

ANNO SEXTO & SEPTIMO

GULIELMI IV. REGIS.

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CAP. LV.

An Act to amend the Laws relating to Loan Societies in *Ireland*. [13th *August* 1836.]

WHEREAS certain Institutions for establishing Loan Funds have been and may be established in *Ireland* for the Benefit and Advantage of the industrious Classes of His Majesty's Subjects; and it being expedient to give Protection to the Funds of such Institutions, and also to afford Encouragement to the Formation of other Institutions of a like Kind, be it therefore enacted by the King's most Excellent Majesty, by and with the Advice and Consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the Authority of the same, That it shall and may be lawful to and for any Number of Persons in *Ireland* to form themselves into and to establish a Society in *Ireland*, for the Purpose of raising from Time to Time, by Loans from the Members of such Society or from other Persons at a Rate of Interest not exceeding Six *per Cent. per Annum*, or by Donations, a Stock or Fund for the Purpose of granting Loans to the industrious Classes resident therein, and receiving back Payment for the same by Instalments, with Interest thereon, as herein-after provided, and to and for the several Members of each Society from Time to Time to assemble together, and make, ordain, and constitute such proper and wholesome Rules for the better Government and Guidance of the same as to the major Part of the Members of such Society so assembled together shall seem meet, and to impose such reasonable Fines upon the several Persons obtaining Loans from the Funds of any

Loan Societies may be formed in Ireland; and such Societies may make Rules, &c. under Restrictions in this Act.

any such Society who shall offend against such Rules as shall be just and necessary for duly enforcing the same, to be respectively paid to such Uses for the Benefit of such Society as the Rules shall direct, so as such Rules shall not be repugnant to the Laws of this Realm, nor to any of the express Provisions or Regulations of this Act, and also from Time to Time to alter and amend such Rules as Occasion shall require, or to annul and repeal the same, and to make new Rules in lieu thereof, under such Restrictions as are in this Act contained; and that if any Society so to be formed, or any Society already formed for the like Objects, shall be desirous of having the Benefit of this Act, such Society, or Persons forming or about to form the same, shall cause the Rules framed or to be framed for the Management of such Society, or any Alteration or Amendment thereof, to be certified, transmitted, and enrolled in manner herein-after directed, and thereupon shall be deemed and be entitled to and shall have the Benefit of the Provisions contained in this Act.

Rules of Societies already formed, or to be formed, to be enrolled.

A Central Board to be formed in Dublin, to be called The Loan Fund Board.

II. And be it further enacted, That, for the general Control and Superintendence of all Loan Fund Societies established or to be established in *Ireland* under the Authority of this Act, there shall be One permanent Central Board in *Dublin*, to be denominated "The Loan Fund Board," the Members of which shall be chosen by the Lord Lieutenant or other Chief Governor or Governors of *Ireland* for the Time being, and which Board shall have Power to inquire into the Proceedings of all such Societies in order to ascertain whether the Rules so to be certified and enrolled as aforesaid have been duly attended to, and that the Funds of such Societies are applied to the Purposes for which the same are intended, and such Board may, where necessary, appoint Inspectors and other Officers, who shall have Power at all reasonable Times to inspect the Books, Accounts, and Papers of or belonging to such Societies.

In case of Death or Resignation, fresh Members to be chosen.

III. And be it further enacted, That in case any of the Members of the Board as aforesaid shall happen to die, or be minded and desirous to be discharged from the Duties or Offices thereof, then that it shall and may be lawful for the Lord Lieutenant or Chief Governor of *Ireland* for the Time being to appoint any other fit and proper Person or Persons in the Room and Stead of the Person or Persons so happening to die, or be minded and desirous to be discharged as aforesaid; and the Individual or Individuals so chosen as last aforesaid shall from Time to Time, to all Intents and Purposes, be as full and efficient to discharge the necessary Duties of such Board as the Person or Persons so happening to die, or be minded and desirous of being discharged from the Duties or Offices thereof.

