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CHAPTER IV

DUBLIN QUAKERS IN FINANCIAL AREAS

SECTION I - BANKING, STOCKBROKING

In both England and Ireland there is popular association of Quakers with banking. There is more truth in such a popular assumption in relation to England than to Ireland. But at least in Ireland quaker connections with banking are earlier than those in England as will appear in the course of this section. Indeed at the beginning of the eighteenth century it seemed very possible that Dublin Quakers would be to the forefront in the establishment of banks.

In the case of Dublin the establishment of banks has an intimate connection with the linen trade. A large number of the quakers whose names most frequently occur in the official documents of the Society from the beginning of the eighteenth century were involved in the trade. Many quakers, as did other people, kept their wealth in the form of property or stock in trade. The search for safe investment often ended in the purchase of land. Because a large proportion of the linen trade passed through Dublin and most transactions relative to that were in the form of cash the Dublin merchant was often in a position to provide credits from his surplus funds. Bigger
credit was however available from the often better capitalised London merchants.\(^4\)

The need for credit and the handling of cash implied the need for banking. There were few opportunities for profitable and safe investment that would also make funds immediately available for necessities. Quaker meetings were occasionally prepared to help members with loans during difficult periods but this was not designed to facilitate individual quakers in the promotion of their own businesses.\(^6\)

The difficulties of obtaining credit, the use of the quaker Discipline and the tentative movement of quakers into the area of banking are particularly well illustrated in the case of the Friend Amos Strettell. The period up to 1720 had seen the establishment of an office in Dublin to handle investment in the ill-fated South Sea Bubble scheme.\(^6\) Strettell had been caught 'on the hop' in the climate created by its failure. He was an elder and well esteemed Friend. His name commonly appeared as an extensive subscriber in lists of collections arranged by Friends for such specific purposes as building a new meeting house or assisting the Dublin Monthly Meeting funds.\(^8\) The appearance of his name in inventories in connection with many bonds and bills indicate the extent of the respect in which he was held. His chief trade was in linen and through his wide business and family connections as also through loans\(^9\) he had begun to perform a number of useful banking functions by
providing credit and facilities for exchange. The failure of the South Sea scheme as also his own failure to properly oversee his affairs led to his insolvency in 1720. News that he had stopped payment reached the Dublin Men’s Meeting in tenth month 1720 and two Friends were promptly dispatched to discuss the situation with him. The subsequent investigation showed that Strettell’s stoppage of payment had not involved any fraudulent purposes but that he was unable to justify his mismanagement. Nevertheless he was fully determined to ‘do what he could for the clearing of Truth.’ Strettell himself stated, ‘[I] can truly say I am more concerned for my creditors than for myself, [I] shall not look on anything I can get as my own until my debts are paid’. Such attitudes, reinforced by the disciplinary procedures of the Society were to play no small part in building up public trust in the assumed probity of the quakers and in turn contributing to a degree of quaker commercial success.

Already by 1720 a number of Irish quaker owned banks had emerged. One of these was Hoare’s bank of Cork. One of its owners was Joseph Pike who became a partner in the same year of 1720. With his accession to the bank, capital derived from the profits of linen drapery and woolen export were diverted to its service. Joseph Hoare, the other partner was Pike’s brother-in-law and was himself the son of Grace Burton, daughter of the Dublin banker Benjamin Burton. The development of the Cork bank of Hoare and Pike is similar to that which can be detected
among the English Quakers. The necessities of trade were to lead naturally into the area of banking.

One of the earliest quaker banks in Dublin of which we have any knowledge was that of Joseph Fade and Company. As already mentioned, a nexus of financial and linen interests centered on the quaker families of Fade, Strettell, Petticrew, Willcocks, and Dawson. Inventories and wills suggest how financial links cemented by marriage could lead to the maintenance of wealth, wealth not alone in land but in more easily disposable form such as cash. The evolution of Fade's bank is implied in the information in such wills. The will of James Fade the elder, a linen draper shows that in 1700 he had left all his wealth in the form of property. His son Joseph, described as a merchant, in his will was to leave a sum of money approaching £4,000 and an interest in the 'Bank at the Glib'. The 'interest' in the bank, that is the ownership of it he would leave to his grand-nephew John Dawson.

The name of Joseph Fade and Co. occurs in occasional dealings with Hoope, a northern Ireland linen draper. In 1728 Fade took into partnership in his bank Isaachar and John Wilcocks. After the death of Isaachar in 17.4.1744 he continued in partnership with the other brother until his own death in 8.4.1748. John Dawson entered into partnership with Wilcocks (Dawson's cousin) and the partnership lasted until 3.3.1755. More than £300,000 worth of their notes were said...
to be in circulation. The bank enjoyed a good deal of confidence from the public, partly because it had withstood threats in the past and partly because of a popular mystique attached already to the quaker name; As a critical contemporary was to remark:

'As the bank was of long standing, and their predecessors and themselves being generally esteemed frugal, honest and industrious their credit with the public was very great and this credit was still supported by a general notion among some people, that Quakers will not lie or do wrong, and that if any run would happen, the quakers would immediately pour into the bank as much money, as would answer the greatest demand that could be made upon them.'

Wilcocks and Dawson had a wide business in the country. The anonymous pamphleteer from whom we have already quoted outlines what must have been the practice of many of the creditors of the bank,

My residence is in the country. I hold large tracts of land. One part I lay out for tillage and the other for sheep and black cattle. I have had from time to time lodgements in different banks in Dublin but for some years past I have dealt entirely in W-s and D-s bank. In winter and spring my corn and cattle were sent direct to Dublin market and my money, by my own direction lodged in that bank. About the beginning of May I usually went to town and drew as much out of it as paid my rent, bought in my stock for the ensuing season and other domestic exigencies.
By this management, I had always a considerable residue in the bank of whose credit till it was too late I never entertained the least suspicion.

The bank failed 3.3.1755 and after a parliamentary investigation an act for the relief of its creditors was passed. Ironically only a few months previously six of the Dublin banks had agreed to make each others notes mutually acceptable and encashable. Such a move might well have been part of an evolution for banks to develop a financial system based on co-operation and harmonisation of policy. Hall quoting a 'contemporary pamphlet' suggests the bank in its failure owed £295,600 and was due £253,100 leaving a deficit of £42,500.

The blame for the failure was primarily attached to the embezzlements of a clerk Richard Brewster who was employed by the bank. The author of the 'anonymous pamphlet' whom we have already quoted, besides defending Brewster's reputation suggested that the Quakers had collaborated with each other to preserve their own interests and possibly even designed that a run on the bank should occur to their own advantage. The pamphleteer himself quotes the rebuttal of his criticism as it was issued by the Dublin Men's Meeting. It substantially bears out the conclusions of the parliamentary commission. Hall suggests that the failure of Wilcocks and Dawson's bank was part of a '... wide spread crisis... as a result of which three important banking firms were forced to close their doors.' Most of all, the Friends were concerned that the 'truth' would
not be compromised by the weakness or mismanagement of individual Friends. They were concerned not alone to help Wilcocks and Dawson to sort out their affairs but that all the creditors be reimbursed. They felt that no matter what a parliamentary commission should decide the partners were by no means released from their obligations to promote a speedy settlement.\textsuperscript{33}

A number of such bank failures stimulated merchants to guard their access to credit and ensure that they would remain in a competitive position with their goods. A series of petitions expressed in increasingly strong and persuasive language\textsuperscript{34} were eventually to lead to the establishment of a national bank, the Bank of Ireland in 1782. Such petitions reflected the increasingly self confident approach of the merchant class as they consolidated their position over and against the aristocratic interests that predominated in the country. Quakers were few and far between among the original stockholders of the Bank of Ireland. It seems that for them as for other merchants the new bank did not answer to their expectations or serve their needs. It appeared to be dominated by aristocratic interests. One prominent quaker stockholder however was John Dawson Coates who had holdings to the value of £5,000.\textsuperscript{35} \textsuperscript{36} This Dawson was himself a banker, in partnership with a Patrick Lawless.\textsuperscript{37} Their bank failed in 1793\textsuperscript{38} but the creditors all appear to have been paid in full and there is no record in the quaker archives about the case.
Dawson Coates was elected to be the Deputy-Governor of the Bank of Ireland but the fact of his being a Quaker meant that he could not conscientiously take the oath which was required for the office. His case was taken up sympathetically at a special meeting of the stockholders on 28.I.1784 and an attempt was made to have the provisions concerning the oath changed but with no success. It is conceivable that the question was made a test case as a means to challenge the aristocratic and establishment interest. Such a move would have been in line with a variety of conflict that was on several occasions to emerge in the Dublin Chamber of Commerce and in other financial or commercial transactions. Quakers and Catholics continued to be excluded from most aspects of the Bank of Ireland's management. Quakers often also experienced a degree of hostility from the management of the Bank as a result of their religious scruples, a factor that in the nineteenth century would surely have made them more favourable to an alternative and more satisfactory banking system.

Legislation had by then limited even more the already limited possibilities for banks to survive. The creation of the Bank of Ireland introduced a further series of difficulties for private banks. It had seemed that at the beginning of the eighteenth century Irish Quakers, impelled by the necessities of their trade would have moved into control of wider financial areas. By the end of the eighteenth century however the process was effectively halted, not alone by their own innate caution.
but also by the legislative checks which made banking activities significantly more precarious and less prosperous. An act of 1756, of the Irish Parliament, an act prepared in the wake of Wilcocks and Dawson closure, stated among other provisions that bankers might not 'trade or traffic as merchants in goods or merchandise imported or exported'. The private Irish banker was thus effectively prevented from accumulating a sufficiency of funds towards a banking house or to have funds invested in such a way that he could quickly call on them. Neither did the legislation permit sleeping partners. As Barrow states, 'The trader-banker familiar to English and Scottish banks was thus denied legal existence in Ireland after 1756 unless he confined his trade to the limited domestic sphere'.

Therefore at the very moment when Irish Quakers were generally withdrawing from banking, the English Quakers were poised to launch themselves into an extensive and profitable period of country banking. This was ultimately to lead to the establishment of such well known concerns as Barclays, Lloyds and Gurneys. The pattern leading to the setting up of the English concerns was similar to that which led some Irish Quakers into banking at the beginning of the eighteenth century. Just as the linen trade had formed a basis for their activity so the origins of many English Quaker banks can be traced to serving the needs of particular trades such as those of wool or silk. As a historian of English Quakerism remarks in relation to one such bank, 'Many of this type of dealer lent money to his
customers and his wool growers, established a good credit and a name for absolute honesty and a good substance, and so gradually drifted into the position of farmer's and small tradesman's banker. This was the case of Crewdsons who founded Crewdsons bank in Kendal in 1788. Other English banks established by Quakers on the basis of industries controlled by themselves included Fox's bank in Cornwall (1754), Pease's of Darlington (1744) and Backhouse's (1788). Besides Lloyd's, stated to have been set up in 1765. We might assume therefore three factors for the decline of Irish Quaker interest in banking: a) the restrictive effects of legislation, b) the caution which Quaker discipline encouraged and c) as Professor Louis Cullen remarks when referring to the changing pattern of the linen trade in Dublin, that increasingly linen drapers as such did little trade on their own account and merchants began to act as commission buyers from Northern linen bleachers on the credit of English merchants.

II

An exclusion from banking whether involuntary or otherwise did not prevent Dublin Quakers from employing their expertise in ancillary financial areas such as in the discount of bills, stockbroking and the handling of banking and insurance agencies. The last decades of the eighteenth century saw an increasing availability of capital. Besides the development of specialist
financial institutions such as the Bank of Ireland there was also to be seen an increased investment in public and joint-stock companies or utilities as distinct from the more traditional and still common investment in private, family and mercantile partnerships. The establishment of the Grand Canal in 1771 promised improved transport facilities and possibilities of eventual profitable investment backed up by government credit and loans. Even there a possible conflict with establishment interests may well have been implied since Quakers and other non-establishment merchants seem very noticeably absent from its stockholders. A number of native Irish insurance companies were also established within a short space of time. We might mention the Hibernian in 1771 and the General in 1777. In each of these 'quaker names' were represented among the shareholders, names such as Vilcocks and John Dawson Coates. Unfortunately, available sources do not enable us to identify the scale of the investment of each individual.

Such companies, besides serving practical needs in the retention of Irish capital at home and the provision of further areas of profitable investment, stimulated, we may assume, as it did in England, wider institutional investment in government stock which would lead to the eventual development of an Irish stock market. A further attraction of insurance companies probably lay in the fact that their funds were invested in government stocks and the interest on that plus the potential
profit from the particular insurance company would make the investment doubly attractive. Especially when capital on deposit at the Bank of Ireland would not yield any interest at all. The emergence of wider investment possibilities and the establishment of specialist institutions to service them all contributed to lay the foundation of the capitalist economy of the nineteenth century which many quakers would be significantly in a position to exploit. While we mention government stocks it is worth remembering that they played an important part themselves in guaranteeing investments of other types. In the event of necessity they would readily be disposed of and ensured a reliable supply of interest. It was not however common as yet for private individuals to invest directly in the 'public stocks'.

The Dublin Stock Exchange was set up by a 'group of merchants' in 1793. There is no evidence as to any quaker involvement in this. But the Stock Exchange was to be an essential component of Dublin's commercial life and would therefore be reflected in the economic behaviour of quakers as well as in that of other groups of merchants. In 1799 the Government passed legislation to put the Dublin Stock Exchange on a more formal footing. Its primary function was seen in terms of handling government stocks and the limited range of other shares then available, such as those of the Grand Canal. Many merchants were already engaged in rudimentary stock-brokering activities. But the establishment of an official stock exchange

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assumed a degree of legislative control of professional stockbrokers and encouraged in them a sense of group esteem in the control of their own affairs.

By 1807 which is the first year for which lists of the Irish funds are available in the printed Stock Exchange lists we see that the Dublin Stock Exchange offered, besides the usual Bank of Ireland Stock and Government Stock and Debentures, debentures and stock for public utilities such as the Grand Canal, for the Ballast office, Pipe Water, Wide Streets and Paving.

It would be useful in connection with the changing nature of investment opportunities to consider specifically some aspects of quaker institutional behaviour. The financial expertise of the quakers was also put at the service of their meetings to make the finances of the meeting and the 'internal' philanthropic concerns of the Society more effective. This occurred primarily at two levels, firstly, in the handling of property and secondly, in the investment of funds for specific charitable purposes. The patterns of increased investment opportunity and increased financial expertise for handling such opportunities are reflected in the small areas of institutional investment which were used by the Dublin and other monthly meetings of quakers. Monthly meetings, helped to redistribute capital through the disbursement of monies received in legacies, gifts and wills and from subscriptions arranged for general use
or specific purposes. But, while the Dublin Monthly Meeting continued to help its poorer members through its funds and through its Committee of the Poor, any functions of assisting members in commercial difficulty or by supporting them in credit appear to have ceased by the nineteenth century.

We might consider in illustration of patterns of institutional quaker investment three cases related particularly to the internal needs of the Society. These are: a) the Munster Female Bounty Fund, b) The Bloomfield Retreat and c) Developments related to the building of the Eustace Street/Sycamore Alley Meeting House. The Munster Female Bounty Fund was set up in 1775. It was somewhat similar in its structure to a joint stock company, but its promoters received no direct benefit from it for themselves. Its purposes were strictly philanthropic but designed to help needy members of the Society in Munster. It was conducted under the aegis of the Munster Provincial Meeting. The greater part of its funds were by 1781 invested in £1,000 of government stock (3% consolidated annuities) purchased in the same year. The stock was probably English government stock since when it was transferred in 1793, to the name of a new trustee. James Abell, he applied to his fellow quaker and Irish man John Pim Jr. then resident in London to execute the deed of transfer. In 1808 the fund amounted to £2001.14.0 and the fourth rule had been amended not alone to direct that funds be invested in government securities but that the funded stock should be limited to £2,000.
specifically, notwithstanding any rule to the contrary. James Abell writes to his nephew Thomas Pim of Dublin to thank him for the purchase of five Grand Canal debentures for the fund. But by 1809 he mentions that the same debentures are 'considered to have materially suffered in public estimation as security for $ money at interest!'

The Retreat, known as Bloomfield was another distinctively quaker establishment. It had been set up in 1807 for the treatment of the mentally sick. Again the instinct of the original committee was to invest in government stock or stocks considered to be safe. It was agreed at the meeting of 3.V.1808, '...that it is expedient and proper the sum of money now in hand should be vested in public securities. The care of getting it done is referred to the sub-committee and they are directed to call on the monthly meetings to remit the same without unnecessary delay to be invested in like manner.' In the event as recorded in a minute of 7.V.1810, apart from the total value of the property owned a sum of £1,637.8.10% was in hand in the form of Ballast Office debentures which had by then already yielded £233.11.2 of interest. Subscriptions at this early stage did not always come in quickly. The committee considered providing annuities of its own for intending subscribers as a means of improving on the subscription income.
A much bigger scheme altogether, but related to the needs of the Dublin Monthly Meeting over a long period of time occurs in the sale in 1805 of the Stephen's Green Burial Ground. It was felt that if this was sold the profits could usefully be devoted to increasing the accommodation in the meeting house at Sycamore Alley. This was in response to a perceived move of Friends to the eastern part of the city. The ground was sold for £4,000 guineas to the Royal College of Surgeons. Half of the cash received from the sale was invested in twenty Grand Canal debentures purchased at a cost of £2,008.15.11 until suitable plans for a fund could be drawn up. The deployment of resources in this manner reflects the wider 'secular' pattern which sought a safe home for capital, realizing a steady if small income guaranteed by the government. Property was steadily bought up in the vicinity of Sycamore Alley, the idea being that besides providing extra space for the meeting house, additional purchases might be let to provide income for the developments envisaged. The available funds were soon exhausted and the Monthly Meeting gave permission for the raising of a loan. The pattern of raising a loan from internal resources of the Society and its other meetings apart from Dublin itself reproduced the financial structures of the commercial world. A loan of £1,000 was raised from the Ulster fund (which was under the care of the National Meeting). The loan was to be repaid to the superior body at 6% interest. The Apprenticing Fund of the Dublin Monthly Meeting provided a further loan of £364, again at 6% interest.
The Napoleonic war which ceased in 1815 had led to a fall in price of government stock. There was also an increased supply of money produced by the inflationary conditions of war. Before this, we may assume that in Ireland as in England the public funds were but little used as a deposit for capital by private individuals. From around 1815 on, private purchases in the public funds were to become more common. The ledger of the Quaker linen draper James Webb, of the Corn Market Dublin, shows him as purchasing his first government stock in 1814 when he owned 5.5% debentures totalling £500. He appears to have had no other separate investment apart from the amounts sunk in stock in trade and £700 in house and furniture. By 1816 the figure for his investments has risen to ten, 5% government debentures, a total of £1,000. By 1820, the figure for his investments amounted to £1,700 purchased at £1,751 in 5% government stock, 3½% government stock £1,000 at £740 and 3 5% government debentures £309. The ledgers of the Shackletons, millers of Ballitore document the purchase of amounts of government 5% and 4% stock by members of the family. The figure for 1824 shows £570.6.11 in 3½% consols out of a total stock figure of £6,477.16.4. By 1825 even that amount had disappeared. It may reasonably be assumed that the stock having served its purpose of providing a safe deposit for a limited period under particular circumstances had by then been
disposed of. What is significant is that private investors were now moving into the area of purchasing stocks and shares.

The Society of course was, as always, ever vigilant over the behaviour of those of its members engaged in trade. The increasing tendency to investment and undue extension in trade came under some censure as much for practical and cautionary reasons as for those of doctrine. The National Meeting issued an advice on the subject in 1817,

'The lamentable consequences of too great an extension in trade have spread widely amongst us. Some of our members knowing their affairs were involved in difficulties, and many others who were unmindful of the repeated recommendations to close inspection into the state of their affairs have gone on risking property not their own, until ruin and reproach have been experienced by themselves and their families; wives and innocent children plunged into poverty and distress...' 'Although we are ready to admit that in the present day there may be great difficulties to encounter, yet we are persuaded that if a steady adherence to the checks and limitations of Truth were attended to, we should be preserved from bringing dishonour on our christian profession'... 'We fear some who have not fallen into insolvency, whose expectations have not been disappointed, but who on the contrary may have large capitals, for want of due attention to those checks and
limitations, may by their example lead others into an extension unwaranted by their means and circumstance.  

The need for the extended credit by businesses continued, in some trades more than others. To some degree the need could be met, as in the textile trade, by merchants providing goods against a mortgage of the manufacturer's property for short term credits. The provision of many small agencies by Dublin quakers meant that they could assume the role of middle men relying on English suppliers to provide credit. Quakers in Ireland continued to avoid any direct involvement in banking. But the very nature of business transactions and the volume of business transacted meant that many of them, as merchants, fulfilled many useful functions in bill-brokering. The use of bills themselves had increased during the Napoleonic wars. To a degree their use could provide short term credits and hence for the desperate or the unscrupulous a source of temptation. Professor Louis Cullen explains the pattern of bill brokering by merchants thus,  

'... provincial merchants resold in Dublin the bills on London they received for exports; the Dublin balances thus created financed inland bills sold to other merchants and to landlord's agents which either paid creditors in Dublin or purchased bills on London. A pyramid of countryside bill business revolved around a handful of Dublin houses. Not all of these houses were described as bankers'  

The quaker discipline reserved a vigorous opposition to the use of what were known as 'accommodation bills' which were seen as
an abuse of the bill broking system involving the creation of a
'fictitious credit.'

The Pim brothers Joseph and Joshua had been very active in
the last three decades of the eighteenth century as inheritors
of an extensive business in the export of bay yarn. As such
they had been closely involved in the bill broking business and
in a degree of purchasing in the stock market on behalf of
fellow merchants situated in the country. Similarly the Pim
brothers Jonathan and Thomas who had emerged on the Dublin
business scene at a later period and who were involved in the
import of 'manchester goods' and the export of a wide variety of
goods including linens had extensive trade connections in the
South of the country and in their home territory of the
midlands. Such wide connections for them also involved a
lot of bill broking. A typical letter of theirs from 11.X.1806
deals with bill transactions,

'To J.B. Haughton from Thomas and Jonathan Pim, We are
favoured with yours of the 9th instant covering bills
£1,120 to the credits of our general account and we debit
£4.3.10 interest agreeably to your statement'.
We are perfectly satisfied with the remittance by bills at
31 days when you cannot do better for us by being allowed
the full interest off. We suppose you would allow it to us
as our trade will scarcely bear the loss of one per cent
when it can be helped. We should not accept of these bills
from the Bank without their allowing the full interest as
we are not in want of money to require discounts from them on such terms'.

The suspension of cash payments in 1797 had led by 1804 to a wide proliferation of private banks. Thomas Directory for 1847 states that there were fifty private banks in Ireland in that year. Certainly very few of these were operated by quakers. But a number of quakers were involved in the handling of banking business, as agents, for bankers. Such business could be seen as an extension of their merchant interests and their bill broking. Joshua and Joseph Pim of Usher's Island acted as Dublin agents for Newport's and Riall's banks. The business involved was not insignificant. They held in 1820 an approximately one-fifth balance of Newport's credit— an amount of £9,077. In the same year they were able to apply to the Court of the Bank of Ireland to discount £40,000 in bills on London, as well as to offer £15,000 in the security of government stock, on behalf of both Newport's and Riall's. Another agency held by Dublin based Quakers was that of the linen merchant Jonas Stott. This he held for Malcomson's Bank of Lurgan. Malcomson's Bank was itself operated by quakers. Stott, interestingly enough had previous to 1785, 'managed a considerable department in... John Dawson Coate's bank'. Such a banking and mercantile background
implied the competence of Stott, to handle such a banking agency.

Failures of banks were frequent. Private banks outside of Dublin were doomed to weakness and sensitive to the least shadow of a rumour which might overnight upset their credit and ruin many people. Joseph R. Pim, a brother of Jonathan and Thomas in 1826 related to a select committee of the House of Commons his hostility to private banks. He referred to his experience of the failure of Lord French's bank about 1808 which, he surmised, had induced, '...a number of us to change our course of trading altogether'. He described himself as 'an enemy to private banks'.

The expectations that the convertability of notes to gold was to occur, plus 'monetary deflation' consequent on the end of the Napoleonic wars led to a run on the banks in Munster and consequently to a large number of failures in 1820. The first intimation of an approaching crisis was expressed to the Directors of the Bank of Ireland, by Joseph and Joshua Pim on 13.V.1820.

A number of insolvencies consequent on these failures occurred among quakers. The ultimate effects of one of them did not occur until around 1834 when the case of William Robinson and Joshua Fayle came to the attention of the Dublin Monthly Meeting. These two quakers had commenced business in or
about the year 1816 with a large capital. Following on the failures of 1820, 

'...they experienced some heavy losses by the failure of others for whom they had accepted bills and in consequence they became embarrassed; and though it appears that they possessed capital considerably beyond what would have been sufficient to have paid their debts, it not being available they borrowed a large sum of money from government to be repaid by instalments with interest'.

They actually borrowed £13,000, as is clear from a list of advances made by the government in connection with the banking crisis of the 1820's. The amount was advanced on personal security at 6% per annum interest. The third instalment of £4,166.13.4 was due on 2.vii.1825 and the debt was cleared according to schedule. The effort to clear it involved the partners in further debts related to a fall in the value of mortgaged property and so led to their insolvency and the Dublin Monthly Meeting's interest in the case.

A more serious case of failure was brought before the Dublin Monthly Meeting in tenth month 1820. John and Wilcocks Phelps had taken over the agency for Malcomson's bank from Jonas Stott. They also were involved in the linen trade. Around 1810 John Phelps junior had become a partner in the business of his father and '... they having a floating sum in their hands more than adequate to carrying on their business, they invested a considerable sum in the stock of the Grand Canal.' The
partners are, in fact shown in a contemporary list of proprietors of stock as having £8,800 invested in the Grand Canal company. But the fall in profitability of the canal from 1812 on, and the consequent refusal of the company to pay dividends had led to a fall in the profitability of the investment. When the Phelps needed immediate liquid funds they were unable to make use of their investment to satisfy its needs.

However, worse was yet to be heard in this case. A further report was brought in during the next month. The report to the Monthly Meeting is worth quoting in full,

'...in consequence of a connection they had with a country bank they had large sums of money floating in their hands - for the profitable occupation of which, and at the same time, to have it easily come at, if wanting, they made considerable purchases in the public funds and continued to buy and sell therein as circumstances appeared to them to justify - they also had from time to time, directions from said bank to purchase and sell in the funds for account thereof - and thus at their own risk and also at the risk of said bank, they had many transactions of this nature - subsequently on their having orders to buy or sell stock in the funds for the account of the said bank, they at times, charged or credited said bank at the price of the day with the amount of the cost or sale of the stock, so ordered to be bought or sold without making another such purchase or
sale: as it appears without any other views than to take the risk of a rise and fall in the price of stock to themselves: having it in their power to purchase the stock that ought to appear for account of the bank, when they thought it most advantageous to do so - this, it appears afterwards, in consequence of losses and demands for money to have led to their selling stock the property of said bank and stating, or suffering the bank to believe that stock was purchased for it without it having been done - so that ultimately stock was not to be had that the bank had understood really was for their account..."

The Phelps, both father and son, with a rapidity extraordinary for quakers, were disowned in first month 1821. A letter from Phelps junior exists in which he attempts to explain the motivation for his behaviour and his wish to submit to the decision of the monthly meeting.

The boom in the promotion of joint stock companies in the period centring on 1824 made available a wider range of opportunities for investment in Irish companies and funds. The Dublin Stock Exchange benefited from this and began to assume a more central role in the stock market. By 1824, Thomas Daniel, Registrar for the Exchange offered among the more traditional utilities and British, Irish or East India Stocks, those of the Royal Irish Insurance, the Saint Patrick's Insurance Company, the Shamrock Insurance Company, the Hibernian Gas Company, the
Dublin Gas Company and the shares of a number of Irish mining companies. The amount of investment by individuals continued to increase. The Webb ledger may be taken to reflect much wider trends. In 1824 Webb purchased 2 National Insurance shares at £50 including a premium of £5 and ten Patriotic Insurance shares at £100 with 5 Hibernian Gas Company shares at £100. By 1826, in addition to these and to his investments in government stock, he had shares in the United Steam Navigation Company. In Webb's case there appears to be little speculative element involved. The purchases seem to be related specifically and moderately to his own commercial needs, to the availability of a surplus of capital for investment and most likely also to his trust in, and knowledge of, those who were most actively engaged in promoting the companies in which he invested. Of those individuals most would have been quakers and there was quaker directorial input in every company in question.

The wider interest in investment and the wider range of available investments encouraged James Pim Junior to set up business as a stockbroker in the year 1824. His father was involved in brewing and merchant interests. His father would have been the cousin of Thomas, Jonathan and Joseph Pim and like them came from Mountmellick. James Pim Junior married in 1824. His will at that time shows him to have possessed very little property. An advantage of his chosen profession was that he needed little capital to start with. As regards the extensive personal securities which were required by contemporary
legislation to start business as a stockbroker, his kin could easily furnish these. The sale and purchase of stocks and shares did not contravene the usury laws and hence permitted larger profit margins than the usual legal maximum limit of 6%. Pim Junior also took over his father's Dublin agency for the Imperial Fire Assurance company. An advertisement in the *Freeman's Journal*, probably his first, states, 'Shares in the several insurance and gas light companies etc., etc. are purchased and sold by James Pim Junior'. Pim Junior probably handled investments the purchase and sale of stocks and shares for the Patriotic Insurance in which numerous of his relatives held shares. An amount of £1,000 is shown as being owed to him in 1827. If adequate records survived for the National Insurance Company we would perhaps find that he had played a similar part for them since he was, as were other members of the Pim family, a prominent shareholder in that company.

Legislation of 1824, in recognition of the great need for a banking system of a more realistic scope than had hitherto existed, permitted the establishment of joint-stock banks in Ireland. But such legislation was still very restrictive and inadequate. Nevertheless, it permitted the setting up of the Northern Bank. In 1824 the Hibernian joint-stock bank was established. Such banks were seen by their promoters as moves to solve one of the chief difficulties in the way of trade. The lack of a comprehensive system of banking would help
speed up the circulation of money and facilitate the provision of credit. The legislation permitting the Hibernian Bank to sue and be sued through a public officer was passed in 1824. Such a right whilst not totally satisfactory did at least provide some legal status and protection for shareholders. The capital of the Hibernian bank... or more accurately at this period, the Hibernian joint Stock Company, was one million pounds in shares of £100 each with 25% called, or the equivalent of £250,000 paid by the shareholders in order to commence business. Joseph Robinson Pim, one of the Pim brothers involved in the partnership of Jonathan and Thomas Pim was with other members of the family involved in the bank. He was also a director. He explained an aspect of his involvement in the bank in the following words,

'A number of Roman catholic gentlemen finding they were continued to be excluded from the direction of the Bank of Ireland met together and obtained the signatures, not only of Roman catholics but of a number of others, amongst the rest, myself, to the establishment of this bank in such a city as Dublin, advantages would be frequently derived from it and not altogether looking to the emoluments which they would receive as subscribers to the bank, but looking to it as citizens generally'.

Joseph R. Pim states also in connection with the same extract cited that he held shares in the Provincial Bank of Ireland. Consultation of its Deed of Settlement does not reveal the extent of his holding or indeed that he had any holding at all.
Neither do the names of any other members of his family occur therein. Pim explains the positive effects which the Provincial Bank had, already by 1826 achieved, on the commerce of the country. It had stimulated the establishment of cotton manufactories by, "fifteen to twenty persons in places such as Waterford, Clonmel, Cahir, Limerick, Cork, Bandon, Dunmanway etc.," 133. The Pims of course were involved in a very big way with the cotton importing business and the creation of bigger markets provided a very important spin-off from improved banking. It would besides create further business for the two steamship companies in which they were involved.

However, the services provided by these new banks were still inadequate. What was in effect the monopolistic interest of the Bank of Ireland had to be challenged. Many Dublin merchants felt the city had been left the victim of private banks that legislation deliberately left weak. A prime difficulty remained and was a severe restriction on the viability even of the Hibernian Joint Stock Bank. The prohibition'...of not issuing bills or notes payable on demand, or at less date than 6 months, renders the liberty of establishing such banks inoperative, as without a power to issue notes payable on demand no bank in Ireland can realise common interest for the capital embarked'. 135 Pim was, with James Pim senior, and other merchants, one of those who signed a petition using those words. The petition was sent to the Lords Commissioners of his Majesty's Treasury. 135 There was to be
little effective response to such petitions for many years to come and the position of the Bank of Ireland was therefore to remain entrenched.

By 1833, Pim Junior was in a sound enough position financially, to have formed a banking partnership under the style of Boyle, Low, Bickerstaff and Pim. The bank was not established to furnish the fuller range of banking facilities which merchants and others sought to develop. Its function was conceived as supplementary to that of mainstream banking and ancillary to the stock-broking needs and insurance agencies of the partners. They did not generally discount bills. It acted as Dublin agent for the Northern Bank and the Provincial bank. It also handled accounts of a philanthropic nature, such as that of the Hibernian Protestant Operatives Orphan Society and the receipt and disbursement of cash between the Ballitore Savings Bank and the School House Saving's Bank. The bank was probably set up with a view to enable them to take advantage of the situation that had arisen where 'the English market was at their command' for the sale of stock as the government now permitted the equal import and export of government stock. It seems likely that having taken out a license to permit them to act as bankers gave them the necessary status to have a corresponding bank in London, in their case, the bank of Williams and Deacons. This, in its turn would enable them to hold a balance of money for use in business related to payment for stocks and shares.
James Pim Junior was an adept at raising capital. In 1824 he had started buying stock in the Grand Canal Company at a time when it was available cheaply. In each successive year he purchased more until by the year 1830 he owned stock to the value of £5,600. This holding he was able to use as a collateral in raising a loan of £5,000 from Daniel O'Connell's 'tribute' in 1831. It was in that year also that Pim junior was actively involved in promoting the Dublin and Kingstown Railway. The large loan was probably connected with the expenses involved in its promotion.

It was in connection with the Dublin and Kingstown Railway that a further function of Boyle, Low and Pim became manifest, namely in the provision of loan and development capital. As Lee states, 'James Pim used the resources of his private bank...to supply much of the fixed and early working capital of the Dublin and Kingstown, which survived infancy through constant doses of credit. Pim's bank met the interest on the Board of Works loan' 'But for the bank's services the company could hardly have overcome the serious financial problems posed by the unexpectedly heavy capital costs'.

The wider commercial network in which the directors of the Dublin and Kingstown were involved could usefully be turned to the attraction of necessary long and short term loans into the funds of the company. In 1836 the D. and K. needed £20,000. It was intimated to them that the National Assurance Company
would be prepared to advance such a sum as a loan for twelve months at 4% interest. Not alone were a number of the directors shareholders in the insurance company in question but many were related by ties of family to its officers. It would be simplistic and not warranted by the facts to suggest that it was 'quaker' influence per se in both companies that facilitated such an offer and consequent agreement. But the coincidence of capital, managerial hegemonism and the use of the existent network of shared commercial experience between the directors and their families meant that the proposition would have been regarded as viable. Such agreements were backed up by the trust of the parties in each other, and tested by their knowledge of each other's 'track record'. A carefully defined and developed balance of mutual obligations between the various areas of business in which the directors were linked helped in the stimulation and profitable circulation of capital.

The initial discussions with the secretary of the National Assurance Company had been verbal. Its secretary was a quaker. An official delegation was then sent to come up with a detailed proposal for a loan. The National offered this in the form of £13,000 of 3½% government stock at par plus interest, plus Bank of Ireland Draft £6,051.11.8, total £19,200. Similarly 16.ix.1836 the Patriotic Insurance company agreed to discount a Director's note for £20,000 to discharge necessary expenses. The National's loan was itself
renewed without difficulty in 1.viii.1837 but this time was to be repaid in cash.

Boyle, Low and Pim also assisted on occasion in the allocation of shares and debentures for the Dublin and Kingstown. At a meeting of the General Board of the Railway company on the 14.ix.1838 they proposed to take £35,000 in discharge of director's notes now in its possession. The debentures were to be considered as a deposit for an advance from them with interest at 5%. If Boyle, Low and Pim failed to issue the debentures they were to have the power to require payment of principal or part on the giving of three months notice.

Two further banks were set up in the 1830's in moves to establish more comprehensive banking services. The Agricultural and Commercial Bank was set up in 1834 and the Royal Bank in 1836. Quakers were active in both banks, Jonathan Pim senior is mentioned as among the directors in the A & C in 1836. A report to a government committee in 1837 mentions him as well as M. Thacker and Joseph Beale as being present at the third half-yearly meeting of the bank. In the printed proceedings dated 18.4.1837 a Mr. Walpole, undoubtedly a quaker, is described as having 3,000 shares fully paid up, 'on the strength of which, and on his personal standing in trade, he had a cash credit for £4,200. Joseph Robinson Pim, who was a director of the Agricultural and Commercial in 1840, was described in the 1837
Unfortunately the evidence does not exist to enable us to quantify the contribution of the Pim family to the bank, certainly Boyle Low and Pim played an ancillary role in its operations at one stage. And a further connection may be observed 26.iv.1838 when they purchased back 1,000 Royal Bank Shares from them on the orders of the Royal Bank and also refused to yield up scrip to an ex-officer of the Agricultural bank, the scrip being claimed as the property of the Royal.

A detailed discussion the bank’s failure goes beyond the scope of this chapter. The subject has besides been very adequately dealt with by Barrow.

