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THE Schools of the Society are Established for the Free Education, Clothing, Partial Feeding, and benefit of some 500 Children of Irish Parentage, without distinction as to their religious tenets or mode of worship, and the value of the Schools, situated in one of the poorest districts in London, has often been officially recognized.

For instance—H.R.H. the Prince of Wales (then Duke of Cornwall and York), at the Anniversary Festival, held March 17th, 1895, said :—

“I congratulate you on having attained the 112th year of your existence The connection between the origin of the “Illustrious Order of St. Patrick and the Benevolent Society of St. Patrick is a very interesting feature of your History In 1820, “half a century before the foundation of the London School Board, you “built your first large Schools in London A matter of “great importance is the supervision exercised by the Society, and the “Premiums for good conduct which it grants, during the Five years after “the Children have left the Schools As your President, “I should like to feel that a special effort has been made to increase the “number of your Scholars.”

With the aid of Legacies, bequeathed by the late Dr. Madden, Sir Henry P. T. Barron, and others, the usefulness of the Schools to the class for which they were intended has been much increased. Owing, however, to unavoidable outlay funds are now most urgently required.

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The Provincial Bank of Ireland, Limited, has likewise Agents and Correspondents in all the Chief Cities and Towns in Great Britain, and on the Continent of Europe, North and South America, the East and West Indies, Australia, China, and South Africa.

THE HIBERNIAN BANK LIMITED.

ESTABLISHED 1825.

Subscribed Capital, 100,000 Shares of £20 each, £2,000,000.

Paid-up Capital, £500,000.
Reserve Fund,.....£130,000.

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All the Officers of the Bank sign a Declaration of Secrecy as to the accounts of its customers.

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College-green, Dublin, November, 1903.

ALFRED T. COLLINS, Secretary.

THE NATIONAL BANK, LIMITED.

HEAD OFFICE—13, OLD BROAD-ST., LONDON, E.C.

ESTABLISHED 1835.

CAPITAL SUBSCRIBED, £7,500,000. PAID-UP, £1,500,000. REST, £520,000.

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Cardiff.—St. Mary-street—J. R. G. BULLEN, *Manager.*

Manchester.—Spring Gardens—H. S. KEOGH, *Manager.*

Ireland.—DUBLIN—34, College-green, G. O'L. HANNIGAN, W. L. BURKE, *Joint Managers.*

Do. do. A. D. O'LEARY, *Sub-Manager.*
 Do. *Great Britain-street, Cavendish-row, PATRICK BOURKE, Manager.*
 Do. *Pembroke, Baggot-street Bridge, J. P. T. MORAN, "*
 Do. *Rathmines, Ormonde-terrace, JAMES MULLIN, "*

BRANCHES.	MANAGERS.
ABBEYFEALE,	R. J. Hayes.
ATHLONE,	W. H. Briscoe.
ATHY,	Thomas Roche.
BALLAGHADERREEN,	Francis O'Brien.
BALLINA,	Henry Scroope.
BALLINASLOE,	J. P. Leamy.
BALLYMAHON,	Albert Shaw.
BALTINGLASS,	A. S. Manning.
BELFAST,	Frederick Scroope.
BIRR,	J. B. Clery.
BOYLE,	W. J. Kelly.
BRUFF,	R. M. Evans.
CAHIR,	C. S. Heard.
CAHIRCIVEEN,	W. H. Leared.
CARLOW,	T. H. O'Donnell.
CAR.-MACROSS,	E. G. Foley.
CAR.-ON-SUIR,	R. S. Kilbride.
CASHEL,	Gerald Hanrahan.
CASTLEBAR,	J. R. Crofton.
CASTLECOMER,	R. H. Gill.
CASTLEISLAND,	D. C. Jennings.
CASTLEREA,	E. A. Fisher.
CHARLEVILLE,	D. F. Carroll.
CLAREMORRIS,	Stephen O'Halloran.
CLIFDEN,	Campbell Rutledge.
CLONAKILTY,	W. H. Fitzmaurice.
CLONMEL,	M. J. Casey.
CORK,	R. G. Maunsell.
DINGLE,	Patk. O'Halloran.

BRANCHES.	MANAGERS.
DONERAILE,	J. A. L. Bourke.
DUNDALK,	T. W. Cullen.
DUNGARVAN,	H. J. Penrose.
DUNMORE, co. Galway,	Charles MacSwiney.
ENNIS,	J. C. Casey.
ENNISCORTHY,	T. E. Lloyd.
ENNISTYMON,	C. F. Harding.
FERMOY,	George Morrogh.
GALWAY,	P. J. Murray.
GOREY,	A. F. Clanchy.
GORT,	J. G. Grubb.
GRAIGUE-NA-MANAGE, co. Kilkenny,	H. P. Wight.
HEADFORD, co. Galway,	James Maume.
KANTURK,	J. A. F. Barry.
KELLS,	J. H. Crosbie.
KILKENNY,	J. J. O'Connell.
KILLARNEY,	W. F. O'Bryen.
KILLORGLIN,	E. G. Burke.
KILRUSH,	Patrick Ward.
KINGSTOWN,	T. W. Berry.
LIMERICK,	David M'Cann.
LISMORE,	H. A. Sterne.
LISTOWEL,	Edward Fraser.
LONGFORD,	W. F. Dillon.
LOUGHREA,	J. L. Rorke.
MACROOM,	W. H. Garde.

BRANCHES.	MANAGERS.
MALLOW,	Richard Meredith.
MIDDLETON,	James Morrogh.
MILLSTREET co. Cork,	J. E. O'Connor.
MILTOWN MALBAY,	J. F. O'Mahony.
MITCHELSTOWN,	J. M. Nolan.
MOATE,	J. J. Hall.
MOUNTMELICK,	J. S. Smith.
MULLINGAR,	E. J. Kilduff.
NENAGH,	E. H. Hannigan.
NEWBRIDGE,	C. A. Townley.
NEWCASTLE, co. Limerick,	E. O'F. Nugent.
NEW ROSS,	C. J. Feely.
NEWTOWNBARRY,	S. L. Heard.
PORTARLINGTON,	G. T. DeMassy.
RATHKEALE,	T. S. Deane.
ROSCOMMON,	W. J. Dawson.
ROSCREA,	H. G. Byrne.
SCARIFF,	Henry Moore.
STROKESTOWN,	J. J. Power.
TEMPLEMORE,	Robert Purcell.
THURLES,	S. C. O'Connell.
TIPPERARY,	N. R. Clifford.
TRALEE,	V. J. Turner.
TUAM,	C. W. P. Quinn.
TULLOW, co. Carlow,	Anthony Benson.
WATERFORD,	J. A. Tucker.
WEXFORD,	L. S. Kennedy.
WICKLOW,	E. M. Harding.

SUB-OFFICES.—(Open on Market and Fair Days.)

Sub-Office to	Sub-Office to	Sub-Office to
ATHEA, Abbeyfeale	CAPPOQUIN (and Mondays) Lismore.	KILDORRERY, Mitchelstown
ATHELEAGUE Fair-dys. only) Roscommon	CURRAGH CAMP (Mondays)	KILMALLOCKE, Charleville.

Royal Bank of Ireland, Ltd.

ESTABLISHED 13TH SEPTEMBER, 1836, UNDER ACT OF PARLIAMENT, 3 & 4 WILLIAM IV.,
c. 98, AND REGISTERED UNDER THE COMPANIES ACTS, 1862 TO 1880, 1ST
JANUARY, 1881.

*Subscribed Capital, £1,500,000; Paid up Capital, £300,000.
Reserve Fund, £200,000.*

DIRECTORS.

LUCIUS O. HUTTON, Esq., J.P., *Chairman*,
Fitzwilliam-place, Dublin, and Wyckham,
Dundrum, Co. Dublin.
SIR JAMES MURPHY, BART., *Deputy-
Chairman*, Eden-Quay and Altadore, Black-
rock, Co. Dublin.
THOMAS MARTIN, Esq., Greenbank, Monks-
town, Co. Dublin.

JAMES PIM, Esq., 2 Belgrave-square, Monks-
town, Co. Dublin.

MAJOR J. W. H. C. CUSACK, J.P., Abbeyville,
St. Dolough's, Co. Dublin.

P. HAMILTON DRUMMOND, Esq., J.P.,
Ashmere, Orwell Road, Rathgar.

HEAD OFFICE, FOSTER-PLACE.

THOMAS EYRE POWELL, *Secretary*.
JAMES BEATTY, *Chief Cashier*.
JOSEPH CRAWFORD, *Chief Accountant*.

NINIAN C. NIVEN, *Transfer Officer*.
GEORGE L. MULLALY, *Assistant Accountant*.

BRANCHES.

SMITHFIELD BRANCH, 24 & 25, ARRAN-QUAY.

RICHARD D. BARBOR, *Manager*.

FREDK. STOKES, *Cashier*.

CORN-MARKET BRANCH, 14 & 15, CORN-MARKET.

O. C. M. JONES, *Manager*.

G. F. FAWCETT, *Cashier*.

SACKVILLE-STREET BRANCH, 63 & 64, UPPER SACKVILLE-STREET.

JOSEPH A. MAXWELL, *Manager*.

R. G. MOLLOY, *Cashier*.

KINGSTOWN BRANCH, 102, UP. GEORGE'S-STREET, KINGSTOWN.

JOHN M. POWELL, *Manager*.

H. H. S. MASON, *Cashier*.

NORTH WALL BRANCH, 46, NORTH WALL.

WILLIAM T. DUKE, *Manager*.

BAGGOT-STREET BRANCH, 52, LOWER BAGGOT-STREET.

FRANCIS A. SHORE, *Manager*.

RATHMINES BRANCH, 76, RATHMINES ROAD.

JAMES M. WILLIAMS, *Manager*.

DALKEY—Sub-Office to Kingstown Branch.—Open Tuesdays and Fridays from 12 to 3 o'clock.
MONKSTOWN " " " " Mondays and Thursdays " 10 to 2 "
DUBLIN CATTLE MARKET—Sub-Office to Smithfield—Open Thursdays " 9 to 12 "

The Bank has over Sixteen hundred partners, whose names are published with the Annual Report of the Directors.

Cash and Discount Accounts are opened for parties respectably introduced. Dividends on Stocks and Shares received for credit of Clients.

Sums of £5 and upwards are received upon interest, for which Receipts are granted, called "Deposit Receipts." These receipts are not transferable, nor can Cheques be drawn against them, but when payment is required the Receipt must be delivered up to the Bank, endorsed by the Depositor. If the money be withdrawn within *one month*, no interest is allowed (special arrangements will be made to meet special cases).

Parties may lodge money on Deposit who have no Current Account, and those who have Current Accounts may transfer any portion of their balance to a Deposit Receipt.

Persons residing in the Country (not near a Banking Town) can make their Remittances by Half Notes.

Bank Post Bills issued. Drafts granted on all the principal towns of England and Scotland.

Foreign Circular Notes, and Circular Credits are issued for the use of Travellers on the Continent and America, on which no charge is made for Commission.

Drafts are also granted on the principal Cities and Towns of Europe, Africa, America, Australia and New Zealand.

Strong rooms are provided for the custody of Plate, Deeds, and other Securities lodged by the Customers of the Bank.

For the purpose of facilitating Trustees and others, arrangements have been made to take responsible charge of Foreign Bonds, &c., on payment of a commission; the terms can be learned on application.

All persons connected with the Establishment sign a Declaration of Secrecy as to the accounts of individuals.

Banking business, in all its branches conducted with promptitude and attention, so as to meet the requirements and convenience of the Public.

THOMAS EYRE POWELL, Secretary.

THE BELFAST BANKING COMPANY.

(LIMITED).

ESTABLISHED 1827. INCORPORATED 1865. LIMITED 1883.

Capital, £2,500,000, in 20,000 Shares of £125 each.

Capital paid-up, £500,000.

Reserve Fund, £500,000.

Dividend Guarantee Fund, £50,000.

Undivided Profits, £3,984.

HEAD OFFICE, BELFAST.

Directors.

JOHN WALES. | HENRY I. JOHNS. | DAVID M'KEE. | WILLIAM G. CRAWFORD.

Secretary, M. WILSON. Assistant Secretary, THOMAS W. SCOTT.

Chief Cashier, E. ASHLEY SPILLER. Assistant Chief Cashier, SAMUEL A. ROBINSON.

Chief Accountant, THOMAS HALL.

Inspectors of Branches, ROBERT MACDONALD, JAMES P. BREWER.

LIST OF THE COMPANY'S BRANCHES.

DUBLIN,	{ J. H. Fleming, Manager. Fred. W. Williams, Sub-Man.	DUNGANNON, .	Henry Robinson, Manager.
Do. (North City)	Ernest D. Pentland, Manager.	ENNISKILLEN, .	R. J. Calvert, jun., Manager.
Do. (Rathmines)	Wm. Aherin, Manager.	KILKEEL, .	Robert J. Long, Manager.
BELFAST (Central)	{ James G. I. Vance, Manager. Malcolm MacDonald, Pro-Man.	LARNE, .	James A. Gordon, Manager.
Do. (East End)	Joseph W. Connell, Manager.	LETTERKENNY, .	George Taylor, Manager.
Do. (Markets)	{ James Bennet, Manager. A. M'Laughlin, Pro-Manager.	LIMAVADY, .	John F. Simpson, Manager.
Do. (Western)	Joseph M'Curry, Manager.	LONDONDERRY, .	{ John McClatchie, Manager. John McKillip, Sub-Manager.
ANTRIM, .	David Redmond, Manager.	LURGAN, .	Robert MacDonnell, Pro-Man.
ARMAGH, .	{ Jas. C. Murphy, Manager. John W. West, Pro-Manager.	MAGHERAFELT, .	John H. W. Hamilton, Manager.
BALLYMENA, .	Robert J. Calvert, Manager.	MONAGHAN, .	John Walker, Manager.
BALLYMONEY, .	John G. M'Morris, Manager.	MOVILLE, .	Thomas F. Moody, Manager.
BALLYSHANNON, .	Andrew N. Reid, Manager.	NAVAN, .	Edmund Maturin, Manager.
BANGOR, .	Chetwood H. Bowen, Manager.	NEWBY, .	Edward Q. Whitty, Manager.
BUSHMILLS, .	J. Barr Hunter, Manager.	NEWTOWARDS, .	{ James M'Farland, Manager. R. J. Eccles, Pro-Manager.
CASTLEBLAYNEY, .	Henry Maturin, Manager.	PORTADOWN, .	W. M'Cullough, Manager.
COLERAINE, .	Wm. Sharpe Gordon, Manager.	PORTAFERRY, .	John M'Mechan, Manager.
COOKSTOWN, .	John G. Donaldson, Manager.	PORTRUSH, .	William E. Rogers, Manager.
CROSSMAGLEN, .	William Bates, Manager.	RATHFRILAND, .	Wm. J. M'Murray, Manager.
DONEGAL, .	George E. M'Neely, Manager.	SAINTFIELD, .	Joseph C. Wray, Manager.
DROGHEDA, .	Samuel H. Searancke, Manager.	SLIGO, .	{ James Napier, Manager. Henry J. Press, Pro-Manager.
DUNDALK, .	John O'Hagan, Manager.	STRABANE, .	R. J. Cleland, Manager.
DUNFANAGHY, .	James Gracey, Manager.	TANDRAGEE, .	David B. Keers, Manager.
			Wm. O. Martin, Manager.

