

Red
6 Nov 76
Answer the 7th

7
Euphemia LeBaron
Mrs. W. LeBaron
Nov 5 - 1876

Dear Euphemia LeBaron

I have been to the post
where I have been assured
all letters addressed to me
here have been duly forwarded.
This I am confident were
very lately one addressed to me
for my residence was
sent here to me. The
postmistress says that

Paul & his in the London
office which should be applied
to. Your having my address
from which I am now
absent did not think it
necessary to repeat it.

Affectionately

Susan L. Mahony

if not - then there is no hope
he is a complete skeleton
The treatment necessary for
his eye has been injurious
to his lungs - & has been the
cause of this dreadful attack
I can't close without wishing that
Mamma's Father were here and watching
- hope is impossible to describe
He has made a climate for himself
he watches him night & day
every thing the doctor gets is from
his hands arranged by him. He's
more like a doctor than there
any thing else. There is no use
in writing, sent at Thursday
the Phy. Quins could do nothing
until then - affectionately
Ld M L

Susan M. Chown

Sunday
Higham Les Bains
24 Dec. 1876
Vol 13 1876
My dear General Graham
A few days before the receipt
of your letter - of John
who has been delicate all
the summer became
suddenly worse. his malady
having all the appearance of
the gripper. A neighbouring
Physician considered there
was sent for he found on
examination that our

of his lungs is seriously
affected. He requires a con-
sultation with the family
Physician Mac Carthy has been
sent for. I expect tomorrow
I don't send my letter until
I can tell the result.

John whose appetite was
always bad has for some
time quite lost any desire to
eat he has consequently become
quite wasted and has no
rest at night and of course
greatly weakened he takes
no nourishment but

Milk - goats milk he takes
twice a day nothing more
substantially remains on
the stomach he has a dis-
like to all kinds of meat
even meat so disguised that
he could not detect it taken
today has remained on his
stomach. The consultation
has resulted in continuance
of treatment if on Thursday
he has got sufficient strength
for me there may be hope
of bringing him to the South
I have written to Dr Chapman
to ask if he can send money

xx for the Board on Monday next.

LOMBARD BUILDING SOCIETY

ENROLLED & CERTIFIED

BY THE LONDON & WESTMINSTER MUTUAL BUILDING SOCIETY

~~LOMBARD DEPOSIT BANK~~

LIMITED.

Quote

No.

in reply



127 & 128 Lombard Street,
and
277 & 278 Regent Street,
W.
Thursday Nov 9. 1876

£4,000 interest

Stated also that Capt Crowe
& Captain Steerman were
agreed with him on the
propriety of passing &
publishing the balance
sheet as it then stood
presented by Mr Tawell!

Both these gentlemen assert they never
made any such statement, and reproached
Mr Pryor with having made so unfounded
a statement

Colonel J. Mahone

in account with

The Lombard Street Bank L^d Cor

1876	May 8	To Deposit	£ 80	1876	Sept 16	By Cash	£ 10
	15	do	15				
						{ to take up note in W. Lee's hands	100
						to self	15
	at 31	Interest	13 1				
			28 15		Nov 11	Balance	48 10 1
	May 18	Balance of	8				
	June 15	Cash	5				
	" 30	Interest	6 6				
	" "	do on Share of	14 7 6				
	Sept 19	Deposit	5				
	Oct 2	do	3 3				
			£ 160 5 1				£ 160 5 1

1876
Nov 11 To Balance £ 48 10 1

account handed to me this day
by the Manager J. W. M. Nov^r 11. 1876.

Edw. C. C.



35 Stephens Green North
Dublin 18th November 1876.

Kitchell Henry Esq.

M.P.