Three Transcripts of the Rules to be submitted to the Barrister appointed by the Board and if conformable to

IV. And be it further enacted, That Three Transcripts, fairly written on Paper or Parchment, of all Rules or of any Alteration or Amendment thereof made in pursuance of this Act, signed by Two Members and countersigned by the Clerk or Secretary, with all convenient Speed after the same shall be made, altered, or amended, and so from Time to Time after every making, altering, or amending thereof, shall be submitted to such Barrister as may be appointed by

the said Loan Fund Board, which Barrister the said Board is hereby authorized and required to appoint for the Purpose of ascertaining whether the said Rules of such Society, or Alteration or Amendment thereof, are calculated to carry into effect the Intention of the Parties framing such Rules, Alterations, or Amendments, and are in conformity to Law and to the Provisions of this Act; and that the said Barrister shall advise with the said Clerk or Secretary, if required, and shall give a Certificate on each of the said Transcripts that the same are in conformity to Law and to the Provisions of this Act, or point out in what Part or Parts the said Rules are repugnant thereto, and on what Grounds and for what Reasons they are so repugnant, and how and in what Manner they can be made conformable thereto; and that the Fee payable to such Barrister for advising as aforesaid, and perusing the Rules or Alterations or Amendments of the Rules of each respective Society, and giving such Certificates as aforesaid, and stating such Grounds or Reasons, or suggesting such Alterations as aforesaid, shall not at any one Time exceed the Sum of One Guinea, which, together with the Expence of conveying the Rules to and from the said Barrister, shall be defrayed by each Society respectively; and one of such Transcripts, when certified by the said Barrister, shall be returned to the Society, and another of such Transcripts shall be transmitted by such Barrister to the said Loan Fund Board, and the other of such Transcripts shall be transmitted to the Clerk of the Peace for the County wherein such Society shall be formed, and by him laid before the Justices for such County at the General Quarter Sessions or Adjournment thereof held next after the Time when such Transcript shall have been so certified and transmitted to him as aforesaid, and in the County of *Cork* before the Justices at the General Sessions or Adjournment thereof which shall be so held in the Riding in which such Society shall have been formed, and the Justices then and there present are hereby authorized and required, without Motion, to allow and confirm the same; and such Transcript shall be filed by such Clerk of the Peace with the Rolls of the Sessions of the Peace in his Custody, without Fee or Reward; and that all Rules, Alterations, and Amendments thereof, from the Time when the same shall be certified by the said Barrister, or certified, confirmed, and allowed by the Justices as herein-after provided, shall be binding on the several Members or Officers of the said Society, and all other Persons having Interest therein.

Law to be so certified by him.

Fee to Barrister not to exceed One Guinea at any one Time.

V. Provided always, and be it enacted, That the said Barrister shall be entitled to no further Fee for or in respect of any Alteration or Amendment of any Rules upon which One Fee has been already paid to the said Barrister within the Period of Three Years: Provided also, that if any Rules, Alterations, or Amendments are sent to such Barrister accompanied with an Affidavit of being a Copy of any Rules or Alterations or Amendments of the Rules of any other Society which shall have been already enrolled under the Provisions of this Act, the said Barrister shall certify and return the same as aforesaid without being entitled to any Fee for such Certificate.

Barrister not entitled to further Fee within Three Years in respect of the same Rules.

VI. Provided always, and be it further enacted, That in case any such Barrister shall refuse to certify all or any of the Rules so to be submitted

On Refusal of Barrister to certify

Rules, Transcript to be submitted to Quarter Sessions, who may certify it.

submitted for his Perusal and Examination, it shall then be lawful for any such Society to submit a Transcript of the same to the Court of Quarter Sessions, together with the Reasons assigned by the said Barrister, in Writing, for any such Rejection or Disapproval of any One or more of such Rules; and that the Justices at the said Quarter Sessions shall and may, if they think fit, certify, confirm, and allow the same notwithstanding any such Rejection or Disapproval by any such Barrister; and such Transcript so certified, confirmed, and allowed shall be filed by such Clerk of the Peace with the Rolls of the Sessions of the Peace in his Custody without Fee or Reward, and a Copy of such Rules so filed shall be forthwith transmitted by such Society to said Loan Fund Board.

Rules to be certified, transmitted, and enrolled pursuant to 4 & 5 W. 4. c. 40.