AGENCIES.

ANNALONG . . .	From Kilkeel . . .	Tuesday.	GILFORD . . .	From Tandragee . . .	Friday and
BALLYBAY . . .	Castleblayney, Tuesday and	Saturday.	GLASSLOUGH . . .	Monaghan . . .	Quarterly Fair Days.
BOARDMILLS . . .	Saintfield . . .	Saturday.	GLENARM . . .	Larne . . .	Fair Days.
BUNCRANA . . .	Londonderry . . .	Tuesday and	KILLINCHY . . .	day, and . . .	Tuesday, Fri-
BUNDORAN . . .	Ballyshannon . . .	Friday.	KILMACRENAN . . .	Saintfield . . .	day, and Fair Days.
CALEDON . . .	Armagh . . .	Wednesday.	KIRKCUBBIN . . .	Letterkenny . . .	Thursday.
CARNLOUGH . . .	Larne, alternate . . .	Fridays.	LOUTH . . .	Newtownards . . .	Fair Days.
CLOUGHMILLS . . .	Ballymena . . .	Wednesday and	MARKETHILL . . .	Dundalk . . .	Fair Days.
CONNOR & KELLS . . .	Ballymena . . .	Fair Days.	MONEYMORE . . .	Armagh . . .	Fair Days.
CRESLOUGH . . .	Dunfanaghy . . .	Fair Days.	NEWBLISS . . .	Cookstown . . .	Fair Days and
CROSSGAR . . .	Saintfield . . .	Tuesday (ex-	PETTIGO . . .	Fair Days . . .	Fair Days.
		cept second in month,	POYNTZPASS . . .	Monaghan, Wednesday and	Fair Days.
		then the following day	RATHMULLAN . . .	Ballyshannon, Monday, Fri-	Fair Days.
		—i.e., Fair Day.)	SKRYNE . . .	day, and Fair Days.	Fair Days.
DERRYGONNELLY . . .	Enniskillen . . .	Wednesday	WARRENPOINT . . .	Tandragee . . .	Fair Days.
FALCARRAGH . . .	Dunfanaghy . . .	and Fair Days.		Londonderry . . .	Fair Days.
		Fair Days.		Navan, Annual Fair in Oct.	Fair Days.
				Newry . . .	Friday.

LONDON AGENTS—THE UNION OF LONDON and SMITHS BANK, LIMITED.

The Bank has also Agents in all the principal towns in the United Kingdom, on the Continent of Europe, in Canada, Australia, New Zealand, South Africa, and the United States of America.

ULSTER BANK LIMITED.

ESTABLISHED, APRIL, 1836.

Capital Authorized and Subscribed, } £3,000,000.

Capital Paid up, £500,000 }
Reserved Funds, £700,000 } 1,200,000.

Head Office, Waring street, Belfast.

MANAGING DIRECTORS.

FRANCIS R. LEPPER, Esq.
JAMES CARR, Esq.

JAMES TAYLOR BLACKWOOD, Esq.
GRANBY HIGINBOTHAM, Esq.

Secretary, R. TENISON BRAITHWAITE.—Chief Inspector of Branches, DAVID HOY.

Chief Cashier, ROBERT PATTON.—Deputy Cashier, HUGH ANDERSON.—Chief Accountant, J. W. BLACKWOOD.
Inspectors of Branches, JOHN PATTON; F. W. B. LINDSAY. Assistant Inspector of Branches—JOHN GRAHAM.

BRANCHES AND MANAGERS.

DUBLIN,	College-green, . . .	{ A. R. Norton, } Joint	BELFAST	Donegall-place, { David Strain, Manager.
	Lower Baggot-street, . . .	{ H. R. K. Irwin, } Mgrs.		Carlisle Circus, { John Carr, Pro Mgr.
	Lower Camden-street, . . .	{ J. A. Lanphier, } Manager.		Mountpottinger, { A. G. Cromie, Manager.
CORK	88 Patrick-street, . . .	{ Chas. D. Eccles, } Pro. Mgr.		Shankill, . . . { John R. Hunter, Manager.
		{ Henry Turner, } Manager.		York-street, . . . { R. K. L. Galloway, Mgr.

Managers.		Managers.		Managers.	
ANTRIM, . . .	Robt. Russell	COLERAINE, . . .	C. C. Huston	LONGFORD, . . .	Samuel Boyd
ARDEE, . . .	Young Pratt	COOKSTOWN, . . .	{ Saml. C. Gunning	LURGAN, . . .	Nathl. G. Leeper
ARMAGH, . . .	Jas. Moore		{ R. J. Browne, Pro.	MAGHERA, . . .	Wm. Steele
ARVA, . . .	George Stewart	COOTEHILL, . . .	William Hall	MANORHAMILTON, . . .	Hugh Anderson, Jr
ATHBOY, . . .	Ed. J. A. Robson	DONEAL, . . .	Samuel Stewart	MONAGHAN, . . .	Abraham M'Cartney
AUGHNACLOY, . . .	Samuel Barkloy	DOWNPATRICK, . . .	S. C. N. Lowry	MULLINGAR, . . .	James Irwin
BALLINA, . . .	John McMunn	DROMORE, co. Tyrone	George M'Cracken	NAAS, . . .	{ Patk. A. Maguire
BALLINROBE, . . .	Alex. Beaumont	DUNDALK, . . .	Edward Ward		{ F. F. Hyde Pro
BALLYHAUNIS, . . .	Ptk. J. Halpenny	EDENDERRY, King's Co.	Jas. Thos. Gallogly	NEWTOWNSARDS, . . .	James S. Moore
BALLYJAMESDUFF, . . .	Thomas F. Tighe	ENNISKILLEN, . . .	Andrew Stuart		{ John A. Davidson
BALLYMENA, . . .	R. R. Porter	GARVAGH, co. Derry, . . .	John Niblock		{ G. W. Shaw, Pro
BALLYMONEY, . . .	Alex. McGugan	GLENTIES, . . .	W. H. Anderson	PORTADOWN, . . .	J. H. Chambers
BALLYMOTE, co. Sligo, . . .	J. M. L. Tew	GRANARD, . . .	Richard Davis	SLIGO, . . .	John C. Quin
BANBRIDGE, . . .	John Alexander	KILLYBEGS, . . .	John Harris	STRABANE, . . .	{ William Hoy
BELTURBET, . . .	Robert Walker	KINGSTOWN, . . .	D. T. Moore.		{ C. C. Huston, Pro
BLACKROCK, co. Dub, . . .	Henry P. Hill	LARNE, . . .	James Morrow	TRIM, . . .	Thomas Askin
CARRICKMACROSS, . . .	George B. Steen	LETTERKENNY, . . .	W. J. Blackwood	TUAM, . . .	James Corry
CASTLEDERG, . . .	F. Purcell Woods	LIMERICK, . . .	Jas. Thomson.	TULLAMORE, . . .	Thomas Mitchel
CASTLEPOLLARD, . . .	William Haire	LISBURN, . . .	Thos. Malcomson	WATERFORD, . . .	R. P. A. O'Neill
CASTLEREA, . . .	Daniel J. Nolan	LISNASKEA, . . .	James Robinson	WESTPORT, . . .	John Murray
CAVAN, . . .	Robert A. McCay	LONDONDERRY, . . .	{ Abraham H. Moody	WEXFORD, . . .	Chas. H. Hunter
CLONES, . . .	Alfred W. Oram		{ James Currie, Pro		

AGENCIES OR SUB-OFFICES (open on Market and Fair-days).

Attended from		Attended from		Attended from	
Ardara, . . .	GLENTIES	Crumlin, . . .	ANTRIM	Kilmaethomas (Thurs- days & Fair-days)	WATERFORD
Athenry, . . .	TUAM	Delvin, . . .	ATHBOY	Kilnaleek, . . .	BALLYJAMESDUFF
Auher, . . .	AUGHNACLOY	Donaghadee, . . .	NEWTOWNSARDS	Kilteyclogher, . . .	MANORHAMILTON
Bailieborough, . . .	COOTEHILL	Donemana, . . .	STRABANE	Kirkcubbin, . . .	NEWTOWNSARDS
Ballinagh, . . .	CAVAN	Draperstown, . . .	MAGHERA	Lisbellaw, . . .	ENNISKILLEN
Rallinlough (Fr.-ds.)	BALLYHAUNIS	Dromahair (Fairdays)	MANORHAMILTON	Longwood (Fairdays)	TRIM
Ballintra (Fair-days),	DONEGAL	Drumkeeran (Fr.-ds.)	MANORHAMILTON	Maynooth, . . .	DUBLIN
Ballybay, . . .	MONAGHAN	Dunkineely, . . .	KILLYBEGS	Mountchar.es (Fairdays)	DONEGAL
Ballycastle, . . .	BALLYMONEY	Dunlavin, . . .	NAAS	Moy, . . .	ARMAGH
Ballyconnell, . . .	BELTURBET	Dunleer (Fair-days),	ARDEE	Newtownhamilton, . . .	Do.
Ballygawley, . . .	AUGHNACLOY	Easky, . . .	BALLINA	Newprt., . . .	WESTPORT
Ballynacargy (Fort- nity & Fr.-days),	MULLINGAR	Edgeworthstown, . . .	LONGFORD	Plumbridge, . . .	STRABANE
Bawnboy, . . .	BELTURBET	Enniscorthy, . . .	WEXFORD	Pomeroy, . . .	COOKSTOWN
Blacklion, . . .	MANORHAMILTON	Farnaharpy (Fr.-days)	SLIGO	Ranelagh (Daily),	LOWER CANDEN
Blessington (Fair-days)	NAAS				ST. DUBLIN
Brookeborough, . . .	LISNASKEA	Ferbane, . . .	TULLAMORE	Rathangan, . . .	EDENDERRY
Carrick, co. Donegal (Fair-days),	KILLYBEGS	Fintona, . . .	OMAGH	Rathmolyon (April Annual Fair)	TRIM
Carrigallen, . . .	ARVA	Frankford (Fairdays)	TULLAMORE	Riverstown, . . .	BALLYMOTE
Castlebellingham, . . .	DUNDALK	Frenchpark, . . .	CASTLEREA	Slane (Fair-days), . . .	ARDEE
Castlefin, . . .	STRABANE	Glennamaddy, . . .	CASTLEREA	Stewartstown, . . .	COOKSTOWN
Castletown Geoghegan (Fair-days)	MULLINGAR	Gortin, . . .	OMAGH	Summerhill (Fair-days)	TRIM
Clara, . . .	TULLAMORE	Grango (Fair-days),	SLIGO	Swanlinbar, . . .	ENNISKILLEN
Clogher, . . .	AUGHNACLOY	Kilcar (Fair-days), . . .	KILLYBEGS	Taghmon (Fair days)	WEXFORD
Clonmellon, . . .	ATHBOY	Kilcoek (Fair-days),	NAAS	Tempo (Fair-days),	ENNISKILLEN.
Collinstown (Fr.-ds.)	CASTLEPOLLARD	Killala, . . .	BALLINA	Trillick, . . .	DROMORE
Collooney (Fair-ds.)	SLIGO	Killeshandra, . . .	CAVAN	Tullinadaly (Fair ds.)	TUAM
		Killucan, . . .	MULLINGAR		
		Killyleagh, . . .	DOWNPATRICK		

LONDON AGENTS:—THE LONDON AND WESTMINSTER BANK, LIMITED.

The Bank has also Agents in all the principal towns in the United Kingdom, on the Continent of Europe, and in Canada, Australia New Zealand, South Africa, and the United States of America.

THE SHARES OF THE Bank are held by upwards of 6,000 Proprietors.

CURRENT ACCOUNTS are opened at the Head Office and Branches of the Bank for parties properly introduced. Customers may get approved bills discounted and obtain advances on approved securities. They can also have bills, coupons, &c., collected. Facilities are afforded to the customers of the Bank for the transmission of money to or from the towns where the Company has Branches or Agents. Interest is allowed on the credit balances, from day to day, of accounts of a public or charitable nature.

DEPOSITS at interest are received, for which Deposit Receipts are granted. The rate of interest allowed from time to time is published on printed cards hung up in the Offices of the Bank.

DEMAND DRAFTS are issued on all the Branches and Agents of the Bank. POST BILLS on London and Dublin, and CIRCULAR NOTES for Tourists are issued free of charge.

DIVIDENDS, &c., on Government and other Stocks are received for customers free of charge, and facilities are afforded to customers for the purchase and sale of Stocks, Shares, &c.

COUPON SECURITIES AND VALUABLES are received from customers for safe keeping free of charge. If desired, the Bank, for a small charge, will undertake, at the Head Office in Belfast, the responsible custody of Coupon securities and the collection of the Coupons. In the premises of the Bank in College-green, Dublin, a number of "Private Security Safes" have been provided inside the steel-lined Strong Room, which may be rented by friends and customers as a Depository for Coupon Bonds and other valuables.