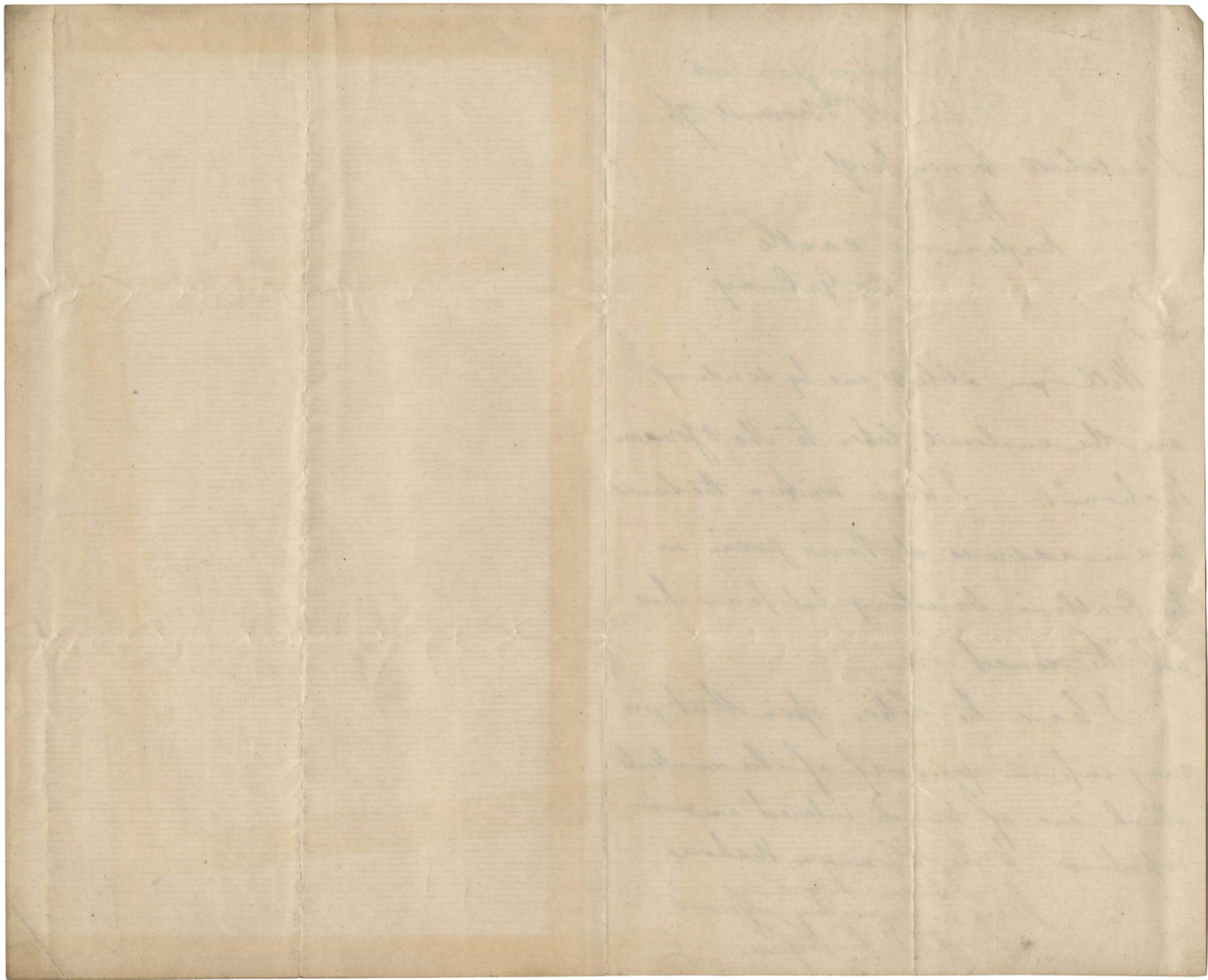
Kylemore castle
Co. Galway

Sir.

Will you oblige me by sending
on the enclosed letter to "The O'orman
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 leave the letter open that you
may inform yourself of the contents
which are of much interest and
importance to The O'orman Mahon

I am Sir
Very sincerely Yours
The S. V. Ryan



Kylemore Castle,
Galway.

19th Jan/76

My dear Colonel

The enclosed
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
with the Marchioness of
Inchmaree who attacks
me in the Irishman - &
I will send you my
answer when it is

Kylmore Castle
Galway

published.

Yours ever

Wm Mitchell

Englewood (Nov-20-1876)
Tuesday

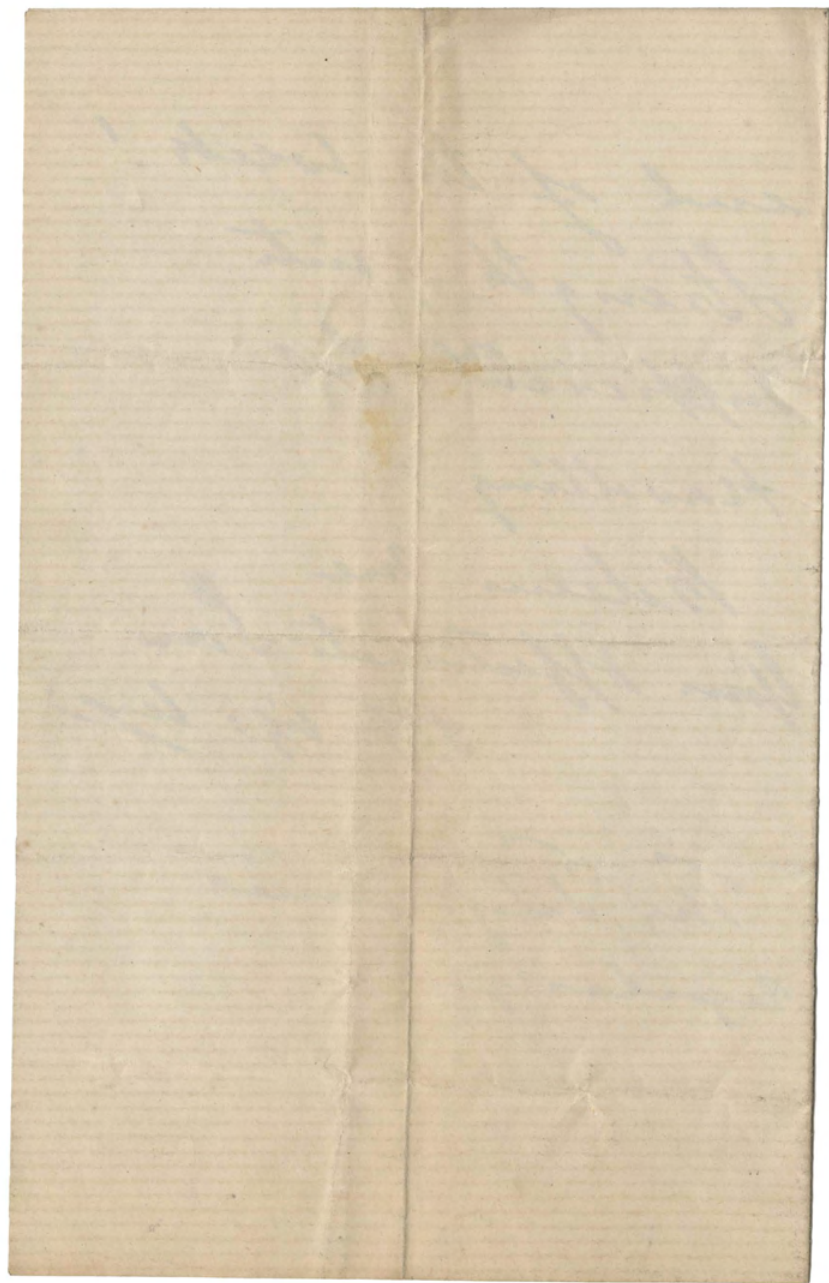
3 p: m:

My dear Father
Yours of yesterday
first received. Very
Many Thanks for
y^r exertions, but
as yet, No Money
whatever; & I
would so like to
leave here by the

end of the week!
Strength quite
sufficient for
travelling -

Believe me
Your Affectionate Son
J. H. V. L.