VII. And be it further enacted, That all the Rules of any Society to be entitled to the Benefit of this Act shall be certified by a Barrister at Law, to be appointed by the said Loan Fund Board, and transmitted and enrolled in the same Manner as the Rules and Regulations of any Friendly Society are required to be certified, transmitted, and enrolled pursuant to the Provisions of a certain Act passed in the Fourth and Fifth Years of the Reign of His present Majesty King *William* the Fourth, intituled *An Act to amend an Act of the Tenth Year of His late Majesty King* George *the Fourth, to consolidate and amend the Laws relating to Friendly Societies;* and that all the Provisions of the said Act, as well as the Act made and passed in the Tenth Year of His late Majesty King *George* the Fourth, to consolidate and amend the Laws relating to Friendly Societies, as far as the same relate to the certifying, transmitting, and enrolling the Rules or any Alteration or Amendment of the Rules of Friendly Societies, shall be applicable to the certifying, transmitting, and enrolling the Rules or any Alteration or Amendment of the Rules of any Society to be established under the Provisions of this Act; and also that an authenticated Copy or Transcript of all such Rules, or of any Alteration or Amendment thereof, shall be transmitted by the said Society to the said Loan Fund Board within One Month after the same shall have been certified as herein-before provided.

Society may appoint Officers.

VIII. And be it further enacted, That every such Loan Fund Society shall and may from Time to Time at any of their usual Meetings, or by their Committee if any such shall be appointed for the Society, which Committee such Society is hereby authorized to appoint, elect and appoint such Persons into the Offices of Trustee, Manager, Treasurer, Officer, Clerk, or Servant of such Society, as they shall think proper and necessary to carry into execution the Purposes of such Society, for such Space of Time and for such Purposes as shall be fixed and established by the Rules of such Society, and from Time to Time to elect and appoint others in the Room of those who shall vacate, die, or be removed.

Rules to be entered in a Book to be kept by the Officer of the Society.

IX. And be it enacted, That all Rules from Time to Time made and in force for the Management of any such Society as aforesaid, and duly enrolled, shall be entered in a Book or Books to be kept by an Officer of such Society, to be appointed for that Purpose, and which Book or Books shall be open at all seasonable Times, at least

One

One Day in the Week, for the Inspection of Persons obtaining Loans from or granting Loans to such Society, and such Rules and Regulations shall be binding on the several Members and Officers of such Society, and on the several Persons obtaining Loans from or granting Loans to the same, and their Representatives, as well as those Parties who may become the Sureties for the Repayment of any Loan, all of whom shall be deemed and taken to have full Notice thereof by such Entry and filing with the Clerk of the Peace; and the Entry of such Rules in such Book or Books as aforesaid, or the Transcript thereof filed with the Clerk of the Peace, or a true Copy of such Transcript examined with the Original, and proved to be a true Copy, shall be received as Evidence of such Rules respectively in all Cases; and no Certiorari shall be brought or allowed to remove any such Rules into any of His Majesty's Courts of Record; and every Copy of any such Transcript filed with any Clerk of the Peace as aforesaid shall be made without Fee or Reward, except the actual Expence of making such Copy, and such Copy shall not be subject to any Stamp Duty.

Property of Society vested in Trustees.

X. And be it further enacted, That all Monies, Goods, Chattels, and Effects whatsoever belonging to such Society shall be vested in the Trustee or Trustees of such Society for the Time being, for the Use and Benefit of such Society and the respective Members thereof, their respective Executors and Administrators, according to their respective Claims and Interest, and after the Death, Resignation, or Removal of any Trustee or Trustees shall vest in the surviving or succeeding Trustee or Trustees for the same Estate and Interest as the former Trustee or Trustees had therein, and subject to the same Trusts, without any Assignment or Conveyance whatever; and also shall for all Purposes of Action or Suit, as well Criminal as Civil, in Law or Equity, in anywise touching or concerning the same, be deemed and taken to be, and shall in every such Proceeding (where necessary) be stated to be, the Property of the Person or Persons appointed to the Office of Trustee or Trustees of such Society for the Time being, in his or their proper Name or Names, without further Description; and such Person or Persons shall and they are hereby respectively authorized to bring or defend, or cause to be brought or defended, any Action, Suit, or Prosecution, Criminal as well as Civil, in Law or Equity, touching or concerning the Property, Right of Claim aforesaid of such Society, and to sue and be sued, plead and be impleaded, in his or their proper Name or Names, as Trustee or Trustees of such Society, without other Description; and no Suit, Action, or Prosecution shall be discontinued or abate by the Death of such Person or Persons, or his or their Removal from the Office of Trustee or Trustees as aforesaid, but the same shall and may be proceeded in by the succeeding Trustee or Trustees in the proper Name or Names of such Person or Persons commencing the same, any Law, Usage, or Custom to the contrary notwithstanding; and such succeeding Trustee or Trustees shall pay or receive like Costs as if the Action or Suit had been commenced in his or their Name or Names for the Benefit of or to be reimbursed from the Funds of such Society.