BANKING BUSINESS of every description is conducted on the usual terms at the Head Office and Branches.

A DECLARATION OF SILENCE as regards the transactions of customers and the affairs of the Bank generally is signed by every Officer in the service.

THE MANAGING DIRECTORS devote their time exclusively to the affairs and business of the Bank, the Deed of Copartnership requiring

MUNSTER AND LEINSTER BANK (LIMITED).

Subscribed Capital, 100,000 Shares of £5 each, £500,000.
Called-up Capital, 100,000 Shares of £2 each, £200,000.
Reserve Fund, £223,500.

DIRECTORS.

STANLEY HARRINGTON, Esq., J.P., Trafalgar, Cork.	JOHN MURPHY, Esq., J.P. Ann- mount, Glounthane, Co. Cork.
THOMAS B. LILLIS, Esq., Janeville, Ballintemple, Cork.	SOMERS PAYNE, Esq., J.P., Carrig- mahon, Monkstown. Co. Cork.
CHARLES E. MURPHY, Esq., Lady's Well Brewery, Cork.	

GENERAL MANAGER & SECRETARY T. B. LILLIS.

ASSISTANT SECRETARY, S. G. HARRIS.

INSPECTORS, J. P. HOWARD, E. B. NEALON.

LONDON AGENTS, THE UNION OF LONDON & SMITHS BANK, LTD.

AUDITORS, MESSRS. WELTON, JONES, & CO., 5, MOORGATE-STREET, LONDON.

HEAD OFFICE, 66, SOUTH MALL, CORK.

MANAGER, FRANCIS E. MACNAMARA. SUB-MANAGER, J. O'BRIEN.

DUBLIN.

DAME-STREET,	MANAGER, JOSEPH F. DAWSON.
BAGGOT-STREET,	MANAGER, ROBERT H. CHARLES.
PHIBSBOROUGH,	MANAGER, JOSEPH F. DAWSON.
SACKVILLE-STREET,	MANAGER, JAMES P. CURRAN.

BRANCHES.

BRANCH.	MANAGER.	BRANCH.	MANAGER.
BANDON,	Robert Griffith.	KILMALLOCK,	W. F. M'Kiernan.
BANTRY,	R. Crilley.	KINSALE,	F. H. Walker.
BRUFF,	D. J. O'Leary.	LIMERICK,	J. R. Barry.
BUTTEVANT,	M. T. Hill.	LISMORE,	D. A. Hall.
CAHERCIVEEN,	W. E. Benn.	MACROOM,	H. B. Minhear.
CALLAN,	J. A. Riordan.	MARYBOROUGH,	P. Craven.
CASTLETOWN BERE,	C. V. Handcock.	MIDDLETON,	J. J. Walshe.
CHARLEVILLE,	John R. Daly.	MITCHELSTOWN,	H. G. Nash.
CLONAKILTY,	J. A. M'Carthy.	MOUNTRATH,	R. A. Parker.
CLONMEL,	J. J. Anthony.	NAAS,	A. Warmington.
DROGHEDA,	J. V. Golden.	NENAGH,	William Foley.
DRUMCOLLOGHER,	J. Hilliard.	NEWMARKET,	M. J. Anthony.
DUNGARVAN,	T. G. Gardiner.	RATHDOWNEY,	W. Nealon.
DUNLAVIN,	J. G. Hawkes.	RATHKEALE,	J. M'Kiernan.
DUNMANWAY,	Henry Popham.	SKIBBEREEN,	Richard Carey.
FERMOY,	C. W. Dennehy.	TALLOW,	R. McM. Bolster.
FETHARD,	R. E. Baker.	TARBERT,	T. H. Grainger.
HOSPITAL,	Ion Langley.	THURLES,	W. H. Carroll.
KENMARE,	James Minhear.	TIPPERARY,	R. J. Kelly.
KILDYSART,	Denis Wade.	TRALEE,	F. E. Maher.
KILFINANE,	P. N. Roche.	WATERFORD,	T. H. Brett.
KILLARNEY,	W. Dowman.		

SUB-BRANCHES.

BORRISOKANE, open *Wednesdays* and *Fair Days*, when Nenagh Manager attends.
 BORRISOLEIGH, open fortnightly on *Wednesdays* and *Fair Days*, when Thurles Manager attends.
 CAPPAMORE, open *Thursdays* and *Fair Days*, when Limerick Manager attends.
 CASTLETOWNROCHE, open *Tuesdays* and *Fair Days*, when Fermoy Manager attends.
 CAPPAWHITE, open *Wednesdays* and *Fair Days*, when Tipperary Manager attends.
 CAPPOQUIN, open *Mondays, Thursdays* and *Fair Days*, when Lismore Manager attends.
 CLOUGHJORDAN open *Fridays* and *Fair Days* when Nenagh Manager attends.
 CLOYNE, open *Thursdays* and *Fair Days*, when Middleton Manager attends.
 CROOM, open *Fridays* and *Fair Days*, when Bruff Manager attends.
 FOYNES, open fortnightly on *Fridays* and *Fair Days*, when Rathkeale Manager attends.
 GLIN, open *Tuesdays* and *Fair Days*, when Tarbert Manager attends.
 KILLENAULE, open *Wednesdays* and *Fair Days*, when Fethard Manager attends.
 LISCARROLL, open *Mondays* and *Fair Days*, when Buttevant Manager attends.
 STRADBALLY, open *Saturdays* and *Fair Days*, when Maryborough Manager attends.

BANK OF AUSTRALASIA,

(INCORPORATED BY ROYAL CHARTER, 1835).

4, THREADNEEDLE-STREET, LONDON.

PAID UP CAPITAL, £1,600,000. RESERVE FUND, £1,100,000.
RESERVE LIABILITY OF PROPRIETORS UNDER THE CHARTER, £1,600,000.

COURT OF DIRECTORS.

William R. Arbuthnot, Esq.
The Hon. Sir Chas. W. Fremantle,
K.C.B.
The Hon. Alban G. H. Gibbs, M.P.
C. G. Hamilton, Esq.

Samuel Joshua, Esq.
Alex. Lawrie, Esq.
The Rt. Hon. The Earl of Lichfield.
W. A. M'Arthur, Esq., M.P.

Sir E. Montague Nelson, K.C.M.G.
The Rt. Hon. Sir Andrew R. Scoble,
K.C.S.I., K.C.
Martin Ridley Smith, Esq.

Hon. Director—Prideaux Selby, Esq.

Manager—Richard Walter Jeans.

Secretary—William Owen Usher.

Bankers—The Bank of England; The Union of London and Smiths Bank, Ltd. *Solicitors*—Messrs. Farrer & Co.

BRANCH ESTABLISHMENTS.

VICTORIA,
NEW SOUTH WALES,
QUEENSLAND,
SOUTH AUSTRALIA,
WESTERN AUSTRALIA,
TASMANIA,
NEW ZEALAND.

Numerous Branches
throughout the
Australian States
and New Zealand.

Letters of Credit and Bills of Exchange granted upon any of the establishments of the Bank.

Bills drawn upon Australia and New Zealand negotiated or sent for collection. Telegraphic Transfers made. Deposits received in London at interest for fixed periods on terms which may be ascertained at the Office, and Banking business of every description transacted with the Australian States and New Zealand.

R. W. JEANS, Manager.

*Drafts on the Branches of the Bank of Australasia are issued at the Offices of
The Provincial Bank of Ireland. The Belfast Banking Company.*

THE Yokohama Specie Bank, Limited.

ESTABLISHED 1880.

Capital Subscribed	...	...	...	...	...	Yen 24,000,000.
Capital Paid-up	...	...	...	...	...	„ 18,000,000.
Reserve Fund	...	...	...	...	...	„ 9,210,000.

DIRECTORS.

NAGATANE SOMA, Esq.
KAMENOSUKE MISAKI, Esq.
KOKICHI SONODA, Esq.

YUKI YAMAKAWA, Esq.

RIYEMON KIMURA, Esq.
ROKURO HARA, Esq.
IPPEI WAKAO, Esq.

President—NAGATANE SOMA, Esq.
Sub-Manager—H. BEKKEY, Esq.

Vice-President—KAMENOSUKE MISAKI, Esq.
London Manager—TETSU AOKI, Esq.

Head Office—MINAMI NAKADORI, YOKOHAMA.

Kobe Branch—SAKAYEMACHI, KOBE.

London Branch—120 BISHOPSGATE STREET WITHIN, LONDON, E.C.

BOMBAY BRANCH—Albert Building, Hornby Row, Bombay.

HAWAII BRANCH—King Street, Honolulu.

HONG KONG BRANCH—Hong Kong.

LYONS BRANCH—14 Rue du Gare, Lyons.

NAGASAKI BRANCH—8 Oura, Nagasaki.

NEW YORK AGENCY—63 & 65 Wall Street, New York.

NEWCHWANG BRANCH—Newchwang.

PEKING BRANCH—Peking.

SAN FRANCISCO BRANCH—515 Montgomery Street, San Francisco.

SHANGHAI BRANCH—The Bund, Shanghai.

TIENTSIN BRANCH—Tientsin.

TOKIO BRANCH—1 Hon Riogaye-cho Nihon-Bashi-ku, Tokio.

The Bank buys and receives for collection Bills of Exchange, issues, Drafts, Telegraphic Transfers and Letters of Credit on the above Branches, and transacts General Banking Business.

The Union Bank of Australia, Ltd.

ESTABLISHED 1837. INCORPORATED 1880.

Paid-up Capital, £1,500,000. Reserve Fund, £1,000,000 . TOGETHER £2,500,000
 Reserve Liability of Proprietors, 3,000,000
Total Capital and Reserves, £5,500,000

HEAD OFFICE: 71, CORNHILL, LONDON, E.C.

DIRECTORS.

ARTHUR FLOWER, Esq., *Chairman.*
 Richard Jas. Ashton, Esq. | John Dennistoun, Esq. | Sir R. G. W. Herbert, G.C.B. | Sir W. B. Perceval, K.C.M.G.
 Arthur P. Blake, Esq. | Chas. A. Galton, Esq. | Rt. Hon. Lord Hillingdon. | Henry P. Sturgis, Esq.
 Chas. E. Bright, Esq. C.M.G. | Wm. O. Gilchrist, Esq. | Chas. Parbury, Esq.
Trustees—The Hon. Pascoe C. Glyn; Arthur Flower, Esq.; and The Rt. Hon. Lord Hillingdon.
Bankers—The Bank of England, and Messrs. Glyn, Mills, Currie, & Co.
Manager—A. C. Willis, Esq. *Assistant Manager*—W. J. Essame, Esq. *Secretary*—J. H. J. Selve, Esq.

COLONIAL BRANCHES.

Victoria.

- MELBOURNE.
- BRUNSWICK.
- COLLINGWOOD.
- FITZROY.
- NEWMARKET.
- PRAHRAN.
- SOUTH MELBOURNE.
- ALEXANDRA.
- BALLARAT.
- BENDIGO (Sandhurst).
- CAMPERDOWN.
- CASTERTON.
- CLUNES.
- COHUNA.
- COLAC.
- DAYLESFORD.
- GEELONG.
- HAMILTON.
- KYABRAM.
- LOCH.
- MARYBOROUGH.
- PORTLAND.
- ROCHESTER.
- RUPANYUP.
- STAWELL (Pleasant Creek.)
- TARNAGULLA.
- TOORA.
- WARRACKNABEAL.
- South Australia.**
- ADELAIDE.
- GAWLER.
- JAMESTOWN.

South Australia—con.

- KADINA.
- LAURA.
- MAITLAND.
- MELROSE.
- MILLICENT.
- MOONTA.
- MOUNT GAMBIER.
- NARACOORTE.
- PORT ADELAIDE.
- PORT PIRIE.
- PORT VICTOR.
- New South Wales.**
- SYDNEY.
- Do. GEORGE STREET
- Do. HAYMARKET.
- Do. OXFORD STREET
- ALBURY.
- BERRIGAN.
- BROKEN HILL.
- BURROWA.
- COOTAMUNDRA.
- COWRA.
- DENILQUIN.
- FORBES.
- GRENFELL.
- HAY.
- INVERELL.
- JUNEE.
- NARANDERA.
- NEWCASTLE.
- ORANGE.
- PARKES.
- TAMWORTH.

New S. Wales—con.

- TEMORA.
- WAGGA WAGGA.
- WEST MAITLAND.
- WEST WYALONG.
- YOUNG.
- Western Australia.**
- PETH.
- ALBANY.
- BROOME.
- BUNBURY.
- BURTVILLE.
- CARNARVON.
- COOLGARDIE.
- CUE.
- FREMANTLE.
- GERALDTON.
- KALGOORLIE.
- KANOWNA.
- KOOKYINIE.
- LAWLERS.
- MARBLE BAR.
- MULLINE.
- NARROGIN.
- NORTHAM.
- PORT HEDLAND.
- ROEBOURNE.
- SIR SAMUEL.
- WILUNA (Lake Way).
- YORK.
- Queensland.**
- BRISBANE.
- BUNDABERG.
- CHARTERS TOWERS.

Queensland—con.

- GYMPIE.
- MACKAY.
- MARYBOROUGH.
- PITTSWORTH.
- ROCKHAMPTON.
- TOOWOOMBA.
- TOWNSVILLE.
- Tasmania.**
- HOBART.
- LAUNCESTON.
- New Zealand.**
- WELLINGTON.
- ASHBURTON.
- AUCKLAND.
- CHRISTCHURCH.
- DANNEVIKKE.
- DUNEDIN.
- GISBORNE.
- GREYMOUTH.
- HASTINGS.
- INVERCARGILL.
- LYTTELTON.
- MARTINBOROUGH.
- NAPIER.
- NELSON.
- NEW PLYMOUTH.
- OAMARU.
- PALMERSTON NORTH.
- RANGIORA.
- STRATFORD.
- TIMARU.
- WAIMATE.
- WANGANUI.