The Royal bank, however, in contradistinction to the Agricultural bank got off to an infinitely better start. It was better managed and the quaker presence both at the level of management and directorship was to be more significant in a number of ways. There are signs that its establishment may have been conceived in part as a 'rescue package' for the Agricultural and Commercial when it became clear that that bank would not be able to survive as constituted. There was some coincidence between their directors and shareholders. Common facilities were enjoyed by the two banks from the London and Westminster Bank itself a bank organised on the joint-stock principle. And the Agricultural had offered its agency to the Royal. The Royal had been set up in 1836 with a nominal capital of one and a half million pounds in 30,000 shares of
£50. Of the shares only 20,000 were issued. It started business with 295 shareholders. The name of Richard Garratt occurs as one of the first directors. He was a Quaker linen merchant who had speculated widely in shares. He had 200 shares to a value of £10,000 in the Royal Bank. Professor Cullen describes the bank as 'in essence an alliance between the interests of Shaw's Bank and the quaker business circle revolving around the Pim family'. He describes the holdings of the Pim and Perry families which he estimates at about '1/13th of the share capital, or somewhat less than a fifteenth of the original Irish investment. The total proportions of capital owned by Irish Quakers, as shareholders in the bank would of course be larger again. Whilst we need not assume an identity of commercial interest among every quaker shareholder, it would be natural for quakers to feel inclined to invest their surplus wealth in places indicated by their apparently successful kinsmen and brethren. Whilst the Pims undoubtedly provided a major part of the motivating and organisational power that helped to get the bank properly established the original Deed of Settlement for the Royal shows that many more 'quaker' names occur contributing in toto even more significantly to a 'quaker' capital presence, that enabled the Pims to utilise their opportunities to maximise their own capital in the most profitable manner. It is to the managerial and directorial input that we must look to consider the dynamic that successfully steered the Royal through its early development.
We must not lose sight of the vigilant attitude that the Religious Society of Friends maintained at an official level to the numerous speculations of its members. Not all joint-stock companies were successful. The failure of the Saint Patrick's Insurance Company in 1829 and later of the Agricultural and Commercial bank kept many Friends in a state of alarm. The Yearly Meeting of 1837 was so anxious that it issued a specific advice to the membership to refrain from being involved 'in joint-stock speculations or other plausible schemes involving liabilities beyond their means'. The effects of the collapse of companies was not always immediate. A pitiful letter of an implicitly hurt and accusatory nature regarding his disownment was directed by Edward Gatchell to the Dublin Monthly Meeting in 1853. In it he refers back to his financial situation in 1837. The letter throws light on what could happen to an individual who might innocently have got involved in share holdings in joint-stock or other companies when the idea of limited liability had not emerged to guarantee or limit the amount which such an individual might lose. Gatchell's father 'had been...an extensive iron-monger and hardware merchant'. On his father's decease he inherited numerous obligations which he would have been able, if with difficulty, to fulfill. But the increased use of steam packets facilitated the direct contact of smaller traders with England and thus curtailed their wholesale trade. The failure of the Agricultural and Commercial Bank and the continuing calls due by the failed Saint Patrick's Insurance
Company made it increasingly difficult for him to meet his commitments.

A somewhat innocuous minute of the Royal Bank 29.ix.1842 recorded that no credit or cash advances exceeding £500, in which a director of the bank was, '...either directly or indirectly involved (should be given) without the concurrence and approbation of a special general meeting'. The minute was to signal a problem on a larger scale that was to merit the intervention of the Monthly Meeting. The Agricultural and Commercial Bank had been known to give extensive credits to its directors and shareholders. Having been careful to have distanced their operation from that bank it seems clear that the directors of the Royal were not willing to countenance such a threat for a similar cause to the credit worthiness of their own establishment. Evidence of a deeper problem came out one month later on the 3.xi.1842. Richard Garratt, a director of the Royal and a quaker had guaranteed a loan for his brother in law Joseph Beale. The guarantee now came under review. Garratt was a merchant who dealt chiefly in the linen trade. Like Beale he was from Mountmellick. Beale was an extensive manufacturer of woollen stuffs and the owner of several other commercial concerns. He had recently become insolvent to the tune of £55,000 and was consequently disowned by the Mountmellick Monthly Meeting. The insolvency came at a rather inconvenient time for Garratt. His own business had become less profitable and he had diverted many of his resources to Beale
profitable and lucrative investments in many companies. He had guaranteed a Royal Bank loan of £5,000 to Beale at the same time without having adequate resources to back up the guarantee. The Directors of the Royal Bank having heard an account of his affairs from James Perry; Joseph Bewley and Francis Low, who had been delegated to meet with him, agreed to take an assignment of 10 Dublin and Kingstown shares at a rate of £88 (880), 65 Royal Bank shares at £10 and a payment in cash of £470 (total £2,000) plus an 'assignment of right of interest in all mortgages held by him from him Joseph Beale in exchange for a full discharge of liability from the bank'. Garratt was not to prove so fortunate with the Dublin Monthly Meeting however and by it he was ultimately to be disowned. The preliminary report to the Dublin Monthly Meeting details his case.

'...Richard Garratt was disabled by his own losses from making good the claim of the banking company on him and from discharging some other debts of smaller amount. He has made a present settlement with said company and another with the principle creditors by transferring to them property amounting to about 8/- in the pound on the sums due to them and has in addition made over to the banking company the mortgages held on that amount'.

A further interesting sequence of linkages involving another company in which quakers played a leading part and which involved the Royal Bank also occurred in 1842. Joseph Robinson
Pim was an extensive shareholder in both the Royal Bank and the St. George Steam Packet Company. He had obviously been going through a difficult time over a number of recent years, a factor implied in the near loss of his shareholding in the Royal when he failed to pay a second call. His family business was in a process of re-organisation and he was deeply involved in the winding up of the affairs of the Agricultural and Commercial Bank. Above all from the late thirties on, a number of the shipping companies with which he was involved were in severe financial difficulties. An account of the conditions leading to a decline in the profitability of those companies belongs elsewhere, but it is sufficient to show the difficulties that affected Pim at that time. The connection of the Saint George Steam Packet company however illustrates a number of special features of personal and financial history. The Company was experiencing a severe need for additional capital, a factor signalled perhaps by its appearance in Stock Exchange lists. The Saint George was already 5.iii.1840 overdue with a number of repayments. In a letter dated 2.ix.1841 received by the Royal Bank from the steamship company an extension of advances to the amount of £25,000 was sought on proposed conditions. The Royal Bank would not accept these but requested the mortgage of the two ships Lee and Victory to secure 'a present advance of £18,000 which was to be 'kept afloat by Bills of Exchange as heretofore'.
The situation was still not satisfactory by 22.xii.1842. The Saint George company was trying to avoid threatened legal proceedings which the bank was about to institute against them. In a letter they offered £4,500 in Australian wool debentures as part repayment and stated they were arranging a loan of £5,000 elsewhere. The offer was not acceptable to the Bank. Proceedings were eventually halted by the intervention of Joseph R. Pim's brother Jonathan Snr., who besides an assumed moral stature that is to be detected in the tone of the minutes referring to him was a major shareholder in both companies involved in the dispute. He had been sick but his intervention produced a plan which it seemed for a while would succeed. This plan involved the handing over of wool debentures payable at 16 months and interest at 5% to an amount of £6,500, and Australian wool debentures to be taken as collateral with notes of the Saint George company payable with interest at 6%. If that plan would not be acceptable a further possibility was envisaged in a 'plea of confession' to the whole at 6, 12, 18, and 24 months respectively paying the interest in cash.

Desperate efforts were being made by the Saint George directors to wind up the affairs of their company which it was accepted at this stage would be the case as is clear from a letter dated 17.vii.1843. The letter was from G.B. Crewdson to the Saint George head office in Dublin. Crewdson was an erstwhile quaker and a leading promoter and shareholder in the Company. He was besides a banker in his own right. He explains
that his firm cannot advance any further amounts but seeks the mortgage of the *Sirius*, another of the company's ships, to partially satisfy 'an old uncovered balance'.

**VI**

Continuing developments in transport facilities generated a need for additional capital, a need which in its turn stimulated further enterprise and sought out the small investor in areas wider than those once limited to kith and kin. The unit size of shares also tended to become smaller than had previously been the case. The development of a rentier class became apparent, a factor already foreshadowed in the investments of Webbs, Shackletons, Gatchells etc. The chief Irish funds offered on the Dublin Stock Exchange in 1840 included shares in the Hibernian, the Provincial, the Royal, National and Agricultural Banks. Shares for the National and Patriotic Insurance Companies were also on offer besides shares for a number of mining companies and shipping concerns. Three railway companies also offered shares, namely the Dublin and Kingstown, the Dublin & Drogheda and the Dublin & Kilkenny.

The picture had changed radically by 1845. The list of shares available for railway companies had now risen to 33 without consideration of those for English railway companies at all. Not alone was there a massive wish to invest but the

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number of people offering shares for sale outside the structure of the established stock exchange mechanism had also risen. By the end of 1845 there had emerged four stock exchanges in Dublin, each in its own way an attempt to harmonise and introduce elements of self-discipline into the operations of the sharebrokers and dealers. These four exchanges were firstly the Dublin Stock Exchange, by law established, the Sharebroker's Association established in July of that year, the Royal (or New) Stock Exchange and the City of Dublin Merchant's and Stockbroker's Association. The new exchanges were set up, '...in the rage for speculation consequent upon the railway mania (which) became so great that a great number of persons engaged in other pursuits were desirous to enter upon what they thought a profitable line of business'.

No particular examples emerge from quaker records of the period from Dublin that show any Friends indulging in speculative activities to any destructive degree. But a number of cases exist relating to Friends involved in the new sharebroking organisations. A case before the Dublin Monthly Meeting of sixth month 1847 is of interest in that connection. It related to two brothers Thomas and William Robinson Fayle. Both were, it appears, from a contemporary almanack, members of the Royal Stock Exchange. 'In the summer of that year (1845) they added to their mercantile business that of sharebroker which appears to have been both extensive and lucrative' states the relevant monthly meeting minute. Lucrative it must have
been, for only a few years previously the two brothers estimated their capital at £200. By 1847 it was estimated at £2,000 although their debts were around £3,250. Interestingly enough they attributed their losses not to their business as sharebrokers, but to the depreciation of their stock in trade, namely garden and farm seeds.

The Royal Stock Exchange had thirty eight members in 1847. Besides the Fayle brothers, Richard Garratt was a member. It would not be far fetched to see in the wish to set up a separate organisation a degree of reaction against vested interest. The father of the Fayles had been disowned as had Garratt. Another member of the Royal Stock Exchange, Mr. Jubidat had been a clerk with Boyle, Low and Pim and claimed to have been unfairly rejected from membership of the Dublin Stock Exchange. It was on the requisition of 'Mr. Fayle' and Mr. Jubidat that the Royal Exchange requested the Lord Lieutenant to set up an inquiry. They claimed that the Dublin Stock Exchange was '...a self-constituted and monopolising body'. Among the members of the investigatory commission appointed by the Lord Lieutenant occurred the name of George Pim, a wealthy Quaker who had inherited the fortune of his uncles Joseph and Joshua Pim of Ussher's Island. His own father had been disowned from the Religious Society of Friends. The commission was to inquire '...into the manner in which the Dublin Stock Exchange Society was conducted relative to the sale of stock, having regard to the provisions of the Act under which the
Society was formed and to report whether the rules and regulations operated in a manner prejudicial to the interests of the public; or oppressively to individuals, especially as respected the non-admission of members. In the event the decline in demand for shares as the railway boom came to an end led to the demise of all the other stock exchanges, apart from the Dublin Stock Exchange. And here for all practical purposes the existence of any special quaker connection with financial institutions comes to an end. But the practice of investment and the existence of a class relying to a big extent on income from that investment marks a new stage in capitalist development. For many quakers share income was to be significant as is evident from wills. Whilst quakers in Dublin had withdrawn from any areas of active company investment the frequent occurrence of their names in boards of directors of established companies suggests an almost hereditary function reflecting the sectarian categories of Irish society. The quaker discipline to a degree also had become irrelevant to concepts of a more advanced capitalism and by the 1860's disownments for bankruptcy had become insignificant. Indeed the penalties for such an 'offence' were eventually to be withdrawn altogether. Whilst improved business technique and the provision of better company law might well have contributed to a decline in bankruptcy generally, we may assume that the quaker avoidance of speculative activity had proved to be a stabilising feature in quaker business life. Their earlier corporate
suspicion of joint-stock companies had necessarily to give way before that inevitable development.

2. The Inventory of James Fade 10.1.1700 in DMM I 1 i p.163.

3. Crawford, op. cit, p.117.


7. MM II A.6: A Subscription of Friends belonging to Dublin Meeting towards the buildings at Drogheda, 24.vii.1717- Amos Strettell £16.05.

8. MM II A.6 22.vii.1719, Amos Strettell £3.5s.


12. Isabel Grubby, M.A. thesis (1916), op. cit., pp 116-17 quoting from a letter the original of which is in D.F.H.L. '...attributed his failure to his substance being scattered abroad and in the 'general ruin and scarcity of money' creditors came thick and fast...he stated...that his easy and credulous disposition made him a prey for designing men...and lent large sums which were never returned. He bought more goods than were necessary and lent money to makes of linen to receive it back in cloth which was never delivered. He took bills from needy people which were never paid...'I did not realise how his dets were multiplying till the financial crisis in London precipitated the crisis.'

13. MM II A.6 27.x.1720.


20. Usually sums of £100 and less as mar 18. 1718 in Hoope Account Book, D. 1928/A/1/2 (P.R.O.N.I).

21. *Irish Statutes at Large*, Chapter XXII A.D. 1755, p. 424 etc.

22. Ibid. See also, Eustace & Goodbody, op. cit., Will of Joseph Fady.


24. Remarks on the conduct of Messrs W-ks and D-n, late Bankers of the city of Dublin and R-d B-r their cashier, by a country gentleman. (Dublin, 1755), Hal./250 R.I.A.

25. ibid.


27. R. Sharpe, op. cit., p. 9.


29. Remarks on the Conduct, op. cit., p. 5, suggests the bank had £251,000 in good securities which with the £70,000 they said their cashier owed them made around £321,000 bank debts £280,000. Residue remaining of £41,000 after paying all bills.
30. Ibid. p. 11.

31. Ibid. p. 7.

32. See Appendix 1 to this section.


34. MM II A. 10, 17.8.1756.


36. A relation with Dawson of Dawson and Wilcock's bank is suggested but there is no genealogical information available to elaborate on this.

37. Hall, op. cit., p. 117.

38. Hall, op. cit., p. 13 (Coates and Lawless formed 1763)

39. Hall, op. cit., p. 117

40. Hall, op. cit., p. 41.

41. MM II A. 18, 13.vii.1819, refers to an example of discrimination in that year. 'The committee being informed that some members of our society, in this city, have had their bills refused admission for discount to the Bank by the Secretary requiring that they mark the date, when due in said bills, previously, in the way made use of by those not of our society, viz. by objecting to the numerical names 1st, 2nd etc. and the subject being considered, it is concluded that it shall be laid before the next monthly meeting in Dublin'. 'On deliberating on the subject, this meeting is impressed with the propriety of all of our members acting consistently in this respect. We fear the difficulty has been occasioned in part, by some of our society not supporting our testimony in this respect'.


43. Barrow, ibid., p. 2 refers to the Charter of the Bank of Ireland which forbade any body exceeding 6 persons to 'borrow, owe or take up any sum or sums of money on their bills or notes payable at demand or at any period less than six months'.

44. Act. 29 Geo. II c. 16 (Ir.).

45. Barrow, op. cit., p. 12.
4. Raistrick, op. cit., p. 73.


49. Louis M. Cullen, ANGLO-IRISH TRADE 1660-1820 (Manchester, 1968).

50. As in the Act to promote Trade and Manufactures by regulating and encouraging Partnerships: 21st and 22nd King George III (Irl.) 1781-82, c. 46.


52. See Watson's Almanack 1780, pp. 126-27; also B. Wright, British Firemarks, 1680-1879 (Cambridge, 1982), pp. 97-98.


54. John Dawson Coates, Wilcocks and John Phelps, Joseph Pike, Nathaniel Card, Joshua Clibborn and Samuel Gamble in the Hibernian for example as in Wilson's 1780.


57. Ibid., DUBLIN STOCK EXCHANGE, DAILY PRICE LISTS 1827-91 (DUBLIN STOCK EXCHANGE).


60. QM II P, Minutes of the Munster Female Bounty Fund, 1775-1833 (D.F.H.L.)

61. Ibid., 17. vi. 1781.

62. Ibid., 21. i. 1793.

63. A brother of Joshua and Joseph Pim of Ussher's Island Dublin.

64. QM II P 2 2. iv. 1808.

65. QM II P 2 20. x. 1807.

For the first mentions of the plan to establish the Retreat, Dublin, see MM II A.17 Vth mo 1807; also see Minute book of the General Meetings of the Retreat — (at present in private keeping) — begins in 1808.

The governing committee represented Yearly Meeting interests and hence a wider area than that of Dublin Monthly Meeting. At the same time its participant members should not be seen as representing the Yearly Meeting body itself.

The years 1820-1825 show eight insolvencies in Dublin Monthly Meeting according to Dublin Monthly Meeting minutes. Business difficulties of course did not always lead to immediate insolvencies but the effects of such difficulties might well have been felt many years after the original events.

Advices and Rules agreed to be the Yearly Meeting of Friends in Ireland 1811. (Supplement 1830), Dublin Yearly Meeting Advice of 1817, p.293.

But there remained Quaker run banks in the country, banks such as Pike's of Cork which did not close until 1826 (see Barrow, op. cit., p.208) or Woodcock & Sparrows Bank in Enniscorthy, which sold out to Newport's of Waterford on the dissolution of its partnership. See Enniscorthy Echo, 15.2.1964, and Wexford Herald, 12.5.1806.


L.M. Cullen, Root and Branch: Allied Banks yesterday, Today and Tomorrow (Dublin), p.23.

Pressnell, op. cit., p.91

Rules of Discipline of the Yearly Meeting Friends in Ireland with Advices (2nd ed. Dublin, 1841), p.126, (An advice of London Yearly Meeting 1771): 'We warn all against a pernicious practice, too much prevailing amongst those engaged in trade, which hath often issued in the ruin of those concerned therein, viz. that of raising and circulating a fictitious kind of paper credit, by what are called 'accommodation bills' with endorsements and acceptances, to give them an appearance of value without an intrinsic reality, a practice highly unbecoming that uprightness which ought to appear in every member of our religious society...'.


As evidenced in Pim letters in D.F.H.L. These show connections with Harveys, Haughtons and Leckys in Cork and also with relatives in Mountmellick. The report from the Select Committee of the Butter Trade (Brit. Parl. Papers 1826 [H.06]) provides evidence of J. Robinson Pim, pp.22-23, details some of their original connections with the butter trade. Also, Select Committee of the House of Commons to inquire into the state of circulation of Promissory Notes under the value of £5 in Scotland and Ireland (Parl. Papers 1826 [H.02]), Appendix 17, p.85, evidence of Joseph R. Pim, indicates further the nature of the business of the Pim Brothers in the South of Ireland.
Copy of a letter to J.B. Haughton included in a letter to J. Pim from Thomas in Dublin, 11.x.1806: Letter 23 in Pim MSS. Port 6 B.

Thom's Directory 1847, p.213 states that there were fifty private banks in Ireland in 1804.

Newenham's in Cork was one briefly lived venture run by a Cork quaker family related to the Lecky's (Barrow, op. cit., p.209, and footnote 93 above.

Barrow, op. cit., p.19.


Hall, op. cit., p.131.


Letter of Robert Bradshaw to John Evans, 5.x.1785 (P.R.O.N.I.) Microfilm 99. The original is, incidently in D.F.H.L.


Hall, op. cit., p.131.

MM II A. 20, vth mo 1834.

A List of Advances made by the commissioners of Public Credit 3.6.1823. (Hist Earl Farrer 1823 (iv), xvi, 31).

MM II A, 20 vth mo. 1834.

Barrow, op. cit., p. 208.

MM II A. 18 xth mo 1820.

A List of Proprietors of Grand Canal Stock January 1820 (N.L.I.), item p.434.


Barrow, op. cit., p.208.
114. MM II A, 18 xith mo 1820.

115. Appendix II.


117. See above footnote 81.

118. See above footnote 83.

119. Will of James Pim Junior; Probate of his will with 1825 codicil (P.R.O.I.) LEC box 4377; pl. copy AWA/ copy 20.7.1856.

120. Fresnell, op cit., p. 95, and Barrow, op. cit., p.38-9.

121. More correctly he shared the agency with his father from 1821 on. See Imperial Fire Insurance Co. Records (Guildhall London) (12,160 A (8)), p. 32, 16.4.1821.


124. List of Subscribers to the National Assurance Company of Ireland 1823 (R.I.A.) Haliday Pamphlet.

125. Barrow, op. cit., p. 66, refers to the Irish banking Act 5 Geo. iv. C. clix (Local and Personal).

126. Ibid.


130. Cttee. Prom. Notes (1826), App. 17, p.83; Joseph R. Pim was also associated with O’Connell in the Hibernian Gas Company to which he had been appointed Deputy Governor see p. 803 xxix in 4. Geo. IV. (Local and Personal) Cap. XXXVIII. Daniel O’Connell was a Director of said company see Watson's 1824, p.229.

His brother Jonathan Greenwood Pim also entered into the partnership. The State Papers Office, Dublin has his application to be admitted a member of the Dublin Stock Exchange and indicates that Jonathan G. Pim paid a sum of £2,000 sterling, and Francis Low and Leonard Bickerstaff sums of £500 'to be paid to the King, his heirs and successors, as a bond for his stockbroking activities. (S.P.O. Dublin) C.S.O.R.P. 1833 No. 1266, dated 4.iii.1833 etc.


Select Committee of the House of Commons...to consider the...operation of the Acts permitting the establishment of joint stock banks in England and Ireland...1837-38 (Brit parl. Papers, 1837-38, (626) vii, I): Item 360, 15.vi.1838

Shackleton Ledgers op. cit., see 1.iv.1848. A sum of £2,202.17.4 'including savings bank draft' and cash, remitted. Sums in cash £100 and £108 remitted on 3.iv.1843 and 27.iv.1843 respectively. The assumption is that Boyle, Low and Pim did not act as general banker to the Shackletons. In earlier entries in the ledgers it is noted that Haughtons (cousins of James Pim Junior) handled transactions involving the Ballitore Savings Bank. (1822 p.160) It seems logical to assume that James Pim Junior absorbed such functions when he set up his banking partnership. Many of the Shackleton Ledger entries referring to his bank seem to relate to the remittance of cash. A search of the records of the Schoolhouse Saving's Bank in which many quakers were prominently involved might be extended to show further evidence of James Pim's involvement therein.

142. Williams and Deacon's bank. See, Thom's Directory 1847.


145. Delaney, op. cit., pp. 189-91... (13.2.1830).


148. Ibid. minute 991 of 30.1.1836.

149. Ibid.

150. Ibid. minute 996. 5.i.1836.

151. Ibid.

152. Ibid. minute 1251. 16.iv.1836;

ibid. minute 1623 p.viii. 1837.

153. Patriotic Assurance Company, Directors Minute Book, 1824. 16.6.1836

154. Lee, 'Provision of Capital', op. cit., p.52; 'The Contribution of the banks towards provision of fixed capital, was however greater than appears at first sight. They placed preference shares and debentures among their clients and in particular made advances on the security of contractor's bonds'.


157. Ibid., p. 131.


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Watson's 1840.

William H. Pim was on the winding up committee (See Royal Bank Minutes, 13.1.1842).


K. Milne, A History of the Royal Bank of Ireland (Dublin 1964) p.30. Milne states that £14,000 of shares of the Royal were held by the Agricultural and Commercial.

Barrow, op. cit., pp. 152-56.


Barrow, op. cit., p.133.

Royal Bank, Director's Minutes, op. cit., pp. 6-7, 21.5.1836; also Barrow, op. cit., p.133.


Ibid, p.27.

Total paid up capital of the bank was £200,000.

Cullen, Root and Branch, op. cit., p.25.

Ibid, pp. 50-51.

Deed of Settlement of the Royal Bank in A.I.B. Archives shows among those recognizable as quakers the following and their shareholdings. Richard Garratt (200), H. Perry (100), W.H. Harding (5), James Perry (100), John Perry (25), Samuel Greer (20), Joseph Beale (50) Thomas Pim (200), James Pim Junior (100), Thomas Hogg (10), Abraham grubb (100), Edward Alexander (50), William H. Pim (20), Jonathan Pim Junior (20), Joseph Robinson Pim (300), Joshua M. Chaytor (50). Total 1350, James Pim Junior's partners whilst not quakers also had large shareholdings.
Advises and Rules agreed to by the Yearly Meeting of Friends in Ireland (2nd ed. Dublin, 1841), p. 263.


Royal Bank, Director's Minutes, op. cit., 29.4.1842.

Royal Bank, Director's Minutes 3.6.1842.


MM V.A. 9, 19.x.1842.

Garratt had £25,000 (25 x 100) of shares in the original subscription list of the Dublin & Kingstown (1831. House of Lord's Record Office, London). He had 200 shares (20,000) in the Royal Bank, 30 (£3,000) in the St. George Steam Packet Company, 9 in the city of Dublin Steam packet company, and an unknown amount in the Hibernian Gas Light Company.

Joseph R. Pim according to the original Deed of Settlement of the Royal Bank had 300 Shares. But his name does not appear among the Bank's shareholders in supplement to the Dublin Gazette, 24.2.1846, p. 197. His shareholding in the St. George Steam packet company amounted to 282 x £100 shares and 4 x £25 shares in 1842.

Joseph Robinson's principled stand noted, when he stated to an assembly of the shareholders of the Agricultural and Commercial Bank, 'Gentlemen, if a fourth call is necessary in a joint-stock bank it is not only the duty but the interest of the proprietors to pay it'.

190. See for example, Dublin Stock Exchange List for 1840.

191. Royal Bank, Directors Minutes, op. cit., 5.3.1840.

192. Ibid 4.iv.1841. "...they (the bill committee) had come to the conclusion not to recommend an extension of the advances, but that seeing the great improbability of the company being able to induce any party to take the place of Mr. Jonathan Pim, whose lamented illness had incapacitated him from continuing to endorse the bills of the company, they had, after considering the merits of the question agreed with the trustees of the company, subject to the confirmation of the board...."

a) that the St. George company execute a mortgage of their steam ships Lee and victory to secure the 'present advance' of £18,000 'which is to be kept afloat by bills of exchange as heretofore - but Bank to dispense with Mr. J. Pim's name on bills and that they be drawn at 6 months to £15,000, and after to be reduced by 20% at each renewal of Bills until the sum brought down to £10,000.

(b) mortgaged ships to be kept in proper order

(c) a lost ship to be replaced.

(d) one ship to be released on reduction of debt to £10,000.

(e) Board to be legally responsible for ships although mortgaged

193. Royal Bank, Directors Minutes, op. cit. 22.xii.1842.

194. Ibid 29.xii.1842.

195. Royal Bank, Directors Minutes, op. cit., 29.xii.1842.

196. Ibid, 12.1.1843.

197. See Letter sent in reply to one from the St. George St. Pckt. Co. from G.B. Crewdson (of Wakefield and Crewdson, bankers), Kendal 17.vii. 1843: Manuscript in Kendal P.R.O. (Crewdson correspondence).

J. Kennedy, The History of Steam Navigation (Liverpool 1903) pp. 208-9. In the event the St. George Co. was wound up and became the Cork Steamship company. Joseph Malcomson, a Waterford quaker became a large shareholder in the restructured company, for which see Kennedy, op. cit., p.214

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200. Ibid., 1845.


202. Ibid.

203. Thom's Directory, 1847.

204. MM II 10th mo 1847.

205. Ibid.

206. Thom's Directory, 1847.


208. Ibid.

209. Ibid.

210. Ibid.

211. Ibid.
Dear Friends, cousin John Dawson and I received several messages from your meeting on the occasion of our insolvency, to which we returned you the best answer in our power, and being willing to give you the fullest information of the cause of our insolvency, we sent you a copy of our answer to Richard Brewer's bill which he filed against us in the court of chancery, as also our affirmation, in which papers a minute and particular account is given of the whole affair; but inasmuch as you did not find a convenient opportunity to read those papers and did therefore desire some brief account from me respecting our affairs, especially in relation to an apprehension which many have entertained that our failure and consequences thereof had been owing to our carelessness in discharging the trust reposed in us. In order to remove this mistake and to give you as much satisfaction as can be contained in the narrow limits of a letter, I do herein send you a few observations faithfully representing the nature of the case.

It is well known that the business of a bank cannot be carried on by the principles of the bank alone, nor can such a complicated and extensive business be all transacted under the inspection of any one person, but a considerable part thereof must be entrusted to servants who if badly inclined may take opportunities to practise frauds which no human foresight can prevent.
Our cashier, Richard Brewer, had been employed in the station of a clerk in the bank for about ten years before he was entrusted with the cash, during which time for anything that appeared to me he behaved with diligence and fidelity, and for some years after he became cashier, he conducted himself to my satisfaction, and the affairs of the bank appeared in a prosperous state. But sometime before our failure it was discovered that he had robbed us which hath been since fully proved, and the cause of our failure is justly attributed thereto and is so expressed in the recital in the Act of parliament for the relief of our creditors.

(MM II A.10.17.viii.1756)
APPENDIX II

From Dublin Monthly Meeting Unclassified Papers (Dungeon)

Letter of John Phelps, Junior to the Dublin Monthly Meeting 12.iii.1821. 'Dear Friends, previous to your coming to a final decision upon my case I feel anxious to inform you that my silence has not arisen from my indifference with respect to my membership, nor, I trust from any degree of disinclination to condemn my conduct had it appeared to be my duty to do so, but having (I believe impartially) examined that conduct under all the peculiar circumstances in which I was placed, though I may have erred in the views that I have of it, I have not been able to arrive at a conviction that it has been such as to warrant my speaking of it in terms of self-condemnation, I feel much difficulty in stating the views which have led me to this conclusion connected as I am and have been; it would appear to me in some degree indelicate if not improper to do so.

The losses sustained by the creditors of the House in which I was a partner I do most sincerely regret. It is my intention to reduce these should my future circumstances ever afford me the means of doing so. The injury that the character of the Society has suffered is subject of a deeper feeling because it is more irremediable, I lament that any circumstances in which I have been a party should have produced this effect. I feel that transactions however free from criminality in their origin may
by unforeseen results produce injurious consequences affecting the character of (particularly) a religious society as I fully believe such to have been the case in the present instance - if the meeting taking a different view of the case from what I have been able to do should judge it necessary to proceed to extremity I will endeavour to submit with resignation. As regards my general conduct as a member I am conscious I have in too many respects acted inconsistently but I trust I have not been insensible to the value of communion with the Religious Society in whose principles I have been educated and I hope that the impressions arising therefrom may remain though the bond which united me should be severed, I remain, your sincere friend, John Phelps, Junior (Capel St.,)
CHAPTER IV

DUBLIN QUAKERS IN FINANCIAL AREAS

SECTION II

QUAKERS IN THE INSURANCE INDUSTRY

Information on the early history of insurance in Ireland is very sparse and yet, in a special way, its history can illuminate aspects of Irish Quakerism. For most of the period before the nineteenth century, the connection of Irish Quakers with the industry was peripheral rather than seminal. But certain features of corporate practice besides being congenial to the development of insurance in its various forms were also implicit in quaker structures. This account is designed to illustrate firstly, the development of fire, life and marine insurance in relation to the occasional interventions of individual quakers in that area of business. Secondly, it is designed to show, how, by the nineteenth century, members of the quaker community were especially equipped to participate in the further development of the industry.

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Commonly, in the seventeenth and early eighteenth centuries, the only system of relief for sufferers from fire had been through the ecclesiastical parish structure. One aspect of such relief was the ancient system of issuing fire-briefs. It is not clear at what period such a system was instituted in Ireland. It may well have been introduced on the basis of contemporary English practice. Collections for these were made on a wide basis of parishes, to assist those affected in another. The system was open to abuse. Whilst quakers were prepared to contribute to fire-briefs and allied humanitarian purposes instituted through the parish, they were not willing to contribute to the repair of any damaged ecclesiastical property. By their practical care of one another they often relieved the parish of one area of responsibility and thereby had time and resources left for those whom the parish neglected.

In 1705, an Act (4. Anne C.14) was passed to rectify some of the abuses associated with the issue of fire-briefs. Whilst the act did not give recognition to quakers, it did enable fire-briefs to be served direct on the individual meetings of Friends. Briefs could be originated in either Ireland or England. Both Irish and English Friends contributed to these as far as they conscientiously could. English Friends were sometimes required to contribute under the legislation to relieving those who had suffered by fires in Ireland. Such a practice was well in line with quaker procedures. They often subscribed to help one another on a principle of mutual aid that
had been tested when Friends subscribed to help their persecuted brethren in other countries besides their own. Although Friends were prepared to contribute, they themselves were often denied the benefit of a brief and so raised subscriptions among themselves to help the victims of fire. The practice of fire insurance as such, was however but little known. Such companies as did exist were English and had not extended their activities to Ireland.

The second variety of insurance, namely, life insurance was not practised on any scientific principles. It was sometimes merely an aspect of various forms of benefit society. It was often allied with the idea of lotteries and speculation. Hence it would have been unacceptable to Friends being both speculative and implying a lack of trust in providence. It was a practice frequently associated with taverns and coffee-houses. Some concern emerged at the Dublin Men's Meeting in 1712,

'The matter of public offices of insurance in the nature of a lottery has been spoke unto again in this meeting'... 'The meeting being informed that there is something afoot like a lottery, and the nature of it being something opened, this meeting unanimously conclude it not fit for any friend to be concerned in it or put anything into the same, its therefore desired that all friends keep clear of it and caution their
children and servants against being anyway concerned therein'.

Unbridled speculation resulting in the South Sea Bubble produced legislation to regularise company practice. In the so called 'Bubble Act', it institutionalised two already established insurance companies, namely the London Assurance Company and the Royal Exchange Assurance Company. Whilst the 'Bubble Act' did not effectively prevent the emergence of new companies, it meant that such companies would have to be established under common law arrangements related to partnership practice, and would not guarantee them the type of protection which the two big corporations now had. The same two big companies now extended their operations to Ireland. The Royal Exchange appointed its first Dublin agent, Luke Gaven in 1722. As far as discussion of life assurance goes, the London Assurance company is known to have transacted a life policy in Ireland through its agent John Porter, in 1725. The policy, incidently, was for a period of one year only, which was the common practice at that early period. Both companies transacted fire, life and marine insurance.

The third variety of insurance with which this account will deal is that of marine insurance. This was probably the most common form of insurance in Ireland and had perhaps the longest history. But it was more common for merchants to divide amongst themselves the risks on cargoes, particularly where long
distances were involved. The shipping of Ireland was in a period of decline through much of the eighteenth century but an increasing amount of traffic was carried by foreign ships, and frequently came to be insured through such cities as London, by the big insurers and importing merchants.

By 1750 a number of Irish companies had been set up to transact marine business and in this they did not appear to contravene the provisions of the Bubble Act, which apparently attempted to confine such insurance to the two big companies with special recognition as to the structures operated through the underwriters of Lloyds. Some direct trade was conducted between Dublin and the Mediterranean. A typical example of costs occurs concerning silk imported from Leghorn in 1742 by the quaker merchant Robert Jaffray. The silk was valued at £403.2.6 at Leghorn. The insurance amounted to £71.2.4 or nearly 17.61% of the value of the silk and freight at £6.13.4 to nearly 1.48%. As Professor Cullen remarks in connection with the question of contemporary marine insurance, freights were low and insurance costs high.

Throughout the 1750's and 1760's Irish trade increased, particularly in the export of linens and bay yarn. The Pims had considerable dealings in the export of bay yarn to their fellow quakers, the Gurneys of Norwich. The Gurneys in line with the common practice of English merchants, accepted the responsibility of insurance for the goods they imported from
Ireland. It can be seen that an interest in the practice of marine insurance was anticipated in the mercantile activity of the Pims and their commercial peers. We have no evidence that they had a direct connection with the first Irish companies that dealt in marine insurance. The assumption also is that such companies dealt in matters related to coastwise traffic and bulk goods.