The Telegram comes
regularly



ENGHIEN-LES-BAINS
(Seine et Oise.)

ci Devant 22.76
Wednesday 1. p.m.

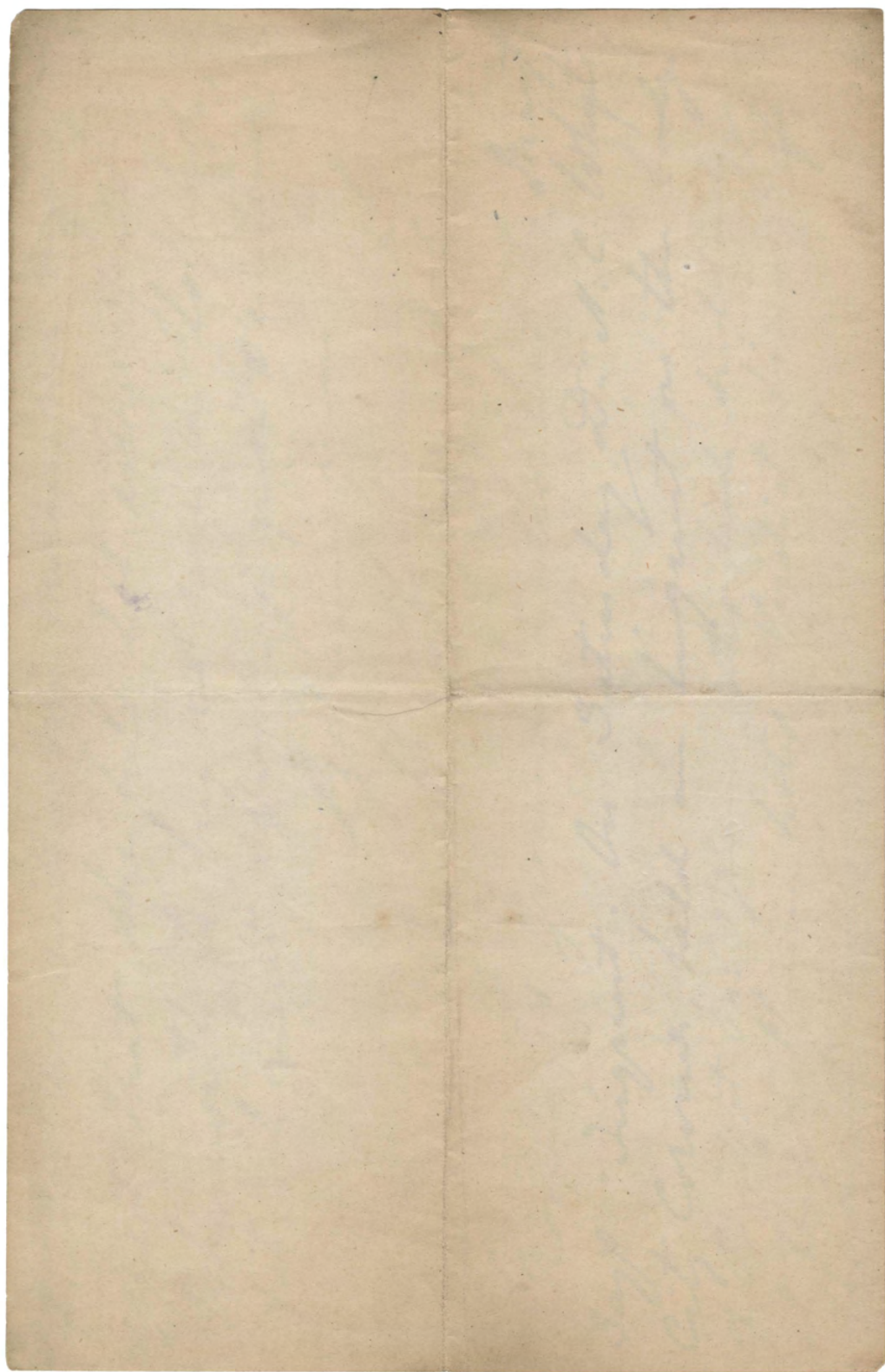
My dear Father

In a letter received
this morning by Suzanne from
Marg^t de la Haye (now in
Dublin), the latter informed
her of the death of my Mother's
Sister, Miss O'Brien, which
she says took place, very
suddenly on the 15th inst: at
the Shelbourne - Of course,
she knows nothing of the
contents of the will, so had
you not better see about

it, for tho' meeting my Mother nor myself
expect that she has left either of us
wherewith to buy not even a Lollipop,
yet, "il faut savoir à quoi s'en tenir" —

Believe me
Yr affectionate son
Wm. H. H. H.

Monday's "Greenman" also sent by Grant
Says "Inquest. On Saturday Dr. N. C. Whyte,
City Coroner, held an inquest on the body
of Bridget M. O'Brien, who died suddenly
at the Shelburne Hotel. Verdict: disease of
the heart —



23 Nov 76
Dr McCauley

17. Bl. Matherlee,
23 Novemb. 76

Cher monsieur,

J'approuve des
deux mains le traitement
et le régime que vous
faites suivre à S-Jean,
et j'en suis heureux d'apprendre
qu'il a déjà produit de
bons effets.

Soyez assez bon pour

Cui transmettre mes
félicitations et mes vœux
pour la complète guérison.
Veuillez agréer, cher M^{on}sieur,
l'assurance de toute ma
considération,

D. MacCarthy M.D.

to Monsieur Hather



Monsieur Hattier
24. Rue Blanche
Ingénieur les Bains

JEANNE 66 ET 68 PASSAGE CHOISEUL PARIS

raconter
raconter

35 Stephens Green North

Dublin 24th Nov. 1876

The Oberman Mahon
6 Nottingham Terrace
York Gate
Regents Park
London

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.