Letters of Credit, and Bills of Exchange upon the Branches, are issued by Head Office, and may also be obtained from the Bank's Agents throughout England, Scotland, and Ireland. Telegraphic remittances are made to the Colonies. Bills on the Australian States and New Zealand are purchased or sent for collection.

Deposits received at Head Office, at rates of interest and for periods which may be ascertained on application.

AGENTS FOR IRELAND:—

The Bank of Ireland. The Royal Bank of Ireland, Ltd. The Northern Banking Company, Ltd. The Munster and Leinster Bank, Ltd. The Ulster Bank, Ltd.

INVESTMENT TABLES **WHY PAY RENT?** **SPECIAL PRIVILEGES**

TO SUIT ALL When you may become your own Landlord TO BOND

CLASSES. by Joining HOLDERS.

The National Benefit Trust, Ltd.

13 DAME STREET, DUBLIN.

Advantages unsurpassed by any other Society are offered its INTEREST

Members to secure their own Houses by paying ALLOWED FROM

DEPOSIT **LESS THAN RENT.** **3 TO 4½ PER CENT.**

DEPARTMENT.

NORTHERN BANKING COMPANY, LIMITED.

ESTABLISHED 1ST AUGUST, 1824.

Capital Authorised and Subscribed, £2,500,000—Capital Paid up, £500,000
Reserve Fund, £300,000—Undivided Profits, £26,296 18s. 5d.

HEAD OFFICE, BELFAST.

DIRECTORS.

THOS. MONTGOMERY. | ROBT. KYLE KNOX. | JAMES R. BRISTOW. | JOHN G. TURNER.

Chief Inspector—WM. J. DUFF.

Chief Accountant—WILLIAM LYNAS.

Chief Cashier—ALEX. ROBB.

Secretary—WM. STEEN.

Branch Inspectors—ARTHUR DUDGEON; ALEXANDER W. FISHER.

Interim Managers at Branches—S. WRIGHT KNOX; DAVID LINDSAY.

London Agents:—GLYNN, MILLS, CURRIE & CO., LOMBARD STREET.
BARCLAY & CO., LTD., PALM MALL EAST, S.W.

BRANCHES.

BALL'S BRANCH, HENRY ST., DUBLIN,	{ H. J. Bristow, } Joint { M. B. Mathews, } Managers { W. R. Brown, Pro Man. { Edwin D. Hill, Manager. { A. J. Andrews, Pro Man.	DONEGALL SQUARE, BELFAST, J. L. Downey, Manager. FALLS BRANCH, BELFAST, W. J. Moore, Manager. ROYAL AVENUE, BELFAST, { Geo. D. Coates, Manager { Wm. Young, Pro. Man. SHAFESBURY SQUARE, BELFAST, C. V. B. Ryeki, Manager.
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Managers.

ARNAGH,	George W. Bowen
BALIEBOROUGH,	F. W. Thompson
BALBRIGGAN,	S. J. Moorhead
BALLINAMORE,	J. H. Morell
BALLYBAY,	W. J. Cowan
BALLYBOFEY,	R. A. Cunningham
BALLYCARRY,	J. W. Nethery
BALLYCASTLE,	H. C. Kirkpatrick
BALLYCLARE,	J. W. Chapman
BALLYMENA,	John Wilson
BALLYNAHINCH,	Wm. M'Cammon
BANBRIDGE,	W. A. Taylor
BRAY,	J. T. Purdon
CARNDONAGH,	Henry Haire
CARRICKFERGUS,	Wm. Smyth
CARRICK-ON-SHANNON,	Wm. Brown
CASTLEWELLAN,	Wm. Holton

Managers.

CLAUDY,	Alfred Logan
CLONES,	T. J. Gilchrist
COLERAINE,	Thos. M'Cunn
COMBER,	W. J. Orr
CUSHENDALL,	Jas. P. Cinnamond
DOWNPATRICK, { W. B. Martin, Mgr. { W. B. Aiken, Sub-Mgr.	
DROMORE, co. Down, James Lawson	
DUNGIVEN,	Wm. Temple
DUNGLOE,	Alex. Whitford
FINTONA,	J. G. Buchanan
FIVEMILETOWN,	M. T. Coulter
HILLSBOROUGH,	S. H. Goldsmith
IRVINESTOWN,	John Smith
KEADY,	G. A. Alister
KILKEA,	Joseph Anderson
LARNE,	Alfred Fisher

Managers.

LIMAVADY,	J. T. R. Chambers
LISBURN,	John Preston, Mgr. W. V. Hanna, Pro- Manager Adw. Johnston, Mgr.
LONDONDERRY,	Herbert Moore, Pro- Manager J. W. M'Clatchie
LURGAN,	Wm. Adamson
MAGHERAFELT,	W. C. Smith
MOHILL,	J. A. Newell
NEWRY,	William Steen
NEWTOWNSTEWART,	Robert Lavery.
OLDCASTLE,	D. C. Motherwell
RAMELTON,	G. W. Waddell
RANDALSTOWN,	Joseph Orr
RAPHOE,	Isaac Graham
STROKESTOWN,	J. J. Lecky
VIRGINIA,	

SUB-BRANCHES.

Attended from		On every		Attended from		On every	
Ardglass,	DOWNPATRICK,	Wednesday.		Milford,	RAMELTON,	Friday & Fair Day.	
Armoyle,	BALLYCASTLE,	Wed. & Fair Day.		Mossido,	BALLYCASTLE,	Friday & Fair Day.	
Ballyfarnon,	CARRICK-ON-SHANNON,	2nd and 4th Wed. in month and Fair days.		Mullagh,	VIRGINIA,	2nd & last Fri. in Mth.	
Ballyjamesduff,	VIRGINIA,	Tues. and Fair Day		Newcastle (County Down),	CASTLEWELLAN,	Wed. & Fri. from 1st May to 1st Nov., Weds. only 1st Nov. to 1st May	
Beragh,	FINTONA,	Wednesday.		Newtownbutler, Park,	CLONES,	Monday.	
Brockagh,	BALLYBOFEY,	Fair Day.		Portlengone,	CLAUDY,	Fair Day.	
Carrigart,	RAMELTON,	Wednesday.		Roskey,	BALLYMENA,	1st and 3rd Tuesday in Month.	
Castlerock,	COLERAINE,	Wednesday.		St. Johnston,	LONDONDERRY,	Friday.	
Clonmany,	CARNDONAGH,	Tuesday.		Shercock,	BALIEBOROUGH,	Wednesday.	
Derrybeg,	DUNGLOE,	Fair Day.		Southern District, Dublin,	BALL'S BRANCH,	Daily.	
Dromara,	BALLYNAHINCH,	Fair Day.		Sixmilecross,	FINTONA,	Monday and Fair Day.	
Drumquin,	NEWTOWNSTEWART	Thursday.		Skerries,	BALBRIGGAN,	Wednesday.	
Drumshanbo,	CARRICK-ON-SHANNON,	Tuesday and Friday and Fair Day.		Strabane,	RAPHOE,	Tuesday & Wednesday and Fair Day.	
Dundrum, Co. Down	DOWNPATRICK,	Tuesday.		Stranorlar,	BALLYBOFEY,	Fair Day	
Ederney,	IRVINESTOWN,	Thursday		Swords,	BALL'S BRANCH,	Wednesday and Fair Day.	
Elphin,	STROKESTOWN,	Wednesday and Fair Day.		Toome Bridge, Whitehead	DUBLIN,	Fair Day.	
Enniskerry,	BRAY,	Wednesday.			RANDALSTOWN,	Tuesday.	
Gilford,	BANBRIDGE,	Friday.			BALLYCARRY,	Tuesday & Friday.	
Holywood,	BELFAST,	Daily.					
Kesh,	IRVINESTOWN,	Tues. and Fair Day					
Killough,	DOWNPATRICK,	Wednesday.					
Kingscourt,	BALIEBOROUGH,	Tuesday & Thursday					
Malahide	BALL'S BRANCH, DUBLIN,	Wednesday.					

Accounts Current opened for persons properly introduced.

Money received on Deposit at current rates of interest.

Approved Bills discounted. Bills, Coupons, &c., collected.

Drafts issued on the Bank's Branches and on its Agents in the United Kingdom and abroad.

Circular Letters of Credit issued for use of Travellers abroad.

Coupon Securities and other Valuables received from Customers for safe keeping, free of charge. If desired, the Bank undertakes for a fixed charge the responsible custody of Coupon Securities and the collection of the Coupons.

A Declaration of Secrecy as regards the transactions of Customers is signed by every official in the service.

The Deed of Co-Partnership requires that the Directors shall devote their time exclusively to the affairs and business of the Bank. Under the provisions of the Deed no individual shareholder is permitted to hold more than five hundred shares.

The Bank of British North America.

ESTABLISHED IN 1836.—INCORPORATED BY ROYAL CHARTER IN 1840.

PAID-UP CAPITAL, ONE MILLION STERLING. RESERVE FUND, £390,000.

John H. Brodie, Esq.
J. J. Cater, Esq.
Henry R. Farrer, Esq.

COURT OF DIRECTORS.
Maurice G. C. Glyn, Esq.
Richard H. Glyn, Esq.
Edward A. Hoare, Esq.

Henry J. B. Kendall, Esq.
Frederic Lubbock, Esq.
G. D. Whatman, Esq.

Head Office—5 GRACECHURCH STREET, LONDON, E.C.

A. G. WALLIS, Esq., SECRETARY. W. S. GOLDBY, Esq., LONDON OFFICE MANAGER.

ESTABLISHMENTS IN AMERICA.

GENERAL MANAGER—H. STIKEMAN, Esq., MONTREAL.

New York.—Agency, 52, Wall-street. **San Francisco.**—Agency, 120, Sansome-street.

Chicago Agents—The Merchants' Loan and Trust Co.

Dominion of Canada.

MONTREAL, St. James' Street	} QUEBEC.	KINGSTON	} ONTARIO.	WINNIPEG	} MANITOBA AND NORTH WEST TERRITORIES.
MONTREAL, St. Catherine Street		HAMILTON		BRANDON	
LONGUEUIL (Sub-Branch)		BRANTFORD		RESTON	
QUEBEC	} QUEBEC.	LONDON	} NEW BRUNSWICK.	BATTLEFORD	} MANITOBA AND NORTH WEST TERRITORIES.
LEVIS (Sub-Branch)		HALIFAX, NOVA SCOTIA.		YORKTON	
OTTAWA	} ONTARIO.	ST. JOHN	} NEW BRUNSWICK.	ROSTHERN	} MANITOBA AND NORTH WEST TERRITORIES.
TORONTO		FREDERICTON		DUCK LAKE	
TORONTO JUNCTION		VICTORIA	CALGARY		
WESTON (Sub-Branch)		VANCOUVER	ESTEVAN		
FENELON FALLS		ROSSLAND			
MIDLAND	KASLO	DAWSON CITY, YUKON TERRITORY.			
		GREENWOOD			
		ASHCROFT			

The Bank grants Drafts and Telegraphic Transfers upon its Branches and Agents; similar remittances can be arranged through the Bank's correspondents in the Chief Cities and Towns in the United Kingdom. Drafts and Telegraphic Transfers are also issued upon DAWSON CITY (Klondyke). Bills, Coupons, etc., purchased or forwarded for collection. Purchase and sale of Stocks, collection of Dividends, and banking business generally undertaken throughout the Dominion of Canada and the United States. Deposits are received at the London Office at rates which can be obtained upon application.

THE STANDARD LIFE ASSURANCE COMPANY.

Established 1825.

Present Position of the Company.

Annual Revenue - - - £1,300,000
Accumulated Funds - - - £10,600,000

ADVANTAGES TO ASSURERS:

Free Whole-World Policies, Unchallengeable after Two Years.
Liberal Surrender Values. Moderate Premiums.
Undoubted Security. Immediate Payment of Claims.
NEW REDUCED RATES.

EDINBURGH.

3 & 5, GEORGE-STREET.
(HEAD OFFICE.)

LONDON.

83, KING WILLIAM-ST., E.C.
& 3, PALL MALL, EAST, S. W.

BELFAST.

18, WARING-STREET.

SAMUEL G. ROBINSON, Secretary.

DUBLIN: 66, UPPER SACKVILLE-STREET.

CHARTERED BANK OF INDIA, AUSTRALIA, & CHINA, HATTON COURT, THREADNEEDLE STREET, LONDON.

INCORPORATED BY ROYAL CHARTER.

CAPITAL £800,000. RESERVE FUND £725,000.

List of Correspondents.

Paris.

Messieurs OFFROY, GUIARD & Co.

Holland.

Amsterdam { Messrs. HOPE & Co.
Messrs. WERTHEIM & GOMPERTZ.
BANK OF AMSTERDAM.
NETHERLAND TRADING SOCIETY.
Rotterdam—BANK OF ROTTERDAM.

Germany.

Berlin and Frankfort—DEUTSCHE BANK.
Bremen { Messrs. WIDOW J. LANG'S SON & Co.
Messrs. SCHULTZE AND WOLDE.
Hamburg —Messrs. J. BERENBERG GOSSLER & Co.

Australia and New Zealand.

BANK OF AUSTRALASIA.
BANK OF NEW SOUTH WALES.
BANK OF VICTORIA (Limited).
COLONIAL BANK OF AUSTRALASIA (Limited).
COMMERCIAL BANK OF AUSTRALIA (Limited).

South Africa.

STANDARD BANK OF SOUTH AFRICA, LIMITED.

THE BANK OF AFRICA, LIMITED.

South America.

BRITISH BANK OF SOUTH AMERICA, LIMITED.
BANCO DE CHILE.

LONDON AND RIVER PLATE BANK, LIMITED.
BANK OF TARAPACÁ AND ARGENTINA, LIMITED.

Australia and New Zealand—continued.

COMMERCIAL BANKING COMPANY OF SYDNEY (Lim.)
ENGLISH, SCOTTISH, AND AUSTRALIAN BANK (Lim.)
LONDON BANK OF AUSTRALIA (Limited).
UNION BANK OF AUSTRALIA (Limited).
BANK OF NEW ZEALAND.
NATIONAL BANK OF NEW ZEALAND (Limited).