The year 1771 marks the emergence of a significant Irish Insurance company. This was the Hibernian Insurance Company, which aimed to undertake both marine and fire risks. Its significance lies also in the recognition it gave to an increasing market for fire insurance in Ireland. In its advertising it aimed to educate the public to the use of it by advertising to its more widespread existence in England. Its capital stock was £40,000. But by 1779 the stock had been increased to £60,000 when among its 104 promoters appear the names of quakers such as John Dawson Coates, (Banker) William Penrose (Snr.) Joseph Pike, William Taylor, Joshua Clibborn, Richard Pike, James Forbes and Willcocks and John Phelps. The quickening awareness of the usefulness of insurance as well as an increasing availability of funds for profitable investment led to the setting up of a second company, specifically for fire insurance - the General Insurance Company - in the same year of 1779. This may have been a factor which encouraged the Hibernian to increase its capital, for the new company also, had a capital of £60,000. It had also a number of country
subscribers, including the Cork quaker bankers Ebenezer and Samuel Pike, besides an agency structure set up in ten Irish towns and cities.\textsuperscript{25} The interest of Quakers in these early companies had probably grown out of their mercantile experience of insurance in relation to shipping and the bulk storage of goods such as grain, oil and wool. It related to a wish to obtain and develop at least some of the market hitherto dominated by the two English corporations and also from the wish to find a profitable and safe home for surplus capital. It would not necessarily be correct to assume too large an innovative role for Quakers in this instance. The evidence does not exist. But their participation in such schemes shows that they were keenly alive to contemporary commercial need and wished to be involved. The same sturdy independence that had led a John Pim to challenge the monopolistic position of a Gurney over the import of bay yarn could also have motivated a healthy development of an Irish service industry.\textsuperscript{26}

Further recognition of the growing significance of fire insurance was given in 1786 by the imposition of a government stamp duty on all policies, at the rate of 1/- per annum.\textsuperscript{27} Further companies also, had been established within a short time span; the Royal Exchange of Ireland in 1784, with a capital of £100,000 and the Dublin Insurance Company in 1782.\textsuperscript{28} John Phelps, linen merchant and Quaker was among the promoters of the Royal Exchange Company.\textsuperscript{29} The Hibernian, the Dublin, and the General Insurance Companies all appeared together with a common
tariff in *Wilson's Directory* for 1789. They also declared in the same place that they acted under the authority of an Act of Parliament. The Act in question is not however specified. The premiums of the three chief companies for the different classes of risk on fire and other policies were to remain very little changed over the next ten years.

Fire insurance was not the only form of insurance to spread. The significance of life insurance was signalled in 1786 when the government imposed a tax of 2/6 on all life policies whilst the Hibernian entered the field of life insurance in 1788.

Quaker meetings occasionally purchased annuities or were prepared to accept them as a security realisable in the future for loans to those in present need. But increasingly the function of caring for its own poor declined as the wealth of the members rose and they sought ways to protect the interests of their families and their capital against such contingencies as might arise. The very strictures of the Society on improvidence encouraged care and thrift, and attitudes that could readily be directed to the setting up of annuity societies and to the support of insurance companies.

Such provident behaviour did not transgress the norms of the Society which encouraged care of the underprivileged, norms which were directed at greed and over-extension in trade. Such
views on providence were carefully expressed in the writings of John Woolman, an American Quaker a man whose writings were certainly known and read by Irish Quakers. His advice whilst carried to a more refined point of scrupulosity within a logically conceived pattern of Christian concern and conscientiousness remained typical of the best of Quaker thought. Having suggested acceptable motives for the accumulation of wealth he proceeds to qualify its use.

'When our will is subject to the will of God; and in relation to the things of this world, we have nothing in view but a comfortable living equally with the rest of our fellow creatures, then outward treasures are no further desirable than as we feel a gift in our minds equal to the trust, and strength to act as dutiful children in his service, who hath formed all mankind and appointed a subsistence for us in this world'.

'A desire of treasures on any other motive, appears to be against that command of our blessed Saviour, "Lay not up for yourselves treasures on earth" (Matt. vi 19) 'He forbids not laying up in the summer against the wants of winter; nor doth He teach us to be slothful in that which properly relates to our being in this world; but in this prohibition He puts in YOURSELVES: "Lay not up for YOURSELVES treasures here on earth".

In line with the development of life insurance we may assume that the attitudes implied in the above extract encouraged the formation of annuity societies. Such societies had proliferated in England in the 1770's and 1780's. Such a form of organisation may be assumed to have been congenial to Quakers. It is evident that the practice of such societies had considerably changed. They had become better regulated. The viewpoints of Quakers also had matured to the degree that they
could distinguish them from lottery systems. Such societies amounted to joint-stock companies. However, their purposes were not to make profit *per se* but to take care of the widows and the needy in the event of death. Such purposes were seen by some quakers as in line with their views of care and providence for one's kith and kin. The establishment of such societies implied a high degree of financial expertise and maturity as well as surplus capital for their establishment. Annuity societies provided a form of proto-insurance on a mutual as distinct from a proprietary principle. An example of an annuity society in which quakers were known to be largely active as members and promoters is that of the Clonmel Annuity Society. The society was set up in 1785 and was apparently so successful that it was to be followed by the Second Clonmel Annuity Society in 1810. One quaker active in the first Clonmel society was Sarah Grubb, a sister of Joseph and Joshua Pim of Dublin. Both brothers were involved in the promotion of insurance companies and handled some of its investments at the Dublin end. Sarah Grubb had her mill and house insured with the Royal Exchange of London. Such connections indicate the familiarity with insurance practice and procedures that existed already by 1790, in at least one section of the population.

That the pace of fire insurance continued to increase may be assumed on the basis of further floatations of provincial insurance companies. The amount of property insured in Ireland in 1793 was perhaps in the region of £3,730,000. In 1799 the
Commercial Insurance Company of Dublin was set up to transact Fire, Marine and life insurance. It had a capital of £100,000 and among its proprietors was Joshua Pim. In 1800 the Sun (Dublin) was set up in an obvious attempt to exploit the good name of a similarly named and much more heavily capitalised firm operating in England. 1800 also witnessed the last appearance of the Irish Insurance Company, 'for insuring ships, merchandise and lives, and also for insuring houses etc. against fire.' Again the name of Joshua Pim appears among its promoters. By 1803 the R.E.A. of London had three agents operating in Ireland and the market had become big enough for the Sun office of England to appoint nine agents in 1811. By 1810 the overall amount of property insured against loss by fire in Ireland amounted to £44,616,000, a dramatic height which was not to be achieved again until the 1860's, a factor certainly contributed to by the increase in the stamp duty on fire policies to 2/6.

In the case of Life and Marine insurance for the first twenty years of the nineteenth century we are hampered by a distinct absence of statistical material. Life insurance can be assumed to have increased on the basis of the number of offices prepared to undertake it. The assumption that there was a growth in the practice of marine insurance can be based on the known fact that districts outside of London were increasingly undertaking marine insurance consequent on the increased trade and its value as a result of the Napoleonic wars. As already
mentioned a number of Irish companies were willing to undertake marine insurance. The marine trade was hampered by legislation related to the Bubble Act which confined marine insurance to the two London Companies, the Royal Exchange and the London Assurance and to the operations of the Lloyds underwriters. The legislation does not seem to have precluded the establishment of Irish Companies to deal with the making of marine insurance and in 1812 the Irish Marine Insurance Company was set up. Among its promoters were the quakers Edward Clibborn, Thomas Pim and William Robinson. The capital of the company was £100,000 divided into 200 shares of £500 each. John Pim, a brother of Joshua had long operated brokerage and other services from London. He handled, for example, the insurances of the quaker Bells of Belfast who exported linens to America and the West Indies. Not all quakers, however approved of marine insurance and Joseph Grubb, also an exile in London, writing to his brother in Clonmel explains his conscientious refusal to insure. He also had brokerage dealings with the firm of John Pim.

Fire insurance figures showed that the amount of property insured in 1815 had declined by 43.6% since 1810. But there were no signs of any further new companies being established by Irishmen with Irish capital to encourage the habit of fire insurance. Nevertheless several English companies, mainly newly established were anxious to set up agencies in Ireland and in competition with the older and more staid English corporations.
which enjoyed old connections and big profits from the Irish market, and with the well established native institutions such as the Hibernian and the Commercial.

Quakers were popular choices for insurance agencies, just as were lawyers. Apart from the air of 'probity' that was assumed to attach to them their wide business contacts were likely to encourage business and add to the 'respectable' image of the company that they represented. Several examples of quakers acting as insurance agents will be noted in this account in the Imperial Fire and the Imperial Life agencies in Dublin. The Imperial, an English Company, had only been established in 1803. It was, highly capitalised, and displayed all the dynamism associated with a new company. James Pim and his son James Pim Junior took over the two Dublin agencies for the company in 1821. At that period the Life and Fire aspects of the company were kept distinct. Pim seniors business involved brewing and grain related business while his son had just got married and entered into the relatively new profession of stock broker. They were required to provide fidelity bonds as a basis for undertaking the Imperial's agency. A figure for these is not known but when the form of the agency was changed in 1830 James Pim Junior proposed his father and his cousin James Haughton, merchant and quaker to be his securities. The figure was probably in the region of £2,000 each. Not alone that but under legislation of 1815 insurance agents were obliged to pay bonds in terms of the amounts of business which
they were expected to deal in, before they might receive a licence to operate at all. It can be seen that to enter the field supposed a high degree of capital and proven commercial success.

The advantages of an agency were numerous. It served as a valuable adjunct to a business. It provided a customer service and access to extra income. The agent would receive 10% for a new policy and 5% for renewals. He would receive a rebate of 5% from the government for the collections of duty which had to be remitted quarterly. He would besides have the use of the monies he collected between times. Other quaker connections held Imperial agencies throughout Ireland with the Dublin office acting as head office. Joseph Fisher represented the company in Limerick, where Fisher's brother and father acted as security for the position. In Cork the quakers John and Joseph Doyle were elected by the Directors of the Company to act as agents. Their brothers William and James of Dublin stood security. It has not been possible to identify any specific quaker influence as such at the London head office, or such an influence as would account for this. It is possible that one of the Pims was respected highly enough by head office for his recommendations to be accepted as reliable in relation to the election of Irish Agents.
However there were other areas in which some Quakers were able to use their expertise and capital, not merely in agency business, but also in the realm of creative entrepreneurship. One of the first companies to be set up in the flurry of the so-called joint stock mania was the National Insurance Company of Ireland in 1822. Samuel Bewley seems to have taken a leading role in this. He was appointed one of the first treasurers in the yearly appointment to survey the company books. The company was set up to deal with the three areas of marine, fire and life insurance. Its capital was one million pounds divided into £250 shares with a limitation of ten shares to each subscriber. Different branches of the Pim family under that name specifically had between them 68 shares to a total nominal value of £1,700. Joseph Pim of Usher's Island held ten of these. James Pim and his son James Pim Junior held between them 18 shares. Numerous other Quakers had shareholdings in the company, but the influence of the Pim family in the affairs of the company may be assumed to be disproportionate to the actual amounts of capital which they controlled. Their influence may perhaps be detected in the appointment of the Quaker Robert Jacob of Waterford as the local company agent in that city, or in the appointment of J. Todhunter who succeeded to the post of secretary after William L. Darling. It might be assumed perhaps also in the appointment of the Quaker firm Bentham and Gardiner to print the company's list of
subscribers and annual rent. Its committee of directors in 1824 included Thomas Pim and John Todhunter the first of whom was a merchant dealing in the import of cotton wool and Manchester goods and with manufacturing interests, and the second an importer of timber and exporter of grain. The other directors also represented similar ranges of mercantile interests. Among them were Benjamin Guinness whose family was involved with the establishment of the Hibernian. The Company was set up by Deed of Settlement but did not seek the right to sue or be sued through a public officer until much later when it obtained a Royal Charter. It claimed a patriotic purpose to encourage the maintenance of Irish wealth at home:

'This company, founded under the fostering patronage of an Irish public, with the view of retaining at home, a portion of the vast sums which have been annually remitted by branches of companies unconnected with the country, numbers amongst its proprietors above one thousand residents in Ireland and puts forward no ordinary claims to protection and support as an establishment closely identified with the best interests of this country, and calculated to assist in turning to a fertilising source of commercial wealth, what has hitherto been a drain on our national resources'.

In the absence of records it is hard to present much further information about the progress of the Company. But
graphs derived from the stamp duty returns for the four quarters of each year give some idea of this.\textsuperscript{76} It is noteworthy that the company remained the only Irish Company undertaking marine insurance as late as the forties.\textsuperscript{76} Its profit from premiums in the fire department has been noted as amounting to £18,125 in the year 1824.

The fire-insurance market showed an increase of 81.39\% in the years 1822-24 which covers part of the period of the joint stock mania.\textsuperscript{77} Other companies established during the period included the Royal Irish, the Shamrock, and the Irish Alliance and also the Saint Patrick's with the largest capitalisation at two million pounds.\textsuperscript{78} All chose names of patriotic significance. In a highly competitive environment the surviving older companies were forced to advertise to a bigger extent and also, as in the case of the Hibernian, to increase capital (which in the Hibernian's case was raised to £500,000)\textsuperscript{79} besides lowering the rate of premiums and making claims to reliability founded on their proven track record and honourable history.\textsuperscript{80} James Pim Junior was forced in 1822 to write to the head office of the Imperial requesting permission to lower the premiums for to 1/6. The permission was not granted. Pim later sought reduced premiums for a number of his quaker brethren but was refused.\textsuperscript{81}

There were according to Stamp Office returns for offices paying fire duties in Dublin. 30 offices in operation between
1823 and 1827. Of these, ten companies were Irish. Among them was the Patriotic Insurance company. This like the National was set up with a significant capital and directorial input from quakers. The quakers in question seem to have been a somewhat younger group than those who established the National but many of them had shareholdings in the two companies. The Patriotic was set up with an initial capital of one million pounds, but when the directors saw how quickly the company shares were bought up they recommended that the capital be increased to one and a half million, noting that two other companies in Dublin had also had to increase their capitals. They felt therefore that there must be good arguments for doing the same! Proprietors were entitled to hold up to 25 shares at £100 each. 14,844 shares were held by Dublin residents, a smaller proportion of 3,499 by country residents and a smaller proportion again, 1920 shares, by 'professional' men. The company was particularly anxious to encourage these, since they could bring with them a wider and well capitalised section of the community to insure with the company. Not only that, but under powers of attorney awarded to enable members to make the necessary legal arrangements for registering shares, it seems that James Pim, senior and junior, Joseph R. Pim, Jonathan Pim and Joseph Todhunter came to be responsible for registering £91,200 or 6.08% of the company's capital. Joseph R. Pim who with his brothers Thomas and Jonathan held in total 75 shares had registered shares for some of the Malcomsons of Waterford.
and Clonmel. Their cousin James and his son James Junior had between them 50 shares.

All subscribers to the Patriotic were obliged to give 5/- per share towards a special outfit account to enable the company to get going. Out of this special account the company spent the large amount of £328.19.10 on advertising, a figure nearly as big as the aggregate of wages and the costs of candles and coals. The costs of Lloyds and 'other insurance books' amounted to £33.19.10, the messenger's livery to £12.11.2 ½ and the initial order for fire marks to £54.3.4 whilst the quaker firm of Bentham and Gardiner had benefited from producing stationary to a total cost of £77.18.2½. Nor was this all. A stone cutter had been employed to put a new front on the company building and a plasterer to do the necessary work within. The cost of an Act of Parliament for the legal right to sue or be sued through a public officer had cost £200.

Joseph R. Pim played a crucial role in all these activities. He was elected a director on the basis of the original committee. By a majority ballot he received 548 votes, which put him in the fourth rank according to votes cast. But he was the effective officer who signed the necessary documents for the purchase of the Company office at College Green, and it was to him that his father-in-law John Lecky of Cork, wrote to recommend a young man whom he knew.
Lecky had also heard that another Cork merchant was seeking the agency. On further consideration, in view of the uncertainty of business in Cork at the time, he felt that he would himself be interested in becoming an agent. A secure opening might then occur for his son Robert. John Lecky obtained the agency.

The Deed of Settlement of the Company provided for two half yearly meetings of the proprietors. The committee of directors had wasted no time and the first General Assembly had been called on the 2.ix.1824. The Directors were able to announce that they had issued 326 fire policies to a total insured value of £588,942 on which premiums of £659.8.1½ had been paid. With a number of losses paid the company was left with a balance of value of £523.3.9¾. Sixty life policies with a total value of £492,650 or an average value of £708.15 had been issued and on which the first annual premiums had been paid to the value of £1313.11.2. As for marine policies 654 had been issued to a total value of £492,650 and which after various incidental expenses and losses had been paid left a balance of £5517.7.11 in favour of the company.

A secretary, clerks and inspector of shipping were employed as were a messenger and female servant. The way in which a clerk might have got his job is suggested in a letter from Jonathan Pim Junior to Richard D. Webb concerning an old school friend,
'I have been speaking to my father and my uncle Jonathan about O'Neill. They think he could get a situation in some of the insurance companies if he would accept of it. No knowledge wanted only to write a decent legible hand, the best possible, the better. A good character I believe. Security is not absolutely necessary or at least it need only be nominal. In his present condition he is fit for no other mercantile occupation that I know of.\textsuperscript{30}

The half-yearly general assembly of 3.iii.1825 felt able to recommend a dividend of 3½% to the shareholders. It was emphasized that this would come out of the invested capital of the company and not out of the profits of the business.\textsuperscript{31} It had been decided by the directors to maintain separate accounts for the premiums in the marine and fire branches of insurance operated by the company. Against these the losses incurred would be charged. The account for each year was to be kept open until the following year when the 'risks will be concluded'. The balance was to be carried to the profit and loss account and 'a portion of the profits applied to form a reserved fund for future losses' and 'the remainder then safely applied to increase the dividend to the proprietors without fear of making dividends on the account of profits not realised'.\textsuperscript{32} The caution and sophistication of these recommendations anticipates later general practice in the industry.\textsuperscript{33} But the Directors were anxious to be even more careful about life policies until they could work out, 'a safe
principle to ascertain that portion that may be taken out as profit'.

A parliamentary return, 'An account of the gross sums paid for sea policies for the years ending 5.1.1825 and 1826' shows an increase of 47.53% over a similar return including the year 1823. It is not clear exactly how the sums were determined but the stamp duties referred to imply a significant increase in the marine as in the fire market. The Patriotic as already indicated was interested in the marine market. At the General Assembly of 2.ix.1824 it was reported that marines had been commenced on the 5.iv.1824 and that 654 policies had been issued for £492,650 with premiums of £5,001 received not including the discount allowed presumably to shareholders who insured with the company. Between 24.viii.1824 and 19.ii.1825 the company stated that it had issued 1562 marines worth insured value, £1,096,711 with premiums of £11347 paid. The total market for specifically Irish companies in the year 1825 (year ended 5.1.1826) was worth in terms of stamp duty, £10,060. Of that market the Patriotic paid £2,573, or 25.57% in duty on sea policies, while the National paid a proportion of duty amounting to 12.31%. It has not proved possible to ascertain proportions grossed by English Companies as far as the set of returns go on which this account has been based. But in a second set of figures issued by the government in 1828 and retrospective to, 1823 proportions paid by each English and Irish Company are listed. The set of figures in question
does not agree with the earlier series. But the year 1824 (year end 5.1.1825) shows 27 companies as operating in Ireland of which 15 were English. Of a total payment of duty of £28,756 the Patriotic had 6.56% of the market and the National 14.40%. The Irish proportion of the total returns of duty amounted to 55.25%. The competitive atmosphere was forcing premiums down to unprofitable levels. Joseph R. Pim had hoped for a big market in the marine business, and related this to the increase in steam tonnage and the resultant speed with which goods could be dispatched and delivered. He had made a special arrangement between the Patriotic and the St. George Steam Packet Company in which he and his brothers were such notable proprietors, to insure goods carried on his vessels. As an advertisement put it, 'The expedition of the conveyance will be such as in most cases, to precede the advices of shipments, and thereby to present the owners or consignees from effecting insurance; to remedy this, the Patriotic Assurance Company of Ireland has authorised its agent to open policies for any sum on goods, as interest may appear, to be shipped on there packets at any time, whereby every parcel of goods will be covered effectually from the instant of shipping, until the amount of the different shipments come to that of the sum in the policy, the shipper notifying at the respective time of shipping, to the agents of the packets the value of the goods going on board.'
Nevertheless the profit was still not proving adequate and it was decided to extend the business to England. As it was explained to the General assembly of 3.iii.1825, 'Until last session of Parliament it was not legal for any company except the Royal Exchange and London Assurance Companies to effect marine insurances in England'. They continued,

'A new field for this branch of your business was thus opened and your directors are enabled to appoint agents for taking marine risks on behalf of the company in London and Liverpool. The Liverpool agency has been a few weeks in operation and already promises the most favourable results. A better class of risks and generally speaking better premiums are to be obtained in London and Liverpool than here. In adopting these measures the Directors have had specially in view a principle well ascertained that underwriting only becomes profitable when carried on to an extent sufficient to embrace the full range of the chances in favour of the insurance.'

The Directors requested permission to dispose of 758 unappropriated shares among Liverpool residents and to transfer 3,000 shares to an English transfer book. This was agreed. It was hoped that such English shareholders as were obtained would be in a position to obtain business for the company. The Saint Patrick's Insurance company also made a move into the English market.
The year 1825 involved a number of important decisions for the Patriotic. The first (I.ix.1825) involved the Directors, 'In consequence of the very great increase of the Company's business and the additional sacrifice of time required on the part of the Directors to get through it they have thought it right to submit to the candid consideration of the proprietors the expediency of increasing the Director's fees to one guinea per day instead of ½ a guinea per day fixed by the thirty fourth section of the Company's Deed. It will be recollected that the present rate was fixed upon the scale of the old Insurance Companies whose business never equalled the one twentieth part of the business now transacted by this Company.'

The second involved obtaining permission to seek ways for more profitable investment of surplus sums they might have, but without interfering with the investment of capital stock in the public Funds. It was being found that the public funds were not yielding a high enough rate of interest. The Third decision was made on the 13.xii.1825. This involved redistribution of resources to permit the assimilation of the Irish and English Currencies. This was achieved by the reallocation of funds from the marine department and also the readjustment of the value of the proprietor's shares.
In spite of the competitive aspects of the insurance business a degree of co-operation existed. This was apparent in an agreement to establish a joint tariff, for fire policies.\textsuperscript{106} It also appeared in representations to the Dublin Chamber of Commerce to forward a Petition to Parliament to request the reduction in fire duties.\textsuperscript{109} The Patriotic itself prepared a petition to the same purpose in 30.xii.1826.\textsuperscript{110} Occasionally a joint prosecution might be organised in a case of malicious damage or other malfeasance. This might occur where two companies shared a risk that would be too big for any one of them. Such a prosecution was agreed on between the Royal Irish and the Patriotic on the 5.i.1827, as a result of 'wilful damage' caused to a premises at 34, Sackville Street on the 24.xii.1826.\textsuperscript{111} A later case of malicious damage to a cotton mill was to lead to both the Imperial and the Patriotic refusing to insure cotton mills any more.\textsuperscript{112}

The move into the English marine market by the Patriotic was not to prove worthwhile, or at least not so successful as had been anticipated. The report to the General Assembly on 7.ix.1826 showed that premiums of £72,891 had been received in the marine department representing 6,654 policies to an insured value of £4,983,126. But losses had amounted to £27,891 leaving a balance in favour of the company of £36,825. A 'disastrous winter' was blamed for the large amount of losses.\textsuperscript{113} But there was evidently a degree of unease among the proprietors as emerged at an 'extraordinary' meeting called
by requisition on the 11.1.1827. Attempts to develop the marine market may also have been expressed in a move made by Joseph R. Pim, the Quaker, to put the Cork Agency on the same footing with that of Liverpool. The suggestion made at the 'extraordinary' meeting that insurance through English agents should cease was rejected but the General Assembly on the 6.1.1827 was informed that the Liverpool Agency had been relinquished followed by yet another special meeting on the 13th of the same month when the Report of a sub-committee was produced with recommendations as to how the Company might be put on a better footing. The Report included a three year retrospective view of the Company's progress. All Irish departments had shown a gain, the marines at £4,563, the Fire Department at £3,617 and the Life Department at £4,584 with a total profit value of three years business at £12,765.5.10. The English Marine business, however, had led to a loss of £8,911 and the annual expenses of head office amounted to £2,850 including 'fees of directors, officers, clerks and contingencies'. It was decided that the English business should be finally abandoned and the expenses of the 'home establishment' reduced by £1,000. The Directors also agreed to reduce their fees to the original sum of which they had been in receipt.

But one year later, anxiety had clearly not been allayed, even though the auditors noted the total amount of £77,113 in addition to other stocks and funds as available to clear all
contingencies, such as English and Irish Marine risks and those for life and fire. Clearly some of the shareholders had lost their nerve. The Company might still have been closed. Indeed the matter was so certainly in view that James Pim junior wrote to the head office of the Imperial to ask if they might be willing to accept the outstanding fire risks of the Patriotic. In the event the company continued in business and whilst the option was left to the directors to resume the marine business such a resumption did not occur. When the consideration was again raised and rejected at the General Assembly of 4.iii.1830 losses were still being paid out on marine policies from several years before. Another factor also in the general decline of the Irish marine business was that of the self-insurance of steam ship companies. But the National continued to insure for marine risks at least as late as 1847 when its only other competitor was the R.E.A. of London.

By 1831 the Patriotic and the National had fully proved themselves as effective companies with the power to survive having to overcome both internal and external difficulties. In the course of this evolution the Patriotic had absorbed the fire risks of the Phoenix Company (which itself had absorbed the General Insurance Company) and had also undertaken some of the fire risks of the Marine Company and some of the Life risks of the Royal Irish Company. The National itself had absorbed the Irish Alliance. The market situation in 1835
shows all other companies except for the Hibernian, the British Irish, the Patriotic, and the National as having gone to the wall. Fire insurance registered increases in the value of insured property in the order of 69.08% overall between the years 1825 and 1835. But the two chief Irish Companies, the Patriotic and the National secured together 18.90% of the total market in 1835 while British companies continued to set up agencies in Dublin and secure increasing proportions of it. Although the National obtained a 81.50% increase in the same period of ten years, its share of the market for fire insurance was only 12.37% in 1835 compared with a proportion of the insured property amounting to 10.47% in 1825. The performance of the Patriotic was similar but registered a decline in the amount of property insured in that period. They only insured 6.53% of the market compared with 10.06% in 1825. But the situation was to improve for them from 1838 on. Meanwhile large segments of the insurance market continued to be taken by the Sun of London and the Royal Exchange Assurance of the same city.

The Life market remained small but can be assumed to have been in a growth situation. It is not easy to quantify the growth. While Irish policies had to pay stamp duty, there were no distinct stamps for them and this was one of the reasons why there were few statistics. The only available set of statistics occurs in the years 1836 to 1838. These indicate that the National had a proportion of 3.45% and the Patriotic...
1.76% of the Life market in the year 1836.\(^{130}\) Whereas in 1830 there had been 10 offices undertaking fire and life insurance and 5 undertaking life insurance exclusively, by 1837 out of thirty offices, (four of which were Irish) 19 undertook both fire and life risks and eleven, life risks only,\(^{132}\) as far as can be ascertained. An area which had at first been approached with diffidence by the Patriotic was now handled with increasing expertise and confidence. The approach is reflected in their advertisement in *Wilson's Directory* for Dublin 1830. The connection is made between thrift and prudence, 'The vast utility and, in many cases, the absolute necessity of Life Insurance, are every day becoming more obvious and its various bearings better understood.' The conditions and rates are outlined as competitive, 'with those of any other in the Empire' and the persons assured with the company are promised, 'rateably to their policies, at the end of every seven years, a sum equal to one-half the profits of the company in the Life branch, after deducting therefrom such a sum per annum for the guarantee of the capital as the directors may think reasonable'. Other benefits include a 'liberal commission' to professional men and the right to travel anywhere in Europe without being obliged to pay additional premiums.\(^{140}\) Such preferred benefits were all becoming essential parts of any contemporary life office. The system offered by 'mixed' offices, those which offered both bonuses to those insured and dividends to proprietors helped to reduce the profits of such traditional companies as the Royal Exchange Assurance Company,
which derived a big proportion of its premium income from Ireland.\textsuperscript{141}

The bonus system besides, made life assurance a new means of investment. The possibility was obviously keenly appreciated by Quakers. As early as 1821, James Pim senior had his life insured with the Imperial for £2,000. And in 1832, Joseph R. Pim was insured for £2,000 with the same firm, whilst in 1834 James Pim Junior added a further £1,000 to the £923 for which he was already insured and Joshua Fayle added a similar sum to an initial insurance of £785.\textsuperscript{142}

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The middle years of the thirties saw the arrival of companies organised under the terms of the Friendly Society Acts\textsuperscript{143} which also controlled the operation of Savings Banks. One of these is of particular concern to this account. It related particularly to Irish Friends, and to the wider Quaker community in England, Scotland and Wales. The Friend's Provident Institute was set up in 1832 in England, 'to provide the security of life assurance for members of the Society of Friends'.\textsuperscript{144} Not being organised for the primary purpose of profit it aimed at the periodic redistribution of profits to the insured membership. Some Friends continued to express scruples about the use of Life Assurance. But the promoters
were able to allay such fears. The Institution was unique in having a series of mortality tables designed for its own use and which were based specifically on demographic data provided by Quaker meetings throughout Wales and England. Its agents were appointed in consultation with the clerks of the various monthly meetings, but this did not represent any official approval or blessing for the scheme. It was simply a practical arrangement. The Irish Agency was one of the earliest to be set up. By 1847 there were eight Irish agents. John Webb was probably the original agent for Dublin, where its first claims book was opened in 1834. The names of members of the Pim family are noticeably absent from among those Friends who insured with the institute. This could be partly attributed to their own proprietary connections with insurance companies, partly that they were already adequately insured with other companies and partly that they could find no practical need to support such an institution no matter how favourable they might be to its benevolent purposes.

The majority of the Irish Friends who insured with the Institute were unlikely to have been in possession of such large capital resources as the members of the Pim family but most were affluent enough to be in a position to have surpluses suitable for payment into such a company. Most of those insured with the Institute opted for insurances in the Tenth Class, defined as whole life policies. Very few of the other options on offer were taken up at all. The period 1834
to 1847 shows a total of 21 policies taken out in the area of
the Dublin Agency. Of these 10 were to a value of £1,000. The
total value amounted to £18,000 representing an average per
head of £866.149 The 'British' average for Friends taking out
wholelife policies was £688.150 Irish policies therefore were
to much higher average values which is in line with a pattern
revealed in another context. The experience of the R.E.A. also
showed that the Irish average for life policies tended to be
higher than the British provincial average.151 The period from
1850 on showed an increasing acceptance of the practice of
insurance among Dublin Friends, reflecting an increasing
acceptance of the practice as a necessary adjunct to thrift and
care for one's family.152

Another and similar institution was set up in Britain in
1840 to serve a specialist market with philanthropic overtones.
This was the United Kingdom Temperance Provident.153 Like the
Friends Provident Institute its ramifications included Irish
Friends. Its chief significance, besides being registered
under Friendly Society legislation154 was in relation to
Ireland's known position in the development of the teetotal
moment. The movement had been under the inspired leadership
of Father Mathew and the stimulus of his quaker friends.
William Martin of Cork who had originally encouraged him to
undertake the promotion of the campaign for teetotalism155 was
one of the agents for the Temperance Provident.156 Richard
Allen another quaker with a commitment to the ideals of
philanthropy, and also a friend of Father Mathew was one of the 'country directors'. An advertisement explains the advantages which the company offers. It claims advantages derived from its registration under the Friendly Acts. It sees disadvantages in contemporary proprietary companies with their systems of bonuses and reduced premiums.

'The object of this Association is to afford to persons who entirely abstain from intoxicating beverages, the benefits of their temperance and industry, more fully than is practicable in societies composed of all classes indiscriminately'

That such an Association should be established will occasion no surprise since it will be generally admitted that the habitual use of intoxicating liquors materially shortens the natural life of man. To what extent this takes place; it will be the object of this association to prove; and while it will secure to its members the benefits of mutual assurance, it will also prove a powerful aid to the cause of a great source of individual and national prosperity'.

'It has been considered, that the practice adopted by all the mutual assurance societies hitherto established, of charging high premiums in order to return them in this shape of a bonus, entirely an inconvenient and unnecessary
tax upon assurers; the premiums of this Association have, therefore, been computed to afford perfect security, and at the same time, the immediate advantage of low rates'. The Association will be conducted with regards to the interests of the members, who are the sole proprietary and will share the whole of the profits'.

However, the profitable position of such philanthropically based schemes was continually under attack by proprietary companies which did not possess the advantages secured by Friendly Society Legislation. By 1843 legislation was being promoted to establish their exact function and remove some of the legislative benefits that had been ensured to them. Their activities were therefore to some degree, controlled by their being obliged to register in the same way as joint-stock companies. So, whilst they were permitted to function in terms of their original frames of reference they were made more amenable to the tax structures that governed other and commercial companies.

The life market continued to increase. The practice of life assurance was seen as an essential adjunct to the middle class practice of saving. The Friend's Provident registers show a high proportion of the membership of the Society to have been insured and it may be presumed that many others were also insured with proprietary companies. If individuals saw means
to profitable investment in life insurance, so also did the insurance companies identify new areas for the profitable investment of their funds.\textsuperscript{162} As early as the thirties the National and the Patriotic had been prepared to advance mortgage loans to the Dublin and Kingstown Railway.\textsuperscript{163} A survey of the funds of the company indicates a growing number of mortgage loans,\textsuperscript{164} presumably many to individuals, on the strength of life policies. Such a possibility had been anticipated many years before by the Patriotic when the Directors had requested permission to look out for better investment opportunities than were afforded by low yielding Government Stocks.\textsuperscript{165} In 1837 the Patriotic had 4.35\% of its total funded and investment premium paid out in mortgage loans. By 1854 this amounted to 27.54\%, not taking into consideration a further 8.02\% in loans\textsuperscript{166} and was such an accepted part of contemporary business practice that the facility was advertised as one of the advantages of taking out a policy with the company. 'Loans are made to policy holders after the policies have been in existence for five complete years to the extent of the surrender value of the policy. A credit is thus created for the assured which may be made available in a number of different ways. No security required except the deposit of the policy on which the advance is made'.\textsuperscript{167}

The life market in Dublin showed 23 offices as functioning in Dublin in 1841 and 18 offices had dealt with both fire and life.\textsuperscript{168} By 1845 the totals had risen to 31 life offices and

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22 fire and life offices. By 1851 the totals were in the region of 44 life offices and 25 fire and life offices while the increasing process of specialisation emerged in the promotion of offices that concerned themselves with accident insurance, military personnel, clergy etc. A letter exists directed to John Pim of Belfast (who was distantly related to James Pim of Dublin and like him acted as an agent for the Imperial) encouraging him to solicit business from the many new railway companies that had sprung up.

In spite of the increasing size of the fire market the National and the Patriotic secured a very small and scarcely increasing proportion of this. Interestingly there is little evidence that quakers began to insure their own corporately held property before the 1850's and 1860's. The Eustace Street Meetinghouse was insured in 1855 when a Patriotic policy was taken out for an insured value of £2,000, by the 'trustees for the time being', namely Edward Alexander, James Pim, Jonathan Pim and Richard Allen. The policy represented a partial insurance on the building, which in accordance with well established insurance practice had been seen as a risk best divided between one or more companies. It had therefore been insured with the National also for a similar sum, 'on the building and the fixtures in their meeting house, brick and stone built and slated and having four well secured and properly constructed stoves therein situate. On the West side of Eustace Street and extending back to Sycamore
Alley, The Patriotic had also extended its activities into the Glasgow area where it had set up a local directorship.

To summarise, it appears that the quaker inspired and directed insurance companies had secured a traditional market not significantly responsive to market changes. But the involvement of quakers in insurance can be seen not as a mere erratic creature of contemporary trends but as the result of deliberate decision based on their long experience as merchants and individuals and exploiting their business contacts and needs. Their involvement, in line with their involvement in other areas of Irish industry can be seen as not merely speculative but as planned with a deliberate appreciation of the possibilities of success. It was founded also on their experience of running their own religious society which in itself presented characteristics of a joint-stock company, although not designed for purposes of profit. Similarly their experience of the usefulness of life and fire insurance played a part that was valuable in the process of educating a wider public and an emerging middle and professional class in the assumed values of thrift.


3. Lloyd, _ibid._

4. An example from the experience of English Friends occurs in Mortimer, loc. cit., p. 279. The response of Irish Friends may be assumed to have been similar in such situations.

5. _Ibid._

6. A later example occurs at XIth Mo, WYM A3, 1721 '...a letter from friends in Connacht read in this meeting signifying the suffering of one Henry Lipscombe to a considerable value be an accident of fire and that he hath been refused relief by way of brief (for that he is deemed a quaker)...'. Each Provincial Meeting and Monthly Meeting was, as a result requested to subscribe for the assistance of the said Friend.


8. _MM_ II A.5 (1710 - 16), 5.xii.1711 and 18.1.1712.

9. _Ibid._

10. An Act to restrain the extravagant and unwarrantable practice of raising money by voluntary subscriptions for carrying on projects dangerous to the trade and subjects of this kingdom, 6 Geo. I c.18.


12. Supple, _op. cit._, p. 98.


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21. Ibid., p. 137.


23. Ibid.


26. Ibid. 1780.

27. Ibid. 1780.


29. Stated to have begun in Ireland on 25.iii.1786. See 13th Report of the Commissioners of Inland Revenue on the duties and management for the years 1856 - 1870 with some retrospective history and complete tables of accounts of the duties from their first imposition (Brit. Parl. Papers 1870 (82.22 - I)(XX)193 - 377), App. 131.


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33. Compare Wilson's Directory 1789 and 1800. The distinction between common, hazards and doubly hazardous was already well established.

34. Life Duty imposed: Statutes (Ir) 26 Geo. III. c.3.

35. Wright, op. cit., pp. 97-98.

36. For a later example see MM II A. 18 1816 8th mo. p. 127: 'An account of Nathaniel Williams has been brought in of cash paid by him to Elizabeth Fletcher amounting to £14 commencing 2nd of 3rd mo and ending on the 9th of 8th mo: it appearing the committee for the poor had been informed of the money being paid under an expectation that an annuity which Elizabeth Fletcher is entitled...

