24.—*How are the expenses of the Society provided for?*

1. By fines, entrance fees, and 2s., 4s., and 6s. per share.
1A, 1B. Out of revenue.
2. By fines, profits, and 16s. per share if required.
6. By fines, commissions, and transfer fees.
7, 8. By entrance fees, fines, transfers, per centages, &c.
9. No answer.
10. By fees and fines.
11. By 2s. 6d. per share per annum.
12, 15. By 6d. per share per month.
16. By 3d. per share per month, and fines, &c.
17. Out of profits.
18. No answer.
19. Out of profits.
20. By 1 per cent. per annum paid by borrowers, also by fees, fines, &c.
21. Out of profits.
22. By a "loading" on repayments.
23. Out of revenue.
24, 25. A first charge on profits.

Nos. 3–5, 13, 14, and 26–29 answer "Out of general funds."

25.—*What proportion do the expenses of the Society bear to its receipts for subscriptions and interest?*

1. Fines, &c., cover expenses.
1A, 1B. No answer.
2. $4\frac{1}{2}$ per cent.
3. Not known yet.
4, 5. About $2\frac{1}{2}$ per cent.
6. $5\frac{1}{2}$ per cent.
7. From $2\frac{1}{2}$ to 5 per cent.
8. About $2\frac{1}{2}$ per cent.
9. About $3\frac{1}{2}$ per cent.
10. About one-twentieth part.
11. Not quite 4 per cent.
12. About $3\frac{1}{8}$ per cent.
13, 14. $2\frac{1}{2}$ per cent.
15. One-sixteenth.
16. Within 10 per cent.
17. Not more than 10 per cent.
18. Barely 5 per cent.
19. No answer.
20. £5 5s. per cent. nearly
21. About a tenth part at present.
22. Declines to answer.
23. No experience.
24. About $3\frac{1}{2}$ per cent.
25. About 4 per cent.
26. About $4\frac{1}{2}$ per cent.
27. 8 per cent.
28. No answer.
29. No answer.

26.—*Upon what principle are the yearly statements of profit and loss made up, especially with regard to the estimation of the value of the shares?*

1. Dr. and Cr. Balance Sheet.
1A, 1B. No annual statements made.
3. No statement yet made up.
4. By deducting liabilities from assets, and dividing balance by number of shares.
7. By valuation.
8. "On proportion of capital subscribed."
9. By valuation.
16. "As the committee thinks fit."
17. Investors are credited with 8 per cent., and every five years 2 per cent. is credited to all shareholders.
18. By valuation.
20. "Future repayments discounted at 10 per cent. per annum."
22. By valuation.
23. No experience.
27. By equal distribution.

Nos. 5, 6, 13–15, and 24–26 give similar answers to No. 4.
Nos. 2, 10–12, 19, 21, 28, and 29 give no distinct answers.

27.—*What is the annual income of the Society, irrespective of deposits or loans?*

1. £4,020; 1A. £7,571 4s., with interest on advances; 1B. No answer; 2. £1,900; 3. £2,000 (estimated as above that sum); 4. £30,000 (upwards of); 5. £14,099 17s. 6d. (first year); 6. £2,932 15s.; 7. £840; 8. £8,000; 9. £2,300; 10. £1,060 11s. 10d.; 11. £17,925 14s.; 12. £3,950; 13. £2,725; 14. £4,262; 15. £730; 16. £2,085; 17. £2,171; 18. £5,500; 19. £3,528; 20. £6,050; 21. £2,567; 22. £929; 23. No answer; 24. £1,551 19s. 10d.; 25. £2,493; 26. £2,293; 27. £3,000; 28. No answer; 29. £1,365.

28.—*What amount has the Society already advanced?*

No.	By Realization.	On Mortgage.	On Shares.	Total.	No.	By Realization.	On Mortgage.	On Shares.	Total.
1	...	About	£16,000	£16,000	15	£1,176	£150	...	£1,326
1A	£27,700	...	...	£27,700	16	£6,859	...	...	£6,859
1B	£15,600	...	...	£15,600	17	No answer	...	...	...
2	No answer	...	...	...	18	No answer	...	...	...
3	£1,180	...	...	£1,180	19	£18,150	...	...	£18,150
4	£68,900	£61,950	£2,419	£133,269	20	£1,299	£15,325	£475	£16,099
5	£20,900	...	...	£20,900	21	£3,660	...	...	£3,660
6	£6,400	£1,358	£1,200	£8,958	22	£1,178 10 0	...	£35	£1,213 10 0
7	£3,675	...	...	£3,675	23	Nil.	...	...	Nil.
8	£69,160	...	£2,627	£71,787	24	£8,460	...	£1,560	£10,020
9	£4,160	...	...	£4,160	25	£2,400	...	...	£2,400
10	£3,754	...	...	£3,754	26	£8,190	...	...	£8,190
11	£105,549 19 6	...	...	£105,549 19 6	27	£14,490	£1,205	Not allowed by Rules	£15,695
12	£2,941	...	...	£2,941					
13	£11,941	£1,670	£850	£14,461	28	...	£1,550	...	£1,550
14	£12,518	£475	...	£12,993	29	No answer	...	...	...

29.—*What is the average amount of deposits held by the Society?*

All reply "None" except No. 4, which says, "About £50,000;" and No. 17, which says, "None at present."