United States and Canada.

Toronto & Montreal—CANADIAN BANK OF COMMERCE.
San Francisco { ANGLO-CALIFORNIAN BANK (Limited).
BANK OF CALIFORNIA.
CANADIAN BANK OF COMMERCE.
LONDON, PARIS, & AMERICAN BK. (Lim.)
LONDON & SAN FRANCISCO BANK (Lim.)
SAN FRANCISCO NATIONAL BANK.
Boston—BANK OF NOVA SCOTIA.
Chicago—FIRST NATIONAL BANK OF CHICAGO.
Philadelphia { FOURTH STREET NATIONAL BANK.
TRADESMEN'S NATIONAL BANK.
Portland, Oregon—CANADIAN BANK OF COMMERCE.
Seattle—NATIONAL BANK OF COMMERCE.
Vancouver, Victoria, } CANADIAN BANK OF COMMERCE.
British Columbia, }

BANKERS.

THE BANK OF ENGLAND

THE LONDON CITY & MIDLAND BANK, LTD.
THE NATIONAL BANK OF SCOTLAND, LIMITED.

Agencies and Branches.

BANGKOK -- BATAVIA -- BOMBAY -- CALCUTTA -- CEBU -- COLOMBO -- FOOCHOW --
HANKOW -- HONGKONG -- IPOH -- KOBE -- KWALA LUMPOR -- MADRAS -- MANILA --
MEDAN -- NEW YORK -- PENANG -- RANGOON -- SHANGHAI -- SINGAPORE -- SOURABAYA
THAIPING -- TIENTSIN -- YOKOHAMA.

The Corporation buy and receive for collection Bills of Exchange ; grant Drafts payable at the above Agencies and Branches ; and transact General Banking Business there.

Deposits of Money are received for twelve months fixed at the rate of 3½ per cent per annum, and on current accounts Interest is allowed at 2 per cent. per annum on the minimum monthly balances, provided they do not fall below £200.

GENERAL ACCIDENT ASSURANCE CORPORATION, Ltd. (FIRE AND ACCIDENT.)

Chief Offices :—GENERAL BUILDINGS, PERTH, N.B.

39, FLEET-STREET, DUBLIN, AND 20, WELLINGTON-PLACE, BELFAST.

Subscribed Capital, £400,000.

Established 1885,

FIRE DEPARTMENT.

Insurances granted on all classes of risks at Current Rates, the Corporation being a member of the Tariff Offices Committee.

ACCIDENT DEPARTMENTS.

Policies are also issued under liberal conditions and at low rates for **Personal Accidents** of all kinds. Specialities: "**Peerless**," and "**Whole Life and World Wide**," also "**Utopia**" Policies.

Workmen's Compensation (Acts 1897 and 1900). Employer's Liability. Sickness.
Fidelity Guarantee. Third Party Indemnities.

Motor Cars and Cycles Insured against Accidents, Fire, Theft. Burglary and Housebreaking.

F. NORIE-MILLER, J.P., General Manager.

T. REID, Manager for Ireland.

FIRE. LIFE.



ROYAL INSURANCE BUILDINGS,
1, North John Street,
LIVERPOOL.

ROYAL INSURANCE BUILDINGS,
28, Lombard Street,
LONDON.

BRANCH OFFICE FOR IRELAND—

45 DAME STREET, DUBLIN.

Local Manager:—**GEORGE BARTLETT STRIDE.**

Joint Assistant Local Managers—**R. Y. MURRAY WRIGHT** and **HENRY S. GIBSON.**

LOCAL BOARD—

CHARLES E. MARTIN, Esq., D.L., J.P., (Messrs. T. & C. Martin), North Wall, & 12 Fitzwilliam Place, Dublin.

H. LEOPOLD PIM, Esq., (Pim Bros. & Co.), 22 William Street, Dublin.

EXTRACTS FROM THE COMPANY'S ANNUAL REPORT FOR THE YEAR 1902.

FIRE DEPARTMENT.

NET FIRE PREMIUMS for the Year,	£2,763,521
LOSSES, Commissions and other Expenses,	£2,398,413
RESERVE FUNDS,	£3,195,870

LIFE DEPARTMENT.

NEW LIFE ASSURANCES completed during the Year,	£1,110,041
NET LIFE PREMIUMS for the Year,	£639,320
CLAIMS PAID, including BONUS ADDITIONS,	£547,147
LIFE FUNDS,	£8,340,776

INCOME **£3,902,600**

INVESTED FUNDS at 31st December, 1902 ... **£11,985,009**

FINANCIAL STRENGTH AND PROGRESS.

	1901.	1902.
Capital paid up	£391,887	£391,887
Life Funds	£8,047,268	£8,340,776
Superannuation Fund	£54,831	£56,476
Fire Reserve Funds, including Balance of Profit and Loss	£2,968,981	£3,195,870
	<u>£11,462,967</u>	<u>£11,985,009</u>

Added to Funds in 1902 **£522,042.**

ABSOLUTE SECURITY. MODERATE RATES of PREMIUM. LIBERAL POLICY CONDITIONS.

Manager—CHARLES ALCOCK.

Sub-Manager—**GEO. CHAPPELL.** Asst. Secretaries—**WM. ROPER; J. J. ATKINSON**
Secretary in London—**JOHN H. CROFT.**

National Assurance Company OF IRELAND,

(ESTABLISHED 1822).

Incorporated by Royal Charter, and Empowered by Special Acts of Parliament.

Subscribed Capital, - One Million Sterling.**Head Office—3 COLLEGE GREEN, DUBLIN.**

BOARD OF DIRECTORS.

Samuel Bewley, Esq.
Henry Perry Goodbody, Esq.
Gilbert N. Hodson, Esq.
Right Hon. Jonathan Hogg, D.L.
Brindley Hone, Esq.
William Hone, Esq.

Thomas Aliaga Kelly, Esq.
The Rt. Hon. Viscount Monck, D.L.
Joseph Richard O'Reilly, Esq., D.L.
Frederick C. Pilkington, Esq., J.P.,
D.L.

Joseph T. Pim, Esq.
James Talbot Power, Esq., D.L.
Edward Robert Read, Esq.
William Robertson, Esq.

*Manager and Secretary, C. Chevallier Cream.—Law Agent, Trevor T. L. Overend.
Bankers, The Bank of Ireland.*

FIRE. LIFE. ANNUITIES. ACCIDENT.

FIRE INSURANCES

—Granted on all descriptions of property at moderate rates of premium.

AGENCIES.

Applications for Agencies are invited from gentlemen able to introduce business, to whom a liberal scale of commission is allowed.

Prospectuses, Forms of Proposal, and all information, may be had by applying to the Head Office, or to any of the Company's Agents.

Scottish Union and National Insurance Company.

ESTABLISHED 1824

FIRE.**LIFE.**

Capital, - - £6,000,000 | Accumulated Funds, £5,192,878

Chief Offices:—35 ST. ANDREW SQUARE, EDINBURGH.

Offices for Ireland:—28, Westmoreland-street, DUBLIN.

RESIDENT DIRECTOR—RICHARD PIM, Esq. Resident Secretary:—M. TREVOR WILLIAMS.

**BONUS YEAR,
1904.**

Life Department.

**BONUS YEAR,
1904.**

Early Bonus Scheme (E.B.).—The following among other special advantages apply to ordinary Policies issued under this Scheme. Besides being payable immediately on proof of death and title, they are at the end of Three years from their date, Entitled to rank for Bonus Additions; Indisputable on the ground of Errors or Omissions; World-wide without Extra Charge; and Liable only to Reduction in Amount on Non payment of the Premiums.

Special Bonus Scheme (D.B.).—Under this Scheme Profit Policies are issued at Rates which do not exceed and in many cases fall short of the Non-Profit Rates of other Offices. They share in the Profits when the Premiums received, accumulated at 4 per cent compound interest, amount to the Sum Assured. Policies issued at these very economical Rates practically receive a large Bonus at the outset.

Fire Department.

Property of almost every description **Insured at Equitable Rates** and on the most favourable terms and conditions.

Insurances transferred to this office without trouble or expense.

Surveys made and Rates Quoted Free of Charge. No Charge for Policy or Stamp.

LOSSES PROMPTLY AND LIBERALLY DEALT WITH.

PROSPECTUSES and other Particulars obtainable on application to any of the Company's Offices or Agents throughout the country.

Applications for Agencies invited from gentlemen in a position to influence business.

FOUNDED 1824.**CAPITAL—£1,500,000.****PAID-UP—£118,935.**

THE
Patriotic Assurance Company.

LIFE, FIRE, PERSONAL ACCIDENT, WORKMEN'S COMPENSATION,
 FIDELITY GUARANTEE, AND BURGLARY.

HEAD OFFICE, No. 9, COLLEGE-GREEN, DUBLIN.

LONDON OFFICE, 69, KING WILLIAM STREET, E.C.

DIRECTORS.

GEORGE W. CASSON, J.P., Merchant, William-street. WM. JACOB GEOGHEGAN. JOHN MOONEY, Director, Johnston, Mooney and O'Brien.	LUCIUS OCTAVUS HUTTON, <i>Vice-Chairman</i> , Great Northern Railway, Royal Bank of Ireland, &c. JAMES DANIEL O'CONNOR, B.L., J.P., <i>Auditor</i> Royal Bank of Ireland, and Great Northern Railway Co.
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Manager—BERNARD H. O'REILLY.

Sub-Manager—JOHN ANTONIO.

Actuary—SAMUEL HUNTER, A.I.A.

Auditors, { GEORGE CAROLIN, J.P.; LAURENCE MULLIGAN, Alderman,
 and CHARLES STRONG KING.

Solicitor—R. H. BEAUCHAMP, 5, Foster-place.

LIFE DEPARTMENT.


Advantages granted the Assured.

1. SECURITY cannot be excelled. *The proportion of assets to liability is the true test of solvency.*
2. PREMIUMS as low as safety will permit, and every possible privilege granted the assured.
3. INTERMEDIATE BONUS payable on a Policy becoming a Claim.
4. FOREIGN RESIDENCE.—Policies from the first almost Whole World, and after 5 years completely so, except Equatorial Africa.
5. INDISPUTABLE after 5 years with age admitted, free from all restrictions, and UNCHALLENGEABLE. Suicide does not void a Policy if two annual premiums have been paid.
6. ENDOWMENT ASSURANCES, and those for Whole Term of Life in which the premiums are payable for a given number of years, NON-FORFEITABLE after three years.
7. FORFEITED Policies restored on easy terms, and *without medical examination*, if 5 years in force, and having a surrender value of at least one year's premium.
8. SURRENDER VALUES most liberal—or PAID-UP POLICIES in lieu of surrender values.
9. CLAIMS payable on proof of death and title.
10. Officers in the Army and Navy (covering all risks of war or climate), accepted on very favourable terms.

FIRE DEPARTMENT.

The Company insures against Fire and Lightning nearly every description of property at the lowest rates of premium commensurate with the risk.

EMPLOYERS protected against the risks of **ACCIDENTS TO WORKMEN** and of **DISHONESTY** of *Employees* at moderate rates; also against losses by **BURGLARY**.

 Write for Prospectus, in which full particulars will be found.

FOUNDED 1823

The Edinburgh Life

ASSURANCE COMPANY

Incorporated by Special Act of Parliament

THE OLDEST SCOTTISH ASSURANCE COMPANY

transacting LIFE ASSURANCE, ENDOWMENT, and ANNUITY Business alone—without Fire, Marine, or other risks—which affords the **Additional Security** of a Substantial Capital (£500,000) besides a large ACCUMULATED ASSURANCE AND ANNUITY FUND now exceeding

£3,750,000.

Manager and Actuary

ARCHIBALD HEWAT, F.F.A., F.I.A.

Secretary—T. M. GARDINER.

“There are other points in connection with this fine Office to which we cannot refer adequately in the space left to us. We have seen, however, that the business is rapidly expanding, the claims ratio low, the costs of management moderate, the security undeniable, and the bonuses large. We have before us a revised prospectus capable of comparison with the prospectuses of the most modern offices. Having regard to the bonus additions, the premium rates are attractively low, and there is this further attraction—that the Company has an excellent reputation for the promptitude with which it pays good claims. The policy form is free from antiquated and annoying conditions, and, in a word, THE EDINBURGH LIFE ASSURANCE COMPANY, after eighty years of good work, stands in an impregnable position, with a record and an organisation which promise yet greater things for the future.”—*Joint Stock Companies' Journal.*

5 per cent. Income Policies
Early Provident Policies for Young Persons
Partnership Assurances
Policies Non-forfeitable and World-Wide
Educational Endowments
Family Trust Policies Free from Creditors
4 per cent. Debenture Policies

Army and Navy Scheme.

See the Special Prospectus of this and other attractive Schemes.

Prospectuses, Forms, and all information may be had on application at the Dublin Office:

55, UPPER SACKVILLE-STREET,

Resident Secretary—A. GORGES.

NORTH  **BRITISH**
AND
MERCANTILE
INSURANCE COMPANY.

ESTABLISHED 1809.

Incorporated by Royal Charter and Special Acts of Parliament.

FIRE. LIFE. ANNUITIES.

TOTAL FUNDS 1902 exceed - £16,378,000
TOTAL REVENUE 1902 over - £3,628,000

The Funds of the Life Department are not liable for Obligations under the Fire Department, nor are the Funds of the Fire Department liable for Obligations under the Life Department. In this Company, therefore, the Investments for the Life Department are kept entirely separate from those for the Fire Department, as set forth in the Balance-Sheet.

LIFE DEPARTMENT.

New Life Policies were issued in 1902, assuring net £1,755,027

IMPORTANT FEATURES.

ALL BONUSES VEST ON DECLARATION.

Ninety per cent. of Life Profits divided amongst the Assured on the participating scale.

LIFE PROFITS DIVIDED FOR QUINQUENNIAL,
 Ended 31st December, 1900,
£922,400.