37. Collected 105 subscriptions for a reprint of John Woolman's Journal, p. 358 22 VII. 1775 MM II A.1 3 (1767 - 79) of best of works by Woolman which were reprinted in Dublin from 1773 and to be found p.302 etc. in New Century Edition of John Woolman with Introduction by E. Whittier (London, 1900).

38. 'On Loving our neighbours as ourselves' in John Woolman, Remarks on sundry subjects, reprinted in John Woolman, A Journal of Life, Gospel Labours, and Christian Experiences of... to which are added his works (London, 1824), Chapter I p.369.


40. The Charter Party of the Clonmel Annuity Company (1798), N.L.I. 1358. This contains the articles of agreement dated 1.i.1785 with subsequent amendments.


42. See Grubb, Sarah, Fire Policy with the Royal Exchange Assurance Co., 1.i.1787 (D.F.H.L.) Deed Box IV Folder III, No. 2 B. 86 and l.viii.1788, no. 2 B. 87

43. An Account of the Stamp Duty received upon Sea Policies and Upon Fire Insurances on an average of three years ending 5.i.1783, 5.i.1793, 5.i.1815 and 5.i.1830 (GRS: CARL. PAPERS 1830 (363) xxv, 55 7).

44. Wright, op. cit., p.167.


47. Supple, op. cit., p. 92


49. See 13th Report, Inland Revenue, (1870) op. cit., also Appendix A.


52. Marine Insurance Company, Deed of co-partnership, 1811, in HAL/998 R.I.A.


53. See Appendix A.


55. Set up 1803; see Wright, op. cit., p. 192.


57. Wright, see above, suggests life business of Imperial set up in 1829, but minutes for life section began in 1820. Pim was required to keep the two branches of the business distinct; see Directors' Minutes, (Fire), ibid. p. 50, 20.vi.1821.

58. See Freemans Journal, January 14 1824, for an advertisement by James Pim Jnr., and Wilson's Directory 1824, where his name appears as a member of the Stock Exchange Company.
59. A reference occurs in the Imperial Directors Minutes (Fire) to a change to the name of George Watts, from that of Jonathan Williamson stated as having been one of those who provided bonds. A bond of £2,000 is referred to. pp. 132 - 37 28.2.1822 (A) (8).

60. Imperial (Life) Directors Minutes (in Guildhall London), Ms. 12160 (B) 1828-31, p.36.


62. Beresford, loc. cit.,

63. See Dickson, op. cit., p.71, and Walford, p.130.

64. Imperial Minutes (Life), 1824-28, p.52, 19.iv.1821; Imperial Minutes (Fire), Ms. 12,160 A. (8), p.32, 18.iv.1821, and p.34 25.iv.1821.


67. List of Subscribers to the National Assurance Company 1824 Hal/1283 R 1.A.

68. Ibid.

69. Waterford Mail, Wed. Dec. 3 1828. Death notice of Robert Jacob son of Thomas Jacob. Mr. Jacob was American consul and agent of the National Assurance Company. 'To him Waterford is indebted for the extensive ship building yard of William White and Co., of which he was the original founder'.

70. Joseph Todhunter. Date of accession to secretaryship was sometime after 1824 when Wm. Darling was still in that position.

71. See above fn. 67.

72. Wilson's 1824.

73. & 74. Wilson's 1824.

75. Stamp Duty Returns, Appendix A.

76. See Thom's Directory 1847.
77. Wright, op. cit., pp.248-9;  
Seventeenth Report of the Commission of Inquiry into the  
Revenue arising in Ireland (Brit. Parl. Papers, 1828 (8) XV, I),  
Appendix 69. A return of all persons or companies to whom  
licences to make insurances in Ireland have been granted  
and of all securities taken form such persons and of the  
duties accounted for by such persons for the five  
successive years ended the 5.1.1823-1827. See also  
Appendix A to this chapter.

78. See Cockerell and Green, op. cit., illustration 20 on p. 115. Gives a date of 1824 as the foundation date of the  
Royal Irish. For Shamrock, see Wright, op. cit., p. 290;  
Irish Alliance, p.270, Saint Patrick’s, p.284.

79. See Wright, pp. 97-98.

80. See for example reduced rates offered by both the Hibernian and Commercial Companies in Freeman's Journal, 7.1.1824.

81. Imperial Fire Minutes, Ms. 12,160 A (9), p.183, 12.X.1825, and 1822.

82. 17th Report (1828), op cit., App 69.

83. Minutes of half-yearly and Yearly General Assemblies of the  
Patriotic Assurance Company (henceforward Pat. Mins. G.A.)  
in possession of the Sun Alliance Company, Dublin, Vol. 1  
22.i.1824.

84. Pat. Mins. (G.A.), 22.1.1824,  
Deed of Settlement of the Patriotic Assurance Company.

85. Pat. Mins. (G.A.), vi, 2.ix.1824;  
Ibid. v, 2 . ix. 1824.

86. Pim and others to Patriotic Assurance Co., (Registry of  
Deeds Dublin), 795. 410. 537. 345.

Lecky Letters 237 (b).

88. Deed of Settlement; A change in the Deed permitting yearly  
assemblies was apparently made at 2.111.1826 and a  
return to half yearly meetings made in 13.ix.1827.


Port. 5.A. 63).


95. An account of the gross sums paid for sea policies for the years ending 5.1.1825 and 5.1.1826 (Brit. Parl Papers, 1826/27 (41) XVII,17).


98. See f., 95 above.

99. Ibid.

100. *Seventeenth Report* (1828), op. cit., App. 68.

101. Ibid.


104. Ibid.

105. See Wright, op. cit., p.284; also *An account of amounts paid at Policy Office Lombard Street, and amount of duty paid at the outports*. (Brit. Parl Papers, 1826/27 (41) XVII,18).


107. Ibid.


109. Wright, op. cit. p.248, 'At the company's half yearly meeting in January 1824...there was a reference to what could be regarded as the initial steps towards the formation of the first Irish fire tariff' 'A proprietor suggested that no measures in which insurance premiums were involved should be adopted without consulting the directors of the other insurance companies. Mr. Ferrier, a director of the National Assurance Company confirmed that a conference had taken place between the boards of the Irish
Companies, the principles had been recognised and these would in his opinion be acted on in future.

110. Dublin Chamber of Commerce, Reports (Printed) of Council to the Annual General Meeting 1826, p.19.

111. Patriotic Assurance Company, Directors’ Minutes (in Sun Alliance Dublin [here after Pat. Mins (Dir.)], 5.1.1827. The issue had been raised at a director’s meeting (Pat Mins (Dir.), 28.xii.1826, four days after the event. The premises had belonged to John O'Toole who was insured with the Company and stated to be responsible for the 'wilful damage' involved.

112. Pat. Mins (Dir.), 12.vii.1828, resolution to discontinue all insurance on cotton and oatmeal mills. Also Imperial (Fire) Minutes (Ms. 12,160 A (10) 10; 1827 - 4.1.1830, pp 181-2 5.xi.1828, 'Read a letter from Mr. James Pim Junior, Agent for Dublin, dated 28th ult relative to the suspicious circumstances attending the fire at Mr. Richard Jones cotton mill and the deposition taken in consequence. Resolved that Mr. Pim be informed this office decline in future insuring cotton mills in Ireland.' Also, Pat. Mins (Dir.), I.xi.1828, 'James Pim (Impl.) and our solicitor consider offering reward ref. incendiary and malicious burning of Finglas Cotton Mills.'


114. Ibid., II.1.1827.


117. Ibid., 13.ix.1827.

118. Ibid., 4.ix.1828.

119. The form of the resolution that was rejected, 'From the reduced state of the floating capital occasioned by heavy losses as appears from the Report now read, it is considered expedient to dissolve the Patriotic Assurance Company. Imperial Minutes p.161 James Pim intimates that the Patriotic is about to be dissolved and wishes to arrange a transfer of its business to the Imperial (p.166 in Ms. 12,160, A (10) 10.1.1827 - 4.1.1830).

120. Pat Mins. (G.A.), 4.iii.1830.

121. Report from the Select Committee on Manufactures, Commerce and Shipping (British Parliamentary Papers 1822-1832): Evidence of John Astle, Ship Broker Q. 6865. See also Cockrell and
Green, op. cit., p.16 re self-insurance by shipping companies.

122. See *Thoms Directory 1847*.

123. Pat. Mins. (G.A.), 3.iii.1825, where the company takes a transfer of the outstanding fire risks of the Phoenix Insurance Company to value of £170.12.6.

124. Wright, op. cit., p.109, adverts to the change of name from General Insurance Company to Phoenix Insurance Company to value of £170.12.6.

(Pat. Mins (Dir.), 24.ii.1827, Joseph R. Pim, Edward Alexander and Solomon Watson to consider 'expediency of accepting Marine Insurance Company's fire risks' but Pat. Mins (dir.), 7.iv. 1827, would not accept their life risks 'without personal appearance of parties'.

125. Pat. Mins (Dir.), 7.xii.1827, Joseph R. Pim, Isaac English and Thomas Sherlock to confer with the Royal Irish in connection with its life risks.

126. Wright, op. cit., p.270.

127. An account of all sums paid into the Stamp Office for duty by each insurance office in Great Britain and Ireland on insurance from fire show the British and Irish, the Hibernian the National and the Patriotic, a return in a similar account, but including life assurance shows the Commercial also to have been still in operation. See Accounts of all sums provided to Stamp Office each insurance office etc. (Brit. Parl. Papers 1837/38 (in 159), XXXVI) p.4 and p.7. Whereas Wright, op. cit., p.167, states that the Commercial was sold in 1826 and (p.457) that it passed to the Guardian in 1827.

128. See Appendix A.

129. National percentage worked out on basis of stamp return figures. On the same basis the national percentage increase 1825-35 would be 65.17% but see Appendix A.

130. Appendix A

131. Appendix A

132. Appendix A.

133. Appendix A.

134. Appendix A.
135. *Accounts of Sums on Insurance etc.* (1836), (1836) (295) XLV, where R.E.A. 13.46%, Sun. 6.08%, Atlas 11.40%, the Imperial 1.66%, and the National and Patriotic together 16.90%.

136. Returns on Life Insurance Stamps for years, 1816 - 1824 (Brit. Parl. Papers 1825 (373) XXI) states, 'There are not distinct stamps to denote the duties on policies of Life Insurance in Ireland and therefore no separate accounts have been kept of their produce in that country.' The situation may have changed by 1835. *Thomas* 1847 p.36 lists duties at that time in force on life policies. But presumably the policies for life were dutiable without being liable for stamp duty per se. The notable lack of statistical material on life insurance is discussed by Supple, op.cit pp.110-11.


138. See *Wilson's Directory* 1830 and for 1837; see above footnote accounts of sums paid 1837 - 38.


140. Supple, op. cit., pp. 168-69, and p. 170, where Dublin/Cork agents mention to the R.E.A head office that the company is loosing profit since not promoting a bonus system.


The types of policy available are defined in the same report, Class IX being the company's classification for whole life policies.

149. See Friends Provident Renewal Register, op. cit.

150. See Thirteenth Report in British Friend (1847), loc. cit.

151. Supple, op. cit., p. 177.

152. 1850-1856 shows the addition of 78 names compared with 32 names from 1834 - 1849. See Claims Register, op. cit.


154. 10 Geo IV C.56, 4 & 5 Wm IV C.40 and, amended 34 Vict C.73.

155. Isabel Grubb, Quakers in Ireland, op. cit., p. 138.

156. Advertisement for the United Kingdom Total Abstinence Life Association for Mutual Assurance on Lives, 1.11.1841; see Irish Friend IV, 2 (1841), 20.


158. See fn. 156 above.

159. fn. 156 above.


163. The National provided a loan of £20,000 to the Dublin and Kingstown Railway (Dublin and Kingstown, General Board Minutes 30.1.1836 (C.I.E. Heuston) Vol. II, pp. 68-69). The initial approach had been a verbal one with the Secretary of the National William Todhunter, followed by an official delegation to discuss the matter. ibid Min. 996, 5.11.1836. Similarly the Patriotic was prepared to make available facilities for discounting a sum of £20,000 on 16.ix. 1836 (Min. 1251).

See also Supple, op. cit., pp. 326-29

164. Appendix to this Chapter.
The Directors have also thought it right to submit to the consideration of the Proprietors the expediency of extending a little of their powers in respect to the investment of the Company's funds so as to enable them to avail of safe opportunities of realising a higher rate of interest than the public funds afford. They do not desire that this power should extend to the fixed capital of the company but only to such sums beyond it as may from time to time accumulate.
Statistical and figurative resources used in relation to insurance

Property values on which stamp duty was paid (in £s)

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Duty Raised to 2/6

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APPENDIX A (ii)

Values of property on which stamp duty was paid (in £s) 1824-50

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(Calculated at the duty rate of 2½)

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* A speculative figure in which it is not known what proportion of the Stamp Duty was at 2½ and what at the new rate.
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VALUE OF PROPERTY ON WHICH DUTY WAS PAID 1804-30

[EXTRACTED FROM P.P. 1870]
STAMP DUTY FIGURES
EXTRACTED FROM PARLIAMENTARY
RETURNS 1822-26 and 1835-50

[AMOUNTS IN THOUSAND POUNDS]
1837 an average on the basis of 12 sets
of quarterly payments.
VALUE OF PROPERTY ON WHICH DUTY WAS PAID 1822-50

[A] EXTRACTED FROM A RETROSPECTIVE VIEW IN P.P. 1840 [32.22-17] AND APP. 193-377 APP. 131

[B] AND CALCULATED ALSO FROM SEPARATE PARLIAMENTARY RETURNS OF STAMP DUTY 1822-27, 1835-50
APPENDIX A (vii)

List of references to Parliamentary Papers from which material has been extracted in the compilation of this appendix. The returns for property values which I have calculated from the yearly returns of stamp duty (which were paid quarterly on a basis of offices in town and country) are based on the values 1/- per cent up to 1811, 2/6 % up to 1842 and 3/ % thereafter.

PP. 1870 [82.22] XX Vol II 193-377 App. 131 Thirteenth Report of the Commissioners of Inland Revenue on the Duties and Management for the Years 1856-1870 with some retrospective history and complete tables of accounts of the duties from their first imposition. (BRIT. PARL. PAPERS (84.22) XX. VOL II 1872-1877)

PP 1828 (8) XV. I. Seventeenth Report of the Commission of Inquiry into the Revenue arising in Ireland (appendix 69.A) A return of all persons or Companies to whom licenses to make insurances in Ireland have been granted and of all securities taken from such persons and of the duties accounted for by such persons for the five successive years ended the 5.1.1823-27

'An account of all sums paid into the stamp office for duty by each insurance office in Great Britain and Ireland on Insurance from Fire'. (BRIT. PARL. PAPERS) 1836 (295) XLV. 223
NOTE: The above accounts all operate on the basis of an accounting year beginning and ending 5.1st month. I have operated in terms of the calendar year implied. The same returns include from 1835 on the amounts of farm stock insured, it having been made duty free in 1833 (See samples op cit. p.190) The figures for that are already for calendar years.
Appendix B

Material to illustrate proportions of mortgages and mortgages loans, and also to indicate amounts of life insurance in force, in different sample years.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>TOTAL FUNDED &amp; INVESTED PROPERTY</th>
<th>MORTGAGES AS % OF SAME</th>
<th>MORTGAGES AMOUNT IN £'s</th>
<th>LIFE POLICIES</th>
<th>PREMIUMS RECD.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.ix.1824</td>
<td>£152,007</td>
<td>-</td>
<td>-</td>
<td>£42,489</td>
<td>£1,313</td>
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<tr>
<td>3.ix.1835</td>
<td>£94,234</td>
<td>4.36</td>
<td>£4,115</td>
<td>£175,499</td>
<td>£6,083</td>
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<tr>
<td>3.viii.1836</td>
<td>£106,322</td>
<td>3.63</td>
<td>£3,865</td>
<td>£197,630</td>
<td>£6,928</td>
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<tr>
<td>13.viii.1838</td>
<td>£112,927</td>
<td>9.40</td>
<td>£10,619</td>
<td>£188,638</td>
<td>£6,559</td>
</tr>
<tr>
<td>3.ix.1840</td>
<td>£134,276</td>
<td>15.94</td>
<td>£21,410</td>
<td>£35,979</td>
<td>£6,518</td>
</tr>
<tr>
<td>13.viii.1845</td>
<td>£174,393</td>
<td>36.37</td>
<td>£63,440</td>
<td>£49,807</td>
<td>£8,029</td>
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<tr>
<td>13.viii.1854</td>
<td>£194,008</td>
<td>27.54</td>
<td>£53,445</td>
<td>£70,028</td>
<td>£12,343</td>
</tr>
</tbody>
</table>

Information extracted from reports in manuscript minutes of the General Assemblies of the Patriotic Insurance Company
22.i.1824 - 26.iii.1872
## Appendix B ii: Samples from Annual Accounts of the First and Second Clonmel Annuity Companies

### First

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>1.vii.1788</td>
<td>Securities in the chest</td>
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<tr>
<td></td>
<td>Interest due on</td>
<td>£50.11.6</td>
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<tr>
<td></td>
<td>Subscriptions</td>
<td>£159.0.8</td>
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<tr>
<td></td>
<td>Balance due secretary</td>
<td>£5.2.8</td>
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<tr>
<td>1.i.1800</td>
<td>Bonds/Mortgages</td>
<td>£3200.0.0</td>
</tr>
<tr>
<td></td>
<td>Interest due</td>
<td>£124.16.8</td>
</tr>
<tr>
<td></td>
<td>£3,000 in 5%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Govt. Stock Cost</td>
<td>£2390.2.3</td>
</tr>
<tr>
<td></td>
<td>Interest due</td>
<td>£40.0.0</td>
</tr>
<tr>
<td></td>
<td>Estate in Ballydavid</td>
<td>£1200.0.0</td>
</tr>
<tr>
<td></td>
<td>Rent due</td>
<td>£40.0.0</td>
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<tr>
<td></td>
<td>Subs and fines due</td>
<td>£155.7.2</td>
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<tr>
<td></td>
<td>Notes etc. in Secr's hands</td>
<td>£340.0.5</td>
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<tr>
<td></td>
<td></td>
<td>£7498.10.6</td>
</tr>
<tr>
<td></td>
<td>Tot. Annual Income</td>
<td>£731.19.2</td>
</tr>
<tr>
<td></td>
<td>- 5 widows</td>
<td>£105.0.0</td>
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<tr>
<td></td>
<td>Net. total</td>
<td>£536.19.2</td>
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<tr>
<td>2.1.1826</td>
<td>Int. Bonds/mortgages</td>
<td>£7300</td>
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<tr>
<td></td>
<td>Govt. stock</td>
<td>£9000</td>
</tr>
<tr>
<td></td>
<td>Ir. Consolidated Annuities</td>
<td>£2340</td>
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<tr>
<td></td>
<td>Estate in Ballydavid</td>
<td>£1200</td>
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<tr>
<td></td>
<td>Subs &amp; fines due</td>
<td>£267</td>
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<tr>
<td></td>
<td>Cash in Secr's hands</td>
<td>£495</td>
</tr>
<tr>
<td></td>
<td></td>
<td>£20725</td>
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<tr>
<td></td>
<td>Annual Income</td>
<td>£1464</td>
</tr>
<tr>
<td></td>
<td>- widows</td>
<td>£1130</td>
</tr>
<tr>
<td></td>
<td>Net Income</td>
<td>£334</td>
</tr>
<tr>
<td>1.vii.1833</td>
<td>Funds</td>
<td>£21728.3.5</td>
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<tr>
<td></td>
<td>Income</td>
<td>£1403.4.5</td>
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<tr>
<td></td>
<td>- widows</td>
<td>£1144.12.5</td>
</tr>
<tr>
<td></td>
<td>Net Annu. Income</td>
<td>£258.12.0</td>
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### Second

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.viii.1826</td>
<td>Government Stock cost</td>
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<tr>
<td></td>
<td>Interest on</td>
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<td></td>
<td>Subs and Fines due</td>
<td>£163.0.0</td>
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<tr>
<td></td>
<td>Bal. in Hands</td>
<td>£71.10.10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>£5231.13.6</td>
</tr>
<tr>
<td></td>
<td>Annual Income</td>
<td>£548.8.10</td>
</tr>
<tr>
<td></td>
<td>- widows</td>
<td>£341.10.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>£206.8.1</td>
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<tr>
<td>1.11.1833</td>
<td>Funds</td>
<td>£6764.14.8</td>
</tr>
<tr>
<td></td>
<td>Annual Income</td>
<td>£639.9.0</td>
</tr>
<tr>
<td></td>
<td>- widows</td>
<td>£541.10.9</td>
</tr>
<tr>
<td></td>
<td>Net Annual Income</td>
<td>£97.18.3</td>
</tr>
</tbody>
</table>

Collated from Printed Reports in N.I. and in D.F.H.I.
The connection of Irish Quakers with the brewing was not big. An account of that industry gives a number of opportunities to illustrate patterns of organisation and capitalisation. It also gives an opportunity to illustrate in a special way the question of quaker ethical imperatives and disciplinary structures in the use and production of beer.

As early as 1682 George Fox had written an epistle warning vintners and inn-keepers never to let any person have, '...more...strong liquors than what is for their health and their good.' The epistle seems to have been reprinted by the National Half Yearly meeting in the same year since a Joseph Sleigh is asked to speak to the 'printer of College Green about printing the paper written by George Fox concerning vintners and inn-keepers' and that 'he treat with him for 1,000 copies.' Such strictures did not however prevent Friends from being involved in innkeeping or in producing beer. We know of at least one individual in this early period who was a Dublin inn-
keeper and a Friend, and in the will of Samuel Paine who died in 1732 there is a reference to brewing equipment.

But during the eighteenth century the demand for distilled liquors began to rise. The eminent Dublin quaker physician Doctor John Rutty estimated that in 1749 there were on 'a medium' 2,000 ale houses, 300 taverns and 1,200 brandy shops in Dublin. Like many other contemporary moralists he perceived a direct link between the corruption of morals, the destruction of health and the consumption of alcohol. This did not conflict with the consumption of wine, cider or beer. Men such as Dr. John Rutty enjoyed the occasional glass of wine. However not all Friends were moderate in their consumption and disownment for offences related to alcoholic excess were to be exceedingly common among Friends down to the nineteenth century.

It was not only Friends and moralists who were concerned by increasing consumption of what were called 'ardent spirits'. Public concern began to reach towards the legislature. In 1789 a 'concern' originated in Dublin Monthly meeting and was endorsed by the Yearly Meeting. The concern was to encourage the Lord Lieutenant and both Houses of Parliament to find legislative means of controlling the 'immoderate use of spirituous liquors'. The communication reflected current public anxiety and was probably channeled through the Dublin Friends parliamentary committee. An address was presented to a member of each of the
Houses of parliament after some favourable communication with
the new Lord Lieutenant George, Marquis of Buckingham.

The encouragement of brewing was seen by legislators and
others as one means of combating the excessive use of distilled
liquor. As Dr. David Dickson states,

'Reform of the Irish Brewing laws had been aired for
several decades as revenue from this quarter
stagnated...alarm at the growing consumption of domestic
spirits licit and illicit seems to have precipitated the
legislation of 1790-1 which among other things raised the
excise duty on domestic spirits and the import duties on
English beer.'

Little home demand existed for Irish beer and the Irish
product was not so highly regarded as the product imported from
England. But there was however, an increasing expertise
available for the production of beer in Ireland whilst the
quality of Irish barley was also improving. Conditions
therefore were to become highly favourable to the re-
establishment of a productive and competitive Irish brewing
industry. The legislature removed the beer tax in 1794 with the
specific aim of encouraging brewing. The advantages attaching
to imported English beers slowly diminished until by 1800 the
Irish product successfully supplied a big proportion of the
needs of the home market. A business which in 1784 had
resulted in 30,742 barrels of beer being imported into Dublin alone had by then declined to 10,941 barrels.\textsuperscript{12} \textsuperscript{13}

For some quakers the promotion of breweries might well have proved attractive not merely in moral but in business terms. Nevertheless in spite of the access of many of them to corn and milling facilities\textsuperscript{14} there is little appearance that any of them were attracted to large scale commercial brewing before 1800. Certainly, as merchants, many had handled malt and hops.\textsuperscript{15} With a degree of expertise and capital a brewery could prove an attractive outlet for merchant capital.\textsuperscript{16} As early as 1792 the Strangmans, a quaker family of Waterford had purchased a brewery in that town.\textsuperscript{17}

Most breweries had, up to 1800 been fairly small concerns. In 1790 29 brewers of strong beer and 17 brewers of small beer were listed in Dublin. The foundations were already being laid for what would one day prove a profitable national export business. But the future of the industry would be with the large scale brewers who could by the bigger nature of their investments be in a position to exploit bigger markets.

A quaker owned concern which might illustrate a common pattern of development in the brewing industry is to be identified in a premises situated at 55, City Quay Dublin. The premises had been owned by Robert Clibborn who died in 1799. He had been a merchant with a family background in Moate. He had
been married to Elizabeth Morris of Cork and had three children Joshua, Mary and Lydia. His wife and executors sold the building and appurtenances to his nephew Richard Pim for a sum of £500. Richard Pim was a merchant and storekeeper and brother to the prosperous Joshua and Joseph Pim of Ussher's Island who like himself were merchants. His sister was the wealthy widow Sarah Grubb of Anner Mills, a big milling concern in County Tipperary. His brother John was married to Elizabeth Bevan, a shareholder in the Anchor Brewery in England. It can be seen that Richard Pim had an extensive background in businesses associated with grain and brewing. Adjacent to Pim's new premises was a brewery set up in 1801 by James Connolly and Patrick Dowling. The said James Connolly is probably to be identified with a big Dublin merchant, owner of mills in Carlow, West Meath and on the Boyne, 'one of the biggest buyers in the Drogheda Market.' His City Quay brewing venture had not been successful and it seemed logical for Pim to take over the premises from him in 1804 and to combine it with his business as merchant and storekeeper.

In spite of Pim's apparent advantages his venture did not succeed very well. Pim stopped payment in 1808 and that drew the attention of Dublin Monthly meeting to him. A number of Friends were appointed to visit him and make report. They duly reported in the next month, '...it appeared that at his outsetting in business...after his partnership concern closed he had little or no capital of his own - and that in the course of
his business he had met with some heavy losses: which together with a want of proper attention to limit his expenses appear to have been a case of his stopping payments'. The dealings continued for three months to encourage him to feel suitably repentant but the crisis was surmounted through the endeavours of his relatives. He was still in business in 1804 and appears in contemporary directories as a corn factor and brewer at the same address of 55, City Quay.

The period 1809-10 was fraught with difficulty for those associated with the corn trade. The consumption and production of spirits had also continued to rise but the same period marked a temporary prohibition of distillation. That factor undoubtedly helped the brewing industry and national production of and export of beer continued to rise the idea of public or common breweries was still regarded as relatively new. The Dublin market of 1810 was dominated by Connolly & Somers, Guinness, Manders, Twining and Keogh.

On the 17.1.1810 Pim entered a partnership. The assumption is that this was designed to help Pim get back on a more secure business footing. Among those involved were Edward Clibborn, a linen merchant and probably a relative, Thomas Pim a merchant and distant relative, Samuel Pim a wealthy silk merchant and James Martin Pike, merchant and philanthropist. All were quakers. Also involved were Samuel Williams and Richard Darling regarded as 'one of the cleverest merchants in
The partnership evidently succeeded for in 1813 advantage was taken of the Anonymous Partnership Act to set up a partnership of ten members with a capital stock of £5,000. The act was an early precursor in Ireland of a limited partnership act to guarantee those with an interest to promote companies. The partnership had a wider purpose than that of brewing,

"...the said partners agree to enter into and become partners in the trade and business of merchants and brewers in the city of Dublin in the buying and selling in the gross and by wholesale importing and exporting and dealing in all and every mercantile business whatsoever, as well in commerce as otherwise for the mutual benefit and advantages of said partnership."

The Pim partnership was designed to last for three years. The partners and the sums they put up included Richard Pim (£500), Edward Clibborn (£1,000), Samuel Bewley (£5,500), Thomas Pim (£500), Tobias Pim (£500) (and an uncle of Richard Pim), Edward Croker (£500) (a malster merchant), Richard Darling (£500), Jonathan Pim (£500) (a brother of Thomas), James Martin Pike (£500) and Joseph Hone (£500) (merchant). Not all the partners were quakers and the size of the partnership was atypical. A brewery offered a possible productive use for capital. It would prove a natural adjunct to a merchant already
dealing in grain. In days when there were but limited opportunities for productive use of capital from investment in banks or financial institutions a brewery offered to family and friends an amenable home for their spare capital. It is of interest to note that the Bank of Ireland did not at the time give interest on deposits at all and that the maximum legal rate of interest was fixed at 6% in Ireland by an act of 1731. But investment in a brewery was relatively capital intensive. A large proportion of the capital invested would be tied up in stocks of raw materials, debts of customers and to suppliers rather than in fixed assets such as plant or machinery. Indeed, at one end of the scale it was reckoned that a small brewery with its utensils might be set up on the mere investment of £200.

The Pim business developed so rapidly that in five months it became necessary to double the stock. By 1815 the partners felt confident enough to hand over the premises to the management of Pim. The partners '... did grant, bargain, sell, reassign and make over to said Richard Pim... large yard, lot and piece of ground and warehouse and malthouse and brewery.' The premises was described as being situated at the east side of Prince's street otherwise Moore's Lane. The frontage to Prince's Street and Moore's Lane was c.144' and its depth 'from front to rere 81' or thereabouts'. Pim's name occurs in contemporary street directories as merchant, brewer and corn factor. The years 1815-20 were however probably fraught with
difficulty. Such difficulties are probably indicated in a decline in demand for Guinness's beers in Dublin\textsuperscript{52} probably related to post-war depression on the one hand and to an increasing degree of competition that decreased their share of the market.\textsuperscript{53} At the time there were probably as many as 35 porter breweries in Dublin using 10,000 bushels per month of malted corn for brewing. A special class of maltsters had also emerged and there were 16 such houses in Dublin in 1815.\textsuperscript{64} Competitive pressures might well have accounted for a need by such firms as Guinness to identify new markets in England and inland.\textsuperscript{65} Pim's as yet probably only served a domestic market.

The consumption of spirits continued to rise and with it the concern of Quakers became more noteworthy. As a result of concern expressed in a minute of Ireland Yearly Meeting, in 1815 the Dublin Monthly Meeting decided to '... make appointments to visit... and endeavour to persuade' members of the Society dealing in spiritous liquors, '...speedily to withdraw from a traffic of such lamentable and injurious consequences.'\textsuperscript{66} Such maturing concern could be seen as part of the aftermath of the visit of Thomas Shillitoe, a visiting Friend from England, who in 1810 had felt it a matter of 'concern' to visit something in the region of 600 Dublin drinking houses in an attempt to persuade people to see the moral and other dangers of drink.\textsuperscript{67}

The three year partnership of Pim's brewery lapsed but was soon revived in 19.11.1816 with a capital stock of £15,000\textsuperscript{68} and
some new faces among the partners including James Pim, a cousin of Thomas Pim, who both subscribed £2,000. James Pim had extensive milling interests around Mountmellick, a factor which was to motivate much of his subsequent business behaviour. Another quaker subscriber was Joshua Fayle a Tipperary Miller related to Samuel Bewley and the original owner of a mill at Harold's Cross that was eventually to serve as the basis of the Pim family cotton enterprise. Three non-quaker partners in the new partnership were George Watts, a veterinary surgeon of Aungier Street, Joseph Hone, a merchant, and George Palmer a corn dealer. Pim himself was not required to deposit capital but was designated acting partner and entitled to a share of the profits. It was necessary to raise a mortgage of £5,000 on the property from his brother Joshua. This was towards the costs of the 'extensive brewery and malthouses etc.' which had been erected.

The partnership was not destined to be successful. In a decision related to his fresh bankruptcy the partnership was dissolved and James Pim took over the concern under the style of James Pim and Co. Richard Pim came into conflict with the Dublin Monthly Meeting in 12th month 1817 when he was initially reported by the overseers for non-attendance at meetings for worship. He was visited by Samuel Bewley, James Webb and Thomas Fayle. His bankruptcy had come to light and the case was kept under review for more than a year. He was finally disowned when yet a third infringement of the 'discipline', came to light.
'The case of Richard Pim has now been before us and deliberated on. He continues to absent himself from our religious meetings and having evidently departed from that line of conduct we believe ourselves called to - which is further evinced by his being, as we are now informed one of the Society of Freemasons, as he hath acknowledged'.

The assignment of the premises to James Pim implied a conscious decision to concentrate on brewing alone in the place. James Haughton of Carlow who had originally worked for his maternal uncle James Pim set up business as a flour factor at 55, City Quay also. He received a promise of assistance from him to establish a bank account if this should prove necessary. James Pim appeared as ale, table and beer a brewer but retained his mercantile interests at nearby Townsend Street. A number of the original partners must also have kept their shares in the brewing business. This is clear when George Palmer obtained a Deed of Release in 1820. When Joshua Fayle died, his widow had retained his shares as evidenced in her will and its probate in 1822.

A rapid decline in the number of breweries is indicated. The figure of 35 Dublin breweries in 1818 had by 1822 declined to perhaps 19. Imports from England were non-existent and there was a small net national export of 6,096 barrels. The export figure was rising, a great portion of it being accounted for by Guinness. They exported 1686 barrels to

- 366 -
Great Britain and 3,326 to other destinations\textsuperscript{20} whose agent in Liverpool incidently was to be a Dublin Bewley - a brother of Samuel.\textsuperscript{21}

In 1833 there were 20 breweries in Dublin out of a total in the country as a whole of 216. The Dublin breweries however used 491,227 bushels of malt out of the national total of 1,543,265.\textsuperscript{22} One would assume that the Guinness concern was the biggest in Dublin but it is interesting to note that Pim's brewery was in the same year of 1833 valued in the first class at £400 - that is £50 more than Manders and Powell in the same rank, while Thunders appeared in the third class at £250 and Jameson of North Anne Street in the fifth class at £150.\textsuperscript{73} While Guinness, with Manders, accounted for almost all the beer exports in the thirties there is not material evidence that Pims had any export trade in that decade.\textsuperscript{24}

The early thirties marks also the beginning of an organised and concerted temperance campaign. The Dublin Temperance Society was founded in September 1829\textsuperscript{75} to become in 1830 the Hibernian Temperance Society.\textsuperscript{76} Some Dublin Quakers, in particular Richard Davis Webb, were active in this institution. The movement was middle-class and couched in terms of patronage and reform. It did not pose any real threat to brewers or distillers and was indeed generally greeted with derision as fanatical. Its chief principle was in favour of temperance and the avoidance of spirits rather than directed towards total
abstinence. The movement was greeted in a reserved manner by Bishop Doyle (the famous J.K.L.) who recognised the elitist basis of the Society's aspirations. Many quakers were suspicious of such an organisation also. In some cases this suspicion derived from a scruple about involvement in 'creaturely' activity outside of their own self-imposed religious frontiers, in others it related to the fact that many quakers liked their wine and their beer, as well as, in some cases, their spirits. James Haughton, to whom we have already referred and who was to become a most earnest advocate of teetotal attitudes had not felt it inconsistent to keep spirits in his house.

1838 marks the beginning of a period of recession and trade difficulties generally. It was, besides, the year in which Father Mathew undertook the promotion of total abstinence, it seems under the influence of the Cork Quaker William Martin. The movement seized the popular imagination in a way that its percursors had not. But a minority of quakers took an exceptionally active part in the new movement. The issue of temperance provides a pertinent example of the impact of quaker values on quaker business practice through the way the discipline was used to bring a joint moral pressure on dissenting members. Whilst members do not appear to have been disowned for selling or dealing in spirits, or indeed in consuming them, a system of yearly visitation had been instituted to make them give up any connection with the trade.
Reports of such visits exist for a number of years referring to Dublin. It appears that there were seven Quakers involved in spirits-related trade in five establishments in 1837. By 1840 only two individuals were involved, not necessarily identical with any of the originals.

There were in 1834, 24 breweries in Dublin. The amount of duty paid on malt 1838-47 was a third lower than in the previous decade and between 1839-43 the sales of Guinness fell by one fifth, primarily in exports to England. Although the temperance campaign was not totally to blame it did at least ensure that sales of beer did not rise very much. The positive effects of temperance were everywhere to be remarked and a letter of Richard D. Webb written in 1841 is worth quoting to indicate the atmosphere:

'I can hope anything for Ireland and Irish men and women. The state of the country is utterly amazing in consequence of the spread of teetotalism. It is not easy to meet with one who is not a teetotaler. My recent journey through a great part of the South has been full of delightful interest on this account. The most glowing dreams of prophet or poet could not have pictured such a change as has taken place in our rollicking, ragged, fighting, reckless, wild population. The cottages are cleaner and more comfortable, the people better clothed, faction fights and quarrels almost at an end, education advancing, and a strong foundation being laid for the erection of a right
glorious social edifice, not established like those of England and the United States on the labour of slaves and the plunder of nations.\textsuperscript{85} James Haughton felt it right not to sell any grain for purposes of distillation a practice which was to be followed also by the prominent English Quaker Joseph Sturge.\textsuperscript{86} The number of breweries continued to fall. This related partly to the economic difficulties of the decade and in a highly competitive area only those who could organise successfully on the necessary and highly capitalised scale would survive.