No Manager or Trustee to receive any Remuneration.

XI. Provided also, and be it further enacted, That no such Society as aforesaid shall have the Benefit of this Act unless it shall be expressly provided by the Rules for the Management thereof that no Person or Persons, being Manager or Trustee of such Society, shall directly or indirectly receive any Salary or other Remuneration for Attendance, or for any other Services performed for such Society, nor shall any Expence be incurred or Salary or other Allowance made unless such as shall be expressly provided for by the Rules of the Society, or shall be necessary for the due Management of the Society according to such Rules.

Treasurer to give Security.

XII. And be it further enacted, That if any Treasurer or other Officer or Officers, or other Person whatsoever, who shall be intrusted with the Receipt or Custody of any Sum or Sums of Money the Property of such Society, or any Interest or Dividend arising from Time to Time thereby, shall be required by the Rules of such Society to become bound, with Sureties, for the just and faithful Execution of such Office or Trust, in such Sum or Sums of Money as shall be required by the Rules of such Society, such Security shall and may be given by Bond or Bonds to the Clerk of the Peace for the County, County of a City, County of a Town, or Place where such Society shall be established for the Time being, without Fee or Reward; and in case of Forfeiture it shall be lawful for the Trustees of such Society to sue upon such Bond or Bonds in the Name of the Clerk of the Peace for the Time being, and to carry on such Suit at the Costs and Charges of and for the Use of the said Society, fully indemnifying and saving harmless such Clerk of the Peace from all Costs and Charges of such Suit or Suits, or in respect thereof; and no Bond or Security so to be given shall be subject to or chargeable with any Stamp Duty whatsoever.

Amount of Loan not to exceed 10*l*.

XIII. And be it further enacted, That it shall not be lawful to and for any such Society to make any Loan on personal Security to any One Individual at any One Time exceeding in Amount the Sum of Ten Pounds; and that no second or other Loan shall be made to the same Individual until the previous Loan is repaid.

No Note or Security to be chargeable to Stamp Duty.

XIV. And be it further enacted, That no Note or other Security or Undertaking which may be entered into for the Repayment of any Loan made by any Society established under the Provisions of this Act, nor any Receipt or Entry in any Book of Receipt for Money lent or paid, nor any Draft or Order, nor any Appointment of any Agent, nor any other Instrument or Document whatever, required to be given, issued, made, or provided in pursuance of the Rules of the Society, shall be subject to or chargeable with any Stamp Duty whatsoever.

Rate of Interest to be demanded.

XV. And be it further enacted, That it shall and may be lawful to and for the Trustees or Managers of any Society established under the Provisions of this Act to demand and receive from the Person to whom any Loan may be made, at the Time of making the same, the full Amount of Interest up to the Time fixed for Payment of the last

last Instalment which would be due on the whole Money so advanced, at a Rate not exceeding Sixpence in the Pound for Twenty Weeks, and to receive the Amount of the Principal by Instalments at such Time or Times and in such Proportion or Proportions as the said Trustees or Managers may think fit, and to take a Note or Security for the whole Amount of the Loan, the same to be sued for and recovered immediately on Failure of the Payment of any of the Instalments, without being subject or liable on account thereof to any of the Forfeitures or Penalties imposed by any Act or Acts relating to Usury.

Recovery of Loan before Justices of the Peace.

XVI. And be it further enacted, That all Notes and Securities entered into for the Payment of such Loans shall be made payable to the Treasurer or Clerk for the Time being of the said Society; and if the Party or Parties liable to pay the same shall fail in the Payment of any of the Instalments, as agreed to by the Conditions or Terms of the Loan, according to the Rules of the Society, it shall and may be lawful for any One of His Majesty's Justices of the Peace for the County, Riding, City, Division, or Place where such Party or Parties, or any One of them, so liable, shall or may happen to be or reside, and such Justice is hereby required, upon Complaint made by or on behalf of such Treasurer or Clerk as aforesaid, to summon the Person or Persons against whom such Complaint shall be made to appear either before himself or before the Justices assembled at the Petty Sessions of the District, and after his, her, or their Appearance, or, in default thereof, upon due Proof upon Oath of such Summons having been duly served, such Justice or Justices shall proceed to hear and determine the said Complaint, and award such Sum to be paid by the Person or Persons respectively liable to the Payment of any such Note or Security, to such Treasurer or Clerk as aforesaid, as shall appear to such Justice or Justices to be due thereon, together with such a Sum for Costs, not exceeding the Sum of Two Shillings, as to such Justice or Justices shall seem meet; and if any Person or Persons shall refuse or neglect to pay or satisfy such Sum of Money as upon such Complaint as aforesaid shall be adjudged, such Justice or Justices shall, by Warrant under his or their Hand and Seal or Hands and Seals, cause the same to be levied by Distress and Sale of the Goods of the Party so neglecting or refusing as aforesaid, together with all Costs and Charges attending such Distress and Sale, and returning the Overplus (if any) to the Owner; and no such Proceedings shall be removed by Certiorari or otherwise into any of His Majesty's Superior Courts of Record.