Family Policies in various forms
 Policies payable during lifetime
 Premium ceasing at an agreed age
 Instalment Policies

Threefold Option Policies
 Death Duty Policies
 Partnership Insurances
 Provident Insurances on Children

CLAIMS PAID ON PROOF OF DEATH AND TITLE.

ANNUITY BRANCH.

Annuities, Immediate, Contingent, or Deferred, are granted on favourable terms.

FIRE DEPARTMENT.

Net Fire Premiums for 1902, £1,866,040.

Property of nearly every description insured at Home or Abroad at the lowest rates of Premium corresponding to the risk.

Losses Promptly and Liberally settled.

Prospectuses may be had at the Chief Offices, Branches, or Agencies.

CHIEF OFFICES:

EDINBURGH—64 PRINCES-ST. LONDON—61 THREADNEEDLE-ST., E.C.

DUBLIN BRANCH OFFICE—1 DAWSON-STREET.

E. TENISON COLLINS, B.L., J.P., Resident Secretary.

BELFAST BRANCH OFFICE—69 HIGH-STREET.

HENRY HERDMAN, Local Secretary.

Alliance Assurance Company,

LIMITED,

WITH WHICH IS INCORPORATED

The Imperial Insurance Company,

LIMITED.

HEAD OFFICE:

BARTHOLOMEW-LANE, LONDON, E.C.

ESTABLISHED 1824.

Capital, 5¼ MILLIONS Sterling.

Invested Funds exceed 10 Millions Sterling.

Directors.

THE RIGHT HON. LORD ROTHSCHILD, G.C.V.O., *Chairman.*

CHARLES EDWARD BARNETT, Esq.
Right Hon. Lord BATTERSEA.
FREDERICK CAVENDISH BENTINCK, Esq.
FRANCIS AUGUSTUS BEVAN, Esq.
PERCIVAL BOSANQUET, Esq.
Hon. KENELM PLEYDELL BOUVERIE.
THOMAS HENRY BURROUGHS, Esq.
FRANCIS WILLIAM BUXTON, Esq.
JOHN CATOR, Esq.
VICTOR C. W. CAVENDISH, Esq., M.P.
Col. The Hon. EVERARD C. DIGBY.
Major General Sir ARTHUR ELLIS, G.C.V.O., C.S.I.

JAMES FLETCHER, Esq.
JOHN HAMPTON HALE, Esq.
ALEX. LAWRIE, Esq.
FRANCIS ALFRED LUCAS, Esq., M.P.
EDWARD HARBORD LUSHINGTON, Esq.
Hon. HENRY BERKELEY PORTMAN.
Hon. LIONEL WALTER ROTHSCHILD, M.P.
HUGH COLIN SMITH, Esq.
Right Hon. Lord STALBRIDGE.
Lieut.-Col. F. ANDERSON STEBBING.
Right Hon. The Earl of VERULAM.
Sir C. RIVERS WILSON, G.C.M.G., C.B.

ROBERT LEWIS, *General Manager.*

FIRE INSURANCES granted at Current Rates of Premium, and Leasehold and Capital Redemption Policies issued.

LIFE DEPARTMENT.

MODERATE RATES of Premium.

LARGE BONUSES, including Interim Bonuses.

POLICIES WHOLE-WORLD and INDISPUTABLE.

SPECIAL POLICIES to cover Death Duties.

Liberal Commissions to Solicitors, Agents, and Brokers for the introduction of business.

Prospectuses, Proposal Forms, and Statements of Account may be had on application.

DUBLIN BRANCH.

OFFICES—23, NASSAU-STREET, DUBLIN.

VERNON KYRKE, *Manager.*

J. H. WHARTON, *Secretary.*

FOUNDED 1805.

THE OLDEST SCOTTISH INSURANCE OFFICE.

CALEDONIAN

Insurance Company.

HEAD OFFICE—19, GEORGE STREET, EDINBURGH.

Income, £672,976. Funds, £2,636,783.

Claims Paid £7,250,000.

Very Liberal Conditions of Assurance, including Perfect Non-Forfeitable System, without Fine or Fee. Policies in most cases Unrestricted as regards Occupation, Foreign Residence, or Travel.

Long Term Temporary Assurances at extremely Low Rates, with new and valuable option until the last five years of the term selected of changing to a **Whole-of-Life** or an **Endowment Assurance**, without renewed evidence of health.

**LIFE ASSURANCES ARE GRANTED WITH
OR WITHOUT MEDICAL EXAMINATION.**

FIRE DEPARTMENT.

SECURITY OF THE HIGHEST ORDER. MODERATE PREMIUMS.
LOSSES PROMPTLY SETTLED. SURVEYS MADE FREE OF CHARGE

DUBLIN OFFICE, 31 DAME STREET.

SECRETARY—**GEORGE BOOKER.**

GUARDIAN

ASSURANCE COMPANY Limited.

HEAD OFFICE—
11, LOMBARD STREET, LONDON, E.C.

ESTABLISHED 1821.

Total Assets over	£4,900,000
Total Income over	£850,000

DIRECTORS.

<p>Hon. Evelyn Hubbard.—<i>Chairman.</i> (Messrs. John Hubbard & Co.; Director of the Bank of England.)</p> <p>Henry Bonham-Carter, Esq. Joseph A. Burrell, Esq. (Messrs. Farrer & Co.)</p> <p>William Hill Dawson, Esq. (Messrs. Dawson, Bennett and Co.)</p> <p>Hon. Alban G. H. Gibbs, M.P. (Messrs. Antony Gibbs and Sons.)</p> <p>John J. Hamilton, Esq. (Messrs. Sinclair, Hamilton & Co.)</p>	<p>Edward Norman, Esq.—<i>Deputy-Chairman.</i> (Director of Martin's Bank, Ltd.)</p> <p>Reginald E. Johnston, Esq.—<i>Vice-Chairman.</i> (Messrs. Edward Johnston, Son & Co.; Director of the Bank of England.)</p> <p>Robert L. Hunter, Esq. (Messrs. Hunter & Haynes.)</p> <p>George Lake, Esq.</p> <p>E. Henry Loyd, Esq.</p> <p>Beaumont W. Lubbock, Esq. (Messrs. Roberts, Lubbock & Co., Bankers.)</p>	<p>Henry John Norman, Esq. (Director of the London and Westminster Bank, Limited.)</p> <p>Roderick Pryor, Esq.</p> <p>Sir Augustus Prevost, Bart. (Messrs. Morris, Prevost & Co.; Director of the Bank of England.)</p> <p>Rt. Hon. G. J. Shaw-Lefevre.</p> <p>Rt. Hon. John G. Talbot, M.P.</p>
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Actuary and Secretary, T. G. C. BROWNE.

Manager of Fire and Burglary Insurance Departments, A. J. RELTON.

Sub-Mangr. Home Fire Dept., R. G. COCHRANE. Assist. Mangr. Foreign Fire Dept., E. F. GRUNDY.
Asst. Mangr. Burglary Insurance Dept., JOHN H. HAIG.

LIFE DEPARTMENT.

BONUSES.—The very satisfactory results of the last division of Profits are fully set out in the Company's Prospectus. The reserves were substantially increased, and the rates of Bonus will compare favourably with those of most Offices.

The full Bonus Report will be forwarded on Application.

LIFE FUND (1902), £3,100,000. LIFE INCOME over £330,000.

ACCIDENT DEPARTMENT.

Policies are issued insuring against General Accidents, and also to indemnify Employers against the Compensation which they have to pay to their Workmen in the event of Accident.

FIRE AND BURGLARY INSURANCE DEPARTMENTS.

FIRE INSURANCES EFFECTED UPON PROPERTY AT HOME AND ABROAD AT MODERATE RATES.

Losses by Lightning are made good by the Company.

The Company grants Policies of Insurance against loss by Burglary, Housebreaking, and Larceny upon moderate terms. Full information will be forwarded on application.

Fire and Burglary Funds (1902) over	£591,000.
Do. Income (1902) over	£472,000.

Local Directors.

J. STEWART KINCAID, Esq., FRANK W. PERRY, Esq.
W. E. HOLMES, Esq.

Branch Offices for Ireland—3, 4, & 5, Suffolk Street, Dublin.

L. NUTTALL, Resident Secretary.

** A liberal Commission allowed to Agents and Solicitors bringing Business to the Office.

Applications for Agencies should be addressed to the Resident Secretary.

MUTUAL LIFE ASSURANCE.
SCOTTISH AMICABLE
LIFE ASSURANCE SOCIETY.

Established 1826. Incorporated by Special Act of Parliament.

Claims Paid, . . . £7,500,000 | Accumulated Funds, . . . £4,400,000

PRESIDENT—RT. HON. LORD KELVIN, G.C.V.O., &c.

Large Profits.—With Profit Policies are increased yearly according to duration of assurance by Bonuses ranging from £1 15s. to over £3 18s. per cent. on the Original Sum Assured.

Assurance at Cost Price.—Under the Society's Popular MINIMUM PREMIUM SYSTEM the Premium payable at age 30 for an ordinary "With Profit" Policy for £1,000, will assure £1,326, thus practically securing an IMMEDIATE BONUS of £326 from the commencement of the Policy.

Popular Schemes providing annuities of 5 or 5½ per cent. on the sum assured.

DUBLIN BOARD:

O. P. BEATER, Esq., LL.B.
 A. ARMSTRONG, Esq., J.P.

THE SOLICITOR-GENERAL, K.C.
 SIR HOWARD GRUBB, F.R.S.

OLIVER FRY, Esq., J.P.
 A. MITCHELL, Esq.

DR. BEWLEY, *Medical Adviser.*

WILLIAM PERRIN, Resident Secretary.

OFFICE IN DUBLIN—50, LOWER SACKVILLE-STREET.

Head Office—35 St. VINCENT PLACE, GLASGOW.

The United Kingdom Temperance
AND
General Provident Institution.

The Largest English Mutual Life Assurance Office.
 ESTABLISHED, LONDON, 1840.

Annual Income exceeds	...	£760,000
Accumulated Capital exceeds	...	£7,600,000
Total Assurances in Force	...	£16,000,000

The 12th Quinquennial Valuation of the Institution at 31st December, 1900, on the most stringent basis of mortality and interest, showed a cash surplus of £1,148,000, out of which £833,000 was divided among the Policy Holders in Compound Bonuses of £2 and £1 14s. per cent. per annum, on sums assured and previous Bonuses, in the Temperance and General Sections respectively, both in Whole Life and Endowment Assurance, with Quinquennial Profits in Table VII., carrying forward £314,000 undivided profits to next division at close of 1905.

Special Feature—The best office for Total Abstainers, as they get the full advantage of their superior longevity.

Full Prospectus, last Annual Report, and every information from

R. D. KING & SON, Managers for Ireland,
4 PALACE STREET, DUBLIN,

To whom Applications for Agencies should be addressed.

NORTHERN ASSURANCE COMPANY.

FIRE AND LIFE.

IRISH BRANCH:—

7 WESTMORELAND STREET, DUBLIN.

FIRE DEPARTMENT.

Moderate Rates
of Premium.

Prompt and
Liberal Settlement
of Claims.

Losses by Lightning
Made Good.

FIRE PREMIUMS,
£960,365.



LIFE DEPARTMENT.

Low Expenses
of
Management.

Ample Security.

Moderate Premiums
and
Good Bonuses.

LIFE PREMIUMS,
£267,107.

BOARD OF DIRECTORS FOR IRELAND.

WM. J. GOULDING, Esq.

Right Hon. J. YOUNG, P.C.

JAMES PIM, Esq.

Secretary—WM. P. SHERRIFF.

PREMIUMS TO ASSURE £100.

PAYABLE AT DEATH.

PAYABLE AT 60.

Age.	Without Profits.	With Profits.	Without Profits.	With Profits.	Age.
20	£1 14 3	£2 0 7	£2 3 0	£2 10 7	20
25	1 17 1	2 3 10	2 8 11	2 17 2	25
30	2 1 9	2 9 0	2 18 5	3 7 4	30
35	2 8 0	2 15 9	3 12 3	4 1 11	35
40	2 16 4	3 4 8	4 13 6	5 1 1	40

Royal Exchange Assurance Corporation.

ESTABLISHED BY ROYAL CHARTER, A.D. 1720.

FOR SEA, FIRE, LIFE, ANNUITIES, PERSONAL ACCIDENT,
BURGLARY, AND EMPLOYERS' LIABILITY.

CHIEF OFFICE:—ROYAL EXCHANGE, LONDON, E.C.

Accumulated Funds, £5,000,000.

The Total Claims paid by this Corporation exceed £41,000,000.

FIRE.

Moderate Rates. Liberal and prompt Settlement of Claims.

Losses occasioned by Lightning and Gas Explosion will be paid whether the property be set on fire or not.

Liberal Discounts if Policies issued for two years and upwards.

Surveys made, and rates quoted free of charge.

LIFE.

EVERY DESCRIPTION OF LIFE ASSURANCE BUSINESS TRANSACTED.

Perfect Security. Large Bonuses. Moderate Premiums.

New Special Schemes. Discounted Bonus Policies.

Lucrative Investment Policies.

Child's Endowment Policies. Pensions for Old Age.

For The Latest Feature in Life Assurance see Prospectus of the Settlement Endowment Policies combining—

1. Assurance against Premature Death.
2. Pension for Old Age.
3. Income to wife after Husband's Death, and
4. Provision for Children at Death of the Parents.

No Persons should Insure their Lives, or their Children's, without first reading the new Prospectus of the Royal Exchange Assurance Corporation.

Full Information supplied on application to

E. S. DARLEY, MANAGER.

BRANCH OFFICE FOR IRELAND, 5 COLLEGE GREEN, DUBLIN.

APPLICATIONS FOR AGENCIES INVITED.

ESTABLISHED 1881.

THE SCOTTISH EMPLOYERS' LIABILITY

AND GENERAL INSURANCE COMPANY, LTD.

Head Office for Ireland:—24 ST. ANDREW STREET, DUBLIN.

Departments of Business Transacted.

PERSONAL ACCIDENT and SICKNESS INSURANCE.

WORKMEN'S COMPENSATION and EMPLOYERS' LIABILITY INSURANCE.