Madams 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 Finsbury Churchyard in presence of the
Executors & some others.

Yours Faithfully
J. P. V. Ryan

76

18th Jan

The Bishop of London
to the Bishop of Winchester
18th Jan 1811
My dear Sir

Dear Sir

I beg to acknowledge receipt of
yours of yesterday's date.
I have sent you the extracts you
desire from the History of the
are sufficient for your present purpose.
I have also enclosed a volume containing
some account of the history of the
of the little church, which I have
the latter took place on Saturday morning
at 10 o'clock, and was in presence of
the Bishop of London & some others.

Yours faithfully
John G. Lamb

(1876)
Nov 24

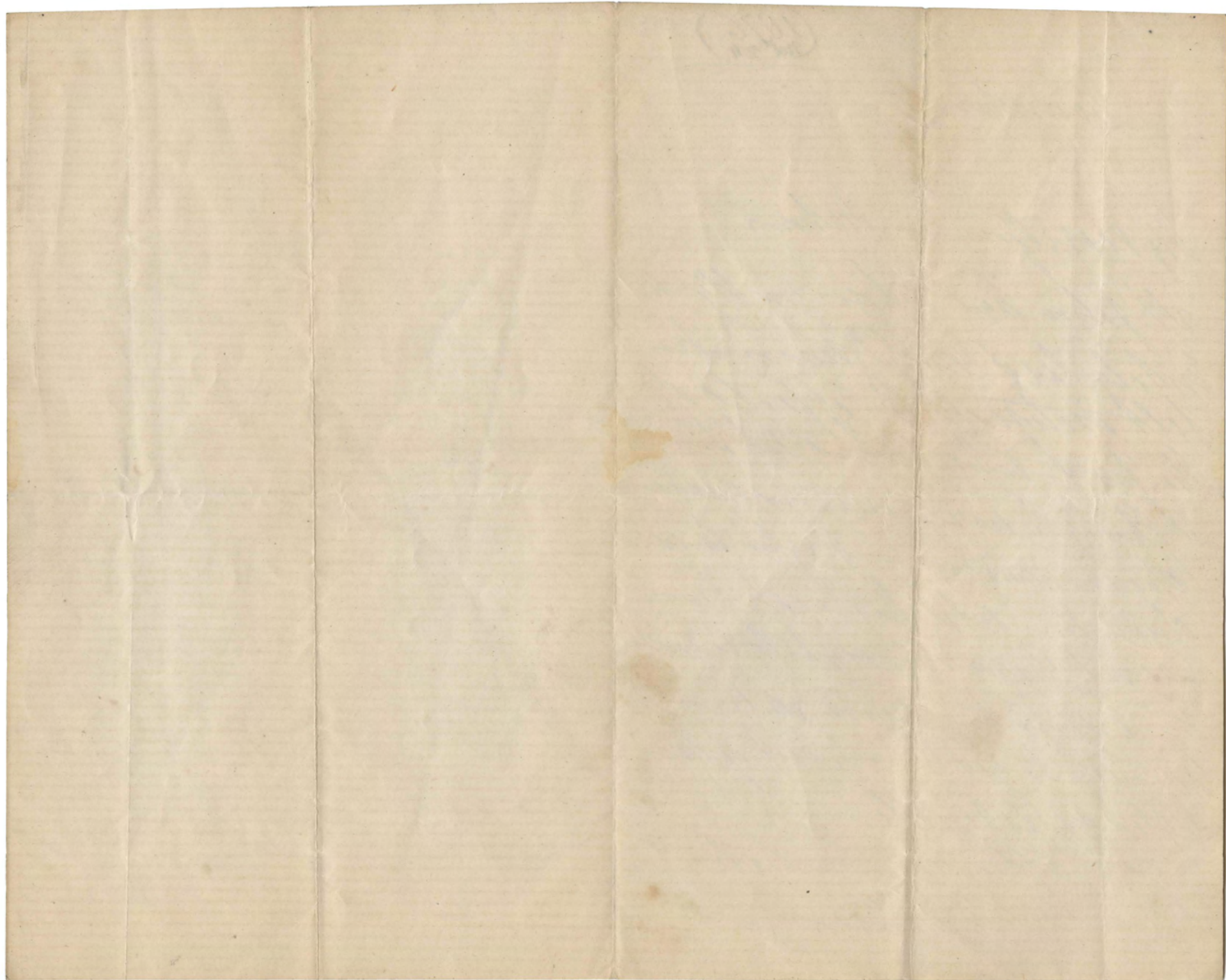
November 24

My Dear Friend Jackson

Alphonse has gotten pretty well
winded last night when he
felt intensely the effects of
the frost which has set in
although every means were
taken during the night to ex-
clude this cold, his weak frame
was not strong enough to resist
Iy & send the sum, or sum
enough to get him out of this
as quickly as possible.

I hope affectionate sister Victoria

L. G. Jackson



ENGHIEN-LES-BAINS
(Seine et Oise.)

Nov 6th 94/96

My Dear Father.

Will you let me know
by return of Post, what sum
(exactly) you intend sending me
for outfit, travelling expenses,
& installation. For you must
remember that the first month
will necessarily require more
than afterwards, when once
settled down, expenses can be
more exactly regulated. Then,
there are besides, some "crandee"
debts of mine here, which I can-
not well leave unpaid, when

absenting myself for some months.
Also, let me know how much
I am afterwards to receive per
month, for I admit (as I told
you before "viva voce"), I would
prefer not leaving here at all,
and run all consequent risk, to
reside Southward, & be in
the least "gêne". I would like to
start by the 1st, the weather here
is getting damp & uncomfortable.
You will not be surprised
to hear that Fred. Chapman, very
kind & thoughtful, has generously
offered to advance me \$400 for
a month, if I could get the
remaining necessary sum
elsewhere. I have of course

#

Declined his proposal, as I cannot see
you; but it was more the less small mind &
confidence of him, according to his wont.
Believe me, my dear Father,
Yours affectionate son
Wm. Chapman

Dimanche 28 novembre 1871.