Societies violating enrolled Rules, or the Provisions of this Act, to be deprived of the Benefits thereof.

XVII. Provided always, and be it further enacted, That in case it shall appear to the aforesaid Loan Fund Board in *Dublin*, after due Investigation and Inquiry, that any of such Loan Fund Societies as aforesaid, or other Societies entitled to the Benefit of this Act, have not strictly adhered to their Rules so enrolled as aforesaid, or that they have applied any of their Funds or done any Matter or Thing contrary to the Provisions of this Act, such Loan Fund Board shall cause an Advertisement to be inserted to that Effect in some County Paper circulating in such District, and shall also notify the same to the Clerk of the Peace with whom the Rules may be filed, and after the

the Space of Six Months after such Advertisement has appeared in such Paper it shall no longer be lawful for the Treasurer, Clerk, or other Officer of any such Society to avail himself of the special Provisions of this Act, nor for any Justice or Justices of the Peace to award any Sum to be paid to him in consideration of any such Note or Security as aforesaid.

No Clerk or other Servant shall receive any Present of any Description from any Borrower. Penalty 20*l.*

XVIII. And be it further enacted, That no Clerk, Officer, or Servant of any Loan Fund Society hereafter to be established in *Ireland* under the Provisions of this Act or entitled to the Benefit thereof, shall, directly or indirectly, have, receive, or take any Bonus, Gratuity, or Present from any Borrower from such Loan Fund Society; and in case any such Clerk, Officer, or Servant shall offend herein he shall be liable to a Penalty of Twenty Pounds, to be recovered by the Treasurer or Clerk for the Time being in the same Manner as is herein-before provided for the Recovery of any Loan granted by such Society; the said Penalty, when recovered, to be applied in aid of the Funds of such Society.

No Business to be transacted at any Hotel or PublicHouse, under the Fine of 10*l.*

XIX. And with a view to Economy, and in order to prevent any Tendency or Disposition to Extravagance or Dissipation, be it further enacted, That all and every the Affairs and Business of any Loan Fund Society to be established in *Ireland*, or any Part thereof, shall on no Account or Pretence whatever be conducted, carried on, or transacted at any Hotel, Tavern, Public House, Beer Shop, or House of Entertainment; and any Clerk or Servant respectively of the Society who shall offend herein shall forfeit the Sum of Ten Pounds, to be recovered by the Treasurer or Clerk for the Time being in the same Manner as is herein-before provided for the Recovery of any Loan granted by such Society; the said Penalty, when recovered, to be applied in aid of the Funds of the Society.

Any Person advancing Money on Loan to Society may dispose of or transfer the same.

XX. And be it further enacted, That any Person who shall have advanced any Sum of Money by way of Loan to any such Loan Fund Society as aforesaid shall be authorized, and he or they are hereby respectively authorized and allowed, to dispose of and transfer any Part or the Whole of the Amount of the Money so advanced by him as aforesaid, and such Transfer shall be deemed sufficient by a written Order directed to the Trustee or Trustees of such Society for the Time being, such Order or Transfer to be signed by Two respectable Housekeepers as Witnesses; and the Person or Persons to whom such Transfer shall be made as aforesaid shall, so soon as the Order or Transfer shall be delivered to the Trustees or their Clerk, stand possessed of and be entitled to the Amount of such Transfer, together with all Interest and Benefit, Claims and Demands whatsoever, arising or to arise or to be derived or to accrue therefrom, as fully and to all Intents and Purposes as if he or they had been the Parties who had originally advanced the Sum to such Loan Fund Society; and such Transfer, Authority, Document, or Order shall not be liable to any Stamp Duty or Parliamentary Imposition whatever.