The pressures towards amalgamation are revealed in the next step of the evolution of the Pim Brewery. In September 1841 Henry Pim, a son of James, the founder of the firm, entered into partnership with John Jameson at the Jameson brewery at 28, North Anne Street.\textsuperscript{87} Porter appears as one of the products the new partnership produced.\textsuperscript{88} There is no evidence to show that Pims had not also manufactured porter. John Jameson also owned the Bow Street Distillery nearby. The two concerns were to remain separate but existing balance books indicate some degree of financial liaison. The partnership may have contributed to the cost effectiveness of the two establishments in some way. The capital of the new partnership was £16,000\textsuperscript{89} divided equally between Pim and Jameson. The value of the brewery was recorded as £5,000.\textsuperscript{90} The greater part of the capital was tied up in debts, malt, grain, hops, horses, drays and barrels.\textsuperscript{91}
Pim and Jameson had an export trade. They appointed agents in Liverpool, London and Wales. Unfortunately it is not possible to quantify this trade from the balance book. One presumes that such figures would be included under the income from dealers. But it is most likely that their trade was primarily a domestic one at this period. Monthly averages calibrated with government returns of malt consumption suggest that the Pim and Jameson share of the market was very small. But throughout this period coinciding with the famine there is no significant sign of any upturn in their sales although it is noteworthy that the number of licensed victuallers recorded in Dublin had shown a consistent, even spectacular rise from 859 in 1843 to 1,202 in 1849. Some change in consumption patterns is indicated. Public drinking places were probably, in modern parlance, having to create a 'new image' for themselves in the face of teetotal prejudice, and legislation probably created more controlled outlets for alcohol.

The death of John Jameson and the appointment of Henry Pim as a trustee in effect marks the end of any connection between Dublin Quakers and the brewing industry. The death led to a number of changes and after a review of the business the capital of the firm was increased to £35,000 of which Pim held 2/5ths at £14,000 and the Jameson family 3/5ths at £21,000. The trustees appointed Boyle, Low and Pim, a firm in which Henry Pim's brother James was a partner, to be stockbrokers for the
brewery. Jameson and Pim were now poised for the increase in beer sales and in exports which was about to begin nationally.

2. Half Yearly Meeting, A.I., 8.iii.1682.


12. Abstract of Customs, Exports and Imports, 1784. N.L.I.


18. Journal of the House of Commons of Ireland (1790), XV app. cxc.


21. Watson's, 1801.


25. MM II A. 17, 2.iv.1808.

26. Ibid., 10.v.1808.

27. Ibid., 12.vii.1808.

28. Watson's, 1809.

29. J.D.C. Fitzgerald, op. cit., p.88.

30. See Table B.


32. O'Brien, op. cit., p.344. He refers to an U.K. statute of 32 Geo. iii, c.46, which provided for a bounty on the sale of beer. Apparently this was not effective and was therefore repealed in 54 Geo. iii, c.46.

33. & 34. Vaizey and Lynch, op. cit., p.100; also, O'Brien, op. cit., pp.343-4.


36. Vaizey and Lynch, op. cit., p.80, states Guinness brewed 70,000 barrels in 1810, and likewise Connolly and Somers (50,000 barrels), Twining and Keogh (27,500), Grange Leeson (27,500), Egan (26,000). Total approximately 100,200; see also Mathias, op. cit., p.166.

37. (Registry of Deeds, Dublin), 621.61.425,218 (17.2.1810).

39. See above footnote 37.

40. An Act to Promote trade and Manufactures by Regulating and Encouraging partnerships: 21 and 22 Geo. IV, c. 46.


42. Ibid.

43. Ibid.

44. Mathias, op. cit., p.255.

45. Mathias, op. cit., pp. 291-293, and G.L. Barrow, Emergence of the Irish Banking System 1820-45 (Dublin, 1975), p.38, where he mentions that the maximum legal rate of interest was fixed at 6% in Ireland by an act of 1731.


47. Ibid.

48. Dickson, op. cit. p.605 describes another establishment, the Cork Porter Brewery 1790-1 with the 'purchase of the lease of Allen's Brewery paying £500 for the utensils.'


50. Registry of Deeds, Dublin, Deed 689.452.473,786.

51. Watson's 1815.

52. Vaizey and Lynch, op. cit., p.6, where they attribute the decline in the demand for Guinness to the post-war depression. Also, Joseph Lee, 'Money and Beer in Ireland 1799-1875', in E.H.R., XIX, 1 (April 1966), 183-194; see p.186.

53. Such an explanation would seem consistent with Lee's comments in Lee, cit., p.189. See also J.W. Warburton, J. Whitelaw and R. Walsh, A History of the City of Dublin (Dublin,1818), WA.11, pp. 999-1000.

54. See Returns of Licensed Malt Houses (Brit. Earl. Papers 1816 (39)ix), p.99. A specific class of maltsters had emerged. There were 16 malthouses in Dublin in 1815

55. O'Brien, op. cit., p.344, citing A. Morewood A Philosophical and Statistical History of Inebriating Liquors (Dublin, 1838): 'The House of Guinness' was the first to open the
trade of exportation and it has been successfully followed by several other respectable houses in Dublin.'

56. MM II A. 17, 2.vii.1815.


58. Dublin anonymous partnership 386 19.2.1816 (Registry of Deeds.)

59. George Watts (£5,500), A veterinary surgeon of Aungier Street; Thomas Pim, (2,000); James Pim Sr. (£2,000); a merchant and cousin of Thomas Joseph Hone (£1,500); Edward Clibborn (£1,000). Joshua Fayle... a merchant originally from Tipperary and with extensive milling concerns. He had at one time owned the mill at Harold's Cross and which was to become the basis of the Pim cotton enterprise. Samuel Bewley, another quaker was probably related to Fayle by marriage. George Palmer was among the partners. He was not a quaker. He was involved in the corn trade.


62. MM II A, 12.1.1818; MM II A, 12.1.1819.

63. Watson's, 1820; also Samuel Haughton, A Memoir of James Haughton (Dublin, 1877), p. 6.

64. Watson's, 1820.


67. Warburton et al., op. cit., pp. 999-1000, where they estimated that quantity of corn malted for brewing was 10,000 barrels per month. They also estimated the average quantities brewed in Dublin for 5 years as 300,000 barrels, of which some 269,00 were consumed in the city, 30,000 in other parts of Ireland and 1,000 exported.

68. Watson's, 1822.


70. Vaizey and Lynch, op. cit., p. 80.


73. Valuations extracted from Dublin City Valuation (Brit. Parl. Papers, 1833 (5) XXXV, Parishes of St. Mark and St. Michan').

74. J. Lee, op. cit., p. 183; Irish beer exports in the 30's c. 42,000 barrels. Total Irish export for 1837 probably less than 100,000. See also Vaizey and Lynch, op. cit., p. 80.

75. John Barclay Shell, History of the Temperance Movement in Ireland (Dublin, 1834), p. 40, states that the Dublin Temperance Society was founded in September 1829: p. 22.

76. Ibid.

77. Two letters from the right Reverend Dr. Doyle Roman Catholic Bishop of Kildare and Leighlin on Temperance Societies. Numbers 431 and 435 in a collection of Temperance pamphlets n.d. (N.L.I.)

78. Haughton, op. cit., p. 40.


80. H. Wigham, A Memoir of Richard Allen of Dublin (Dublin, 1886), pp. 13-14

81. The practice of visitation to persuade Friends to give up any association with the trade in 'ardent spirits' had certainly been in existence for a number of years. Reports of such visits in Dublin, state that in 1837 there were five establishments and seven quakers involved in the trade. By 1840 only two individuals were involved: 13.iii.1837 (D.F.H.L.) Port 29.14; 13.iii.1838 (D.F.H.L.) Port. 30.16; 26.iii.1840, (D.F.H.L.) Port 32.26.


84. Vaizey & Lynch, op. cit., p. 141.


86. Haughton, op. cit., p. 19.
87. List of deeds stated to be in possession of solicitor and as being dated 5.4.1841: (P.R.O.I.) in material relating to Jameson and Pim 4 & 5, 26.4.1904, 1007/B/10. Henry Pim was a son of James Pim Senior.

88. Watson's 1842.

89. Balance Book of the North Anne Street Brewery 1841-1905 (P.R.O.I.) 1007/B/10, 4 & 5.

90. Ibid.

91. See Table C.


93. Table C.


96. Record of the Meetings of the Trustees of the Bow Street Distillery, 17.10.1851, (P.R.O.I.).


98. Record of the Meetings of the Trustees, op. cit., 22.12.1851.

99. Vailey and Lynch, op. cit., p. 199, refers to the rise in sales of Guinness 1855-60. We may assume that the pattern was similar for other breweries. But Guinness experienced their chief sales increase outside of the Dublin urban area.
CHAPTER V  SECTION I

TABLES A AND B

DISTILLATION OF SPIRITS IN IRELAND FOR 114 YEARS FROM 1723 - 1837

<table>
<thead>
<tr>
<th>Year</th>
<th>Spirits Produced</th>
</tr>
</thead>
<tbody>
<tr>
<td>1723</td>
<td>133,733</td>
</tr>
<tr>
<td>30</td>
<td>134,748</td>
</tr>
<tr>
<td>40</td>
<td>239,811</td>
</tr>
<tr>
<td>50</td>
<td>598,546</td>
</tr>
<tr>
<td>60</td>
<td>225,217</td>
</tr>
<tr>
<td>70</td>
<td>801,174</td>
</tr>
<tr>
<td>80</td>
<td>1,229,416</td>
</tr>
<tr>
<td>90</td>
<td>2,926,795</td>
</tr>
<tr>
<td>1800</td>
<td>3,621,498</td>
</tr>
<tr>
<td>10</td>
<td>6,412,625</td>
</tr>
<tr>
<td>20</td>
<td>4,636,192</td>
</tr>
<tr>
<td>30</td>
<td>9,208,538</td>
</tr>
<tr>
<td>37</td>
<td>11,809,603</td>
</tr>
</tbody>
</table>

# CHAPTER V SECTION I

## TABLE C

**FIGURES RELATING TO THE NORTH ANNE STREET BREWERY. EXTRACTED FROM THE BALANCE BOOK 1841-1905**

<table>
<thead>
<tr>
<th>DEALERS</th>
<th>30th mth. of each year</th>
<th>EXCISE PAYMENTS</th>
<th>HOPS</th>
<th>MALT STOCK</th>
<th>CASKS</th>
<th>HORSES &amp; DRAYS</th>
<th>BEER</th>
</tr>
</thead>
<tbody>
<tr>
<td>£6,431.18.11</td>
<td>1842</td>
<td>2633</td>
<td>1029</td>
<td>4680</td>
<td>1701.15</td>
<td>360.3.6</td>
<td>2035.12.6</td>
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<tr>
<td>£8,685.18.8</td>
<td>1843</td>
<td>3596.12.6</td>
<td>1741.10.0</td>
<td>3724.13</td>
<td>2000</td>
<td>428.7</td>
<td>2617.11.6</td>
</tr>
<tr>
<td>£9,720.7.2</td>
<td>1844</td>
<td>3383.3.3</td>
<td>2040</td>
<td>6455.12.6</td>
<td>2000</td>
<td>433.12</td>
<td>2375.15.9</td>
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<tr>
<td>£10,804.7.6</td>
<td>1845</td>
<td>N.G.</td>
<td>2490</td>
<td>7255.10.0</td>
<td>2000</td>
<td>400</td>
<td>2236.10</td>
</tr>
<tr>
<td>£10,796.18.11</td>
<td>1846</td>
<td>3903.8.3</td>
<td>1701</td>
<td>6193.10.0</td>
<td>2000</td>
<td>400</td>
<td>2530</td>
</tr>
<tr>
<td>£11,001.5.5</td>
<td>1847</td>
<td>4084.6.6</td>
<td>358.1</td>
<td>13426.17.6</td>
<td>2000</td>
<td>400</td>
<td>3177.18.9</td>
</tr>
<tr>
<td>£11,110.9.3</td>
<td>1848</td>
<td>3777.16.0</td>
<td>549.18</td>
<td>8850</td>
<td>2000</td>
<td>400</td>
<td>2949.6.3</td>
</tr>
<tr>
<td>£10,150.8.11</td>
<td>1849</td>
<td>3520.6.0</td>
<td>1852.10</td>
<td>9759</td>
<td>1950.9.11</td>
<td>350</td>
<td>2665.2.9</td>
</tr>
<tr>
<td>£10,009.8.6</td>
<td>1850</td>
<td>1091.2.1</td>
<td>536</td>
<td>3819.3</td>
<td>1600</td>
<td>300</td>
<td>2527.17.9</td>
</tr>
</tbody>
</table>

**BREWERY VALUED AT £5000**

The Bow Street Figures in Table above are listed under debtors - could these be income or fixed assets? - One presumes that a variety of income is intended since the figure is cumulative.
# TABLE D: FIGURES FOR CONSUMPTION OF MALT CALCULATED FROM PIM BREWERY FIGURES AND CALIBRATED WITH GOVERNMENT AND GUINNESS FIGURES 1841-50

<table>
<thead>
<tr>
<th>Year</th>
<th>Dublin Figures</th>
<th>Government Figures</th>
<th>North Anne St. Brewery</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>of Malt</td>
<td>(Bushels)</td>
<td>Bushels</td>
</tr>
<tr>
<td></td>
<td>Referred to P.P.</td>
<td>Converted to Barrels of Beer</td>
<td></td>
</tr>
<tr>
<td>1847</td>
<td>101000</td>
<td>732000</td>
<td></td>
</tr>
<tr>
<td>1847-8</td>
<td>96000</td>
<td>617000</td>
<td></td>
</tr>
<tr>
<td>1849</td>
<td>90000</td>
<td>640000</td>
<td></td>
</tr>
<tr>
<td>1850</td>
<td>94000</td>
<td>602000</td>
<td></td>
</tr>
<tr>
<td>1851</td>
<td>100000</td>
<td>582000</td>
<td></td>
</tr>
</tbody>
</table>

Parliamentary Papers used to assemble figures for 9 months to agree with the "Brewery" months.

1841 (m 254.) XXVI.191 Rates of duty found in pp. Vols I & II 1870 [82.82 -1] XX 193-377.
1842 (m 166.) XXXIX.507 13th Report of the Commissioners of Inland Revenue.
1843 (m 135.) LII.193 The Pim Brewery figures have been prepared from the North Anne Street balance Book 1841-1905 (PROI 1007/B110 4 of 5). The brewery figures for excise were E.S.D. It was necessary to convert these figures to bushels of malt on the basis of 10/10.5 DUTY FOR 4 BUSHELS. It was then necessary to average these figures out on a monthly basis since the brewery ACCOUNTING YEAR ran from 7th to 6th MONTH OF EACH YEAR. In this way, it was possible to calibrate the resulting figures for barrels with Government returns. A barrel was calculated, as Lee had done, at the rate of 2 bushels of malt to a barrel.
1844 (m 121.) XLV.141 N.B. Government figures were
1845 (m 137.) XLVI.449 calculated Oct. to Oct. each year!
1846 (m 136.) XLIV.353
1847 (m 154.) LIX.229
1847-8 (m 101.) LVIII.429
1849 (m 111) L.285
1850 (m 154.) LII.367 2983
1851 (174.) LIII.225 2983
This account deals primarily with the textile related industries for it was on the basis of industries and activities related to the distribution and use of textiles that many Irish quakers were able to build up their wealth. A similar pattern has been observed in relation to the English quakers.¹

Accepting that many of the first quakers in Ireland were attracted by the commercial possibilities offered consequent on the Cromwellian settlements and that many of them came to the country with a degree of capital for investment in business, it is noticeable that many of them were involved in industries related to wool and textiles. The Cattle Acts of 1667 which had effectively destroyed the export of live stock had however left open the way for an increasing export of wool.²

Typical of the quakers who were involved in the opening opportunities for such a woolen export was the career of Joseph Pike of Cork. His father had been a soldier in Cromwell's army.
and received a portion of land in County Cork in payment for his military service. Joseph Pike entered the wool selling business with a capital of about £3. He started selling wool to his brother-in-law in England and eventually went into partnership with another quaker, William Alloway. On his marriage he supplemented his capital with his wife's marriage portion and joined his brother Richard in a linen-draper's shop in Cork, a draper's shop of such kind then being considered a novelty. He was also involved with his brother-in-law Henry Wheddon in exporting serge to Holland, Flanders and other destinations. This trade Pike states to have been taken 'wholly away' by the English Parliament although it has been suggested by commentators that the effects were not totally disadvantageous. Pike like others was stimulated to move into the area of exporting woolen yarn. Such an export was to prove the foundation of many a fortune.

Similarly Anthony Sharp, another quaker, settled in Dublin in 1669 and by 1674 was writing of 5,000 stones of wool bought, 2,000 more expected and 2,000 ready for shipment. His profits enabled him to enter the field of woolen manufacture and by 1680 he employed 500 men.

The qualities of enterprise and entrepreneurship were however qualified by the effects of the quaker discipline. Merchants and manufacturers of all classes were encouraged to submit their dealings to processes of mutual review in the
presence of God. These procedures negatively ensured that nothing would be produced that might satisfy the needs of superfluity and vain fashion. But positively, they guaranteed the quality of quaker products. At the Half Yearly Meeting of 1702 Friends were encouraged to see that linen goods would be made, 'substantial...and good for the use, designed in goodness, weight and measure!® Such procedures no doubt contributed to the prosperity of quakers when people understood that they would not be cheated and would get well produced products.

From the beginning of the quaker community in Ireland the linen trade contributed considerably to the wealth of the Friends. At first the trade had not been extensively developed but by the beginning of the eighteenth century a nexus of linen interests revolved around the families of Hooj^x Strettell, Barclay, Forbes etc. A number of these families, all of which shared ties of marriage, had extensive and intimate connections with Northern linen weavers to whom they were able to provide credit on a limited basis and who were able to build up capital on the basis of larger and longer credits derived from the English and foreign export trade. The family and marriage connections reinforced confidence and trust. Together with the structures of a common religious life this tended towards the maintenance of capital in families sharing one trade.

The year 1711 saw the establishment of the Linen Board which was to give a fillip to the linen manufacture as a whole.
Friends were coolly disposed to this institution, although whether this was because of a suspicion of a governmental institution, or the nature of its management structure, or simply because they felt able to operate on their own is not possible to determine. Friends were certainly advised to be on their guard against people who might give an appearance of interest in quaker meetings as a way of insinuating themselves into the confidence of the trustees of the Board."

The continued expansion of the linen manufacturing industry was followed by its appearance in new areas of the country. The pattern was reflected in the migration of a number of Northern and Drogheda quaker weavers to Newport in County Mayo. The move was not approved by the Yearly Meeting and had apparently been stimulated by the invitation of a Colonel Pratt to settle on his lands there. A distinct advantage was perhaps envisaged by the Colonel in obtaining tenants who would be able to improve the economic life of the area and also be reliable in paying their rents and fulfilling their obligations. The colony was not a success and the Half-Yearly meeting had to help them out on several occasions with money, provisions and supplies of yarn. They eventually had to move into the County of Roscommon where besides having a better prospect of success they would be nearer to the Moate Friends who would be able to channel aid to them and assist in the nurture of their spiritual as well as their economic life. The action of Friends in helping a
particular colony in this way was unique and such an experiment does not appear to have been repeated.16

Most exports of linen were channelled through Dublin which was a natural centre for trade. The development of the linen trade led to the emergence of the new class of linen drapers, through whom, as Professor Cullen remarks, 'the bulk of linen shipments (were) effected in the early days of the linen industry'16 and who also, 'carried on a business of rather modest proportions on their own account'. He instances Samuel Watson, a quaker, as a typical dealer having goods to value of £730 in his shop, perhaps £1,681 owed to him by his Irish customers and evidence of contacts in Philadelphia, London, Bristol and Manchester.17

The demand for bay yarn in England continued to stimulate production in the Midlands and in the Southern portions of the country. The midlands traditionally had been famous for the breeding of the sheep that produced the most suitable wool for bay yarn.18 Many quakers organised its weaving. Among families noticeable in this activity were the Pims of Mountmellick and Mountrath. A large proportion of the yarn produced was exported to their fellow quakers in Norwich, the Gurneys.19 It was assumed that in 1767 there were 40 manufactures in Norwich who were worth £20,000 each.20 By 1771 the yearly amounts being handled through Yarmouth, its nearest port, was working out at 3,200 packs or approximately 54,892 great stones. A composite
account of a few years later suggests that 2,016 packs or (on the same basis) 34,581 great stones were handled. The big incomes implied in such exports would have made useful acquisitions of Quaker capital for later investment in Irish manufacturing industries in the midlands. The export of bay yarn was to remain substantial until the 1780's. In a Report from the Grand Committee of Trade in 1782, the quaker Joshua Pim who operated from Dublin supposed that the export of bay yarn was running at an average of 119,834 great stones for the period of 16 years ending in 1779. The figure relates to the export ex Dublin. Pim also stated that his father, John Pim Joshua had controlled one third of the total yarn export. He also supposed that 'the yearly average export of bay yarn from the year 1760 to 1775 had been about 140,000 great stones'. The figures he used correspond with official returns.

Similarly the linen manufactory had prospered in the midlands. Under the encouragement of the Linen Board and numerous individuals it provided an income from weaving and ancillary industrial processes for a numerous class of the population. The Clibborns of Moate and that town itself were particularly indentified with the industry. The Clibborns also by their marital connections were involved in the merchant linen export business of Dublin. Robert and Abraham Clibborn were established at Meath Street before 1764. The size of the Clibborn business at Clara is indicated by the premium of £10 which Abraham won in 1763 for 84,825 yards of linen sold.
While in 1768 James and Barclay Cibborn of Moate won the premium for 45,264 yards sold. But the 1770's saw a recession in the linen industry of the midlands. A meeting in Moate was called in November 1773 to discuss the situation. Manufacturers from Clara, Tullamore, Athlone, Moate and Kilbeggan were present. Such a recession was to force a reposition of resources in new manufactures in the midlands.
By 1780 there was substantial capital available for investment purposes in Dublin. This was already finding an outlet in banking and in the establishment of insurance companies. But, in the face of the perceived decline of traditional linen and bay yarn industries in the midlands, with the demand for the cheaper cotton goods now coming on the market, some quakers were encouraged to experiment in the transfer of their resources and expertise to cotton production. The Bewley family in particular undertook some extensive investment in cotton manufacturing. The absence of the Bewley name from any connection with the bay yarn manufacture and the occurrence in a 1788 Directory of the name Mungo Bewley, of Mountmellick as a linen and cotton manufacturer is suggestive, indicating the family's earlier links with linen. Another cotton manufactory was set up by Mungo Bewley around the year 1780, and this time at Mountrath. It employed 100-150 people, and used around 21,000 pounds of cotton each year, the resultant yarn being supplied to the Mountmellick factory. A report for 1802 states that there were 2,400 looms at work in the counties of Meath, West Meath, Kings and Queen's Counties.

Neither were Dublin merchants far behind in the cotton manufactory. The Dublin quaker merchants appear to have concentrated at first on satisfying the increasing demand for cotton wool. Joshua Pim had noted small imports of cotton
wool but does not appear to have made any investments in the cotton industry. There were by 1800 perhaps 62 manufacturers of cotton goods in Dublin alone. These would primarily have distributed yarn to the weavers and would afterwards take their goods for sale. Whilst there was certainly a quaker involvement in the cotton manufacture of Dublin, the names of quakers who would be engaged in the employment of weavers was enough for it to warrant an advice to them not to detain their 'winders' for too long in case this would cause an already depressed class to lose opportunities to be getting on with the work that earned them their daily bread.

Among the quaker employers known to have been involved in the cotton manufacture were Samuel Gamble with 50 men, Wright of Skinner's Row with 30 men, a producer of 'linen furniture and tickens', John Robinson of Bride Street, with 250 men employed, a manufacturer of fustians, John Cozins with 30 employed a manufacturer or checks. There was also an ongoing connection of the quaker Barrington family with the cotton industry, although their traditional involvement had been with the chandlery and soap manufacture. At various times members of the family were to come under severe censure or to be disowned in relation to their failures in the cotton industry. A particular example occurred in 1796. Thomas Barrington and his sons were caused to stop payment. Their failure was blamed on interest obligations and on 'decay of trade'. The father accepted his own part of the blame for failing to adequately
check the management of the money by his sons with whom he had recently entered a partnership. Such failures may well be related to the 'problems of chronic illiquidity' referred to by Dr. David Dickson in his study of the Dublin cotton industry.

The scale of involvement by Quakers in the Midlands cotton industry seems to have been more significant there than in Dublin. But one family which was eventually to become very prominent in Dublin was a younger branch of the Pim family from Mountmellick. Their relation with Joshua Pim or to his father John Pim Joshua was distant. The brothers Thomas and Jonathan had come up to Dublin to serve their apprenticeships around 1785 and by 1800 were already established in business on their own account. Their activities to some extent duplicated the commercial experience of the 'older' branch of the family. They do not appear to have derived any capital from the other branch and seem to have amassed their capital de novo. Indeed Joshua Pim died unmarried and left his great fortune to his nephew George Pim.

Thomas Pim had finished his apprenticeship with Joshua Edmundson a linen draper in 1795. Initially he shared a premises with his brother James at 69% Grafton Street, the said James being described as a manufacturer of poplins and tabinets, an aspect of the brother's business that was to survive. Thomas was soon joined by his brother Jonathan and by 1804 they had made sufficient profit to buy a house at 22, South
William Street. Their letters reveal that besides their extensive trade as general merchants they were supplying their co-religionists with cotton wool. Figures of fifty to a hundred bags of cotton wool are mentioned as being supplied. Bales of twist were supplied to J. Beale of Mountmellick and of cotton wool to their cousin Anthony Pim of the same town. That their trade was yet more extensive again is indicated by the occurrence of the names of Deaves and Haughton of Cork. Although American merchants sometimes sold cotton wool direct to Dublin the bulk of the trade appears to have passed increasingly through Liverpool.
But if changes had been forced in the linen and bay yarn based industries so also had the role of the draper been redefined, or was in the process of being refined. The traditional linen draper had already by 1780 been forced into a subsidiary position by the more capitalised merchants and also by the development of a direct Anglo-Irish trade by bleachers on their own account and thereby by-passing the draper. There were perhaps 82 linen drapers in Dublin in 1780 of whom perhaps only three or four were quakers. The number of linen drapers had vastly increased by 1800 when there were 174 listed in a contemporary directory. Perhaps 9 of those would have been quakers. The number of quakers involved in wholesale exports linen merchants was much bigger.

If the position of the draper from that of the early and mid-decades of the eighteenth century his business might still include a mixture of wholesale and retail business. By 1800 it would have been rare for him to have dealt in an export trade and was becoming rarer for him to arrange for the bleaching of cloth. His position was more clearly approximating to that of a general retailer who would be supplied by a wholesale merchant or importer such as the Pims. The linen merchants would have been better capitalised, operating as factors at the Dublin Linen Hall and engaged in general wholesaling and export activities. The merchants would often accept large commissions
from England and other places as well as handle the goods for Northern bleachers. A substantial proportion of the linen trade was in 1800 still directed through Dublin.

That drapers might still handle large amounts of capital is indicated in the admittedly spectacular failure of Joshua Edmundson who had been not alone the first master of Thomas Pim but also prominent in the affairs of the Religious Society to which they both belonged. He was disowned in 1807 with debts amounting to £40,000. A presumably more typical example of a small drapery business and its progress might be found in that of the quaker James Webb, who came up to Dublin around the year 1803. His father was described as a linen manufacturer or weaver and was born at Loughall in the County of Armagh. He set up business initially in Francis Street, Dublin and reportedly sent most of his earnings back to his mother. By 1805 he had married Deborah Sparrow of Wexford. The new married couple moved to the Corn Market and opened up a new linen draper’s shop.

Webb’s first account book was prepared 25.xii.1805. The practice of stock taking and the keeping of clear and accurate accounts was not alone good practice but was enjoined by the quaker discipline as also was the requirement to make a will. Webb’s stock on the completion of his first year amounted to £1,158.7.9 in shop goods of which £302.13.1 was described as being in linens. His capital after eleven months in business
happened to be £353.17.3. Apparently Webb determined his capital as being the difference between the accounts of two yearly stocks. Very little money was kept in the bank where it would not have been profitable or earning interest for him. The notion of capital as being the distinct purpose of a business did not appear to have emerged at the time, and debts, cash money in the bank, stock, debtors and property were all promiscuously mixed together. On the other side all creditors were put together, minus a sum set aside for his next year's stock. A yearly valuation of stock helped to correct any inbuilt imbalances. The scale of the business permitted this whereas on a bigger scale as with a large manufacturing concern a failure to adequately make stocktaking adjustments could sometimes lead to serious illiquidity if not to actual bankruptcy.

Most of Webb's surpluses of capital came to be invested in property and in extensions to his shop. At a later period he also began to invest in Government stocks and in the shares of joint stock companies related in a practical way to his own business needs. In 1805 he had £107.19.8 lodged in the Bank of Ireland. His balance in the bank was not usually so high. Such lodgements were probably merely lodgements of convenience, since the Bank would not pay interest. In the same year he had also £96.2.5 in ready cash. Among the chief debts he had paid in the course of the year were £49.5s to Thomas and Jonathan Pim, £48.16.0 to J.W. Lorrimer, another linen draper, and £25.11.4 to
J. Anderson who dealt in printed linens. One item was £66 for yarn 'not yet returned' to Samuel Davis, probably a relative of his.

Webb's business was partly a retail and partly a wholesale trade. His chief debtors tended to be members of his own family or relatives, most being like himself quakers and linen drapers, in Dublin or Wexford. Such a trade as his own indicates the complex interrelations of business and kinship groups, and then at the next remove a series of further business relations overlapping with those and dependent on a common loyalty to the way of life implied in the faith and practice of the Society of Friends. Among relatives who dealt extensively with him were Deborah Sparrow and Rebecca Webb. Some of his business was to be with Joshua Waring of Waterford. There was already a family connection with Waring which was at a later period to be reinforced by the marriage of James Webb's eldest son, Richard to Waring's daughter Hannah. Besides, Waring himself was a Wexford man also.

Webb's biggest purchase tended to be made from fellow quakers who would reciprocate the cycle of trust that the quaker discipline reinforced and would therefore be willing to allow such periods of credit as would be necessary. In the context of the linen trade his chief quaker creditors at various ties included J.J. Richardson, R. and F. Bell, J. and T. Uprichard and the Dublin Linen Hall factors Edward Clibborn, Richardson
and Clarke, W. and J. Doyle, and J. and R. Garratt to name only those who were quakers. A proportion of his stock was held at the bleaching green. As late as 1816 he recorded that he had an amount of linens worth £150 at the bleaching yard, and a sum of £41.2.0 paid by him to John Robinson in connection with bleaching. Such references indicate that there was yet a vestigial survival of the practice of contracting out to drapers for the actual bleaching of brown linens.

Whilst Webb's speciality was in linens, a proportion of his stock was accounted for by home produced cotton and woolen fabrics, or textiles of mixed materials. Some of his purchases involved 'furniture' which at a period before 1809 he bought from John Bewley, a quaker, brother to the Bewleys of Mountmellick, who had set up a printing works for material. Bewley's trade probably folded up under pressure from English goods, although for a while there had been a definite English interest in Irish printed fabrics. Among firms which probably supplied Webb with printed fabrics were W. and J. Orr, Duffy and Hamill of Ballsbridge, neither of which were quaker firms. He probably also received woollen goods from Milner's and Beale's, both quakers, involved in the manufacture of such goods in Mountmellick. Webb's near neighbour in the Corn Market, William Harding was also involved in the wholesaling of woollen goods. The names of some of the items in Webb's stock give an idea of the range of materials that he had on his shelves. Cambrics, muslins, printed calicoes, furniture, stained muslins, shawls
and handkerchiefs, thin fancy muslins, hosiery, lawns, diapers, gingham, tickens, sheeting, flannel, cottoners, towels, dimities, bombazette, cotton twist, cut linens, fustians, to name but a few.

Webb's case illustrates processes of capital accumulation, his careful reinvestment in his business, the numerous little improvements to his house, shop and property, the purchase of an adjoining property at a yearly fine in order to extend his concern. He also put aside an annual sum which appears to relate to his eldest son and was probably intended as the basis of a future investment to set up his son in business. Richard in his turn would pay back his father by a yearly rent for the property which his father had purchased for him by a sale of government stock. Family connections were utilised to keep trade going, maintain capital and occasionally for the receipt of payment of loans that might in the ordinary course of affairs become necessary.

The progress of his trade reflects wider business patterns, progress for the purpose of this analysis being in terms of what Webb determined to be 'the progress of his capital'. By 1816 he had become the owner of property worth £450 and consequent rents at Monastereven. He had bought two houses at 16/17 Upper Bridge Street, worth, including fine and expenditure on improvements, £500 and £458 respectively. He might well be described as doing very well for himself and his family and
retired from his business, leaving it to his son Thomas probably in 1831 (an entry in the account book notes a sum of £872.17.1 transferred to Thomas in that year) while Webb himself purchased Greenmount, a house at Harold's Cross, from the Pims, for a sum of £700 in 1835.

As regards the character of James Webb senior, he was described by his grandson as

'a perfect gentleman, an innocent, upright, good, simple man'.

Whilst we have no direct description by his grandson Alfred of a similar premises owned by his great-uncle John at Great Britain Street, 'There, his sons Thomas and Joseph and his daughters Hannah, Abigail and Rebecca served behind the counter. The smell of a linen-draper's shop still recalls pleasant recollections and then delightful evenings at Uncle John's. How little surroundings affect the happiness of children - no pictures, scarcely any books, the plainest of furniture, the parlour behind the shop dimly lighted by two tallow candles on an oil cloth covered table - the love and kindness towards us was all sufficient'.

A contrast with such an establishment would be revealing. BY 1809 the Pims were in possession of a palatial establishment at William Street. If Webb's relatives were all small drapers or shop keepers, whose marriage patterns tended to be significantly localised and with people of similar economic
standing, the Pims were intermarried with other big merchant families chosen from an apparently wider territory. Their house is described in the journal of Margaret B. Harvey in 1809. She was an American quakeress and appeared somewhat surprised at the life style of her new relatives.

'We spent two weeks at Thomas Pim's in Dublin who married Mary Harvey, a cousin of my Edward's, William Harvey's daughter of Youghal. They live in great style, he being a great merchant. How different the merchants live here to those in Philadelphia. Their house is in William Street. It is very handsome, the hall paved with black and white marble, in which is an elegant stairs of Portland stone with iron bannisters painted green. The house is four stories high but the stone stairs extend only three. There are three large lobbies, at the top of each are large glass lamps besides a superb one in the hall. Beautiful mahogany surbase against the wall to match the bannister. The dining parlour hung with crimson, every article of furniture of mahogany. In the recesses from the ceiling to the surbase are mahogany cases with glass doors lined with green silk, in one they keep books, in another the china they use every day, a very good contrivance and gives withal a grand and elegant appearance. The drawing room is monstrous large, two sofas, twenty chairs, mahogany and cane are the fashion here - two pier tables and one other, and still looks empty.
A turkey carpet covered all over with green baize, rich chintz curtains...

To pay for such a standard of comfort the Pims had built up a big import business in which the wholesaling of fancy goods played a big part. They also exported linens and cheap calicoes to New York. Besides their use of money in that trade they occasionally entered other ventures as in 1814 when they invested money in a woolen drapery wholesale business owned by William Robinson who was probably a kinsman. But the import of raw cotton direct from New York and via Liverpool remained central to all their business activities. They often helped capitalise their cotton manufacturing customers with raw materials and by the provision of credit. This involved them in charging higher prices to cover themselves against the risks involved in having their capital tied up, as Joseph R. Pim explained, '...the importers have to find the capital for the manufacturers and give them 10 months credit; they must take a double profit to compensate themselves for the risks'.

One firm in which the matter of credit supplies was to become very important in connection with the Pim business was that of James Greenham. It is necessary to spell out some of the background to that firm to bring us up to the point where the question can be further dealt with. The firms of Greenham and Pim were to be intimately tied up with each other probably from around 1804 on if not earlier. Greenhams were not
quakers. James Greenham is reported as having set up a cotton spinning business at Roper's Rest near Dublin in 1779, but no mills owned by Greenham occur in a listing of mills in that district in Archer's *Statistical Survey* of 1801. Nevertheless James Greenham's business was certainly situated at a number of locations congruent to the Liberties and it evidently prospered and expanded.

A Greenham connection with the Pim brothers occurs for the first time in the release of the Roper's Rest property to Jonathan and Thomas Pim in 1804. This was a period of increasing investment in the cotton industry. Yarn prices were rising but the Scottish and Irish markets were seen as depressed and short of money. It may be that the release of the property represented an exchange against the supply of goods. Interestingly enough, 1803 was the year in which John Bewley wet up his textile printing works at the not inaptly named Haarlem, also near Dublin and possibly once owned by another Greenham, Ambrose.

By 1808 Greenham was engaged in erecting a new cotton mill at Greenmount Harold's Cross, where he had possibly held some land already since he released an existing mill there to the Clonmel quaker Joshua Fayle, a miller, with a convenant stipulating that the water flow must not be interfered with but maintained for the benefit and skill of James Greenham at Greenville (another property North across from the Grand Canal.
at the side of the Harold’s Cross property.) Greenville was to remain associated with the Pims and was to include the residence of one of the other Pim brothers, James.