Mon cher Colonel.

Nous recevons à l'instant votre lettre, St Jean est au comble de la joie, il va beaucoup mieux & ses forces reviennent. Votre lettre est arrivée à temps, car il commençait à désespérer & le moral était très malade chez lui.

Le temps commence à devenir mauvais, il faut se hâter de partir; donc, priez vous d'envoyer l'argent car le malade attend son départ avec une fièvre que vous devez comprendre, puis qu'on lui a dit qu'il n'y avait que ce voyage qui pourrait le sauver. St Jean vous envoie demain pour vous remercier de votre bonté.

en cette circonstance.

Hâtez vous donc, car le temps
presse. Adieu, cher colonel,
A Venillez croire à ma vive
& cordiale Sympathie.

Henry Hattier.

P. S. le malade a toutes les
forces nécessaires pour supporter
le voyage d'aujourd'hui.

HA HA

Drepps Nov. 29th 1876.

My dear O. German Mason,

Before receiving your letter, I had told S. John, he was to have the necessary money; and on Sunday I sent him \$60, for his immediate requirements. I am sending some more this evening to Engle, and you may rest assured I will do everything in my power to ensure his comfort. I am in hopes that the sight & smell 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 Mother is a
very brilliant State of health. Really
the old Sister ought to have left more
to her own Kin.

Ever yours truly

Edw Chapman

97, Belgrave Road,
S.W.

30. Nov: 1876.

My dear Mr. Norman Nelson,

I have heard from
Mr. F. Chapman, who
wrote to all that is kind
and useful under the
sad circumstances.

Thanking you for the
forward of the letter which
I now return, I remain

Yours truly
W. M. W. W. W.

St. Louis, Mo.

1854

My dear Sir,

I have the honor to acknowledge the receipt of your letter of the 10th inst. in relation to the above named matter. I am sorry to hear that you are not satisfied with the result of the investigation. I have, however, no objection to your making such use of the facts as you may think proper. I am, Sir, very respectfully,
Yours,
J. M. McKim

24. rue Blanche -
Lugues

V. it O.
Novemb^r 30. 76.

My dear Father

Received this morning
1.000 fr: from Fred: Chapman,
who will send 1.500 more
donors. G. F. and the
Lates, shall be off on Sunday
morning at 11 - Again thanking
you for yr exertions & kindness.
Believe me, My dear Father

Yr affect^{ed} Son

Ed: G. M.

Turn Over

O.P.S.

In a letter to my Mother,
Mr. Barrington states that the
monies left by Miss O'Brien
exceed 100,000 Sterling!!

Bushfield
30 Nov 46

My dear Chief
I purposely
refrain from receiving
your Drumbeigil until
for you until you give
me the following
information by
1st What amt each is
to pay, + from what

Take, up to now.
2^d What rent shall
I charge the man who
has Kelly's - the Fenner -
house and Plot? —

When you instruct
me, I will collect
& forward these

rents to you. All
Well Here
Wm. A. F. Fenner
C. M.

Ervington
Decr 1. 76

My Dear Father

Received all right For
from J. Chapman.

Off on Sunday at 11 A.M. -
Of course, will keep you "an
Account" of progress ambulatory
as well as physical.

Yours affectionately Son
Thos. W. Wheeler

My dear

Dear Sir

My dear

My dear

My dear

My dear

My dear

My dear

My dear

My dear

My dear

My dear

à mon dévouement & à
mon affection.

Henry Hattus.

Je ne dis pas à St Jean que je vous
écris car il vous écrira peut être
demain.

Bien de chers à Marie et
embrassez la chère pour moi.

Courez moi de ses nouvelles surtout.

With kindest regards from
the wife and three children
to you and yours with kindest
regards
S. H. M.



Jeudi matin
2 Dec. 53
1876

Cher Madame, cher Min Mahou.

Nous sommes arrivés enfin à Nice;
le malade a supporté le voyage
au delà de ce que je croyais;
les forces ne lui ont pas manqué
du tout, & depuis qu'il a respiré
l'air de la mer il y a un mieux
incroyable; il dévore avec appétit.
Enfin que vous dirais-je de plus?
Je suis très heureux de voir qu'il
va se remettre, & je crois que ma
lettre vous emplira de joie.
Car à présent, je crois bien
qu'il va se guérir ici.



Nous n'allons pas rester à Nice
c'est beaucoup trop cher, nous allons
chercher dans les environs.

Mier S^t Jean a fait une 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.

Sitôt que nous serons installés

S^t Jean vous écrira.

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

Je prie M^{rs} Mahon, de m'écrire
un petit mot à ce sujet, & de suite,
car nous quitterons sans doute l'hôtel
samedi ou dimanche matin.
Au reçu de ma lettre, écrivez moi
donc un petit mot.

Adieu Chère Madame & Chère
M^{rs} Mahon priez Dieu que cela
continue ainsi, & veuillez croire

Maison Bay-gyr.

Killyfranche-sur-Mer.
Alpes-Maritimes.

Decemb^r 10. 76.

My Dear Father

I send you the address
where henceforward I shall be
most happy to hear from you.
On Wednesday or Thursday, when
fairly "installé" I shall write
fully all details - "En attendant"
am well, tho' still shaky on
my feet, but that of course
was to be expected after fatigue
of journey, Etc: but health good
on the whole - H. H. Kindest &
attention not to be expressed -
Ever yr. affectionate Son
J. G. M.

Notre bonne amie à moi et à elle s'en va,
 dans le climat de plus d'été, il fait un chaud
 très fort & si Jean va toujours de même en hiver.