XXI. And

Societies for establishing charitable Pawn Offices, &c. shall cause their Rules to be certified.

XXI. And be it further enacted, That if any Society or Societies now or hereafter to be formed for the Purpose of establishing charitable Pawn or Deposit Offices, at which Money may be lent to the industrious Poor upon Pledge, shall be desirous of having the Benefit of this Act, such Society or Societies shall in like Manner cause the Rules framed or to be framed for their Management respectively to be certified, deposited, and enrolled in manner hereinbefore directed with reference to Loan Fund Societies desiring the Benefit of this Act, and thereupon such Societies respectively shall be deemed and be entitled to and shall have the Benefit of the Provisions contained in this Act, so far as the same are applicable to the Objects of such charitable Pawn or Deposit Offices.

Loans to Fishermen.

XXII. And be it further enacted, That it shall and may be lawful to and for the Trustees and Managers of any charitable Pawn Society entitled to the Benefit of this Act to lend and advance, upon the Security of the Boat or other Fishing Vessel of any poor Person or Persons resident within the County, County of a City or Town, in which the Office of such Society shall be situated, any Sum or Sums of Money not exceeding in Amount One Half Part of the Value of such Boat or Fishing Vessel, although the same shall not be actually deposited or lodged in the Stores of such Society: Provided always, that every such Loan, together with the Name and Description of the Boat or Fishing Vessel in respect of which the same shall have been made, shall be duly registered in a Book to be kept for that Purpose by the Society advancing such Money; and that no Sale of any such Boat or Fishing Vessel by the Owner thereof shall be valid, unless the Principal Money and Interest then due thereon to any such Society shall be first repaid out of the Purchase Money for the same.

Abstract of Accounts to be made out yearly and sent to the Loan Fund Board.

XXIII. And be it further enacted, That the Trustees of every Society established under the Provisions of this Act, or which may become entitled to the Benefit thereof, shall cause an Abstract of the Accounts of such Society for each Year to be made out up to and ending the Thirty-first of *December*, together with a Statement of the Funds and Effects and of the Debts or Liabilities of such Society, and an Estimate of the clear net Profit or Loss up to that Period, which Abstract, Statement, and Estimate shall be in such Forms, and shall contain such Particulars connected with the Accounts and Transactions of such Society, as the said Loan Fund Board shall from Time to Time direct; and a Copy of such Abstract, Statement, and Estimate, duly certified to be correct by the Secretary, Treasurer, and at least One Trustee, shall sometime in the Month of *January* in each Year be transmitted to the said Loan Fund Board.

Profits shall be applied to charitable Purposes.

XXIV. And be it further enacted, That the Trustees of any such Society may from Time to Time appropriate such Portion of the clear net Profits, over and above all Losses, as they shall think proper, in support of the Hospital or Infirmary of the County for which or for a Portion of which the Society shall be established, or for such other local charitable Purpose as they shall think fit; the Residue, or the Whole of such net Profits if no Part shall be so appropriated, being

employed as Part of the Funds of the Society until the Trustees shall otherwise determine: Provided always, that no Part of any such net Profits, after deducting Losses, shall be appropriated in any Way for the Advantage or Benefit of any Member of the Society, or of the Persons managing or conducting the same, or for any Purpose whatsoever, except as Part of or in aid of the Funds of the Society, to be used according to the Rules of such Society, or for charitable Purposes as herein-before provided; and that in the event of the Dissolution of any such Society, or that such Society shall cease to act for the Purposes for which it was established, or shall be deprived of the Benefit of this Act, the whole of the clear net Profits, not previously appropriated for some charitable Purpose, after Payment of all Debts of or Claims on such Society, and of all Losses, shall be appropriated to such Hospital or Infirmary or to such other local charitable Purpose as the Trustees, with the Approbation of the Loan Fund Board, shall think proper.

Members, &c. to be competent Witnesses.

XXV. And be it further enacted, That on the Trial of any Action, Indictment, or other Proceeding respecting the Property of any Society enrolled under the Authority of this Act, or in any Proceedings before any Justice of the Peace, any Trustee, Manager, Member, Officer, Clerk, or Servant of such Society shall be a competent Witness, and shall not be objected to on account of any Interest he may have in the Result of such Action, Indictment, or other Proceeding.

Public Act.

XXVI. And be it further enacted, That this Act shall be deemed a Public Act, and shall be judicially taken notice of as such by all Judges, Justices, and other Persons, without the same being specially shown or pleaded.

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