FIDELITY GUARANTEES of all kinds at Moderate Rates.

The Bonds of Company accepted by H.M. Government and High Courts of Justice.

VEHICLE INSURANCE.—Indemnity Policies covering owners of Vehicles against Liability for Accidents caused by their drivers to third parties, at very moderate premiums.

APPLICATIONS FOR AGENCIES INVITED.

Telephone, 01628.

Telegrams—"Liability," Dublin.

JOHN FRASER, *Manager for Ireland.*

NORWICH UNION Estd. 1808.

Claims Paid,
£22,000,000.

MUTUAL LIFE OFFICE.

The Quinquennial Valuation, June, 1901, shows INCREASED RESERVES.—The Liabilities were valued on the very stringent basis of 2½ per cent., as against 3 per cent. in 1896.

INCREASED BONUSES.—The Whole-Life Reversionary Bonus on all Classes of Policy averaged upwards of £2 per cent. per annum on the Sum Insured, as against £1 17s. per cent. in 1896.

Head Office—NORWICH.

DUBLIN OFFICE—67, UPPER SACKVILLE STREET. Telephone No. 2097.

**SPECIAL
NEW TABLES
WITH
ATTRACTIVE
OPTIONS.**

Particulars on
Application.

IRISH CONSULTING BOARD.

VISCOUNT POWERSCOURT, K.P., Chairman. | WILLIAM ROCHFORD, Esq., J.P.
FRANK BROOKE, Esq., J.P., D.L. | ALEX. D. KENNEDY, Esq.
SIR ALGERNON COOTE, Bart., J.P., H.M.L., Queen's Co.

MEDICAL ADVISERS.

SIR WILLIAM THOMSON C.B., M.D., F.R.C.S., 54 St. Stephen's Green.
AUSTIN MELDON, Esq., M.D., D.L., F.R.C.S., 15 Merrion Square.
HORACE LAW, Esq., M.D., F.R.C.S., 48 St. Stephen's Green.

CARYL WYKEHAM-FIENNES, Esq., J.P., Resident Manager for Ireland.
ALEXANDER MACGREGOR, Assistant Manager.

NORWICH UNION FIRE OFFICE.

FOUNDED 1797.

Head Office: SURREY-STREET, NORWICH.

LONDON OFFICES—

50, Fleet Street, E.C.; 71 & 72, King William Street, E.C.; 195, Piccadilly, W.;
1, Victoria Street, S.W.; 26, Charles Street, Saint James, S.W.;
81 Edgware Road, W.

Losses Paid	...	...	£17,270,000
Premium Income	...	...	£1,076,260

LOWEST RATES OF PREMIUM.
PROMPT AND LIBERAL SETTLEMENT OF LOSSES.

HEAD OFFICE FOR IRELAND:

67, UPPER SACKVILLE-STREET, DUBLIN.

TELEPHONE No. 2097.

DUBLIN CONSULTING BOARD.

VISCOUNT POWERSCOURT, K.P., Chairman. | WILLIAM ROCHFORD, Esq., J.P.
FRANK BROOKE, Esq., J.P., D.L. | ALEXANDER D. KENNEDY, Esq.
SIR A. COOTE, Bart., H.M.L., Queen's Co.

CARYL WYKEHAM-FIENNES, Esq., J.P. Manager.

THE
ALLIANCE ASSURANCE CO., LTD.,
 WITH WHICH IS INCORPORATED THE
IMPERIAL INSURANCE CO., LTD.

Head Office—**BARTHOLOMEW LANE, LONDON, E.C.**

ESTABLISHED 1803.

CAPITAL, 5½ MILLIONS STERLING.
INVESTED FUNDS, 10 MILLIONS STERLING.

DIRECTORS.

THE RIGHT HON. LORD ROTHSCHILD, G.C.V.O., *Chairman.*

CHARLES EDWARD BARNETT, Esq.
 Right Hon. LORD BATTERSEA.
 FREDERICK CAVENDISH BENTINCK, Esq.
 FRANCIS AUGUSTUS BEVAN, Esq.
 PERCIVAL BOSANQUET, Esq.
 Hon. KENELM PLEYDELL BOUVERIE.
 THOMAS HENRY BURROUGHS, Esq.
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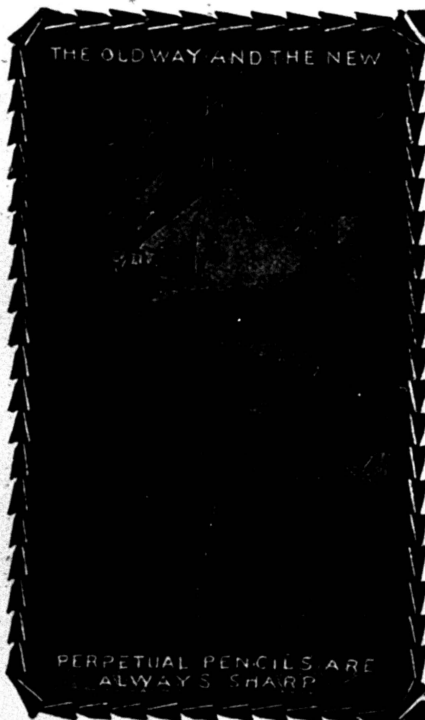
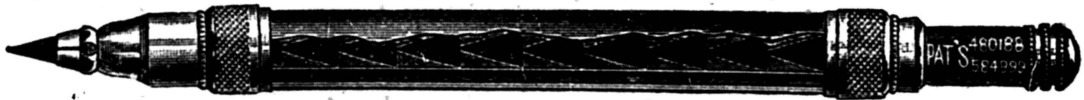
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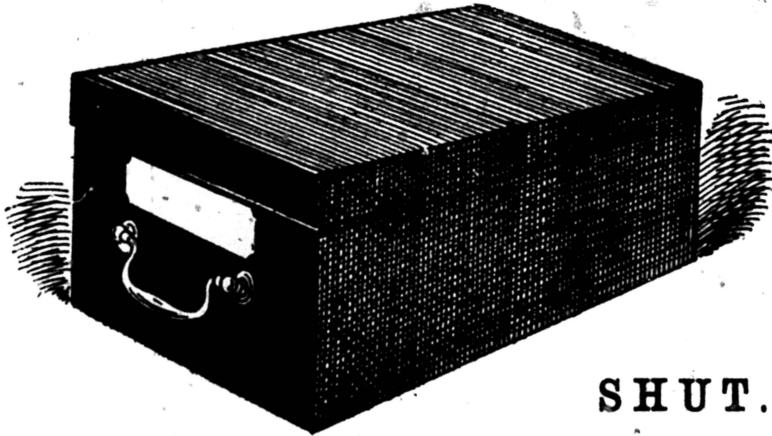
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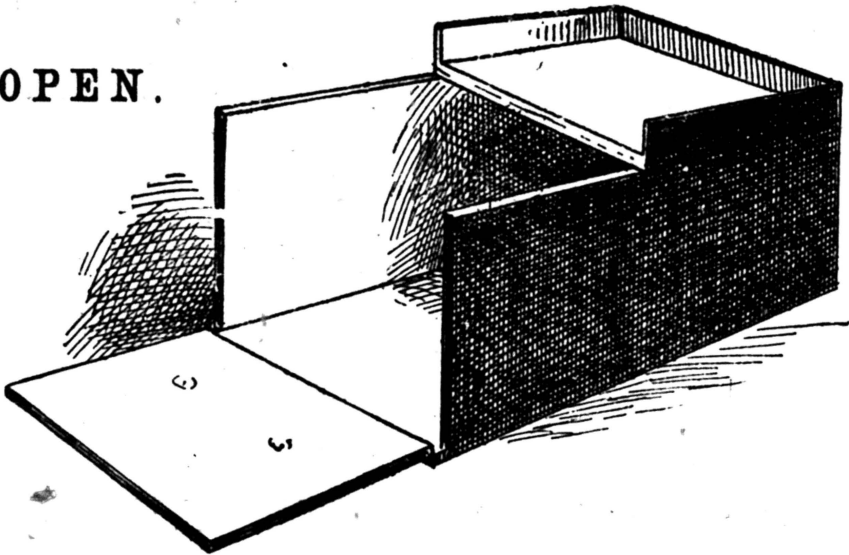
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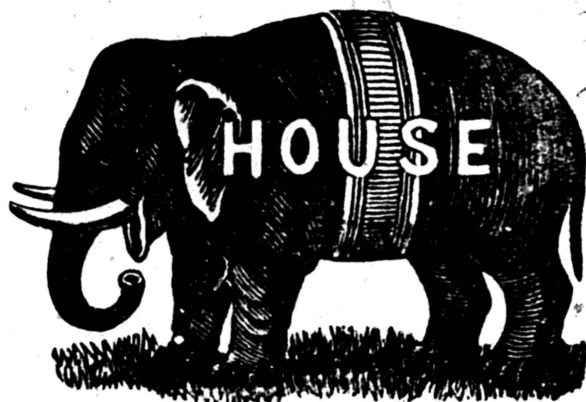
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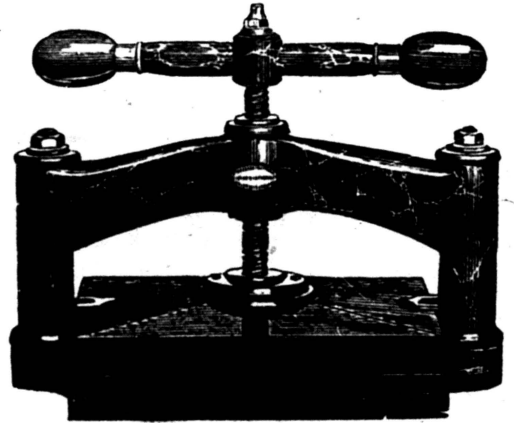
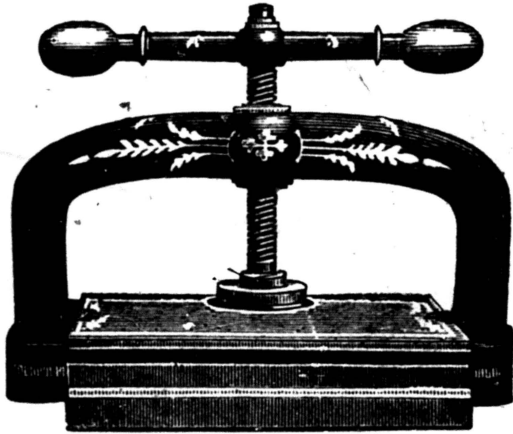
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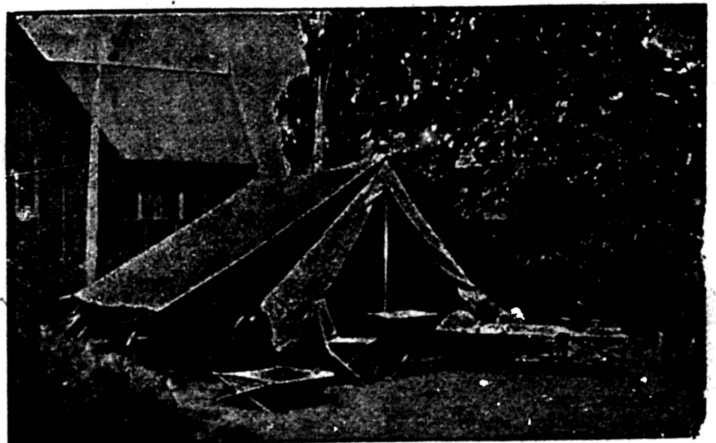
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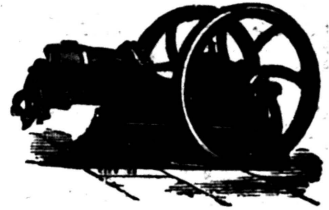
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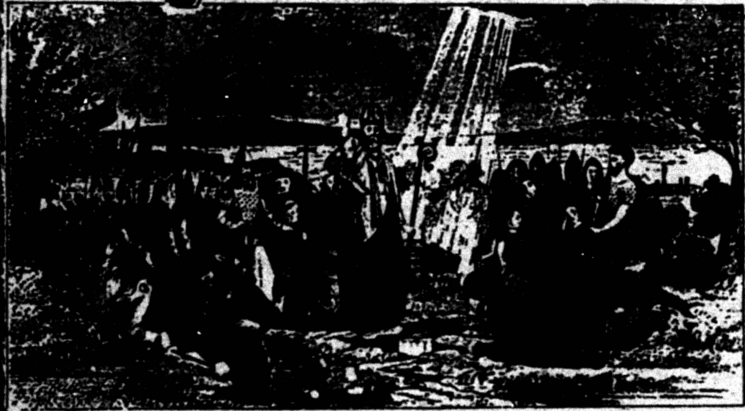
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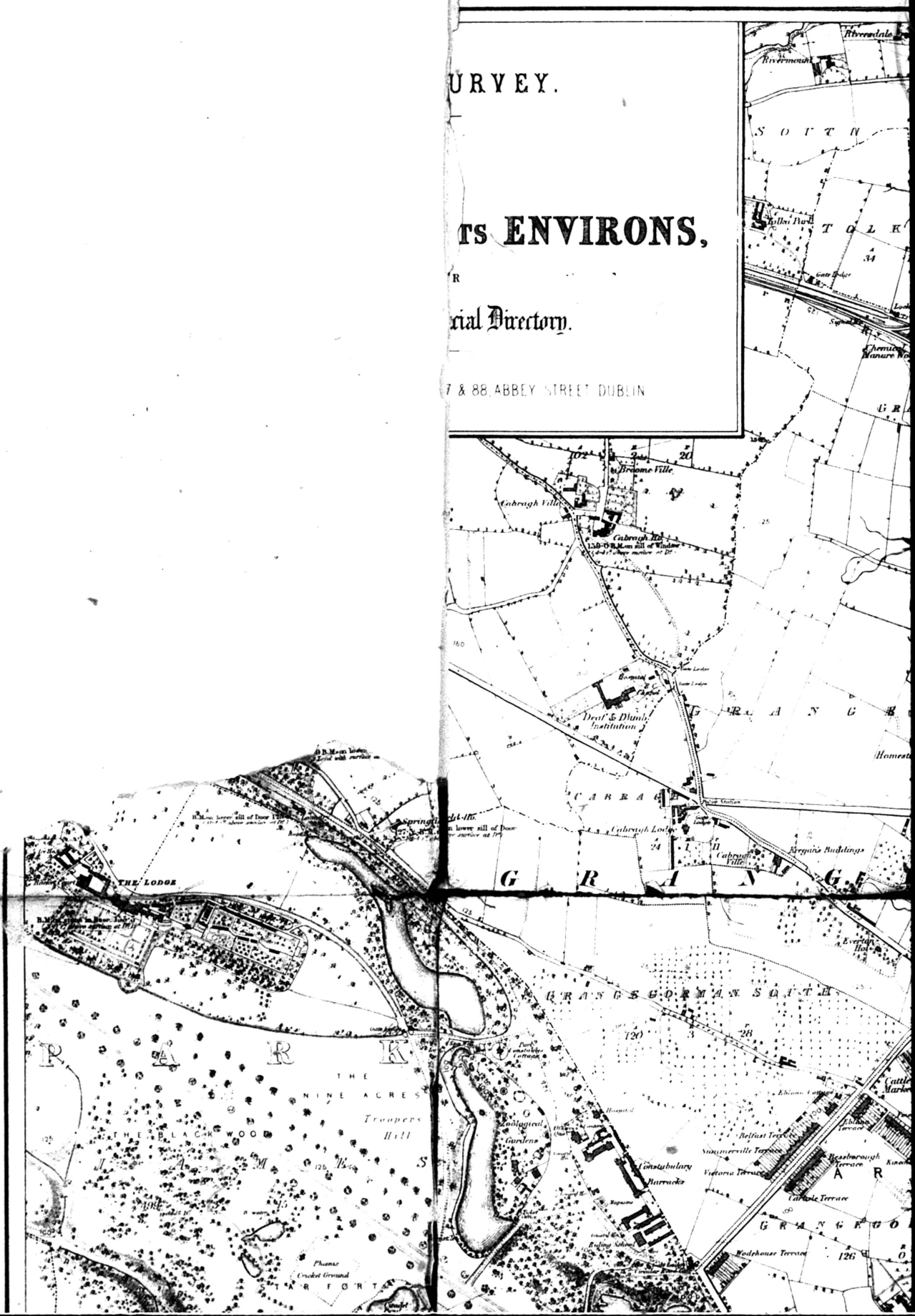
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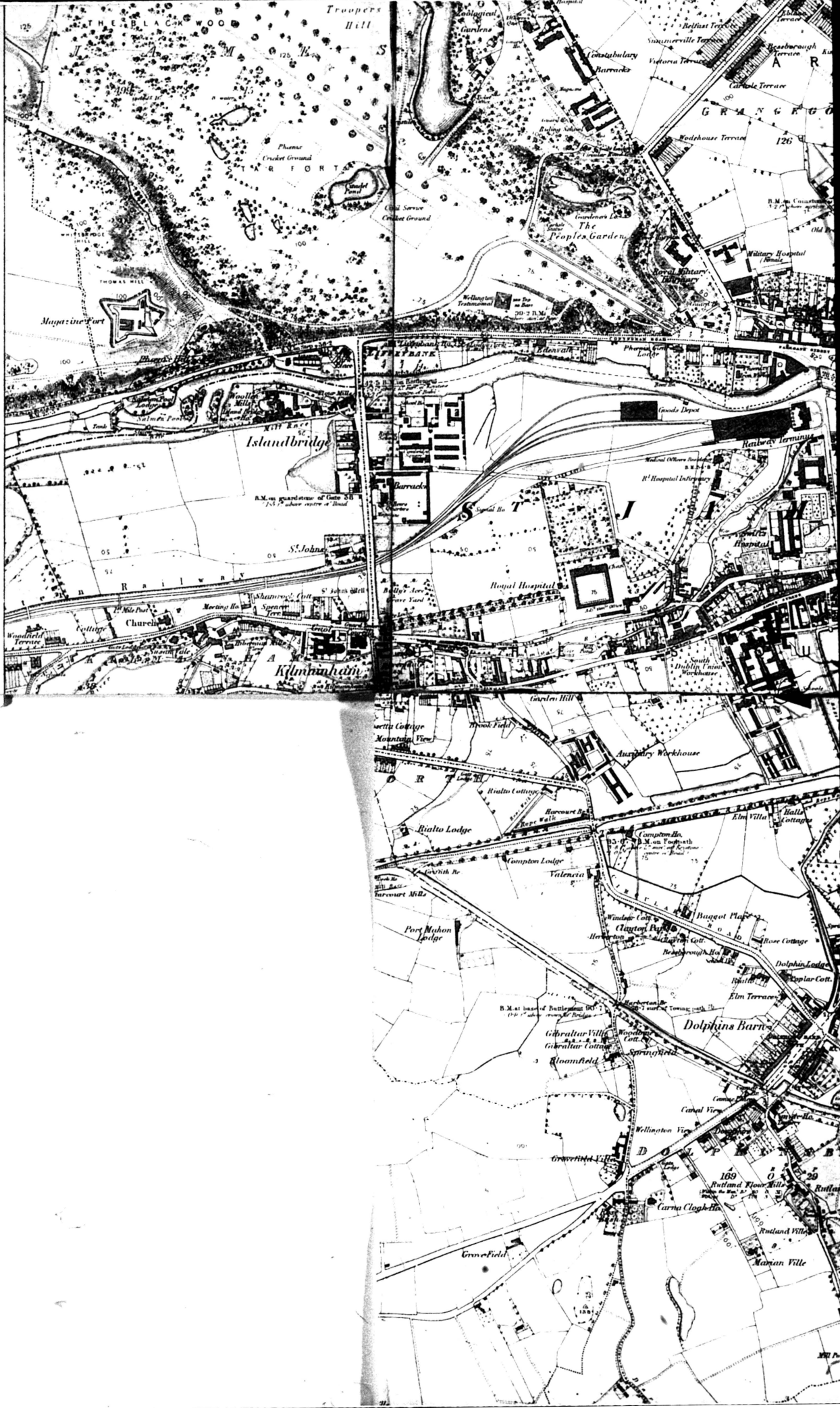
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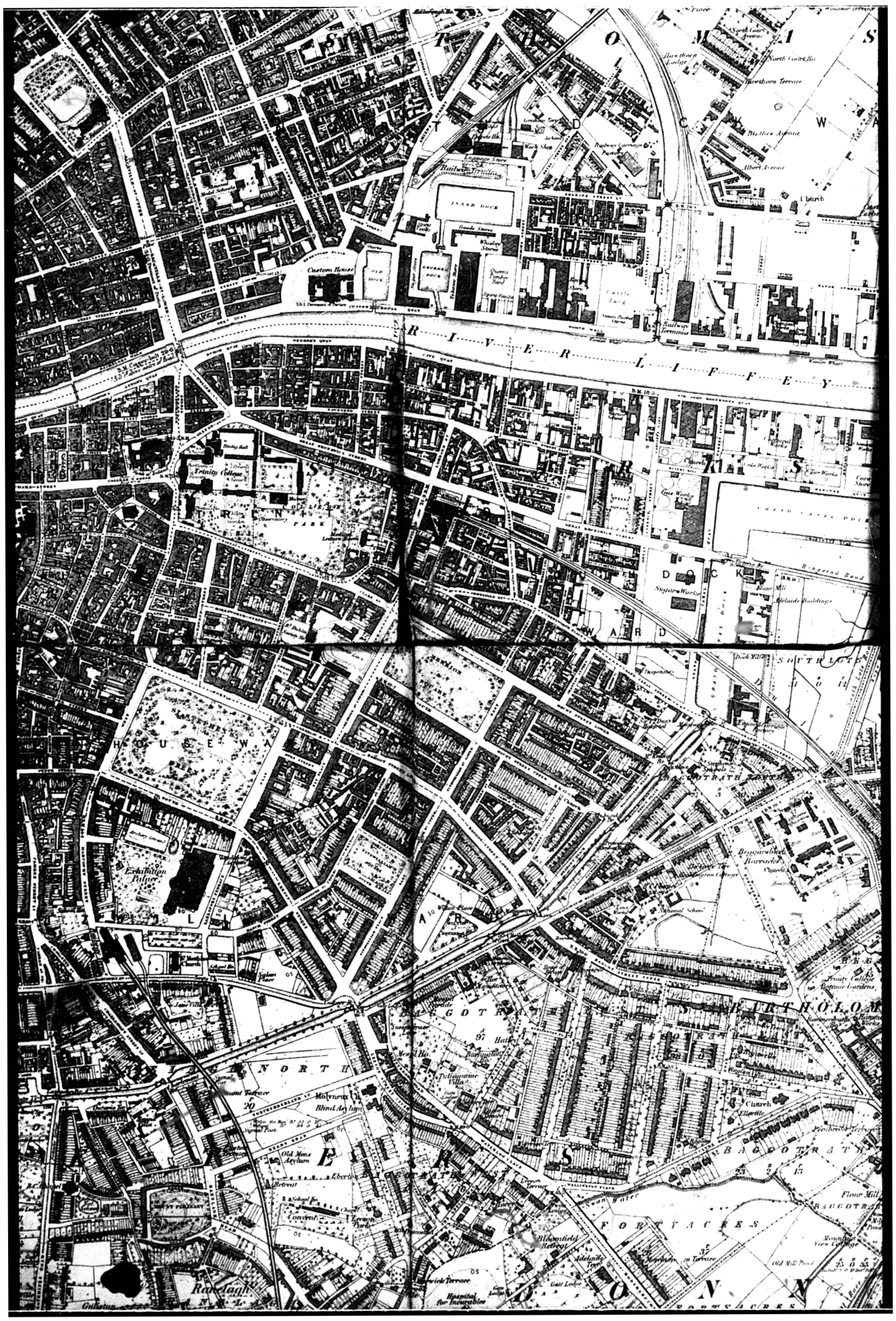