Dr. Hatter



Nation Office

Dec 13. 1876.

My dear Sir,

Many thanks for your letter expressive of so much friendly feeling towards my brother and myself. I am sure he will be very glad to hear of your kind inquiries concerning him. In the London Correspondence of one of our Dublin papers (Saunders) today, I notice the following statement:— "On Saturday next there

will be a friendly gathering of the
Savage Club, when the members will
bid God speed to the departing Sulli-
-van (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.

Wishing you health and
a merry Christmas, and all sorts
of good things,

I remain, dear Sir,

Faithfully Yours

J. D. Sullivan.

The Norman Mahon.

Kylemore Castle,
Galway.

14th Dec / 76

My dear Colonel

The girls are
wild for you to
come here for Christmas.

George is now in
London - Will you
come back with him
& then you can
return to London
with me when Parliament
next first meets in
February - It will cost

Galway
Kilmore Castle
You nothing, which must
be a consideration here
you have been obliged
to provide so heavily
for you Sir.

I got your letter yesterday
but will tell you
nothing until you
come here.

Ever yours.

Mitchell Henry

Maison Bay. Gyr.
Villfranche sur Mer
Alpes Maritimes.
Decemb^r 14. '66.

My dear Mother

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

We remained five days at
Nice (how people not millionaires
can manage to live there, I know
not, for of all expensive places!!)
& after visiting the environs, found
nothing more convenient in every
respect than our present abode, where
we took possession of on Sunday -

Villfranche is delightfully &
healthfully 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 Evening air is not dangerous.
Our rooms do not ^{only} overlook, but

acutely overhang the sea. They are on the second flat, and very comfortable & clean (a very great rarity in these parts). We are distant from Nice, at 2 hours' walk, $\frac{1}{2}$ an hour by carriage, 40 minutes by sea, & 10 minutes by rail (even 5 trains a day); so that if there be anything "grand" or great things going on, we can go there in no time.

I am not able to walk much, especially as all about is hills & requires climbing; but yesterday we had a couple of hours' drive on the mountains; scenery glorious, & whilst all along the coast you have lovely views of villas, terraces, gardens & lawns with flowers, once on the hills, all becomes suddenly wild & majestic.

To day, we go by sea to Menton, since the railway had been opened, the steamers ply no longer, but the pleasure boats are numerous & not too expensive. While I suppose you are shivering over 4th fire, & wrapped up in furs, there is on the table in our sitting room, a magnificent

conquest (Camelias, roses, violets, gardenias): Paris cost at this season of the year, 25 or 30 fr.:... here, 2 fr: 50 cent:!!

I am glad you are getting on well at English, and that you are pleased with Marie. Remember if you have the slightest cause of complaint, you must write me: immediately: on 4 letters for order.

Good bye to Suzanne, & thanks for her letter; I hope she has no more cough. Mind to send this on to the Cook: who will be anxious to hear.

Yours &c? loving, Vera
aff. by: M-

An English newspaper welcome now & then.

97, Belgrave Road,
S.W.

14. Dec: 1876.

My dear Mr. C. Gorman Baker,

Can you send me a
line as to your son's
health? I am anxious
to hear how he is getting
on - but my letters from
Dixie make no mention
of him.

Yours truly
Wm. Richardson

Handwritten text, likely a date or reference number, appearing as "1862" or similar.

1862

Handwritten text, likely a date or reference number, appearing as "1862" or similar.

at 2 p.m. to see to write
very calm - In baby's mind but
change with Shortness of day's
your affectionate mother

Ed M. M. M.

My dear Mr. M. M.

December 16 - 1876

I was informed that
the mother of this
day's post - We did not keep a
copy of letters to Miss M. M.
exceptions of first two lines
remember, all the rest but
suppose it must have been
It was long since we have
heard from each other - It
has got into a dangerous
state of health. ~~the mother~~

has been ordered change
of climate - Our circum-
stances have much
changed but - if for space
Mr. Mychile I will not define
My dear Rivilla your affection
Letters

The letter consists of only
six lines - Therefore
the papers for percie

My dear - I be glad to get
English papers - so send
them to him - My kind friend
sends me sometimes the paper
query. I really don't do what
to attribute the affection she
shows me - except going to
her to be with her during the
operation on her Mother.
She now forgets. Christine
is I think looking better.
What a perience it is in
here we have hardly light

97, Belgrave Road,
S.W.

17. Dec. 1876.

My dear Mr. O'Connell Walsh,
I return you, with many
thanks, the letters which
you were so kind as to
send for my perusal, and
I venture to hope that Dr.
McCarthy's diagnosis will
prove ill-founded.

Yours truly
W. M. Richardson
—

W. H. C. 1840

1840

My dear Sir,
I have the honor to acknowledge
the receipt of your letter of the
10th inst. and in reply to inform
you that the same has been
forwarded to the proper
authorities for their consideration.
I am, Sir, very respectfully,
Your obedient servant,
W. H. C.

you in answer to my last in
which I enclosed the card of the
lady in whose care the little
Pup is - I asked you also to inquire
for Mr. Goldsmith - at 1/2 L. I
as I am uneasy at not hearing
from her since she wrote

I fear poor Maria is becoming
ill - The mother here
is too weak, but very kind and
patient at night - I hope you
have good news from James
He has written her to ask

Your Affectionate Son
P. H. M. M.

ENGHIEN-LES-BAINS
(Seine et Oise.)

