineers showing that we have justified in our statements as
THE
Lombard Deposit Bank,
LIMITED.

DIRECTORS' REPORT,
AND
BALANCE SHEET,
31st. DECEMBER, 1876.

OFFICES:
35, LOMBARD STREET, E.C.,
AND
277, & 279, REGENT STREET, W,
22nd FEBRUARY, 1877.
REPORT OF THE DIRECTORS
OF THE
LOMBARD DEPOSIT BANK, LIMITED.

35, LOMBARD STREET, DECEMBER, 1876.

TO THE SHAREHOLDERS AND DEPOSITORS.

The Lombard Deposit Bank, Limited, having completed its second year, the Directors have the pleasure of presenting to the Shareholders and Depositors their usual Report and Balance Sheet, this being the Annual one, but the fourth for the most prosperous year in which the Bank has had, the particulars cannot fail to prove satisfactory to all who are interested in the Company's progress.

From the following figures which are duly certified by the Auditors as correct, it will be seen that during this year the Bank has had a great variety of transactions, and a corresponding considerable portion fell through, because on investigation the security offered was found to be insufficient in value, or defective in title, but your Directors succeeded in completing advances to the amount of £50,649 being more than double the amount advanced during the initial year of its existence, thus proving that the Bank is increasing in public favour, and that the advances it makes are becoming more generally appreciated, and further, that the Directors know how to secure advances, to keep them when acquired, and subsequently to conserve subsequently their assiduously earned money.

During the past six months the Directors have made in addition to temporary loans 42 advances of a more permanent character (making a total of 82 advances for the year) on securities amounting to £53,100 upon which the interest and bonus amount to £5,050, and after deducting the expenses of Management, and writing off to Suspense Fund £4,688, and £4,000 to increase of Reserve Fund to £2,000, it leaves a balance of £24,412 to be carried forward. These figures show at once the satisfactory condition of the Company.

During the same period the receipts from deposits have been £8,518, and the withdrawals £6,963, so that we have received £1,555 more than we have paid out. We have advanced £51,653, and we have received back £22,715. Our advances therefore are larger than the repayments. Our weekly incomes being more than sufficient to meet all demands, we shall be pleased to entertain applications for surplus, should the security upon the depositors' money be such as we may deem to be worth having.

If the above figures are compared with those in the preceding balance sheet, you will observe that we have continued our usual satisfactory course of business—every department showing a steady increase in the nature and extent of our transactions. Some idea of the magnitude of this young Institution—and therefore of the confidence reposed in it—is shown by the fact that the total amount for the year, according the balances due on 1st January 1876, was £43,110, while the amount due to the Company, and for which security is held, has now reached the sum of £57,400. In addition to the fixed deposits already referred to, there will be a source of great strength to the capitalization of the Bank, in the amount of balances on current accounts kept at the Bank, which will amount to no less than £15,000.

This confidence the Board has sought by constant and conscientious efforts in conducting the business of the Company, in the soundest spirit, by inspecting the funds entrusted to their charge with the utmost caution and care, by refusing all offered securities which were either speculative or risky, and accepting only such as were legitimate and of ample value.

It will be seen that the Company has now invested in first-class Mortgage of £41,364. These securities have been thoroughly examined, and in every case carefully examined in the public interest.

Fees and fines for non-payment by borrowers, are frequently regarded as loss of profit. All such have been disregarded, and the Directors have always viewed them as an element of mutual advantage, in the sense of the rule that the money is given not for the use of the borrower, but for the use of the lender, the lender receiving for that service a sum of money, and the borrower paying the same with profit.

The Directors have a plentitude of money during the past half-year, and are prepared for any amount of withdrawals taking place, and their intention is to pass no more deposits from the public at ten per cent, after a certain date, and to pay off those on hand as opportunities arise.

The Directors point with some satisfaction to the fact that, although this is the only half-yearly balance sheet that the Bank has ever been called upon to present, and although there are no accounts of any kind in which they have issued, these ominous words: "Loans from Bankers," although from this source they could have more money, and of a less rate than they have paid depositors, they have adhered to their conviction, "that there ought to be a better reason for the race of depositors than a fluctuating rate of two or three per cent, and "have paid their depositors ten per cent; and they can still retrench the words contained in the directors' Report for their First Annual Report that "they (the Directors) have not seen or anticipated any of the advances, nor any of the securities upon which the Shareholders' and depositors' monies have been advanced." These advances have been paid off in full, and every advance has been paid off in full.

THE FORTH ORTH ORDINARY GENERAL MEETING OF THE Shareholders and Depositors, will be held at the Cannon Street Hotel, on Saturday, the third day of March, at three o'clock in the afternoon, to receive the Directors' report and the statement of accounts for the half-year ending 31st December, 1876, to declare a Dividend and to sanction a resolution to leave out the word "Deposit" from the title, and that the Memorandum and Articles of Association of the Company shall be read and construed as if the name, The Lombard Bank, Limited, had been inserted therein respectively throughout, instead of The Lombard Deposit Bank, Limited, and to transact the general business of the Company, at which Meeting you are respectfully invited to attend.

The Directors are not able to add to thebonnes of the Shareholders that the dividends of the last year were paid, in accordance with the Articles of Association are, 4% of P. M. C. 9. 23.

R. W. Cross: both of whom are eligible and offer themselves for re-election.

The Directors after a careful analysis of the accounts laid before them by the Auditors, who have pronounced them specially correct, and assured them that they are fully justified in paying their usual dividend of 4½ per cent, subject to Income Tax. this Dividend will be payable on and after March 5th, if sanctioned by the Meeting hereby convened.