By 1809 the market had picked up after a difficult period, but by the end of 1810 the closure of the American ports had led to the oversupply of home markets leading to bankruptcies. However Greenham’s business continued to expand. Thomas Pim had become an assignee of the estate and effects of Elias Riky and Thomas Griffiths, two bankrupt cotton manufacturers who had conducted business at Temple Mills, Celbridge. The business was taken over by Greenham. According to Warburton, Greenham’s three concerns used at their height 27 tons of cotton per week, and employed 1,600 cotton weavers, 'principally on behalf of manufacturers'. His production seems to have involved cords and the provision of threads for coarser products.

The links between Pims and Greenham were to grow stronger. It was commonly the case at that time that manufacturers had great problems with 'circulating capital'. The greater part of their capital was often tied up not in fixed assets but in the stock necessary to their business and with debtors. Such a need for short term capital well accounts for Greenham turning to the Pims for assistance.

It followed that such merchants might be willing to make suitable accommodations of cash, of exchange or of goods to tide him over his temporary
difficulties. They on their part could feel fairly sure of the safety of their transaction, by accepting the manufacturer's property as a collateral. Such an event occurred in 1813 when the Pims accepted the Greenmount property as a security for a mortgage to Greenham 'in order to enable him to extend his trade and occupation and raise a credit upon his interest in said premises to the amount of £5,000'. Such a transaction in the absence of large areas of productive investment of capital could thus be seen as a wise outlay of money by the Pims.

A difficult period of trade was beginning as the war with France drew to an end. Severe depression set in. There was widespread unemployment and bankruptcy. Among quakers who went bankrupt were John Cozins, a manufacturer of 'checks' and Thomas Barrington who had been described as 'being worth £3,000'. Greenham himself went bankrupt at the end of 1814 and to the value of £42,000. The Greenmount property fell to the Pims who besides the other Greenham properties became assignees once again of the Temple Mills. But it is apparent that the Greenhams continued to run the Greenmount Mill and by 1816 it had been reassigned to them at a yearly rent of £450.18.2 sterling. Interestingly enough in the following year James Greenham married a Letitia Barrington.

The year 1824 saw a visit from the English quaker James Cropper, a shipowner and importer of Irish wheat and oats into Liverpool and of cotton from America and other places. He
came partly to solicit help in a new scheme for a railway and partly to evangelise a plan to use the free labour of Ireland to undermine the slave system of America, help the economy of India and solve Ireland's unemployment in one fell swoop. His schemes were not enthusiastically welcomed everywhere but it did at least lead to the setting up of a number of committees in various parts of the country including Dublin and Waterford. On the Dublin committee John Todhunter, a relative of the Pims, was active. Another relative, a Harvey of Cork was among those who welcomed him, and he stopped with James Pim of Grange Lodge in Mountmellick. He was thus able to use the network provided by the quaker community. Through the good offices of the Harveys of Limerick he was enabled to make contact with the politician Thomas Spring-Rice. Interestingly enough, in view of the fact that a number of the Pims subscribed to a proposed joint-stock company formed to promote Cropper's schemes, and in view of the assumed powerful commercial influence of the quakers, his scheme was not welcomed by the Dublin Chamber of Commerce in which quaker opinion was so powerfully represented. The proposed joint-stock company was opposed on the grounds of the monopoly implied in its far reaching aims.

However, a committee which had been set up in Waterford, as well as personal contacts between Cropper and the Malcomsons of Clonmel led to the last mentioned family undertaking the establishment of a cotton manufactury near Waterford. David Malcomson had little confidence in the abilities of the Cropper
committee to get anything positive done and undertook to set up a business himself. The Portlaw factory of the Malcomsons was established in 1825 and will be further considered in connection with this account.

The period 1825-26 saw continuing severe depression involving bankruptcies and the collapse of 'inflated speculation' with a drastic fall in the price of goods leading to the further impoverishment of the already very depressed class of weavers. Greenham had gone bankrupt for a second time at the end of 1824, this time for the sum of £15,000. Some idea of the nature of the Pim business in connection with Greenmount as well as in a wider context of dealings with other manufacturers is suggested in the words of Joseph R. Pim, 'We sell the cotton yarn to the manufacturers and take their calicoes in exchange...we have formerly manufactured a great many ourselves'. But the words of Pim in 1826 suggest a slight sense of annoyance at the situation resulting from Greenham's bankruptcy and then his death. In a description of their trade, he refers to the situation. 'THAT arises from the failure of the persons we had set the mills to, we are obliged to take them in our hands; but we are not generally engaged in manufacture. We have been importers of Manchester goods for many years; we are now exporting Irish made goods to South America. We import finished goods, calicoes etc. from Manchester.'
An indication of the business carried on at Greenmount is conveyed in an advertisement for an auction of goods in the Dublin Mercantile Advertiser (13.xii.1826). A further advertisement in the same newspaper on the 15.1.1827 details the extent of the Greenham properties which included 5 acres at Harold's Cross including a house let to a solvent tenant, the income from which serving to reduce the yearly rental, also shares in properties in Cork Street, Tenter's Lane, New Street and Roper's Rest. A Deed of Settlement is also mentioned in relation to Greenham's widow. This apparently guaranteed to her a jointure of £200 to be paid in connection with the Roper's Rest property.

Such developments were to stimulate the Pims to consider ways of making the most profitable use of the mill over the next few years. Thomas and Jonathan had already purchased the Temple Mills property in trust for William Shaw, cotton merchant. Investment was generally picking up, and it has been suggested, perhaps two years before England. The long established calico firm of Duffy and Hamill which had been teetering on the edge of bankruptcy received a welcome dose of capital in 1828 from the English quakers William D. Crewdson, a banker, and John Swainson a draper of Preston. Both men had close involvement with Joseph R. Pim and the Saint George Steam Packet Company in which they were big shareholders. The amount of money then involved in the calico business was to be supplemented in 1834 when the partner's capital was declared to be £10,000.
Similar progress was apparent in Waterford at the Portlaw factor of the Malcomsons where by 1828, £80,000 had been invested in the concern and 32,000 'pieces' were being produced in a week.  

Whilst many of the cotton firms of Ireland produced for the home market there was a considerable interest in Irish calicoes in England and America. Spring-Rice in his speech in 1834 on the repeal of the Union adverted to the spectacular success of Irish calicoes in the export market as an example of how further benefits might accrue to Ireland under the Union if manufacturers would use the opportunities that free trade offered. The factor of Ireland's cheap labour was seen as a plus factor outweighing advantages enjoyed by English manufacturers. Baines, a historian of the cotton industry referred to one particular Dublin firm that exported in 1832.

100,000 prints

1830 — 24

The thirties were to be very significant for the Pim brothers in many ways. In 1829, Joseph R. Pim's wife Hannah (nee Lecky) a recorded minister in the Society of Friends, died. He remarried in 1831 and took up residence at Greenmount. A re-organisation of the partnership appears to have been effected. Thomas and Jonathan Pim now appear in Dublin trade directories as 'Thomas and Jonathan Pim and Company, merchants, cotton spinners and manufacturers' and by 1835 Joseph has temporarily emigrated to Birkenhead near Liverpool to develop his own business concerns there and also to
become more involved in some of the shipping concerns of which he had been an active promoter. Presumably he would also have represented the family interest in Liverpool, perhaps in the purchase of Manchester goods and raw cotton. Marriage was also in the air. To date there had been no obvious marriage links between the Malcomsons and Pims although there had been areas of shared investment in insurance and shipping companies. The sister of George Pim, the George Pim who had inherited the fortune of his Uncle Joshua had certainly married John Malcomson, but that branch of the Pim family was itself distant from the branch with which this account chiefly deals. However in 1834 Rebecca, daughter of Jonathan Pim senior married son of David Malconson senior, a transaction that involved a marriage portion of £2,000 and an annuity of £200 per year.

In addition to the re-organisation of the partnership the Pims also resolved to update the premises and expand its capabilities by installing power looms. Previous to this they had employed as many as 300 weavers. The power-loom had been known since 1806 but had not been much used. Baines reports 'In England the great increase took place during the years of speculation; and comparatively few power-looms were built betwixt that time and 1832. But in 1832, 1833 and the former part of 1834, the trade has been so rapidly extending; many mills have been built and many spinners have added power-loom to their spinning mills'. In this connection it has been suggested with a slightly different emphasis, that in the 1820's
and 1830's depression in the spinning branch of the industry, 'seems to have helped to induce a large volume of investment by spinners in power-loom weaving. The object of this investment seems to have been to combat the cost-price squeeze in spinning by creating integrated spinning-weaving firms.'

While there were 85,000 such looms in use in England in 1833 and 15,000 in Scotland they were scarcely known in Ireland, perhaps for the very reason that Irish labour was so cheap, a factor that might inhibit any substantial investment in costly machinery. It had not been uncommon, as we have already seen for both Greenhams and Pims to employ both weavers and spinners. There were however numerous advantages to have all the processes of manufacture combined in one area. The manufacturer was thereby enabled to adapt more rapidly to demand and to cut down on the costs and delays involved in dealing with a variety of other manufacturers. The power loom could also be easily adapted to the production of other textiles, as the Pims were later to prove when improved spinning methods for flax were to encourage them into linen weaving. The new system enabled the manufacturer to bring together his workers in one place where they could be readily overseen. The use of machinery enabled the production of more with a smaller labour force.

The Pims like their quaker brethren the Malcomsons, had seen the advantages of the power loom. Again like them they provided a colony of cottages for their workers. These were
available sometimes at a small rent and sometimes, presumably, as part of their wages. Gardens were also made available at a small rent.¹³⁷ Such social conditions must have been a definite improvement for many weavers who lived in poverty and destitution.¹³⁸ But the cheapness of labour which made an investment in their case desirable was also a powerful instrument in the profitability of Irish companies. Allied with this and in combination with improved communications Dublin manufacturers were able to maintain a competitive cutting edge in the export market. At the period 1834 there were reportedly 7 mills in Dublin employing 185 men, 230 women and 95 children. A specific figure for the Greenmount mill is not available.¹³⁹

By 1839 the number of factories was much reduced. In the returns of James Stuart, the factory inspector in whose district the Greenmount premises were situated, there is but one factory listed. This was probably Greenmount. It then employed 99 young persons (between the ages of 13 and 18). The Report only referred to young persons. The concern had available for its use steam-power of 25 h.p. and water power also of 25 h.p. with the total power employed listed as 40 h.p.¹⁴⁰ Lewis in both editions of his Topographical Dictionary gives a further and slightly different breakdown on the power involved when he speaks of the factory's water wheel as providing 20 h.p. to power 100 power looms and 6,000 spindles.¹⁴¹ The house-books used in relation to the valuation of the same year of 1847 do not specifically mention steam-power at all but calculate the
water power used at 25 h.p. for 9 months and 12 h.p. for three months. They further inform us that the factory employed 5,000 mule spindles and 2,000 throstles with a total valuation for land and buildings of £293.4s. The water wheel itself is described as 22½ feet in diameter and 11 feet broad, revolving 4½ times in a minute and with a fall of 19 feet. In comparison with this, the Malcomson concern at Portlaw was a much bigger concern altogether, having in 1847 also three large waterwheels and three steam engines with a total horse-power of 300 h.p. employing 1,000 people and with a weekly wage bill of in the region of £600. The trade of the Pims was perhaps not so prosperous for them from 1838 on. Besides a general national depression the Pim Brothers had been involved in numerous difficulties in connection with the St. George Steam Packet Company and with the Commercial and Agricultural Bank. Jonathan Pim senior died in 1841. He left a legacy of £10,000 but the only way in which it could be made available was by a redistribution of the shares which he had in various joint stock companies. This would indicate perhaps some of the difficulties.

By 1841 Jonathan Pim junior, son of Thomas Pim was emerging into the prominent position in the management of the family firm. An old army barracks had been acquired in South Great Georges Street. The premises was to be developed before long into a large retail store, itself an entirely novel idea. The
premises was used as an extensive store for linen and Manchester goods.

The Pims understood the needs of their manufacturing enterprise at Greenmount and had shown themselves very astute in redistributing their resources in new ways each time to meet new circumstances in external trade conditions. Jonathan Pim junior gives an account of the entrepreneurial abilities that might be required to keep a business properly running. The description might well be applied to themselves, '...it became impossible for the manufacturers of Ireland to contend with those of England, unless they also embarked large capitals and consented to devote the same close attention to business. To conduct a large manufactory with success requires capital, intelligence, unremitting attention and industry. Few persons in the South of Ireland possessing those requisites have been willing to undertake a business involving so much labour, and requiring so large an investment of capital; which being sunk in buildings and machinery could be made available by the successful working of the concern.'

The shape of the Greenmount firm at this time is suggested in an account in Robert Kane's book, 'Industrial Resources of Ireland' published in 1848. He explains that the material for his account has been derived 'from a factory for spinning and weaving cotton...which is situated near one of the large cities of the Eastern Coast'. Whilst an identification the
Greenmount concern cannot be considered conclusive, it is very likely. Kane's factory, used both steam and water power. Its steam engines produced 25 h.p. and a breast wheel to use water when available. It used £11,177.9.6 value of cotton wool imported from Liverpool, each year. Freight to Ireland amounted to £332.5s; 273 people were employed. 1,669 tons of coal were used costing £901 and the value of articles manufactured amounted to £24,099.17s. Put in other terms the value of articles manufactured amounted to 46.4%, carriage 1.4%, wages 20.0% and fuel 2.7%. Again, favourable Irish wage costs continued to outweigh the cost advantages of their Lancashire competitors with their easy access to supplies of cheap fuel and of course cotton wool.

In addition to the business which Pims maintained at Greenmount, the firm continued also in the production of poplins, the tradition for which had long existed in Dublin. At the Irish Industrial Exhibition of 1853 Pims presented a display which featured examples of silk based goods designed and manufactured by them. We are told that specimens included 'plain watered tartan, fancy, rich figures brocaded tissue, poplins, poplin robes, glace silks, rich velvets etc.' Out of seventeen firms exhibiting at the exhibition perhaps eight were English. Pims themselves employed 150 people in the poplin manufacture by 1864. In the paper from which that figure is derived a number of persons are also listed as employed at Stratford-on-Slaney, a site long associated with cotton and
silk manufacture. It would seem that by 1864, Pims also owned that place.

Much of the Pim export business was conducted with New York. They had also an office at Noble Street, London. Joshua E. Todhunter, the brother-in-law of Jonathan Pim junior handled the Pim business in New York. It is not possible to quantify the business done there but individual transactions referred to in a series of letters passing between Frederick Pim and his father Jonathan would suggest that the amounts were considerable. The Pim export trade to New York included coarse cotton goods manufactured at Greenmount, poplins and also quality damasks and brown and other linen goods, part of which were manufactured and prepared at their factory. Some of the business involved the commissioning of particular lines which required a close attention to the market and a corresponding quick and constant transmission of information.

The American Civil war of the 1860's was a cause of much anxiety to the Pims, as well as to the Malcomsons. It was to lead to the drying up of an important source for raw cotton. Somewhat paradoxically for a quaker Todhunter anticipated a big military demand for Greenmount cotton goods which might help boost a flagging demand. In addition to a dearth of cotton there were severe restrictions of credit in America which made it desirable to transmit goods in lieu of the usual financial methods. Such difficulties were to be major contributory
factors to the demise of the 'Malcomson empire'. The Malcomsons failed to diversify into new areas of textile production in the way that the Pims were to do. And the trade difficulties signalled by the decline in demand for cotton goods, whilst they appeared disastrous to contemporary eyes were ultimately to trigger a revival in demand for Irish made linen-goods. The same difficulties also provided an opportunity for another quaker firm to experiment with the spinning of jute imported from India. The Goodbodys of Clara, who initiated the experiment were related to the Pims but had not been involved in cotton production. Their new industry concentrated on the production of sacks. Like the Pims it proved once again that adaptability to new trends would lead to survival against all odds. Indeed one of the letters sent home to Jonathan Pim junior by his son already referred to new building developments at the Greenmount factory building. And the firm was to continue in existence down to this century, with examples of its linens to be seen as far away as Canada, where they graced the tables of carriages of the Canadian Pacific. The powers of the Pims to survive can be attributed not a little to the quaker values in which they were nurtured, as also to their own native intelligence and the opportunities to constructively and carefully use their capital resources.


13. Ibid.


15. Ibid., p. 27.


17. Ibid., p. 95.


25. Ibid., pp. 58 - 50. Also note MM II A. 14, 14. vi.1785, where the bankruptcy of Joshua and his son Robert Clibborn is noted. 'That it appears that said Joshua previously to his taking his son Robert into partnership had been in involved circumstances from which, he said, he hoped he would be extricated: but by reasons of the failure in his debt of sundry persons to a considerable amount they were reduced to the necessity of a stoppage of payment, that they gave expectation to do all in their power to make the most of their effects for the advantage of their creditors' The letters of Joshua and Robert Clibborn were accepted by the Dublin Monthly Meeting on 7.11.1786 (le MM II A. 14). The cause of their bankruptcy was presumably related to the period of decline in the linen industry.


29. An amount of 1100 lbs cotton wool had been imported by Joshua Pim in 7.1.1785 according to Rd. Eaton, A Daily Alphabetical arrangement of all imports and export of the port of Dublin quarter to 25 March 1785 (RIA Halliday Manuscript 4.B.31.1).


31. Report of the Dublin Monthly, in minutes MM II A.16, 10. vi.1800 (p.222). 'The committee appointed in fourth month last to enquire into the conduct of members of our society with regard to the labouring poor reported that, some, who employ winders, have agreed to make a small addition to their wages, the committee are desirous that all friends should individually consider whether or not they are conducting themselves towards this class of their fellow creatures as they ought and it is particularly recommended to those who employ work people, that they pay them as much as possible singly and that their wages be paid at such times as may be most likely to benefit them in making their
markets and also that friends be careful not to detain their workers when they come for their wages; or with or for work unnecessarily: duly remembering that while we keep them from their work we are depriving them of the opportunity of earning bread.'

32. Repeal Manuscript, op. cit. The name of Barcroft Boake also appears. He had been a quaker but was disowned 22.vii.1788. See (D.F.H.L.) Lr. 4 Box B.49.

33. Barringtons and their tradition of chandlery. See Amy Barrington, The Barrington Family (Dublin, 1914), App. 2, pp. 313-16, where details extracted from Dublin Street directories are usefully listed in historical sequence.

34. According to Amy Barrington, op cit., pp. 313-16. Thomas Barrington had previously been involved in Dublin's silk industry.

35. See David Dickson, Aspects of the Rise and Decline of the Irish Cotton Industry, in L.M. Cullen and T.C. Smout (eds.) Comparative Aspects of Scottish and Irish Economic and Social History 1600 - 1900 (Edinburgh, n.d.), p. 108, where he refers to the high bankruptcy patterns in the periods 1792-93 and 1800-1.

36. Appendix D (Section on Pim Family genealogy).


40. Mentioned in additional manuscript note (probably made by Jonathan Pim Junior) where Edmundson is identified as Thomas Pim's master.


42. Wilson's Dublin Directory,1804.


45. Thomas Pim to Jonathan 11.x.1806 (D.F.H.L.), Letter 23 in Pim Mss Port 6 B.

### Appendix C (i)

<table>
<thead>
<tr>
<th>Balance Dr</th>
<th>1805</th>
<th>Contra Cr</th>
<th>1805</th>
</tr>
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<td>1158.7.9</td>
<td>By W. Courtney due</td>
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</tr>
<tr>
<td>To do. mem. book debts</td>
<td>36.9.5</td>
<td>of him</td>
<td>21.16.0</td>
</tr>
<tr>
<td>To do. Day book debts</td>
<td>96.11.3</td>
<td>By Robert Pim &amp; Co.</td>
<td>6.1.3</td>
</tr>
<tr>
<td>To F. Davis &amp; Sons due of them</td>
<td>5.11.6</td>
<td>By Robert Pim &amp; Co.</td>
<td>4.4.0</td>
</tr>
<tr>
<td>To Rebecca Webb</td>
<td>26.11.8</td>
<td>By T. Milner &amp; Co.</td>
<td>2.15.7</td>
</tr>
<tr>
<td>To Jno. Baker</td>
<td>14.7.4</td>
<td>By Pat Neill &amp; Co.</td>
<td>22.16.0</td>
</tr>
<tr>
<td>To R. Webb</td>
<td>5.9.0</td>
<td>By J. McLorinan</td>
<td>48.16.0</td>
</tr>
<tr>
<td>To E. Irwin</td>
<td>1.1.0</td>
<td>By S. Boxwell</td>
<td>6.16.7</td>
</tr>
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<td>To Bd. Falloon(?)</td>
<td>14.0</td>
<td>By T. &amp; J. Pim</td>
<td>49.5.0</td>
</tr>
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<td>To D. Sparrow</td>
<td>394.14.4</td>
<td>By ? Fitzsimon</td>
<td>25.2.3</td>
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<td>To Jno. Cozins</td>
<td>3.17.4</td>
<td>By And. Doran</td>
<td>11.10.2</td>
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<td>To A. McAvoy</td>
<td>22.12.1</td>
<td>By W.B.Baarden &amp; Co.</td>
<td>2.9.5</td>
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<td>To P. Byrne</td>
<td>9.0</td>
<td>By Samuel Davis</td>
<td>19.0.11</td>
</tr>
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<td>To Bills receivable</td>
<td>235.15.11</td>
<td>By M. McSoerley</td>
<td>26.10.11</td>
</tr>
<tr>
<td>To Bank of Ireland</td>
<td>107.19.8</td>
<td>By O'Brien &amp; Meade</td>
<td>6.19.6</td>
</tr>
<tr>
<td>To Cash in Hands</td>
<td>96.2.5</td>
<td>By Jno. Lynch</td>
<td>6.19.6</td>
</tr>
<tr>
<td>To amount furniture and interest in my concern</td>
<td>280.0.0</td>
<td>By Jno. Caffrey</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>By E. Allen</td>
<td>20.9.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>By J. Anderson</td>
<td>25.11.4</td>
</tr>
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<td></td>
<td>By Ed Newsom</td>
<td>138.12.11</td>
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<td></td>
<td>By Bills payable being unpaid</td>
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<tr>
<td></td>
<td></td>
<td>S. Davis, yarn not returned and sold</td>
<td>66.0.0</td>
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<tr>
<td></td>
<td></td>
<td>By stock for my next stock</td>
<td>353.16.8</td>
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£2,487.12.1  
£2,487.12.1
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<td>Thos Gooche</td>
<td>37.13.8</td>
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<td>Jno Waring</td>
<td>2.5.1</td>
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<td>R.D. Webb</td>
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<td>Wm Neale</td>
<td>34.12.6</td>
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<td>Js. Kegan</td>
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<td>McCaffrey</td>
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<td>2 shares</td>
<td>50.10.0</td>
<td>D. Sparrow due her</td>
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<td>D. Moore &amp; Co.</td>
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<td>10 shares</td>
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<td>Hib. Gas Co.</td>
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<td>Premium on same</td>
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<td>6.12.3</td>
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<td>Fs. Woodcock</td>
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<td>Gardiner &amp; Co.</td>
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<td>6 mos interest</td>
<td>14.0</td>
<td>Chambers &amp; Co.</td>
<td>65.14.1</td>
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<td>Jon Pike</td>
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<td>W. &amp; J. Doyle</td>
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<td>Henry Smith .75 yrs rent</td>
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<td>R. Clibborn</td>
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<td>G. Milner</td>
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<td>S. Eves</td>
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<td>Jo. Gibson</td>
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<td>R. Waddell contd.</td>
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<td>Jno Smith</td>
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<td>Js. O'Brien</td>
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<td>Fitz. &amp; ?</td>
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<td>Js. Davison</td>
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<td></td>
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<tr>
<td>Sam Smith</td>
<td></td>
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<tr>
<td>amount next page</td>
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<tr>
<td>Carried forward</td>
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<td>Carried Forward</td>
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### Appendix C (iii)

#### 1824 Balance Dr

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<td>M. Powell</td>
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<tr>
<td>R.D. Webb</td>
<td>6.3</td>
</tr>
<tr>
<td>O. Willans</td>
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<tr>
<td>R. Waddell</td>
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</tr>
<tr>
<td>Js. Waddell</td>
<td>3.10.8</td>
</tr>
<tr>
<td>To Amt. Govt. Stock</td>
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<tr>
<td>To Amt. £1000 3.5% @ £100</td>
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<td>To 6 mos. on latter</td>
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<td>To amt. on horse &amp; car</td>
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<td>To int. in Monasterevan</td>
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<td>To cash in old currency</td>
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<td>To W. Woodcock</td>
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<tr>
<td>To S. Gantley (?)</td>
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</tr>
<tr>
<td>To Geo Taylor</td>
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<td>To Bill Tobin</td>
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#### 1824 Contra Cr

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<td>M. Powell</td>
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<td>O. Willans</td>
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<td>By Bills payable</td>
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<tr>
<td>Jno. Pike 1mo 10 200</td>
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<tr>
<td>2mo 10 67</td>
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<td>3mo 6 58.5.1</td>
<td>325.5.1</td>
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<td>P. McEvoy D.B.</td>
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<td>D.B. 16.4.10</td>
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<td>By Nolan &amp; Taafe</td>
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**£9,190.18.9**
### Appendix C (iv)

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**Total:** £8,406.8.2

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Ref: James Webbs' Account Book
25.xii.1805-1839
M/s.Cup.B.7. D.F.H.L.
### Appendix D1i)

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<th>Name</th>
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<td>Joshua Clibborn</td>
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<td>James Clibborn</td>
<td>1709-1782</td>
<td>John Clibborn</td>
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<tr>
<td>Experience Barclay</td>
<td>1724-1812</td>
<td>Sarah Jane</td>
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<tr>
<td></td>
<td>1728-</td>
<td>Abigail George</td>
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<tr>
<td></td>
<td>m.</td>
<td>m.</td>
</tr>
<tr>
<td></td>
<td>m.</td>
<td>m.</td>
</tr>
<tr>
<td></td>
<td>John Pim</td>
<td>Tobias Robinson</td>
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<td></td>
<td>m.</td>
<td>Elizabeth</td>
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<tr>
<td></td>
<td>Pim</td>
<td>Strettell</td>
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<tr>
<td></td>
<td>(Fancroft)</td>
<td></td>
</tr>
<tr>
<td>Sarah Cooper</td>
<td>1739-1789</td>
<td></td>
</tr>
<tr>
<td>William Cooper</td>
<td>1768-1847</td>
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<tr>
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<td></td>
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<tr>
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<tr>
<td>m.</td>
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<td>m.</td>
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</tr>
<tr>
<td>m.</td>
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<tr>
<td>(Moore)</td>
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<td>Amos Strettell</td>
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<tr>
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<td>m.(2)</td>
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<td>1699-1752</td>
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<td>Experience</td>
</tr>
<tr>
<td></td>
<td>d.1767?</td>
<td>Elizabeth</td>
</tr>
<tr>
<td></td>
<td>m.</td>
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<tr>
<td></td>
<td>m.</td>
<td></td>
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<tr>
<td></td>
<td>Moses Pim</td>
<td>George</td>
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<tr>
<td></td>
<td>m.</td>
<td>Clibborn</td>
</tr>
<tr>
<td>John Barclay</td>
<td>1787-1751</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(son of Robert</td>
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</tr>
<tr>
<td></td>
<td>Barclay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(the 'Apologist')</td>
<td></td>
</tr>
<tr>
<td>m.</td>
<td></td>
<td></td>
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<tr>
<td>Katherine Forbes?</td>
<td>1720-</td>
<td></td>
</tr>
<tr>
<td>m.</td>
<td>Experience</td>
<td>Lydia</td>
</tr>
<tr>
<td></td>
<td>1715-</td>
<td>1733-</td>
</tr>
<tr>
<td></td>
<td>m.</td>
<td>m.</td>
</tr>
<tr>
<td>James Clibborn</td>
<td>Benjamin Alloway</td>
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CHAPTER V  SECTION II

Appendix D(ii) (JAFFRAY)

Alexander Jaffray
1677-
m.
Christian Barclay

Robert 1703-
m.
Abigail Strettell

Gilbert 1907-
m.
Mary Skrene

James 1717-
(a merchant in Jamaica)

Lydia 1734-
died 1818
John Holmes (linen merchant)

Christian 1739-
m.
Thomas Nicholson

Abigail 1747-
m.
R. Hautenville (linen merchant)

Alexander m.
Sally Fayle

Alexander 1781-
These genealogies are compiled from the superb records for Quaker families of Ireland which were put together by Thomas H. Webb. The selections presented here are intended merely to indicate the incredible intricacy of interrelation among Irish Quaker families. They are not intended to be taken as in any way comprehensive. Although chiefly determined in this appendix on the basis of the male line of succession, a big case could be made as to the importance of the female line in inheritance and commercial patterns in Irish Quaker life.
4. Thomas Pim to Jonathan Pim, Copy of letter to Benjamin Haughton enclosed 11.x.1806 (D.F.H.L.), Pim MSS. Port 6 B.


5. Cullen, Anglo-Irish, op. cit., p.108, where the following percentages occur for the linen traffic through Dublin 1710 (88%), 1750 (65%), 1780 (43%).

5. Joshua Edmundson's disownment according to Dublin Monthly Meeting Minutes (MM. II. A.16) occurred in the First Month 1807. He had managed to create debts of £40,000.


5. Ibid. p.3.

5. Ibid. p.3.

5. MS Account Book of James Webb, 25.xii.1805 to 1839 (D.F.H.L.), Cup B. 7. See also Appendix C with samples from various years.

5. See for example Advices and Rules agreed to by the YM of Friends in Ireland (Dublin, 1811), p.206, Dublin Advice of 174.


6. See Appendix D, Section on Webb family.


6. Repeal Manuscript, op. cit., section on calico printing. States Bewley of Haarlem employed 25 printers and 10 labourers and that he retired 'having no trade'.

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66. The first page of Webb's Account Book, op. cit., lists what he supposed to be the 'Progress of his capital'.


70. Deed, William Robinson and Thomas, Jonathan and Joseph R. Pim, l.vii.1814, Deed number 678.383.467.141 (Registry of Deeds, Dublin). The Pims contributed £1,000 of the partnerships capital and Robinson subscribed the other £1,000.


72. Deed, James Greenham to Thomas Pim, l.v.1804, Deed number 565, 167, 376, 971 in (Registry of Deeds, Dublin).


75. James Greenham to Thomas Pim, see above, footnote 72.


78. Anne Bewley to Mary Shackleton, 9.iii.1803 (D.F.H.L.), Ms. Box 32 c.109.

79. James Greenham to Joshua Fayle 10.ix.1808, Deed number 605, 100, 411, 462 (Registry of Deeds, Dublin).


82. E. Riky to J. Greenham, 29.xii.1812, Deed number 668. 179, 461, 096 (R. of D. Dublin).

84. See Repeal Mss. op cit.


87. James Greenham to Pims, 2. v. 1813, Deed of Mortgage number 664. III. 456. 460 (Reg. of Deeds Dublin.) The size of the mill at Harold’s Cross could be considered in terms of the category B.2 suggested by S. D. Chapman on the basis of his analysis of insurance policies. The amount of £5,000 would suggest a 3 or 4 storied building perhaps 160 feet long and 30 feet wide with a possible productive capacity of 2,000 spindles. See p. 239 S. D. Chapman, 'Fixed Capital Formation in the British Cotton Industry 1770-1815,' Economic History Review, XXXII (Aug., 1979), 235-66.


90. Repeal Manuscript, Section on Cotton Industry, p. 121. See also MM II A 18, Fourth Month and twelfth month, for references to bankruptcy of John Cozins I find no sign that Thomas Barrington was disowned for bankruptcy, at least as far as Dublin Monthly Meeting Records go, but the Hal. Repeal Manuscript (op.cit.) refers to the fact that he had been 'worth £3,000' and due to his bankruptcy had emigrated to New York ‘and was lately seen driving an ass with milk cans on it in New York. This man was a quaker and very industrious’ His premises had been at Cork Street and he had employed 100 looms. The Thomas Barrington is probably not to be identified with the Thomas Barrington whose letter is reproduced in Appendix A to this Section of Chapter III.

91. Repeal manuscript, op.cit., refers to bankruptcy of Greenham for £42,000.


93. Pim and others to Greenham Deed of Assignment, Lease etc. 2. ix. 1816, Number 706. 195. 483. 730 (Reg. of Deeds Dublin).

94. James Greenham married Letitia Barrington by licence 1817. She was probably a quakeress but her branch of the family derived from Wexford and was not identical with the
Barringtons already referred to in this connection with the cotton industry. See Amy Barrington, op. cit., p. 193.


98. Charlton, loc cit., p. 323.

99. Charlton, loc cit., p. 331.

100. Ib., p. 331.


102. Ib., p. 328.

103. Statute, 6. Geo. IV, Cap. cxli: Act for establishing a joint stock company for the erection of buildings and establishing machinery for the purpose of promoting and encouraging the manufactures of Ireland. Also see footnote above.

104. See above footnote 97.


106. H. McCall, Ireland and her Staple Manufactures (Belfast 1865), p. 2.

107. See Repeal Manuscript, op. cit., p. 120.


109. Select Committee of the House of Commons to inquire into the state of the circulation of promissory notes under the value of £5. (Brit. Parl. papers, 1826 (402)) Evidence of Joseph R. Pim in App. 17, p. 82.
110. Dublin Mercantile Advertiser/13th Nov. 1826.

111. Ibid. 15th Jun. 1827.

112. Pim and others, Deed number 25.11.1829, 844.110.565,610 (R.D.O.D.). According to this deed Thomas Pim, Jonathan Williamson plus Joseph R. Pim to whom the premises had been assigned (estate and effects of James Grenham, late of Dublin, bankrupt) plus Jonathan Pim plus William Shaw had become involved in the ownership of the mills and on 29.xi.1827 premises were set for sale. Jonathan Pim 'laid out' £3,150 in trust for William Shaw.

113. Geary, loc. cit., p. 34.

114. Repeal (Manuscript) op. cit., p.220, c. 1834, states that Duffy, Byrne and Hamill employed 90 printers and 350 labourers and that it was the first establishment of its type in Ireland. 'The business was carried on up to 1833 by the proprietor W. John Duffy who became embarrassed lately and the factory is now idle.' He is stated to have 'expended upwards of £200,000 in the concerns'.

115. See also Anonymous Partnership, no. 479,16.ix.1834 (Reg. of Deeds, Dublin). Crewdson letters (apparently to William Crewdson), P.R.O.K. 30.ix.1833, outlines some of the difficulties in which Duffy was involved, it also mentions Swainson and Joseph R. Pim. Bills are noted for which 'J.D's acceptances in our hands' to a total of £7,902 of which £5,404.10 were per John Swainson. The letter is not possible to read clearly for reproduction.


117. See above footnote.114 & 115 ref. to Anonymous Partnership. no. 479.

118. 'Notes on the Malcomson Family', N.L.I. (Microfilm p. 6935),

119. Thomas Spring-Rice, Speech on Repeal of the Union, Hansard (Commons) 3rd series XXII, p. 1251 (1835).

120. Henry D. Inglis, A Journey through Ireland in 1834 (London, 1834), V41, pp. 69-70.


122. See Thomas H. Webb, Pedigree for dates of Hannah Pim (nee Lecky). She died in 1829. and had been a minister among friends.
124. Wilson's Dublin Directory, 1833 etc.
125. See note in Thomas Henry Webb pedigree of Pim family.
126. See Appendix. Sample pedigree Pim family.
129. Ibid. p. 126.
135. Baines, op. cit., p. 240. See also comparative tables in Repeal manuscript op. cit., where figures are shown of labour intensity and decline of employment in the Dublin cotton industry pre-and post-1800.
136. 5th letter from Joseph Malcomson to Robert Shaw, 30. iv. 1826, re deliveries including a power loom: 'Malcomson Family Notes', op cit.
137. General Valuation of Ireland 1847 (mss.) (P.R.O.I.) Parish of St. Catherine PV/9/14, p. 35.
139. Baines, op. cit., p. 393.


144. Thomas H. Webb pedigree (D.F.H.L.), Pim family.

145. Deed of Release in Connection with provisions of the will of Jonathan Pim. Release dated 20.iii.1848 (D.F.H.L.) L.C. Case Cup D. 13; 4 parties involved, (1) his widow Eliza Pim (2) John Malcomson and his wife Rebecca (nee Pim) (3) Jane Sandwith Pim and (4) Joshua Pim. A total amount of £10,000 in legacies involved, made up by a redistribution of holdings in shares of various companies.


147. Robert Kane, Industrial Resources of Ireland (Dublin, 1848).


149. Sproule, The Irish Industrial Exhibition Catalogue (Dublin 1859).

150. 'Notes' 5.xi. - 3.xii. 1864 (N.L.I.) Pim Mss. 8668. See also Marmion, Anthony, Ancient and Modern History of the Maritime parts of Ireland (London, 1855), p.239.

151. Ibid.

152. Ibid.


APPENDIX A

A Letter Addressed From Thomas Barrington to Dublin Monthly Meeting.

10.xii mo 1796

Believing it to be my duty as far as in my power to clear the Truth which we profess from any reproach occasioned by my conduct, and my inability to pay the demands on my property in due time - though I have not in my own particular (not acting in the business) contracted these debts, but has been so weak as to leave myself subject to the engagements of others by inconsiderately consenting to join in partnership with my son Joseph and two other persons then in the cotton business, at a time when weakness and indisposition prevented my necessary care thereto and also when I resigned my part in said business to my son Thomas, I omitted withdrawing my name, expecting to do it in a short time without any disadvantage to myself or others, not being sufficiently aware that by so doing, I felt and open (sic) for an extension in trade and also an inducement for persons to lend their money on interest. Thus burthened with paying interest, discounting bills, losses and decay of trade etc. seem to be the principle cause that on a true inspection into the state of their affairs a deficiency appeared upon which we thought it best to put an entire stop to business and surrender
our whole property into the hands of our creditors which has been done. And my wish and determination is, to satisfy them as far as ability affords.