July 28 1876

My dear Henry

Only copy of the great Review of the
to his Mother - you must con-
sider this as a Circular for as I
only have to repeat the same to my
Father you can send it to him.
"We unmarried few days at this
So people not millionaires can manage
to live there. I have not yet nothing to
be more expensive. After visiting
the excursion, we found nothing
in every respect more convenient
than our present abode, which took
for 1/2 p. in the morning. Villefranche is
an excellent situation in a bay with
the best of the world. The climate

is considered superior to that of
Nice, there being no Mistral so
that the city air is not dangerous
our rooms do not overlook, but
delightfully overhang the sea they are
on the second stage very comfortable
and clean, there is great variety in
these parts. We are distant
from Nice, an hours walk $\frac{1}{2}$ an
hour by Rail & 40 minutes
by sea 10 by rail. Steam trains a
day, so that if there be anything
going on we can be there in minutes
I am not able to walk much especially
as all about is hilly & requires
climbing; but yesterday we had a
couple of hours view on the

Mountains, scenery glorious, all
along the coast are lovely views and
villas, terraces, gardens laden with
flowers; some on the hills all
becomes suddenly wild & majestic
Today we go by sea to Menton. Since
the rail has been opening the
Menton & ply no longer but the
pleasure boats are numerous &
not too expensive. While I suppose
you are shivering over the fire &
wrapped up there is no one talking in
our sitting room & magnificent
bouquet carnations roses violets
which cost in Paris at this season
of the 25 to 30 p^{cs} here 8 & 50"

I am uneasy at not hearing from

toutes les semaines vous aurez
une lettre soit de lui soit
de moi.

Adieu mon cher Colonel,
Veuillez croire à mes sentiments
sympathiques & respectueux

Henry Hattier

Villfranche sur mer, jeudi matin
2 Dec. 1876

Mon cher Colonel.

Nous recevons tous les matins les
journaux anglais; St Jean vous
en remercie, car c'est une grande
distraction pour lui. J'espère que
vous avez reçu ma dernière lettre
où je vous parlais de votre
coppet.

La température n'est pas très
bonne pour le moment; vous
avez dû lire dans les journaux
que les tempêtes sévissent sur
la méditerranée on s'en aperçoit

ici où le temps est généralement
beau. St Jean a souffert un
peu de ce mauvais temps,
mais, cependant, je dois vous
dire qu'il a beaucoup plus de
forces que les médecins lui
en supposaient; il va relative-
ment très bien. il faut toujours
beaucoup de soins, mais vous
savez bien que sous ce rapport
lui, on n'aura rien à lui
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 gâté & capricieux; il
faut satisfaire ses moindres desirs
& qu'avec lui l'argent va très
vite, mais ceci n'est point mon
affaire; il vous écrira à ce
sujet; tout ce que je puis
vous dire c'est qu'il est sauvé
& que je n'ai regardé à rien
pour obtenir ce résultat.

on anything, everything that may
possibly bear upon the subject.

I am hoping ^{you} instead of adding.

I am making a selection of more
recent letters with the intent to
send but if you're that enough
or more than enough do
not hesitate to say "hold hard"

Always with kind regards

Yours sincerely,

Wm. G. Gilwell

1876

Gilwell
Monday

My dear friend.

You are quite right
we ought to have had the "1875"
to the letters. I enclose two or three
with that addition. I will send
a few more by post & more
as you want them. if you would
care to have larger numbers I
will have a fresh printing -
enclosed are Reports from
engineers showing that we were
justified in our statements as

1878
I have been thinking of writing you for some time but have been so busy that I could not find time. I have been thinking of writing you for some time but have been so busy that I could not find time. I have been thinking of writing you for some time but have been so busy that I could not find time.

to Cement & Grains. A third
enclosure consists of five letters
from Mr Rawson for your
son & your friend, per mail.
These & the Reports & Sir George
Liddleton's letter I should
be glad to have back again in
a week or two & if our
negotiations should not be carried
out perhaps you would kindly
reserve for me all the various
papers with which I have
literally pelted you. In meantime
tell me frankly if in sending

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 since its incorporation, and it having been the most prosperous year 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 Directors have received applications for advances of sums amounting in the aggregate to £214,000, of these a 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 £68,653 being more than double the amount advanced during the initial year of its existence, thus proving that the Bank is increasing in public favor, and that the advantages it affords are becoming more generally appreciated, and further, that the Directors know how to receive a borrower, to keep him when acquired, and subsequently to convince him that the assistance rendered has done him good.

During the past six months the Directors have made in addition to temporary loans 421 advances of a more permanent character (making a total of 822 advances for the year) on securities amounting to £33,360 upon which the interest and bonus amount to £5,760, and after defraying the expenses of Management, and writing off to Suspense Fund £488, and £400 to increase the Reserve Fund to £500, it leaves a balance of £1,425 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 £8,548, and the withdrawals £6,763, so that we have received £1,785 more than we have paid out. We have advanced £34,064, and we have received back £12,715. Our advances therefore are larger than the repayments. Our weekly income being more than sufficient to meet all demands, we shall be pleased to entertain applications for the surplus, should the security upon investigation prove 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 number and extent of our transactions. Some idea of the magnitude of this young institution—and therefore of the confidence reposed in it by the public—may be formed from the fact that the total turn over for the year just closed, amounts to nearly £224,100 while the amount due to the Company, and for which ample security is held, has now reached the sum of £21,349. In addition to this, the Directors call attention to the fact,—a most important one—that within two years of its establishment, the reserve amounts to £1,000. That this large increase in each department of the Company's business during the past year evidences the growing and steadfast confidence of the public in the management of the bank; is most encouraging to the Board, and will be a source of great gratification to the Shareholders. That confidence the Board has sought by constant and conscientious efforts in conducting the business of the Company, on the soundest principles, by investing the moneys intrusted 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 Mortgages the sum of £21,349. These securities have been most carefully chosen, and in every case considerably exceed in value the amount advanced.

Fees and fines for non-payment by borrowers, are frequently regarded as legitimate sources of profit. All such have been totally suppressed, and the Directors have viewed them as altogether unworthy of a truly mutual association. Being now purged of every just ground of complaint and unpopularity, except that grave one in City eyes of paying Depositors more than is considered a fair rate for the risk they run; the Board will adhere to the principles that have hitherto guided them, that of regarding the benefit of borrowers as a primary object, and by *economy of management* making the Company pay their Shareholders and Depositors a fair rate, whether their transactions be great or small.