Your Directors feel that they can look back upon a year of more than usual labour in connection with the work with unalloyed satisfaction; while relying upon the Shareholders and Depositors in promulgating the beneficial principles of their Bank, to keep the increased popularity which they believe to be deserved, on the ground of the improvement that has been introduced into the loan system, and of the changes in the loan offices of the Board, with the excellent basement and strong room,—they look forward with confidence to continued and increased success in the future. They present Shareholders and Depositors the present opportunity of entering into business of the Company, by introducing it among their friends and acquaintances, thus enabling them to as far as human foresight can go, a sound basis has been secured for the Company, and it may be confidently recommended, as a thoroughly safe medium for investing with ready means of withdrawal. The Directors also desire to draw the attention of Shareholders to the fact that the whole of the shares are allotted except 5,000. They now offer 5,000 to the remaining 2,000 at a premium of 100, at par, the remainder being paid 50, over par. The Directors believe that the present position of the Bank justifies them in adopting this course.

We direct the above analysis to which they have referred, in the conclusion, only for the purpose of long-standing their report, and in conclusion, thank those Shareholders who have taken more than a passive interest in the affairs of the Lombard Bank, as the Board consider the interest thus evinced, is itself a high testimonial to the merits of the management, and most gratifying proof of their confidence in the Bank and in the Company, and we may even hope that the future and the prosperous position of the Bank may be anticipated with the utmost confidence.

By order of the Directors.

RICHARD TYLER,
Secretary.
THE LOMBARD DEPOSIT BANK, LIMITED.

BALANCE SHEET, 31st December, 1876.

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>£</th>
<th>s.</th>
</tr>
</thead>
<tbody>
<tr>
<td>To Authorised Capital</td>
<td>20,000</td>
<td>0 0</td>
</tr>
<tr>
<td>Subscribed Capital, including 2,000 fully paid up Shares per cent</td>
<td>9,151</td>
<td>0 9</td>
</tr>
<tr>
<td>Less unclaimed Cheques and Drawings</td>
<td>2,718 12 6</td>
<td></td>
</tr>
<tr>
<td>To Reserve Fund</td>
<td>8,421 7 6</td>
<td></td>
</tr>
<tr>
<td>Sinking Fund</td>
<td>200</td>
<td>0 0</td>
</tr>
<tr>
<td>Deposit, Current and other Accounts</td>
<td>14,305 17 5</td>
<td></td>
</tr>
<tr>
<td>Interest due to Depositors and others</td>
<td>586</td>
<td>19 4</td>
</tr>
<tr>
<td>Outstanding Accounts</td>
<td>200</td>
<td>0 0</td>
</tr>
<tr>
<td>Balance of Profit and Loss</td>
<td>2,612 16 7</td>
<td></td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>£25,129 14 10</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets</th>
<th>£</th>
<th>s.</th>
</tr>
</thead>
<tbody>
<tr>
<td>By Cash in hand and at Bankers</td>
<td>1,700</td>
<td>16 6</td>
</tr>
<tr>
<td>Advances on Mortgages, Debts, Warrants, Bills or Sale, &amp;c.</td>
<td>26,595 16 4</td>
<td></td>
</tr>
<tr>
<td>Purchase Account (including Furniture and Office Fittings) included in Capital Account per contra</td>
<td>2,200</td>
<td>0 0</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>£25,535 16 10</strong></td>
<td></td>
</tr>
</tbody>
</table>

PROFIT AND LOSS ACCOUNT, for the Half-year ending 31st December, 1876.

<table>
<thead>
<tr>
<th>Year</th>
<th>£</th>
<th>s.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1876</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dec. 31st. To Trade Expenses, including Law Costs, Printing, Stationery, Stamps and Postage, Salaries, Direct-</td>
<td>1,979</td>
<td>2 11</td>
</tr>
<tr>
<td>orary Fees, Rent, Gas and General Office Disburse-</td>
<td>1,314</td>
<td>4 0</td>
</tr>
<tr>
<td>ments, &amp;c.</td>
<td>500</td>
<td>14 8</td>
</tr>
<tr>
<td>Advertisements</td>
<td>418</td>
<td>4 8</td>
</tr>
<tr>
<td>Interest paid and due</td>
<td>2,053</td>
<td>16 7</td>
</tr>
<tr>
<td>Bad Debtors written off</td>
<td>11,653</td>
<td>2 10</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>£25,129 14 10</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>£</th>
<th>s.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1876</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dec. 31st. By Undivided Profit 30th June, 1876</td>
<td>2,527</td>
<td>6 7</td>
</tr>
<tr>
<td>Less Reserve Fund</td>
<td>200</td>
<td>0 0</td>
</tr>
<tr>
<td>Sinking Fund</td>
<td>600</td>
<td>0 0</td>
</tr>
<tr>
<td>Interest, Bank, &amp;c., for half-year ending 31st December, 1876</td>
<td>1,037</td>
<td>6 7</td>
</tr>
<tr>
<td><strong>Total Dividend</strong></td>
<td><strong>£25,129 14 10</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>£</th>
<th>s.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1876</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dec. 31st. By Profit Unappropriated</td>
<td>1,653</td>
<td>16 7</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>£26,783 16 7</strong></td>
<td></td>
</tr>
</tbody>
</table>

I certify that I have compared the foregoing statements and Accounts and find them correct.

RICHARD WYATT, Auditor and Public Accountant,
47, FINSBURY CIRCUS, E.C.

Countersigned—JAMES FRYER, Manager.