And I may further add that for want of being more attentive to the direction of pure wisdom, I believe weakness ensued and in a good degree has been the cause of my present distress and suffering, for which I condemn myself much, desiring that I may be enabled through Divine Assistance to make sufficient atonement for same.

Ms. Box 75, No. B. 30 (45)(D.F.H.L.).
Extract from letter of William Bewley to Mary Leadbeater
22. March (sic) 1816

It would give me much pleasure to be in any way instrumental in putting into execution thy benevolent purposes and I feel pleased in being consulted respecting them, but at the same time feel regret that I cannot say anything very encouraging. The circumstances thou mentions of the cotton weavers being distressed for want of employment shows that those who heretofore gave them work to do at present find it to their advantage to discontinue it: - accordingly we may conclude that a new set up cotton manufactory could at present be carried on to the profit of the lady of the manor, while the old establishments find it advantageous to discharge their work people.

It is several years since I was concerned in the manufacture of cotton cloth and at that time it required considerable exertion for a weaver to earn 12/- per week and since then I understand the price of weaving has been considerably reduced, so much so, that it is with difficulty a weaver can support a small family: - and such is the state of the cotton trade at present, that notwithstanding the low wages paid to workmen, that I believe it requires considerable cleverness in the
employer to keep his property from lapsing: - a person largely in the cotton trade told my brother John a few weeks back, that in Balbriggan there might be had 2,000 weavers, who would gladly take out cloth to weave, on which they could be working early and late and earn only between 4 and 5 shillings per week. - it would be difficult to specify any sum of money for establishing a cotton manufactory as there are a number of fluctuating elements to be taken into the calculations. It depends on the nature of the fabric which is wrought, the price of the materials, the length of the webs, the state of demand for the manufactured article, the credit given on sale, the number of looms employed etc. etc. but it may help thee in forming an idea when I state that the quantity of cloth made in a week by one weaver would be worth somewhere near £4. It requires a good deal of judgement to be able to avoid imposition - cotton yarn is an article which a dishonest workman can easily dispose of and at present the temptation arising from extreme poverty is very great: - if the establishment was under the direction of a person of experience and of probity the peculations of the workmen might to a good degree be prevented: - but I am rather afraid that if it was not so circumstanced you would be frequently very much imposed upon unless honesty averages higher in your neighbourhood than in the Queen's county.

Light calicoes might be woven by women and each loom would require the attendance of a child - and if they could feel satisfied by retaining or acquiring industrious habits without
looking for pecuniary remuneration sufficient for their support, perhaps the establishment might be carried on without much loss: - I mention this, as the reflection rises in one's mind on seeing idle people - would it not be better for them to earn the smallest trifle and be acquiring habits of industry than be unemployed - but I know from experience that it is a disagreeable task for an employer to get work done on these terms - Perhaps a very few looms might be employed in weaving linen and cotton shirting or such articles as the weaver or his wife could afterwards dispose of by retailing them in fairs and markets, but I fear if this could be done to profit, it is only in a limited way.

If thou should conclude on trying any scheme of cotton manufacture I would gladly give any information in my power that thou may require but as I cannot recommend one branch of it in preference to another, I forbear giving details of their expense etc. etc.

Hoping thy William and children enjoy good health and to whom I beg to be remembered - I conclude.

Thy affectionate friend

William Bewley

The fruits are comprehended in the seed. In the beginnings are the effects contained. Similarly the future activities of Friends in areas of philanthropy are implied in the early organisation of their religious society. Since Christianity implies in its conception of God as love a belief in the positive demand for charity in daily life, it followed that the Friends claiming to have a belief that was nothing less than 'Primitive Christianity revived' should seek to embody in their daily life, like other Christians, the same demands for charity and love.

Being excluded from the structures of political power the early Quakers were forced to develop ways of mutual assistance and relief that paralleled and aimed to surpass those of the world. Their belief implied the possibility of radically changing society and its unjust structures. An aspect of the social testimonies that they bore involved exhortations to the authorities to act according to justice and equity. An emphasis on temperance, moderation and hard work enabled them to see ways
in which society could be reformed as indicated in this sample passage:

'I therefore humbly offer an address to the serious consideration of the civil magistrate, that, if the money which is expended in every parish in such vain fashions as wearing of laces, jewels, embroideries, unnecessary ribbons, trimmings, costly furniture and attendance, together with what is commonly consumed in taverns, feasts, gaming etc., could be collected into a public stock, or something in lieu of this extravagant and fruitless expense, there might be reparation to the broken tenants, workhouses for the able, and almshouses for the aged and impotent. Then should we have no beggars in the land, the cry of the widow and the orphan would cease, and charitable relief might easily be afforded to the redemption of poor captives...'\(^2\)

Suitable structures for the expression of charitable concern were immediately to hand in the Meetings for business and discipline, at every level. Such a passage sets the tone for the approach which Friends were to take towards the world and on which they were to develop in highly pragmatic terms a consistent philanthropy. In order to do this they had pastoral and disciplinary structures to hand to nurture the simple basic christian impulse they claimed for their action. Such impulses following as they believed from loyalty to Jesus Christ and obedience to his leadership would automatically lead to the
appearance of structures that reflected those of the early Christian church. Such structures would facilitate mutual love and assistance.

Whilst the administrative affairs of the Society naturally related chiefly to its own needs, there are many individual examples of members assisting people of all sects and attempting to achieve reconciliation and justice for those violently opposed to each other. In such a context the name of William Edmundson comes immediately to mind. During the Williamite wars he sued for peace and built up an atmosphere of trust among his protestant and catholic neighbours, often riding out into the night to redeem the stolen cattle of one or other of the offended parties. The Williamite Wars also furnish an example of the relief that the quakers were able to organise for themselves. The quaker community in the country was reported to have lost in the region of £100,000 in goods and property showing the degree to which it had already become powerful and prosperous. A pattern of relief had already been established among both English and Irish Quakers towards such contingencies. The Irish National Meeting had already subscribed £331 in 1682 and £281 in 1686 to the relief of quaker captives in Algiers. Their contributions had gone to swell the fund raised in England. Similarly in 1684 Irish quakers had helped English Friends who were then undergoing a fierce persecution. Now, in 1692 the English Friends subscribed to help their brethren in Ireland to recover from the effects of war. Such a large
relief effort was administered through the Half-Yearly, or "National Meeting."

With an abatement of persecution and the achievement of a degree of acceptance of Quakers by the populace at large, as well as by the authorities a period of consolidation commenced in the Quaker community. The practice of friendly addresses often channelled by the National Meeting through Dublin Monthly Meeting to the Lord Lieutenant elicited friendly responses promising every necessary assistance in cases of difficulty. A tradition of contacts with authority existed also on the basis of the highly successful diplomatic and intercessory activities initiated particularly by William Penn and William Edmundson. It had been the practice of the Dublin Friends to request the protection of the Lord Mayor each year when mobs threatened the destruction of their property at the Christmas season on account of their keeping their shops open. By 1724 the Dublin Monthly Meeting decided not to request such assistance in future, a sure sign of a new found confidence. Against such a background of favourable contacts with the authorities and acceptance by the populace yet another strand had been added to the pattern of philanthropy which was ultimately to develop.

The Monthly Meeting also had a considerable body of experience and group practice to build on in its decision making processes. It had to handle legal demands relating to the registration of property and the securing of legacies. It had
to buy and sell property in which funds might be productively invested. It needed procedures to review the schooling of children, a constant concern to the quaker community. In all these areas the administration could be provided by the business-men with the effective track record, who incidently were often those most involved in the Men's Meetings. In gratefulness for the degree of tolerance received from the authorities the Society was at great pains not to act in any way that would endanger such an inheritance. The Society was beginning slowly to become more introverted. If, before, their structures had declared a more positive way of life than the world at large, they now began to adopt a defensive and timorous strategy reflecting not charismatic leadership so much as careful administration.

Much of the Monthly Meeting business was taken up with disciplinary activities. But kindness was uppermost in its proceedings. In 1725 for example, we read of a Friend who was badly using his female apprentice. The child was removed from his custody. Concern about the poor and the dearness of provisions encouraged a special collection in 1726, 'especially to them of the faith with us.' The ongoing needs of the poor of the Dublin Meeting encouraged in 1725 moves towards the building of a Poor House but this was not to be built until 1736. The Yearly Meeting was much concerned about the needs of a group of quakers who against its advice had settled at Newport in County Mayo. The work of keeping in contact with
them in supplying subscriptions fell for many years on the shoulders of the Dublin Friends in particular.

The earlier monthly meeting methods of relief and assistance to the poor had involved discussion in the Men's and Women's meetings. These meetings had an rudimentary series of annually appointed office holders such as a treasurer. It had also lists of 'visiting friends' drawn up. Their functions coincided to some degree with those of the persons later to be known as Elders and Overseers. There were also individuals listed to keep records or review lists of legacies, trusts and properties. All these 'offices' gave an opportunity for the individual to join in the work of the Monthly Meeting apart from his participation in the group exercise.

By the 1730's the more open procedures were being phased out. As the century progressed the homely language of minute books and documents became increasingly formulaic, stilted and generalised in significance. The society was characterised by a scrupulosity and an innate anxiety that feared to trespass on custom and precedent. The needs of corporate property implied an understanding of business procedure and implied continuity of practice. These patterns were reflected in the emergence of specific committees for the poor, appointed by the Monthly Meeting, subject to it, but acting with a new degree of executive capacity. The functions of such committees of the poor, in the case of the men, involved the ordering of coal for
meeting house and poor house, the administration of legacies, the arrangement of apprenticeships and the whitewashing and general upkeep of premises. Such committees gave an opportunity to individuals to apply their commercial talents to the service of the Society and to be in a position to apply its democratic procedures in the world "outside". The Women's committees of the poor, dealt with cleaning, with visiting the sick and with charity concerned with the needs of their own sex. They appear to have had access to their own funds but in time of necessity might apply for advice or further finance from the men. The men's committee derived its income from a regular series of organised annual subscriptions apparently given on a self evaluated scale and collected by specially appointed friends on each occasion. Specific requirements might result in special collection, as towards the 'National Charge', designed for the specific use of the National Meeting and required on a proportional basis from each quarterly meeting, such proportions being agreed annually and subject to revision according to the number of Friends in each province. Specific requirements might be towards the publication of books (usually paid for by a nationally originated subscription and administered towards printing in Dublin) or towards such a purpose as the erection of the Poor house in 1736.

In one area traditionally associated with Quaker philanthropy there was for the first sixty years of the Eighteenth century no visible sign that the Society saw itself
as giving leadership to the wider community on the affairs of peace. The Peace Testimony like other testimonies of Quakers had yet to be realised for its wider implications on the basis of history and group experience. The testimony towards peace was regarded in an increasingly sectarian manner, regarded as an essential part of the body of 'Truth' professed by the Society, the especial viewpoint of a peculiar people, a people separated from the world. Like other Quaker testimonies it was a negation of some of the values of the world in which they saw themselves encamped. Its function was chiefly to restrain Friends from any excessive identification with the wider world of politics, party and disension. It did not imply any disapproval of application to government for military protection in so far as such protection was regarded as a form of policing. But the frequency of testimonies against political involvement and military affairs indicates just how strongly Friends felt involved in national life. They recognised the danger and the pull that popular political movements posed for them. The degree to which young Quakers had begun to identify with the interests of their Protestant peer groups comes across very clearly in the continuing note of anxiety manifested in Yearly Meeting Advices. In the 1750's young Quakers were joining political clubs. It was found necessary to advise them to keep clear of 'parties obnoxious to the Government'.

As far as other areas of philanthropic behaviour went, although there were few charities established in Dublin by any
religious or government inspired group. Quakers were besides too fully absorbed in their own affairs to play much of a part in them. Such charities of a public nature as there were in Dublin were organised by members of the church by law established. However an Epistle of the Yearly Meeting issued in 1757 indicates an increasing awareness of the wider community. Friends were becoming very wealthy and were advised to cut back on their own expenses so that they would have more to spare for the poor and under-privileged of any denomination, "...and we earnestly recommend that Friends in each province whom divine Providence hath favoured with the affluence of the necessary things of this life, may wait in deep humility to feel their hearts enlarged in sympathy and tender compassion to their distressed fellow creatures of whatever denomination as to religion."*

By the 1750's most Monthly Meetings had specific funds towards the payment of apprenticeship fees for those whose parents would have found hardship in paying them for their children. One very important fund in the life of the Dublin Monthly Meeting was that of Thomas Handy. The fund was established in 1754 and exists to this present day"**. A constant theme of epistles and Advices at this period is the low state of spiritual life among Friends. The old leadership had died out and strong efforts were constantly being made to re-establish discipline, revive failing meetings and specifically to ensure the better education of young quakers in the reasons
for the special testimonies of Friends and the doctrinal basis of their religious life and practice. Most schools were conducted by local meetings with such schoolmaster as the meeting could afford to assist. In the case of smaller meetings it was very hard to get masters and not always easy to pay them either. A private school existed at Ballitore run by Abraham Shackleton. This succeeded in attracting quaker pupils and others from a more highly capitalised background, many of them from Dublin as can be seen from the lists of pupils whose fathers were chiefly merchants. But in 1769 the Yearly Meeting set up a national meeting school near Edenderry. For this a national subscription was set on foot. The school was not a success.

Throughout the eighteenth century the life of the Society was maintained by the circulation of advices, by the issuing of Epistles from the National Meeting and the circulation of those issued from the Yearly Meetings of Philadelphia, Baltimore, London, etc. A particular practice related to what were known as the 'Queries' of which each Monthly Meeting and its related Meetings possessed manuscript copies. The Queries related to aspects of moral and spiritual life and were designed for purposes of both corporate and individual review. Accurate written answers were required from each meeting to be presented to superior meetings at each quarter. Such Queries played an educational role in reminding Friends of aspects of quaker testimonies, in ensuring conformity and in the maintenance of
high ethical standards. Besides these patterns of religious life a constant series of itinerant ministers, both men and women, steadily and persistently circulated, from Europe, from America and England. Each minister and his or her companion would leave kith and kin in obedience to the Divine Call and with the authority of a certificate from their home meetings and from other meetings visited would appear in Irish and other meetings to wait, to worship, and to declare their message. With great solemnity they would visit families and stir up Friends to rededication and faithfulness. Each Monthly Meeting would handle the expenses of travel involved and assist the ministers from place to place by a series of guides they would appoint to the service. They would also arrange for public meetings and the issuing of such notices and epistles as the minister might feel called upon to write. Special funds existed for their assistance, funds requiring much discussion at the Monthly Meetings, since accounts had to be forwarded from one district to another of the Monthly Meeting areas. The visits of these ministers and the visits of Irish ministers to foreign regions had a distinct function also in bringing Irish Quakers into contact with new areas of thought and imagination which they could learn to apply to their own national needs. In addition commercial links encouraged further fruitful channels for the sensitizing of Irish Quakers to the philanthropic developments in other countries.
Since the beginning of the eighteenth century concern by the American Quakers had grown for the oppressed and enslaved Africans who were being imported into their country. A number of Quakers were not free from the practice but through the sensitizing of a number of individuals in their ranks the Society effectively applied its discipline to rid itself of the trade or any connection with it. American Quakers began to bring pressure on the British Government to rid the world of the trade, much of which was carried on through the port of Liverpool. As a result of requests from the American brethren the London Yearly Meeting issued in 1772 a trenchant epistle against the practice. The same Epistle would have been read in each Irish Meeting and also copies directed for reading to the head of every Quaker household. The American Quaker Anthony Benezet, by whose efforts the London Yearly Meeting (through its Meeting for Sufferings) had been persuaded to take up the issue also corresponded with Richard Shackleton, son of Abraham, of Ballitore. Shackleton was a close friend of Burke who had been educated at the Ballitore School. The assumption was that he would use his efforts to encourage Burke to take up the Anti-Slavery issue in the British Parliament. Other influences moving Friends in Ireland to take an interest in the Anti-Slavery Issue are to be detected in the decision of the National Meeting to arrange for an Irish reprint of the journal of the New Jersey Quaker 'Ministering Friend', John Woolman. John Woolman had been a prime activist against slavery. Dublin Monthly Meeting subscribed for 105 copies of his journal, which
was reprinted by Isaac Jackson of Meath Street in 1776. Besides humanitarian and spiritual impulses that encouraged Irish Quakers to enter the field on behalf of the slave we may assume that their energies were thus engaged, as they were in the promotion of commercial institutions (such as the Committee of Merchants), as a token of their desire to play a positive part in the life of Ireland.

Other influences from America might not have been regarded as so salutary. The American struggle for independence besides influencing the establishment of the Irish Volunteers also influenced a number of the younger quakers. The alarm evinced by the ministers and elders meeting during the period of the National Meeting in 1779 shows that they feared the overpowering sense of patriotic passion. A powerful epistle was issued in the same year as a result. Disciplinary procedures were advocated against any refractory members. 'The proceedings of last Quarterly Meeting at Carlow and those of the last Half Yearly Meeting have been read and said Quarterly Meeting having recommended that a minute of the National Meeting against joining in associations inconsistent with our Christian peaceable testimony be read in each particular meeting for worship on a first day.' Other contacts with America were related to the raising of Relief to help quaker victims of the colonial struggle for independence from Britain. Subscriptions were still being handled by the National Meeting in 1780.
The Society in Ireland gave all the appearances of a revival in spiritual strength. A new sense of national identity combined with an increasing philanthropic awareness helped many quakers to look in a creative way to satisfying the needs of the poor and underprivileged outside of their own community. This movement reflects in one way the increased self confidence of the commercial classes. It can be seen in the names of prominent quakers subscribing to the production of a secular book written by their co-religionist Dr. Rutty.\textsuperscript{34} It can be seen in the support and encouragement provided by Joshua Pim, (a leading light in the new Chamber of Commerce) to the production of \textit{Wilson's Directory}.\textsuperscript{35} Wealthy merchants were developing structures such as the Committee of Merchants, and slowly shaking themselves free from both the restrictive influence of Dublin's Trade Guilds and the arrogant assumptions of aristocrats. Now, also, they began to express their sense of status in one of the ways open to them. This was through their concern for the poor and underprivileged around them. They were, for this able to draw on their business expertise and on their experience of quaker structures, together with a highly pragmatic and co-operative background ready to discard ideology.

A series of contacts of a philanthropic nature worth noting occurred in the year 1782. John Howard, English reformer visited. He was not a quaker but was very involved with quakers in England.\textsuperscript{36} His visit to Cork was remarked on in a letter of the quaker Joshua Beale, a well known Irish philanthropist. The
letter writer notes the concern of Howard in a way that assumes a familiarity with his methods of visiting schools and prisons. John Pemberton, a Philadelphia Quaker minister came on a visit spanning three years starting in 1782. He was to spend long periods travelling around the country. He had become particularly friendly with Richard Shackleton and Samuel Neale, influential Irish Friends who entertained and looked after him. His comments on the disease and poverty of Ireland were such as commonly made by contemporary visitors. In Dublin he stated, 'Such multitudes of miserable objects I never beheld in so short a space. The scarcity and dearness of grain, the decline of diverse branches of business, but most the number of whiskey shops, create great misery and destitution.' He was critical of the high living of many Quakers and had a sense of a time of approaching 'confusion and distress'. On the other hand he commended Friends for their interest in promoting probably Quaker schools for the education of Quaker youth.

Continuing concern among Quakers about the education of their children in a way conformable to their special viewpoints as a Christian Society led to the establishment at Mountmellick of a school for the Province of Leinster, in 1784. The school opened its doors in 1786 and was in contradistinction to its predecessor of 1769 eminently successful. The new Provincial school was designed primarily for those who were not so well capitalised as the parents of children sent to such an establishment as that of Ballitore. Its curriculum was more
circumscribed and centred on elementary mathematical operations, the Bible and spelling. Ballitore by contrast offered an education centred on Latin and Greek and directed at the wider areas of commerce. It also accepted a proportion of non-quaker pupils who were prepared for entry into Trinity College, Dublin. The new Provincial School was situated at Mountmellick and governed by a standing committee of 44 men and 33 women members appointed annually at the Quarterly meeting. Its membership as a committee naturally gave a big representation to Dublin. The school was supported by donations and by regular annual collections in each Monthly Meeting in Leinster. Fees were paid by parents but in cases of hardship the Monthly meeting would request tickets of admission and pay the requisite sums.  

However quakers were showing concern not only for the schooling of the members of their own Society but manifesting an interest in the provision of education for the wider community. The same year as the establishment of the Leinster Provincial School, a number of Dublin Quakers, including in particular one Ephraim Bewley, set up a free school in School Street. This was opened every Sunday for the pupils and was run on strictly non-denominational lines. Widening social concern was also shown by Friends in a series of committees set up by the Dublin Monthly Meeting. They were set up on the basis of recommendations from the National Meeting of 1786. Unreasonable rents, high prices of provisions and low wages were blamed for the difficulties of the poor. The recommendations resulted, in
the case of Dublin Monthly Meeting, in a further suggestion, 'The meeting is given to understand that the committee to whom it was referred to endeavour to carry into effect the benevolent intention of the National Meeting respecting the labouring poor have met sundry times and made enquiry into the wages paid by manufacturers to the tradesmen they employ and such Friends as have cotters under them and day labourers:— did not find but Friends were clear of oppression; some instances however having appeared where it was apprehended Friends did not pay their labourers equally to the rates proposed by the committee of the National Meeting. It is recommended to the committee of this meeting to continue their endeavours to bring Friends to a compliance with the benevolent recommendations of the National Meeting relative to this subject.' We unfortunately do not know what the 'rates proposed' were.

Yet another area of social concern which was attracting the attention of Dublin Friends related to the use of what were known as 'ardent spirits'. The increase in their consumption had been noted frequently. 461,274 gallons of whiskey was said to have passed excise duty in 1725. The figure had risen to 3,413,005 in 1777. Dr. Rutty the Dublin Quaker physician gave particular attention to the subject in his book An Essay Towards a Natural History of the County of Dublin, dating the increase in consumption of spirit from circa 1750. A formal concern probably originating in Dublin emerged at the Leinster Quarterly Meeting in 1789. The National Meeting uniting in the
concern requested the Dublin Friends to prepare an address on the subject for presentation to the Lord Lieutenant. In this the Dublin Friends urged the legislature to curb the consumption of spirituous liquors. As noted in the extract from the Journal of John Pemberton the custom was doing incalculable harm to the populace. Friends themselves did not come free from the prevailing climate. Disownments for drunkhess and related varities of intemperance were frequent among Friends.

The degree to which the generality of Friends were being assimilated to the customs of their fellow citizen is reflected in the trenchant advice of the Yearly Meeting for the year 1793. The committed leadership of the Society saw the members as under threat,

'This meeting hath been brought under a renewed exercise on account of the answers to the Sixth Query, whereby it appears that a spirit of libertinism is rushing in, and laying waste the testimony which we have been called to bear against the attendance of vain sports, places of diversion and gaming, as well as the unnecessary frequenting of taverns, and other public houses, and excess of drinking: amongst these evils enumerated, hunting and sporting with dogs and guns seems to have increased among the youth and others'. The hurtful aspects of such practices was adverted to, and stage-plays, gaming, horse-races included. Above all it was noted that 'the great
The year 1793 was significant in a special way to Irish quaker philanthropy. If on the one hand quakers were increasingly being assimilated to other sections of the population so also was an internal reaction against this beginning to emerge in the Society itself. 1793 saw the Society being forced into a variety of crises by national military developments and political issues. The way in which these issues were to be resolved was to determine the way in which the Society was to relate to the wider Irish community over the next two centuries. The Eighth Query, like others was, as already noted, regularly read in the Monthly Meeting. 'Are Friends faithful in our testimony against bearing arms and being in any way concerned in the militia, in privateers, letters of marque, or armed vessels or dealing in prize goods?' The response of Friends to the situation was traditional. But their understanding of the Peace testimony of their ancestors had so far developed, that not alone were young men and others counselled to keep clear of military activities and armed conspiracies but as the year 1793 advanced Friends were persuaded to destroy any guns or weapons that they might possess. The united decision to act in that way reflected a resurrection of spiritual strength in the face of the difficulties which threatened the Society. Abraham Shackleton the Second of Ballitore may be regarded in particular as one
Friend who had understood the finer implications of the Peace Testimony. His viewpoint was to become significant in another way in the course of the next few years.\(^5\) He was a friend of Job Scott who visited and died at Ballitore in 1793. Whilst Shackleton's viewpoints were undoubtedly arrived at through independent spiritual and rational enquiry, there is good reason to feel that contact with the American Quaker Scott did much to transmit to him the viewpoints of American Quakers concerning peace. Scott was a ministering Friend in what has been described as the 'quietist' mould. He was in reality in the traditional mould of quakerism, a quakerism as yet not vastly affected by the assumptions of evangelicism. Job Scott was acutely sensitive to the teaching of Christianity concerning peace and observed the scenes of violence around him in Ireland, commenting on the continuing wars in France and other places.\(^6\)

Dublin Monthly Meeting like other Monthly Meetings carefully applied every disciplinary measure possible to any member owning a weapon of destruction. Where difficulties were pleaded, such as in the case of quakers who had been made freemen of Dublin (who being permitted to affirm had also promised to keep a gun), the Monthly meeting urged them speedily to find a way out of their situation.\(^6\) Two Dublin Quakers were found to have joined the United Irishmen and were disowned.\(^6\) Within a short while the quakers were able to show that their only hope and trust was in the Divine power alone, and not in any earthly, violent force.

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Such concern about the Peace Testimony did not however incapacitate the Friends in Dublin from showing a constructive interest in the ongoing demands of philanthropy. On the model of the successful Dublin General Dispensary set up in 1785 and in which some Friends joined, the Sick Poor Institution was set up in 1794 primarily through the effort of Friends. In 1797 the Dublin Monthly Meeting raised a sum of £544 for which Samuel Bewley, already known for his philanthropic interests, was appointed the treasurer. Many quaker households abstained from the use of sugar as being a product derived from slave labour. And in the very year of the Rising in 1798 a new building was erected to accommodate the increasing numbers of pupils at the School Street School.

The refusal of Friends to assist in the war effort on any side earned them a degree of scorn and the loss of property. But their loyalty to the christian message of peace, according to their own account led to a preservation of their own community from overt acts of violence. A degree of relief was administered by them to all parties in the warfare. A number of Friends were able to act with a reconciling influence and to preserve people from murder. Abraham Shackleton was noted as refusing to join an armed band even though a blunderbuss was held to his throat. He was able to save Hugh Cullen the father of Cardinal Cullen. With the ending of the violence, the Friends recognised that it would not be correct to accept any government relief, since they had not been willing to take part
in the military support of the government. They initiated their own internal relief scheme for which a total subscription of £3,845.17.8 was raised, of which £251.10.12 came from Leinster Friends. A committee was set up acting chiefly from Dublin under the direction of Samuel Bewley and a group of other Friends. They handled all incoming applications for relief which were forwarded to them by the Clerks of the respective Monthly and Preparative meetings where losses had occurred. Applications were turned down in the case of those whom it was felt should be able to handle their own difficulties. In the case of the less well off who had frequently had their property burned or their stock driven off suitable assistance was speedily furnished. Much relief was also individually given to non-quakers, that is to say not through the medium of quaker instituted committees. The whole operation was carried out smoothly, utilising the existing structures of quaker meetings and relying on the trust friendship and family connections of the quakers. Quaker losses amounted to perhaps £7,581. Such small losses may be accounted for by the highly localised nature of the Rising and also that Friends only recorded such losses as were corporately recompensed.

Much doctrinal unrest had been experienced among Irish Friends in the years from 1798 and beyond to 1800. Previous to that Friends had been opening out towards the wider community which appeared to show some interest to hear their message. The meeting houses of other religious groups were often made
available to their ministers. There appeared to be a variety of Christian ecumenism abroad in which folks wished to hear the views of people with whom they might not in every point agree. Friends responded to this movement by printing Quaker books for enquirers. The emergent doctrinal dissent among Friends centred on the view entertained of the scriptures. Apart from the North, doctrinal dissent was particularly identified with Ballitore. It seems to have been connected, as already suggested, with Abraham Shackleton and in particular with his heightened understanding of the meaning of the Peace Testimony. By his adherence to his own viewpoint he was led to undervalue the Old Testament, feeling that its accounts of bloody wars contradicted the idea of a Loving God. The dissent might well have been overlooked but a series of visiting Quaker ministers from America imported a variety of doctrinal dissent from their own home communities. This exacerbated the situation in Ireland and led to widespread disaffection, particularly in the North and to a number of resignations and 'minutes of disunity' in Dublin. The dissent also related to an incipient sense of Irish Nationality that had been slowly moving towards a more formal self-definition. The process was temporarily curbed under the influence of the American visitors. And as one of the effects of 1798 the traditional anxieties of Irish Friends revived in relation to their home country and made them look for an exterior reassurance against the threat of doctrinal dissent by the maintenance of the link with London Yearly Meeting. Ironically the Quaker doctrinal dissent was seen by Wakefield as...
a variety of Republicanism and egalitarianism that had stimulated the United Irishmen!

1800 - 1860

It has been necessary to spend an extended period in considering dissent among Friends since their powerful movement of reaction against some aspects of the wider Irish community, and their fear to do or say anything that might divide or weaken their own community was to restrict their response to the needs of their country. From 1800 therefore quaker energies can be seen as being turned into two channels. Internally they were concerned about discipline and in using their business expertise in internal administrative reform. Externally, apart from the energies they put into the development of business they were increasingly involved in a wide variety of philanthropic reform. Internally new structures were set up in Dublin Monthly Meeting to handle finance in place of the older Poor committee which had its functions redefined. Similarly a committee known as Yearly Meeting's Committee was set up to handle the ongoing business of the Society between Yearly Meetings and in relation to well defined areas. Again a large portion of its work devolved on Dublin Quakers. To some degree it was able to act as a resource group for stimulating activity in the Society. One of its first jobs was to codify the lists of Advices and Minutes that had for all the life of the Society existed in manuscript form. Some of these had been issued originally in
Dublin and some in London. The codification reflected the increasing rigidity and conservatism of the Society. The effects of their zeal are probably to be recognised in the decline in disownments for offences against the discipline such as for drunkenness or fornication. Although it has to be admitted that such a decline probably also reflected the new developing ethos of the wider community.\(^6\)

Dublin in 1800 had probably in the region of 177,206 inhabitants. The changing climate towards philanthropic improvement is to be seen in the number of Associations and institutions established to help the poor. A contemporary directory lists 12 hospitals, 5 orphanages, 8 dispensaries, relief organisations and loan societies.\(^7\) Quakers were involved in some of these. It is noteworthy that the Society itself did not initiate organisations. It was generally individual quakers, on their own initiative, or using their quaker contacts, in conjunction with like minded individuals of similar class and religious viewpoint who undertook the promotion of philanthropic institutions. The acceleration of philanthropic activity by quakers and others from the beginning of the nineteenth century was stimulated by a primitive ecumenical impulse, by an improved capacity for undertaking charitable work and by an evangelical activist outlook emphasising individual responsibility but modified by the practice of quaker corporate discipline.
The structures of the Society continued to operate to ensure that its members operated according to standards of justice towards the poor. Dublin Monthly Meeting, as a result of concern expressed at the Quarterly Meeting set up a committee in third month which reported in sixth month of the same year in the following terms,

'The committee appointed in fourth month last to enquire into the conduct of the members of our Society with regard to the labouring poor reported that some who employ winders have agreed to make a small addition to their wages. The committee are desirous that all Friends should consider whether or not they are conducting themselves towards this class of their fellow creatures as they ought - and it is particularly recommended to those who employ work people that they pay them as much as possible singly; and that their wages be paid at such times as may be most likely to benefit them in making their markets, and that Friends be careful not to detain their workers when they come for their wages; duly remembering that while we keep them from their work we are depriving them of the opportunity of earning their bread'.

Wages for a winder in 1800 might be noted as in the region 5/- per week.
Years of hardship and fever among the poor had resulted in increased pressure on facilities of the Sick Poor Institute which was handling for the period 1794-1807 an average of 4,521 patients per annum. Its management recognised that much of the good work done was undermined by the free circulation of fever patients among those not so sick. A bad epidemic of fever in 1802 encouraged them to take decisive remedial action. With the help of a grant of £1,000 obtained from the government through the good offices of the Lord Lieutenant; and with a collection amounting to £6,330.18.1½ two hospitals, for patients and convalescents, were erected at Cork street. The hospitals certainly relieved the pressure on the Sick Poor Institute but the condition of the Liberties was deteriorating to such a degree that the number of patients availing of its services showed a regular rise from 4,132 in 1804 to 7,487 in 1807, at an expenditure of £524 per annum. An account of the operation of the Institution notes as among the special characteristics, of the institution: 1) the voluntary nature of its management, 2) the effort to actually investigate the objects of its charity through direct visitation in the fevered and contagious surroundings, and 3) the method of raising subscriptions without public appeals and charity sermons. We may assume these characteristics to derive from a quaker ethos.

We have remarked on the setting up of charitable institutions outside of the basic structures of the Society, but it is worth noting the method behind the establishment of one
specific quaker institution. The pattern of its establishment under the aegis of the society illustrates the way in which charities with a wider significance than the Society were set up. The institution in question was the Retreat at Bloomfield. It had been the practice of Friends for a number of years to send members in need of help as a result of mental illness to the Retreat at York. It was felt that a more humane treatment would there be accorded them, a human treatment more in accordance with the ideas of Friends. But in 1807 when application was made by Dublin Monthly Meeting to send a patient to York, the institution there politely declined in view of the pressure of applications from English Friends.\textsuperscript{75} Dublin Friends requested the return of their subscription, a sum amounting to £105 British. Ten days later a similar Irish scheme was promoted at the yearly Meeting under the prime influence of Samuel Bewley.\textsuperscript{76} The names of William Robinson, Thomas Pim, Jonas Stott and William Harding appear among the initial subscribers. The same names consistently appear in connection with the promotion of numerous contemporary charitable schemes.\textsuperscript{77} The same men and others were also prominent at every level in the administration of quaker affairs. The Yearly Meeting initiated the plan and arranged for all the Provincial and Monthly Meetings to raise subscriptions on a regular and systematic basis. But the development and responsibility for the setting up and management of the Retreat was left to a body of subscribers who would elect a committee, which would itself appoint a sub-committee. It was planned not to get going until
a sum of £2,000 had been subscribed. The proceedings reflected exactly the usual way for setting up a joint stock company, as they also reflected the running of the Religious Society of Friends. A similar emphasis on concensus and harmony is to be identified in the three patterns of organisation. The committee sought for a site, and since funds came in slowly invested the balance of £1,500 in Ballast Office Funds until it would be needed. The scheme did not really get off of the ground until 1810. The committee was able to call on every necessary piece of expertise in the persons of its members. One was knowledgeable about buildings and materials, one was able to tap legal expertise to establish clear title to the property it was proposed to buy. Another knew about heating, and another about the printing of notices and the placing of advertisements. The committee were able to contact seemingly endless resources of enthusiasm, energy and capital towards the scheme. They met regularly every week to discuss the details. Having little knowledge about the treatment of mental illness they investigated hospital conditions in Dublin and entered into communication with Tuke, the quaker founder of the Retreat at York, to seek information about the kindly methods of treatment pioneered by him there. When it came to selecting staff they put the word about the various Monthly Meetings in Ireland, feeling that a Friend would be preferable. When such a person was identified they arranged to send him expenses paid to York to work there awhile and learn how to apply the York methods. In usual quaker style the proceedings were methodically and
scrupulously recorded, with consequent issuing of Rules, Reports and Lists of Subscribers. The difficulties of staff, building and general management reveal how the committee by a pragmatic method learned from their experience in navigating this infant institution to maturity.