The *usefulness* of the Company during the two years of its operations has been abundantly proved, and the *advantages* that it offers to both borrowers and investors are so obvious, and now so well understood, that a regular increase in the number of customers of both classes may be reasonably relied upon, and the Board trust that the past successful operations are only the commencement of still greater extensions contemplated being introduced into the Loan system, and as these advantages are singular, and we may add almost peculiar to this institution, they cannot fail to meet the growing requirements of the community and raise the Bank in public estimation.

The Directors have had a plethora of money during the past half-year, and are prepared for any amount of withdrawals taking place, and it is their intention to pass a resolution not to accept any 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 only the fourth half-yearly balance sheet of the Company, (therefore only a young institution) that there has never appeared in any of the balance sheets that they have issued, those ominous words: "Loans from Bankers," although from this source they could have had more money than has been required to carry on the business, and *at a less rate than they have paid depositors*, they have adhered to their conviction, "that there ought to be a better reason for the rate of depositors than a fluctuating rate of two or three per cent, "and have paid their depositors ten per cent; and they can still reiterate the words contained in the 4th paragraph of their First Annual Report that "they (the Directors) have never lent on personal security, nor re-hypothecated any of the securities upon which the Shareholders' and depositors' moneys have been advanced."

THE FOURTH 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 retiring from office in accordance with the Articles of Association are, COL. J. P. MAHON, and CAPTAIN ROBT. W. CROWE; 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 rigidly correct) consider that they are fully justified in paying their usual dividend of 12½ per cent., free of 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 bank, with unalloyed satisfaction; while relying upon the Shareholders and Depositors in promulgating the beneficial principles of the bank, and upon the increased popularity which they believe to be deserved, on the ground of the improvements that they have introduced into the loan system, coupled with the change to ground floor offices with excellent basement and strong room,—they look forward with confidence to continued and increased success in the future. In conclusion your Board urge upon the present Shareholders and Depositors the importance of extending the business of the Company, by introducing it among their friends and acquaintances, as they believe 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 investment, with ready means of withdrawal. The Directors also desire to draw the Shareholders' attention to the fact that the whole of the shares are allotted except 5,300. They now offer 3,300 to the present Shareholders and the public at par, the remaining 2,000 at a premium (to be placed to Reserve Fund) of 5s. per share. The Directors believe that the present position of the Bank justifies them in adopting this course.

The Directors feel that the marks of success to which they have referred, relieve them from the necessity of prolonging their report, and in conclusion, thank those Shareholders who have taken more than a passive interest in the affairs of the Company, as the Board consider the interest thus evinced, is in itself a high testimonial to the merits of the bank, and a strong and most gratifying proof of their reliance in the management and a continuance of public support, thus the future and prolonged success of the Bank may be anticipated with the utmost confidence.

By order of the Board,
RICHARD TYLER,
Secretary.

THE LOMBARD DEPOSIT BANK, LIMITED.

BALANCE SHEET, 31st December, 1876.

Dr.		LIABILITIES.		ASSETS.		Cr.	
1876.		£ s. d.	£ s. d.	1876.		£ s. d.	
Dec. 31st.	To Authorized Capital	20,000 0 0		Dec. 31st.	By Cash in hand and at Bankers	1,700 16 6	
	„ Subscribed Capital, including 2,100 fully paid up				„ Advances on Mortgages, Deeds, Warrants, Bills of Sale, &c.	21,349 18 4	
	Shares per contra	9,151 0 0			„ Purchase Account (including Furniture and Office Fittings) included in Capital Account per contra	2,100 0 0	
	Less uncalled, Calls not due and Arrears	2,718 12 6	6,432 7 6				
	To Reserve Fund		500 0 0				
	„ Sinking Fund		200 0 0				
	„ Deposit, Current and other Accounts... ..		14,595 11 5				
	„ Interest due to Depositors and others		586 19 4				
	„ Outstanding Accounts		200 0 0				
	„ Balance of Profit and Loss		2,635 16 7				
			£25,150 14 10			£25,150 14 10	

Dr.		PROFIT AND LOSS ACCOUNT, for the Half-year ending 31st December, 1876.				Cr.	
1876.		£ s. d.		1876.		£ s. d.	
Dec. 31st.	To Trade Expenses, including Law Costs, Printing, Stationery, Stamps and Postages, Salaries, Directors' Fees, Rent, Gas and General Office Disbursements, &c.	1,369 2 11		Dec. 31st	By Undivided Profit 30th June, 1876	1,637 6 7	
	„ Advertisements	1,151 4 0			Less Reserve Fund	£400 0 0	
	„ Interest paid and due	990 14 8			„ Sinking Fund	200 0 0	
	„ Bad Debtors written off	488 4 8				600 0 0	
	„ Balance, profit and loss	2,635 16 7			„ Interest, Bonus, &c., for half-year ending 31st. December, 1876	1,037 6 7	
		£6,635 2 10				5597 16 3	
						£6,635 2 10	
1876.		£ s. d.		1876.		£ s. d.	
Dec. 31st.	To Dividend for half-year at rate of 12½ per cent. per annum	410 0 0		Dec. 31st.	By Profit Unappropriated	2,635 16 7	
	„ Reserve Fund (addition to)	500 0 0					
	„ Sinking Fund for further reduction of purchase account	300 0 0					
	„ Balance including Rebate to Profit and Loss new Account	1,425 16 7					
		£2,635 16 7				£2,635 16 7	

I certify that I have compared the foregoing figures with the Books and Accounts and find them correct.

RICHARD WYATT, Auditor and Public Accountant,

47, FINSBURY CIRCUS, E.C.

Countersigned—JAMES PRYOR, Manager.

THE
Lombard Deposit Bank,
LIMITED.

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

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