borrowers’ hands at the close of 1839 was L.4011, and the number of borrowers during the year, 3482.

Among the mansions of the nobility and gentry of large estates, the most remarkable are Lismore Castle, the seat of the duke of Devonshire, and Curraghmore, that of the marquis of Waterford. The habitations, dress, and manners of the peasantry in the rural districts, resemble those simi­larly circumstanced in other parts of the province, being distinguished chiefly by the difference of their modes of life, as residing on the sea-coast, the rich pasture-lands, the mountain districts, or the vicinity of a populous town. The county contains numerous remains of ancient struc­tures. A pillar-tower at Ardmore is in a state of high pre­servation. Near the same place is a large rath, and seve­ral others in various parts. The remains of small circular intrenchments, mostly at short distances from each other, can also be traced. Cromlechs are also numerous, and some very large. The names of upwards of twenty monastic establishments have been preserved, but the sites of few of them are now discernible. The same may be said of the numerous castles erected in many parts of this county, long the theatre of petty wars. Natural caves are to be seen, both on the coast and in the interior, as well as others which have every appearance of owing their origin to hu­man ingenuity. There are several mineral springs, chiefly chalybeate.

The city of Waterford is situate on the northern verge of the county, and on the southern bank of the Suir, about twenty miles from the mouth of the harbour. It was founded by the Danes, according to some authorities, as early as the middle of the second century, but, as stated by others with more probability, in the ninth century. It continued in the possession of these settlers, wholly inde­pendent of the surrounding native princes, and generally at variance with them, till the arrival of the English under Strongbow, who took it by storm, and was in the act of consummating his victory by an indiscriminate massacre of the inhabitants, when he was prevented by the interference of his ally and protector Dermott M'Murrough, king of Lein­ster, whose daughter Eva he soon after married in the city. Henry II. afterwards landed here, and from that period it long continued to be one of the principal places of com­munication with England, and a considerable mart for fo­reign trade. King John, when earl of Morton, landed here in 1183. On his accession to the throne, he granted its first charter, and again visited the city the year after. In the next century it suffered twice by conflagrations, the lat­ter time so severely, that it remained several years in a de­cayed state. In 1368, the citizens, under the command of the mayor, suffered a severe defeat from the Poers and O’Driscolls. At the close of the same century, Richard II. landed here on both the occasions on which he visited this part of his dominions. Money was coined here by the Danes, and a mint established by John ; a privilege con­firmed by Edward IV. when he abolished all the mints in Ireland except those of this city, Dublin, and Drogheda. Waterford signalized itself by its steady attachment to the royal interests during the attempts of Simnel and War­beck, in the reign of Henry VII. The latter of these pre­tenders laid siege to it, but was forced to withdraw his forces, in commemoration of which the city obtained its motto, “ Urbs intacta manet.” At the close of the long- continued warfare which had devastated Ireland during the latter part of Elizabeth’s reign, the citizens objected to having James proclaimed, and refused admission to Lord Mountjoy, then lord-deputy, and his forces, until com­pelled by his threats to submit. In the wars of 1641, they sided with the confederate Catholics, and after several vicissitudes of fortune, ultimately capitulated to the par­liamentary army under lreton. In the subsequent war in 1688, they took part with King James, who here embarked for France after his defeat at the Boyne; and the city shortly afterwards surrendered, upon terms, to King Wil­liam’s forces under General Kirk.

The walls of the Danish city enclosed a triangular area of about fifteen acres. The only remaining vestige of them is a round tower, built by one of the Danish sove­reigns, and from him named Reginald’s Tower, which has been rebuilt from its ruins, and is now occupied as a bar­rack. The county of the city extends along the river from Carrick-on-Suir to Passage, and on the north side beyond the river into Kilkenny county. This portion is connected with the main body by a wooden bridge. It comprehends an area of 9683 acres, including 822 on which the city stands, and contains twelve parishes, three of which are rural. The corporation consists of a mayor, who has a sword borne before him, two sheriffs, eighteen aldermen, and eighteen assistants, with a recorder and inferior civic officers. The city returns two members to the imperial parliament. The constituency, since the passing of the reform act, consists of the resident freemen, the L.10 free­holders, the L.20 and L.10 leaseholders for a term of years, and the 40 shilling freeholders during the continuance of thc existing lives. The numbers registered have been,

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| --- | --- |
| In 1833 1241 | In 1837 1473 |
| ... 1834 1241 | ... 1838 1473 |
| ... 1835 1241 | ... 1839 1220 |
| ... 1836 1473 |

The municipal courts are, a court of record twice in the week; a civil bill court, for debts from forty shillings to ten pounds ; a court of conscience, for debts under forty shil­lings; the mayor’s court, for disputes as to servants’ wages ; and a court leet and court of admiralty, both now obso­lete. The city business is transacted in the town-hall, an elegant modern building. Besides the county court-house and prison already noticed, there is a city gaol, and a pe­nitentiary or house of correction. The ecclesiastical build­ings are, the cathedral, founded in 1076, but since taken down and rebuilt ; several parochial churches, Roman Ca­tholic chapels, and dissenting meeting-houses. There are several endowed schools, the principal of which are the blue-coat schools for boys and girls. Among the chari­table institutions are, the Widows’ Houses ; the Leper House, now a general infirmary ; thc Hospital of the Holy Ghost ; the Fever Hospital, the first founded in Ireland ; and the District Lunatic Asylum, confined to the county and city, and maintaining at present 101 patients, of whom eighteen are idiots, and eighty-three lunatics, of whom thirty-four are supposed to be curable. The literary and scientific institutions are, the Waterford Institution, with a library and museum ; the Literary and Scientific Society, where lectures are delivered ; an Agricultural, and a Horticul­tural Society. There are cattle-markets twice in the week, and chartered fairs three times in the year.

The quay, which extends along the bank of the river from one end of the town to the other, and from which most of the other streets branch out, is the most ornament­ed part of the city. The custom-house is in its centre. Waterford derives its wealth and importance from its com­merce, which is now chiefly with Great Britain. So early as the commencement of last century, it adopted the libe­ral policy of admitting foreign traders to the freedom of the city, which induced several intelligent merchants from the continent to settle here. The exports are mostly cattle, sheep, pigs, grain, flour, and salted and dried provisions. Mercantile affairs are superintended by the Chamber of Commerce, incorporated in 1815, and by the Board of Har­bour Commissioners, established by act of parliament in 1816 for the improvement of the port. Under their ma­nagement a dock-yard has been constructed, capable of receiving vessels of very large dimensions, and the main pas­sages of the river have been cleansed and deepened. The