As in many quaker initiated charities their origin is to be found in the practical recognition of a problem and then the search for an immediate solution. The recognition of the problem, the search for a solution, tend to derive from a pragmatic rather than a doctrinaire viewpoint. Many of the institutions established primarily through the influence of Dublin Quakers involved a practical ecumenism, and a high degree of co-operation with a prominent group of Anglican Evangelicals, centreing round the Guinness and La Touche families. 1811 saw the setting up of the Kildare Place Schools. These were set up on a strictly pragmatic and non-sectarian basis. It was recognised that there would be no acceptability for them on any other basis. Such a basis was arrived at from the practical, successful experiment of the Dublin Free School. Samuel Bewley was the leading light in the new promotion, as he also had been involved in the original free school and in the Quaker Provincial School for Leinster. 63

An organisation with a somewhat different flavour was set up by Irish Quakers in 1813. 64 Its committee of twelve included Samuel Bewley. It was set up with a propagandist purpose but a
purpose modified by a quaker ecumenism. This was the Dublin Tract Association. Its aim was not so much to act as a prosyletising agency as to use the opportunity to explain Friends special views on matters of doctrine and belief at a time when many aggressively proselytising agencies were being set up in the country. Friends felt that they had a duty to ensure that amidst the clash of argument an opportunity would be found to get a hearing for Friends views and to defend such views from ill informed attack. It was emphasised in the Association's first Report, "(...believing) that there is not a sentiment in any tract which has been published likely to offend any Christian of whatever denomination." Apart from the guarded ecumenism and desire not to inflame sectarian feeling another feature typical of its quaker background is the emphatic wish, as expressed in the ninth rule of the Association, not to trespass in any degree on the functions of doctrinal and disciplinary oversight entrusted to the Yearly Meeting and its Committees. That wish again was an aspect of the corporate approach of Friends to life, as well as the implicit fear of arousing internal doctrinal dissent. Neither were any agents to be appointed by the Association if they had suffered the penalties of disownment. The Association enjoyed a moderate degree of success but a constant note in annual reports is that of regret that Friends do not show a big interest in the organisation or adequately subscribe to its objects.
Another highly practical scheme initiated by quakers in conjunction with members of the Guinness and La Touche families, and with Samuel Bewley playing a central role, was the Dublin Savings Bank. Taking advantage of the Act 57 Geo 3 c. 105 'to encourage the Establishment of banks for Savings in Ireland' it was set up to encourage the virtues of thrift for the poor. The inaugural meeting was held in the School house at School Street. Four quakers, Samuel Bewley, John Barrington, Joseph Bewley and William English were on the six man committee set up to mature a plan... The committee and the sponsors stood security for the new bank in a way provided for by the relevant government legislation. Such savings banks besides providing interest commanded a much greater appearance of security than the majority of contemporary banks, hence provided a greater attraction to those who were able to save even a little. Such banks were set up very much on a paternalistic basis. If drinking was implicitly discouraged the results of temperance were held out in the facility provided by savings banks. A deposit book of the Limerick Savings Bank included a moral exhortation as to the virtues of savings. It advised depositors to avoid party and politics, described as 'the curse of Ireland' tending to make them discontented and 'envious of the lot which providence has assigned to those whom they think more highly favoured' and correspondingly outlined the virtues of thrift. A similar message was inculcated by the quakeress Abigail Roberts who wrote a series of moral stories in dialogue form aimed at assisting the poor to improve their lot. With so
many charitable institutions of such a thoroughly practical nature to their credit in the Liberties it is worth quoting a contemporary account of Quaker influence,

'Their habits of industry, frugality and moderation, which the admirable regulations of their Society still keep up, present the necessity of those charities among their body which are expedient among other societies' '...but while they are thus exempt from charitable demands from their own sect, they are most prompt to dispense it to others, and those who most want it. The several charities of the Liberties of Dublin are principally indebted to quakers for their support. The Meath Hospital the Fever Hospital, the Sick Poor Institution in Meath Street and the extensive School in School Street are much indebted to them, the last two almost exclusively supported by their exertions'.

By 1819 Ireland Yearly Meeting appeared to be entering a more public arena. Dublin Monthly Meeting on the request of the Yearly Meeting's Committee was requested to draft an address against capital punishment. This was duly done, and directed to the British Houses of Parliament via the London correspondent of Irish Friends. A reply was soon received from the correspondent stating that the English Friends had already sent a similar address and therefore returned the one drafted by Friends in Ireland. Dublin Friends reacted in a very stiff manner revealing the traditional undercurrent of ambivalence about the relations of Ireland and London Yearly Meeting. 'In brotherly
condescension' they withdrew their address, remarking nevertheless that they thought it would be of advantage that as many addresses or petitions as possible should be sent.91

New approaches to organisation and protest both inside and outside the Society of Friends were coming to fruition. An emergent middle class was eager to grasp the opportunity to pioneer new democratic methods on a wider and more confident scale than ever before. Much such philanthropic work undertaken by Quakers received a direct or indirect stimulus from the community at Ballitore. Abraham Shackleton had died in 1818 but his personal influence and that of his daughter Mary Leadbeater endured. Whilst a number of ex-pupils of the school were engaged in the more visibly practical areas of traditional philanthropy others were chiefly interested in the new style philanthropic organisations with propagandist aims of a wider and more generalised significance. One in particular worth mentioning was the Hibernian Peace Society. This was modelled on the London Peace Society92 which had been set up primarily through the efforts of the English Quaker William Allen. Allen was known to Irish Friends and had visited Ireland in the work of the ministry.93 The publications of the London Peace Society had been read by pupils of the Ballitore School for a number of years previously,94 and a number of the pupils at Ballitore School were familiar with other pacifist publications originating in America.95 The ground was therefore well prepared when the Hibernian Peace Society was set up by another
past pupil of the school, Joshua Abell. He was the owner of a
private school, and a polymath. The prime rule of the H.P.S.
was 'that it is our firm conviction that the Christian religion
as taught by Jesus Christ and his apostles proposes nothing
contrary to the happiness and true interests of mankind, and
that its tendency is to promote peace and goodwill on earth'.
Out of its initial committee of 13 there were perhaps only four
non-quakers. Similarly out of its total membership in 1825
perhaps 14 only out of 52 were not Quakers. Samuel and Joseph
Bewley, Jonathan and Thomas Pim were among the quaker
subscribers. Among the non-quakers were John David Latouche,
James Digges Latouche, John Purser junior and Tertius, and
Archibald Hamilton Rowan. The chief propagandist methods of the
H.P.S. included letters to the newspapers and the circulation of
tracts which by 1825 amounted to 1,500. The peace society had a
degree of success and pioneered a primitive ecumenism. Besides
attracting the attention of a number of prominent evangelicals
it also managed to attract a degree of support from Dr. Doyle
the Roman Catholic Bishop of Carlow. At that time the
Peace Society did not emphasise the necessity of subscribing to
a total pacifist position of asserting that all wars both
offensive and defensive were wrong.

Numerous philanthropic ventures were afoot. The names of
Samuel Bewley and Jonathan Pim were involved in the African
Committee which aimed to help in the education and welfare of
negroes. Hannah Kilham, its prime English Quaker promoter
spent a while among the poor of Ireland, as recorded in a minute of the Dublin Monthly Meeting. A number of Dublin Friends subscribed to her work in Africa. Dublin Friends also subscribed to the Greek Relief schemes promoted by William Allen. In connection with a reviving campaign against slavery the Ireland Yearly Meeting sent a petition on the subject to the British Parliament. This had the signature of 175 Irish Friends, including those of Joshua Abell, Richard Allen and Richard D. Webb who were all to be very active in the anti-slavery campaign at the head of a few years. Whilst the slave trade had effectively been stopped, slavery still existed in the British Colonies and other places. Joshua Beale of Cork who had been a quaker but had been disowned for the infringement of the marriage regulations of the Society was long renowned for his philanthropic viewpoint. He was closely identified with the Ballitore School community through his friendship with Mary Leadbeater and Abraham Shackleton. In a series of letters to Mary Leadbeater he transmits his enthusiasm for this new phase in the anti-slavery campaign. He explains how committees may be set up and patrons found among prominent and respected citizens. He suggests that the young and enthusiastic be encouraged to join up and suggests that propagandist journals be circulated and petitions promoted amongst members of the chief religious communities, including if necessary the local 'popish priest'. He feels that his chief successes have been amongst the dissenting people. Typical of many quakers, whilst he had no
longer a connection with the Society he maintained its humanitarian approach and methods.  

As a body the Dublin Monthly Meeting in 1826 promoted a collection for the 'labouring poor' as well as for the anti-slavery cause. Yet another similar collection was promoted in 1827 and in the same year Elizabeth Fry came to Dublin with her brother Joseph John Gurney. Their prime concern was to pay a visit in the ministry to their Irish Friends, but they also came to investigate the state of Irish prisons. They met Protestant and Roman Catholic clergy of every degree and had easy access to the Lord Lieutenant and all officials with whom they wished to communicate. They produced a report after their visit which was designed to recommend improvements in the prison system and to criticise its darker aspects. Their visit was again, more in terms of the 'traditional' quaker philanthropy. Such use of the word 'traditional' will I hope become clearer in the course of this account.

Joshua Abell was involved in setting up the Hibernian Negroe's Friend Society in 1827. We may assume a prime role for him since he acted, as he acted for the Hibernian Peace society as its Secretary and as a major speaker at its meetings. The H.K.F.S. attained to a high degree of popular attention. At its third anniversary meeting a crowd of 2,000 people was addressed by Daniel O'Connell at the Rotunda. The same society was conducted in conjunction with a free produce warehouse promoted
by a Quaker grocer who would not sell any goods known to be the product of slave labour in the West Indies. The Yearly Meeting and Dublin Monthly Meeting raised subscriptions for the anti-slavery cause. A letter from James H. Webb describes hearing anti-slavery speakers at London Yearly Meeting. The letter in which the description occurs shows that many of the English Quakers were well known to Irish Friends. Irish Friends were in many cases very receptive to these strengthening currents of thoughts.

Among the newer types of philanthropic organisation was the Dublin Temperance Society of 1829. In this Richard D. Webb took an important part. The Society changed its name to the Hibernian Temperance Society in the following year. Friends had long been concerned about the effects of intemperance and had made consistent efforts to rid themselves of any connection with the production of spirits. But the new temperance movement as such did not attract a wide degree of support from Quakers in Ireland. Those who were most prominent in the promotion of philanthropic institutions whilst they did in some instances subscribe to the newer types of propagandist movement were noticeably absent from the committees that were in charge of them and promoted them. The names of the commercially successfully Pim family occur on numerous subscription lists. In 1833 we might note the Mendcity, the Cork Street Hospital, the Society for the Improvement of Servants and the Sick Poor Institution but in what appears as either a pragmatic
abstention or a preference for a more practical charity the same names to not occur in connection with the direction of peace, anti-slavery or temperance societies.

The thirties coincided with a period of political reform which was to widen the possibility of political involvement for all sections of the community and finally removed all disabilities from quakers in the use of the affirmation. It left the way open for quakers to move into more explicitly political areas, to act as magistrates and to serve on juries in criminal cases. But the Society at its official level was only willing to respond in a cautious manner to the new possibilities. The fear of outward involvement is probably partly to account for the caution of many quakers in anti-slavery or philanthropic reform. They were counselled against voting and warned about the dangers of party spirit and political animosity.

The new varieties of philanthropic organisation however, began to open up areas of vicarious political activity. Elizabeth Fry or the like or those friends with prominent moral standing or financial status could gain easy access to those with power and influence. They could to some degree cancel out imposed or self-imposed democratic disabilities. Other quakers of a humbler class but fully aiming at the expression of their new found middle class status were by reason of their philanthropic quaker background performing political functions.
Much of the organisation implied in the patterns of reform used by the new generation of philanthropists was centred on the production of leaflets, tracts and newspapers. The collection of statistics and other information was regarded as very important and presupposed a highly literate community with propagandist and communication skills. Typical methods of organisation involved public meetings, resolutions, speeches and songs. The first step in setting up a new organisation involves the collection of subscriptions to provide capital. This process often provided part of the rationale of the organisation equivalent to the processes of capital investment and accumulation in a business company but with different aims altogether. The use of new found middle class power was channelled through members of Parliament known to be sympathetic to the particular causes espoused. Conscious of the value of the written and printed word they addressed with confidence powerful political figures who on many occasions could not conceal their dislike of these bourgeoisie.

It was recognised that all branches of philanthropy implied a common human interest and hence similar patterns of behaviour and organisation. The early peace movement saw itself as utilising the methods of campaign hitherto used by the anti-slavery movement. The temperance movement was seen as a suitable base for advancing the peace and anti-slavery movements. It was on such a basis that a small group of Dublin Quakers and others came to be identified with a wide
range of philanthropic reforms, on the new and more highly propagandist model. The names of three of these chief reformers were Richard Allen, Richard D. Webb and James Haughton. They had a very high public profile in view of their association with national figures such as Father Mathew and Daniel O'Connell, as well as their connections with numerous British reformers. They and their associates were referred to be a contemporary newspaper editor as the 'anti-everythingarians'. They were involved in reforms related to British India, to the corn laws, the prevention of cruelty to animals, the promotion of peace, of anti-slavery, and of numerous kindred matters. Whilst they were very few, they are important in relation to Irish Quakerism. That importance is derived from the fact that their patterns of activity were atypical of Irish Quakerism, and were not so much normative as highlighted the norm of the other quakers. Their advocacy of various reforms was nurtured by the Society, but in their case the message of philanthropy carried a series of attitudes somewhat critical of the Society. To some degree their reforming zeal provided a release from the stultifying demands for conformity that the Society imposed. Similarly these idealistic advocates of humanity were regarded with a degree of suspicion by their co-religionists. It was felt they were becoming too involved in the world. The highly public and propagandist methods of the temperance movement were seen as kindred to the political activity that was disapproved of. Webb in a letter to William Lloyd Garrison a well known American anti-slavery reformer refers to being 'lectured' by a
'public Friend' for his connection with anti-slave and 'non resistant' reformers.\textsuperscript{121} These Irish quaker radicals detected and reacted against the highly conservative and Tory approach of their co-religionists. Such Tory approaches were specific to Irish Quakers.\textsuperscript{122} Webb's letters often betray a wish to identify with the poor and under privileged as against the richer and wealthier quakers.\textsuperscript{123} In the case of Webb such opposition was crystallised in the failure of quakers to go to a radical extreme on the anti-slavery issue when the Irish Yearly Meeting refused to accept an epistle from a breakaway group of the Indiana Yearly Meeting. The said breakaway group had been formed by quaker radical anti-slavers.\textsuperscript{124}

The advocacy of anti-slavery brought Webb and his fellow reformers into close contact with the branch of quakerism known as Hicksite. Hicksites were regarded by other quakers with intense suspicion and dislike. They were seen in the same mould as the individuals who had so disturbed the Society at the turn of the century. They were probably even more sensitive on the issue since the Society in Ireland was still in the throes of dealing with a highly volatile group of dissidents who had created much bitterness by their extravagant and anarchistic behaviour. The group, known as White Quakers had started off advocating reforms in Quakerism and ended up advocating anarchistic and communitarian reforms implying libertinism of various varieties.\textsuperscript{125}
The movement towards an active part in political questions was partly countered and cancelled by the traditional doctrinal fears of Irish Quakers. It was also to a significant degree delayed by the crisis associated with the Great Famine which absorbed the energies of all Irish Quakers in a massive relief effort. The relief effort did not prevent the continuance of propagandist and philanthropic activities but they seemed increasingly peripheral and their chief advocates felt very disheartened.

The Famine was central to both Irish Quaker and wider national history. Such an account as this could not be considered without at least some reference to it. Quakers had already frequently undertaken relief efforts. A number of these have already been noted. But quakers in any country had never undertaken such a concentrated relief scheme implying the transmission of food, finance and other material assistance over trans-national boundaries. The relief schemes of the quakers involved a long and close correspondence with political figures. Some such contacts were based on relations built up through the medium of commercial need, as in the promotion of railways, and the use of Chambers of Commerce. Others were new and based on the particular crisis in question. Quakers because of their widespread but intimate network, and their concern for both accuracy and for the collection of statistical information were in a powerful position to keep the government informed. Their very tendency to understatement made their arguments even more
significant. They were seen as reliable and acceptable witnesses.

The quaker relief schemes in Ireland were not the biggest or the only ones. But they were regarded by the Quakers involved in their promotion as important in awakening a wider public concern by practical example.\(^{127}\) In view of the scale of the calamity they recognised that they could not hope to achieve much. They saw their activities as supplementary to those of Government relief and as encouraging a bigger private effort to collect and redistribute resources. Regarding themselves as stewards of the wealth with which they believed themselves to be blessed they saw it as their duty to share this with the poor and starving. Dublin Friends were central to mobilising the energies of the Society towards relief. Joseph Bewley of Dublin, son of Samuel was one of the first to initiate action by setting up a soup kitchen under his own auspices.\(^{129}\) As the magnitude of the famine became apparent a group of Friends in Dublin summoned a committee in 1846. Subscriptions had already been collected in Dublin. Thomas Pim and Joseph Bewley each subscribed £200. 21 Quaker correspondents had been appointed throughout the country to handle subscriptions and organisation questions. The advantage of the Central Committee was seen 'to be more efficient and useful to the community at large'.\(^{129}\) A large amount of administrative work was needed. In keeping with the tradition and practice of the Society, 'A well arranged system of management and of accounts was therefore necessary to
ensure due regularity in all the details, and afford facility hereafter for any scrutiny to which our transactions may be subjected. Many Friends gave of their services to the detriment of their health and businesses and whilst the management costs of the Committee were low it was necessary to employ several clerks. The importance of statistical information and the dangers involved in accusations of unfair issuing of relief made it necessary to send Friends down country to investigate the situation at first hand. The relief was in many areas issued through the local protestant and roman catholic clergy or through some suitably literate and reliable person.

The first soup kitchen organised by the Committee itself was set up at Charles' Street Dublin on the 23rd of First Month 1847. It was designed as a model to stimulate similar efforts throughout the country. A special committee was set up by men and women Friends who took turns to superintend. The average distribution of soup amounted to 1,000 quarts per day being sold at 1d a quart, or else sold on the basis of tickets purchased at the same price by a third party. When the soup shop was finally closed it had distributed soup to the value of £917.5.2.

By the middle of 1848 the central committee was changing from methods of gratuitious relief to developing a system to encourage fisheries and farming. It was involved in the
distribution of seed and clothing. Its members were beginning to recognise that in order to develop more permanent security from the threats of famine methods of land reform were going to be needed. This was seen as vital to political harmony and the 'pursuits of peaceful industry.' When in an Address to the Public from the Relief Association of Friends in Ireland it was stated that more than 11,000 grants had been made, food to the value of £10,000 issued, besides monetary grants of £20,000. They estimated that other relief organisations had with them handled £1½ million sterling and that the British Government had disbursed in the region of £10 million sterling. But with great regret they stated, 'In viewing our proceedings for the two years half which have elapsed since the formation of this association, and in contemplating the present unhappy condition of our country, the conviction is painfully forced on us, as well as the relief afforded from other sources, whatever may have been their value in affording a temporary alleviation of widespread misery, have achieved scarcely a useful result.'

Nevertheless Irish Friends showed a distinct disinclination to put their efforts into explicit political activity. They preferred to concentrate on the promotion of their businesses or to be engaged in the philanthropic areas which by then were associated with them in terms of popular expectation. The conservative political behaviour of Irish Friends was often a matter of remark. With a few notable exceptions, such as that of Jonathan Pim who became a Liberal...
M.P. for Dublin City in 1868, such a conservative pattern was to remain characteristic of Irish Quakers down to the present century.

Wherein then lies the significance of the quaker relief work during the period of the Great Famine? What were the factors that contributed to their effectiveness? Firstly we would have to assume a pragmatic religious viewpoint that encouraged action rather than speculation. The organisation of relief implied a willingness to go in the face of free trade viewpoints that were often dearly held by Friends. We would have to consider quaker meetings for worship as foci where the sensitizing of individuals in a communal context could occur. Furnished with numerous examples of small and large relief works undertaken by their ancestors, the inclination to follow in their footsteps was natural. Having a widespread network of contacts, united by numerous ties of family, history and belief they were enabled to transmit information quickly. It was easy for them to set up committees that would take for granted the niceties of organisation since all participants were familiarised with democratic modes of administration. Their efficient business practice besides, meant that whatever arrangements might be made they would always be subject to public and ongoing review. When we consider their wide commercial contacts and experience of dealing in a personal way with politicians and building on a general attitude of trust, it can be seen that many would look to them for philanthropic
leadership. Having also wide contacts in America and access to their brethren on a frequent and ongoing basis both there and in England they were able to channel resources very quickly to the suffering of Ireland.

The relief activity of the Society during the period of the Great Famine represents a high point in the concentrated philanthropy of Irish Friends. The changes consequent on the Famine and the changing social dynamic of the Irish Friends were to mark their retreat from any creative leadership in Irish commercial or economic life. The change of attitude is summed up in the writing of Alfred Webb early in the twentieth century. He reminisces concerning the 40's of the previous century,

'The burthen of dispensing relief fell mainly on Friends. Even then they still occupied a position of influence which they have never since in the natural course of affairs forfeited. Belonging then almost exclusively to the trading class, few in the medical, none in other professions, none in government service or magistrates, few had as yet become landed proprietors, ahead of the members of other persuasions of the same class. In life, in morale, in education, in refinement they exerted an influence disproportionate to their wealth and numbers. They were more directly philanthropic then than now'.

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To summarise, thus far had gone the great movement for spiritual renewal carried on by George Fox, William Edmundson and others. By the mid-nineteenth century, dispirited and weakened in numbers the Irish Quaker community had retreated into the passive acceptance of a hereditary and sectarian role. It was in those terms that they achieved acceptance within the confines of Irish society. The role is to be detected not alone in their philanthropic activities but in their commercial and business affairs also. In place of the creative and innovative role they had adopted in the first three decades of the nineteenth century they fell back to a more restricted role appropriate to a rentier class, many of them relying to a degree on the income to be derived from the shrewd investments of their forefathers. Many of them attended a regular round of director's meetings, occupying seats reserved to them in tacit recognition of their heredity and as a token of their place in the delicately balanced sectarianism of Dublin's commercial life. Whilst they may have retained a certain reserve they effectively identified with their protestant peer group. With the dis-establishment of the church the way was left open for an even greater identification with the wider protestant community. Through the vehicle of evangelical doctrine, if perforce qualified by a residual 'Quaker' insight, such an identification was facilitated. The indications are that Quakers like other
protestants of their class became active in such organisations as the R.D.S. They moved into new professions such as those of engineer, surveyor, doctor and lawyer. By this movement they were now able to enter into an inheritance of equality in all civil and educational areas, thereby postponing yet further the necessity for resolution of the psychological dilemma of their Irishness.

It is not the function of a historian to pass value judgements. And it would be necessary to redress the negative definitions offered above. It is however the function of a historian to seek to understand the motivations of his subjects. He must seek to understand the economic pressures and psychological factors that define the role of any particular class or community in the national life. It appears consistent with the analysis offered in this study of Dublin Quakers in economic life to state that their small community did achieve a moral status and standard of effectiveness in business. Whilst they like their commercial peer groups necessarily responded to the same economic currents, they did stand for a special non-exploitative viewpoint that could pragmatically disregard sectarian division.


7. See WYMA A.3 1725, with reference to Address to Lord Lieutenant Carteret. His answer is reported during 3rd month 1725, 'The King is well assured of your affection to his person and government which you have given repeated assurance of to him and his family, and the King has found it so and is the reason he has indulged you as he has done and has a particular regard for you and you have deserved it. I have always upon occasion been your friend in Great Britain and will continue to be so here'.


9. MM II A.7 (1724-33), 5.xi.1724.

10. MM II A.7, 25.iii.1725.

11. WYMA A.7, III mo., 1726.

12. MM II A.8, 4 and 25.iii.1736, and 7.x.1736.


15. WYMA A.3 iii mo.1750.

16. WYMA A.3, xith mo.1752.

18. WYM A. 4, vth mo. 1757.
19. MM II A. II, (1754-57), 24.xii.1754,
22. Report concerning Friend's schools in Ireland presented to the Friends educational Society, 7th month 1843 (York, 1844).
23. Advices and Rules agreed to by the Yearly Meeting of Friends in Ireland (Dublin, 1811), pp. 150-59.
24. Rufus Jones, Later Periods of Quakerism (London, 1921), W4, passim; also Thomas E. Drake, Quakers and Slavery in America (Yale, 1950).
25. 1772 London Yearly Meeting Epistle may be found in Epistles from the Yearly Meeting of Friends held in London (London, 1858), W4, pp. 9-13.
27. Ibid., p. 319.
29. L.M. Cullen, Princes and Pirates, (Dublin, 1983),
30. YM A. 5, xith mo. 1779.
31. MM II A. 14 (1779-1786), 7.xii.1790.
32. A detailed treatment of the Relief to Philadelphia Friends may be found in Kenneth L. Carroll, 'Irish and British Quakers and their American Relief Funds 1778-1797,' in, Pennsylvania Magazine of History and Biography, cii, 4 (Oct. 1978), 437-456; Ireland yearly meeting minutes of vth, month 1787, agree that the balance should be directed to the practical help of victims of slavery.
33. John Rutty, An Essay towards a Natural History of the County of Dublin, Dublin, 1772, subscribers list is at beginning of W4.
35. It does not appear to me that Howard was a Quaker, although he is referred to as one in the book by Joseph Robins, The Lost Children, (Dublin, 1980), p. 81. But there
were certainly English Quakers of the name of Howard, men such as Luke Howard who were known as philanthropic reformers.


39. A specific reference illustrating Pemberton's concern about slavery occurs at Pemberton, ibid., p.155.

40. Ibid., p.132.

41. Ibid., p.158.

42. Michael Quane, 'The Friend's Provincial School, Mountmellick', in J.R.S.A.I., lxxxix (1959), 59-89; see also, Report concerning Friend's Schools in Ireland presented to the Friend's Educational Society, 7th month 1843 (York, 1844), which gives a useful account of the history and development of Irish Quaker schools up to that date.


44. WYII A.15 (1787-95), 29.v.1787, and 22.iv.1788.


47. Between 1770 and 1800 there were perhaps 22 disownments for fornication cohabitation and adultery and 7 for drink related offences. See Thomas H. Webb Lists. Section 1801-1860 (D.F.H.L.), 7.c.II.


49. Advices and Rules (1811), op. cit., Eighth Query,


52. Concern about the possession of arms may be noted in WYM x.1792 and WYM iv. 1793. The first direct advice to destroy and dispose of arms came at the yearly Meeting of fourth month 1796, in these words, 'The subject of some in profession with us having guns in their houses, which might be made use of for the destruction of mankind, as well as other instruments of a like nature, having come weightily under the consideration of Friends in the three provinces, this meeting under a solid feeling, is of the judgement that all such should be destroyed, the more fully and clearly to support our peaceable and christian testimony in these perilous times and recommends to Quarterly Meetings and Monthly Meetings to sue further endeavours in labouring with any who may keep such arms in their houses and to deal, as in the weakness of wisdom they may be directed, with such as obstinately persist in refusing to comply with the advice of Friends, and return account of their care herein to next Half Year's Meeting'. The concern about Friends refusing to dispose of their guns because one of the considerations of obtaining the freedom of corporations for which they had made affirmation was considered at WYM v. 1797.

53. The references to William Adamson and Jacob Villers who had joined the United Irishmen occur quite early at MM II A. 15, 16.vii.1793.

54. Varburton et al., op. cit. Wdii p.736

55. *Ibid.*, Wdii., 739.

56. MM II A.16, 13.vi.1797.


60. Hancock, Shackleton, op. cit. It was reported by the new Yearly Meeting's Committee to the Yearly Meeting of v. mo. 1799.

61. The Committee was set up in 4th mo 1799. Dublin Monthly Meeting noted in MM II A. 16 (1795-1808) 15.x.1799 that lists of Friends for whom relief was required had been passed on to the Yearly Meeting's Committee and that consequently the committee was discharged. Schedules of losses, subscriptions and minutes of the committee itself exist (D.F.H.L.) L.C. Drawer Z.1, Z.2, Z.3.

62. See MM II A.16, 13.iii.1799.


64. % YM A.5, xth mo.1792.


66. A Narrative of Events that have lately taken place in Ireland among the Society called Quakers (London,1804), pp. 84-86. Sands is noted in that part for his disregard of the scruples of Irish Quakers concerning attendance from military activities.


68. A National Standing committee was set up in 1797 at the National Meeting of fifth month and partly in consequence of the discontinuance of one of the two Half Yearly meetings. The body was put on a permanent basis in 1805. Signs of retrenchment in the financial affairs of Dublin Monthly Meeting emerged at the Monthly Meeting of 15.i.1805 and represent yet another rearrangement on the basis of one decided at MM II A.15, 16.xii.1795.

69. Advices and Rules agreed by the Yearly Meeting of Friends in Ireland (Dublin,1811), pp. 217-18. By the 1840's disownments for fornication, adultery, drunkeness had become very rare indeed. See T.H. Webb list Section 1801-1860 (D.F.H.L.), 7.c.II.

70. Watson's Gentleman's and Citizen's Almanack, 1800.

71. MM II A.17, 10.vi.1800.


73. Varburton et al., op. cit., vii, p.709.
74. Ibid., Vol. II, 731.


78. Bloomfield Committee Minutes, op. cit., 5. Iv. 1807.

79. Ibid., 12. Iv. 1808.

80. Ibid., 31. Iv. 1810.

81. See for example, of which there are several, Bloomfield Committee Minutes, 27. Iv. 1810.


83. A useful account relying on much unpublished and manuscript material is to be found in H. Kingsmill Moore, An Unwritten Chapter in the History of Education (London, 1904), passim, and chapter I, pp. 1-17 with pp. 36-37 in particular, with reference to non-denominational schooling, the background of the Kildare Place Schools, and the practical experience derived from the School Street project. Samuel Bewley also had an involvement as treasurer of the Leinster Provincial School.

84. Grubb, Quakers in Ireland, op. cit., p. 137, states this was set up in 1815. It was actually set up at the Irish Yearly Meeting of 1814. See Proceedings of the General Meeting of Subscribers to the Tract Association in Ireland, (30. Iv. 1814 - 27. Iv. 1844) (D.F.H.L.), MM II 2.1 Rm. 4 Sh. M


86. Second Report of the Dublin Tract Association, 5th mo. 1816, the ninth rule.


88. Ibid.


91. *WM* II A.18, 16.11.1819, Samuel Bewley, Robert Fayle, William Harding, Jonathan Pim, John Todhunter, Thomas Fayle are appointed to bring in a draft letter on capital punishment. An extract from a letter of April 1817 in Haughton, *op cit.* p.11 states 'The hanging system does not seem to lessen the frequency of crimes' and mentions that 34 persons are on trial for murder and 300 for other crimes, at the assizes but without specifying if Ireland only is intended to be understood. Incidentally, Abraham Shackleton died 2.viii.1818 at age 66. See *Leadbetter Papers*, *op cit.* Vol.i. p.383.


93. Details of William Allen's visits to Ireland are to be found in the *Life of William Allen* (London, 1846) VII, pp. 168-170.


95. Thomas Fisher to Mary Shackleton, 15.1.1818 (Letter in possession of Mary Shackleton, Lucan); 'I send thee with this letter the 7th number of the Friend of Peace which after thou has shown it to thy father and any others whom thou think it will interest I would be obliged to thee to return with the eighj number...'. *The Friend of Peace* was, as Brock informs us, edited by an American Clergyman.


100. *Second Report of the Committee managing a fund raised for the purpose of promoting African Instruction - with appendix* (London, 1824). See also for further details of

101. MM II A, 18.iv mo.1823.

102. Greenwood, op, cit. pp. 18-21; and *Subscriptions for the Greek Refugees from the Isle of Scio* (Dublin, 2nd month 1823) [Samuel Bewley Treasurer] (D.F.H.L.), P.B. 20 (138).


105. WYM A.6, vth mo.1826, and MM II A.19, iiird mo.1827.

106. References to Gurney visit in *Memoirs of Joseph John Gurney* edited by Joseph B. Braithwaite in 2 vols (Norwich, 1843+), Vi, pp 319-356. The visit is noted also in MM II A. 19 iiird mo.1827, and details are also to be found in the official report of the Fry/Gurney visit entitled *Report addressed to the Marquess Wellesley, Lord Lieutenant of Ireland* by Elizabeth Fry and Joseph John Gurney (2nd ed, London, 1828).


108. *Dublin Morning Post* (7614), 6 Nov 1830 'Free Labour Produce Warehouse'.

109. WYM A.6, vth mo.1826 and MM II A.19, iiird mo.1827.


111. A reference to the depository maintained by Richard Davis Webb at 10 St William Street, occurs in *Objections to subscribing a declaration to the use of ardent spirits considered in a letter to Dr. Harvey Honorary Secretary of the Hibernian Temperance Society* (1830), No.10 (N.L.I.).


113. For an early example see MM II A, 18, vii th mo 1815. Several examples occur (R.I.A.) Halliday Pamphlet Collection no.1348.
114. Also 1837- on for printed subscribers lists to the Sick Poor Institution pasted into the Minutes of the Annual Meeting 4.xii.1833 – 7.v.1941 (D.F.H.L.).

115. MM II A. 20 1833-58, xiix.1833 and YM A.6, ivth mo.1831.

116. 'This meeting desires to offer a word of affectionate caution to its members to be very careful under present circumstances, of interfering or taking any part in public affairs, whether in the election of Members of Parliament or otherwise. Seeing the lamentable extent to which political animosity prevails among the inhabitants of this land, the devastating effects of party spirit... 'Dublin Advice 1835 at p.22 of Rules of Discipline (Dublin,1841) [2nd Ed] op. cit.; YM A.7ivth mo.1831, and a reference occurs of the Municipal corporations Act at YM A.6,ivth mo.1836.

117. Claire Taylor, Britsh and American Abolitionists (Edinburgh,1974) ; R.D. Webb to E. Pease, 4.xi.1840 (Letter 1/82); 'James Haughton and myself (pp.119-20) have lost no opportunity of lugging in anti-slavery on the temperance "platform".


120. The Irish Friend I. 13(i.xi. 1838) where the writer adverts to the efforts of some leading Friends to discourage membership in temperance societies or Irish Friend, 8, (I.vii.1840) mentions methods by which abolition societies are conducted and therefore disapproved of by Friends.


123. Also R.D. Webb to W. Lloyd Garrison, 23.vii.1840 (Boston Public Library) Ms. A.I.2, Vol no. 79. 'The next meeting was held by day in the Rotunda and was attended by a respectable audience who listened with great attention but I would much prefer the ragamuffins for they have kind hearts which swell with generous emotions - and they will
make sacrifices which those who call themselves brothers have no option of.


125. Isabel Grubb op. cit.,

126. Jon Holt, *Quakers and the great Irish Famine* (Unpublished Theses T.C.D. 252) p.49; 'Quakers were in constant contact with the four most important men in the administration of Government Relief, viz Charles Trevelyan (Secretary of the Treasury), Sir Randolph Routh (Commissary General) Major General Sir John Burgoyne (Chairman of the Relief Commission) and the Lord Lieutenant of Ireland, Lord Clarendon'.

127. Distress in Ireland: Dublin 13.xi.1846, item issued by the inaugural Committee.

128. It is not clear from the context if J. Bewley did this himself or initiated the committee that undertook the work. See Asenath Nicholson, *Lights and Shades of Ireland* (?1850) pp. 228-29.


130. Distress in Ireland: Central Relief Committee of Friends 19.xi.1848.

131. Letter of Jonathan Pim to Joseph Bewley, 22.iii.1847, Pim Correspondence (N.L.I.) 8669, in which Pim expresses dissatisfaction with the administrative side of the Relief operation and states that if he became a full time member of the committee under these circumstances he would make a loss exceeding his firm's subscription to the funds.


133. Transactions of the Central Relief Committee of the Society of Friends during the Famine in Ireland in 1846 and 1847 (Dublin, 1852), App. x, pp. 358-59; also Holt, Thesis, op cit., p.66.


135. Distress in Ireland, 19.vi.1848, op. cit.,

137. Address to the public from the Relief Association of the Society of Friends in Ireland, 8 v. 1849 (D.F.H.L.) PB. 20.

NATIONAL HALF-YEARLY AND YEARLY MEETING RECORDS

Minutes of Half-Yearly Meeting 5. iii. 1671-9. ix. 1688 WYM A.1
Minutes of Half-Yearly Meeting 8. iii. 1689-8. ix. 1707 WYM A.2
Minutes of Half-Yearly Meeting 8. iii. 1708-8. v. 1757 WYM A.3
Minutes of Half-Yearly Meeting 1. xi. 1757-3. v. 1778 WYM A.4
Minutes of Half-Yearly Meeting 1. xi. 1778-25. iv. 1808 WYM A.5
Minutes of Yearly National Meeting 1. v. 1809-26. iv. 1852 WYM A.6
Minutes of Yearly National Meeting 25. iv. 1853-1867 YM A.1
Minutes from 1868 on Printed and in Bound Volumes

Yearly Meeting's Committee

Minutes of Yearly Meeting's Committee 1797-1817 YM D.1
Minutes of Yearly Meeting's Committee 1817-1824 YM D.2

Accounts of Yearly Meeting

Accounts 1814-1868 YM J.2
Ledger 1819-48 YM J.3

Parliamentary Committee

1698-1730 YM N.1
1731-1778 YM N.2
1779-1797 YM N.3

RECORDS OF 6 WEEKS MEETINGS AND LEINSTER QUARTERLY MEETING

Minutes of 6 weeks Province Meeting 1670-1706 QM I A.1
Minutes of Quarterly Meeting 1798-27. xii. 1824 QM I A.5
Minutes of Quarterly Meeting 28.iii.1825-28.xii.1857 QM I A.6

Camden Street School

Minutes of School Committee 1839-1824 QM I.H.58
MONTHLY MEETING RECORDS

DUBLIN MONTHLY MEETING RECORDS

Minutes of Men's Meeting 5.xii.1677-12.vi.1684 MM II A.1
  26.iv.1684-1691 MM II A.2
  1691-1701 MM II A.3
  6.vi.1701-16.iii.1710 MM II A.4
  30.xi.1710-31.xi.1716 MM II A.5
  5.iv.1716-7.v.1724 MM II A.6
  21.v.1724-5.xii.1733 MM II A.7
  5.i.1734-29.iv.1742 MM II A.8
  13.v.1742-16.ii.1750 MM II A.9
  24.ii.1750-15.x.1754 MM II A.10
  29.x.1754-22.xi.1757 MM II A.11
  28.i.1758-1.ix.1767 MM II A.12
  29.ix.1767-14.ix.1779 MM II A.13
  28.ix.1779-12.xii.1786 MM II A.14
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