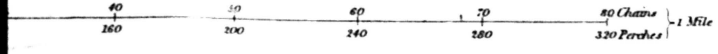


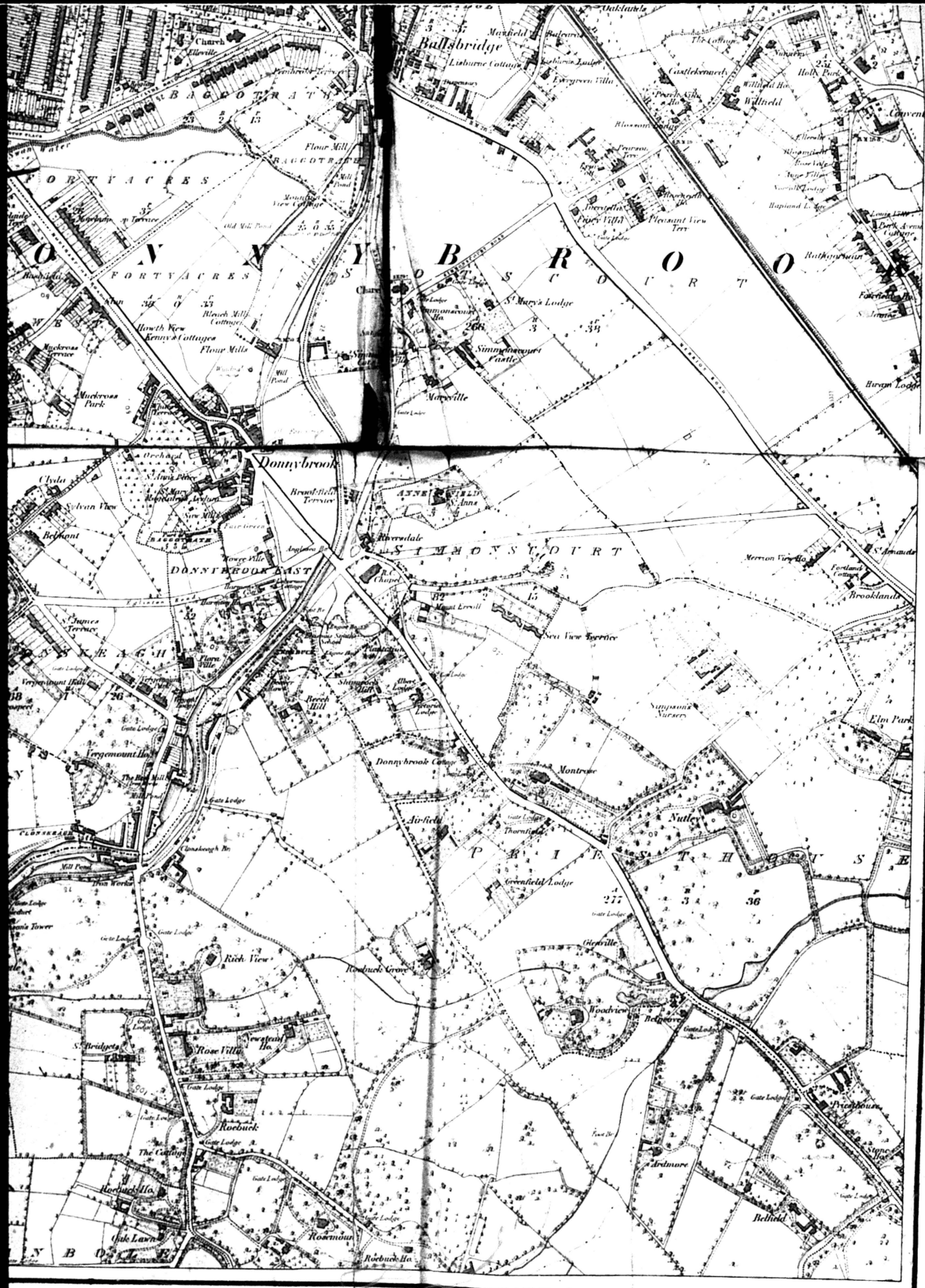


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