

## Merchants and the Economic and Social Development of Limerick c. 1800-35

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The creation and development of the new town of Limerick owed a great deal to the activities of entrepreneurial merchants, particularly in the early decades of the nineteenth century. The important and varied role which they played is outlined and analysed. Their campaign for the improvement of the port to facilitate the growth of trade is particularly emphasised.

In showing how the merchants of Limerick were instrumental, in the early nineteenth century, in uniting in groups to promote not just the commercial trade prospects of Limerick but also societal developments it is important to show how this was achieved. The influence of a united and expressive voice in society through newly formed organisations in early-nineteenth century Limerick was advantageous not only to the merchants who stood to gain from commissions through increased maritime trading but also the landowners and labour force that benefited from the increased market demands. While there were increased demands from the British mainland market for a consistent supply of agricultural commodities in the early nineteenth century, Limerick merchants could only respond if there were improvements to both the transport infrastructure and the availability of mercantile credit. The old medieval port was not commercially viable and was stagnant due to the constraints placed on it by space and an oligarchic local government. It was incumbent initially on individual merchants to expand the port by building new quays at their own expense in the late eighteenth century. These developments were allowed to take place because banking in Limerick was also developing by the late eighteenth and early nineteenth centuries which gave the necessary capital to merchants to increase their commercial activities.

An early example of Limerick merchants' involvement in newly formed organisations was Agricultural Associations. In response to increased market demands for agricultural commodities the Limerick Agricultural Society was formed in 1801. The board of fifty-two members had eleven leading merchants, the rest of the Board were landlords.<sup>1</sup> Their aim was not only to improve farming techniques but to improve both the quality and quantity of products and thereby indirectly increasing the maritime commercial trade. In May 1822 the Limerick Agricultural Association had been formed and also had eight leading Limerick merchants in a committee of twenty-one members.<sup>2</sup> Their initial aim was to distribute aid, mainly from England, to relieve the distress of the poor that year but also, in return for money grants, to encourage industrious work by cultivating flax and the purchase of spinning and weaving looms. The Agricultural Association distributed the funds they received from the Board of Directors of the London Irish Distress Committee of over £10,000 to those most in need throughout the

<sup>1</sup> *Limerick Chronicle* [L.C.], 1 May 1801.

<sup>2</sup> L.C., 6 May 1822.



parishes of county Limerick by 'promoting the manufacturing industry among the Irish poor' in the Limerick area.<sup>3</sup>

The Limerick Chamber of Commerce, from its inauguration in 1807 but particularly on receiving its Charter in June 1815, strove to promote, protect and regulate the maritime and mercantile trade of Limerick.<sup>4</sup> It became very apparent from its inception that the Limerick Chamber of Commerce would involve itself in the petitioning of landlords, gentry and politicians in all matters of economic involvement, in particular the improvement of the transport infrastructure. This included roads, bridges and shipping and by the 1850s it had showed that it was successful at what it set out to achieve by increasing the commercial activities with other towns and trading ports. The merchants of the Limerick Chamber of Commerce were also instrumental in setting up an Irish Commercial Office in London in 1823 whereby it would serve a national purpose to help all merchants in Ireland by protecting their mercantile interests from what they saw as unwarranted competition from foreign countries.<sup>5</sup> Through the Irish Commercial Office the merchants lobbied and canvassed gentry, landlords and members from the House of Commons and the House of Lords in order to gain economic concessions. The merchants also saw that first hand commercial information was vital for the success of their mercantile activities. The agent that they employed, James Roche from Cork, had copies made of parliamentary papers, pamphlets, Heads of Bills and lists of market prices, which were distributed to all the Chambers of Commerce that were members of the Irish Commercial Office.<sup>6</sup>

The Limerick Chamber of Commerce also took on some of the responsibilities for improving the navigation from Limerick's port by marking hazardous rocks and ship wrecks with buoys in the lower Shannon River while removing other obstacles that was within their power.<sup>7</sup> When the Limerick Chamber of Commerce obtained its Charter in 1815 it was officially given the power and control of the lower River Shannon and it also took on as its responsibilities the pilotage of ships from the estuary to Limerick.<sup>8</sup> However, by 1823 the Limerick Chamber of Commerce had this power devolved to the Limerick Bridge Commissioners who under an Act of Parliament took over control of all aspects of maritime affairs in the lower River Shannon. Their aim was to build a new bridge across the Shannon at Limerick along with a new wet dock.<sup>9</sup> By 1829 it would seem however that the powers devolved to the Limerick Bridge Commissioners were not working even though it had on its Board several merchants. In 1829 the Limerick Chamber of Commerce had carried out a survey of all the ships masters and owners of vessels that were using Limerick Port on a regular basis, and asked them if it would be beneficial to erect a lighthouse on Tarbert Rock.<sup>10</sup> The response was favourable to anything that would help the captains navigate at night and guide them to a safe

<sup>3</sup> L.C., 31 July 1822; Anthony Marmion, *The Ancient and Modern History of the Maritime Ports of Ireland* (London, 1860) p. 492.

<sup>4</sup> The Charter and Bye Laws of the Limerick Chamber of Commerce, Incorporated 2 June 1815 (Jim Kemmy Municipal Museum. Ref. No: LM2035 Box 31).

<sup>5</sup> It was located at 20 Parliament Street, Westminster.

<sup>6</sup> Limerick Chamber of Commerce Letter Books. Incoming and Outgoing Letters, LCCA ref. no: P.

<sup>7</sup> Copies of Outgoing Letters. LCCA, ref. no: P 1/22.

<sup>8</sup> The Charter and Bye Laws of the Limerick Chamber of Commerce, Incorporated 2 June 1815. Limerick Museum, ref. no: LM2035 Box 31.

<sup>9</sup> Kevin Donnelly, Michael Hootor and Dermot Walsh, *A Rising Tide. The Story of Limerick Harbour* (Limerick, 1994) pp 11-12.

<sup>10</sup> Copies of Outgoing Letters. LCCA, ref. no: P 1/22.



anchorage in difficult weather.<sup>11</sup> Therefore the Limerick Chamber of Commerce petitioned the Ballast Board in Dublin to erect lighthouses in order that vessels could navigate safely on the river whereby the commercial trade would benefit. Reuben Harvey, the President of the Limerick Chamber of Commerce, explained in a letter on 4 December 1829 to the Secretary of the Ballast Board, John Cossart Esq. that the average tonnage of vessels per year that cleared out of the port of Limerick over the previous three years was 46,736 tons according to their books and that the captains had no objections to paying one farthing per registered ton, which in turn would help to defray the cost of erecting a lighthouse.<sup>12</sup> The petitioning was successful and the Tarbert lighthouse was functional after four years, as the *Limerick Chronicle* reported on 31 March 1834 that 'a fixed bright light' was exhibited from sunset to sunrise.<sup>13</sup>

However, by 1835 the Limerick Chamber of Commerce was still concerned about the navigation in the lower Shannon because of its neglected state that had led to the loss of many vessels and property. This in turn led to the merchants having to pay a higher tax by means of higher charges for insurance costs. Therefore it was injurious to both the agricultural and commercial trade in the port of Limerick.<sup>14</sup> The merchants, through the auspices of the Limerick Chamber of Commerce, called upon the politicians of Clare, Kerry and Limerick in a letter on 20 March 1835 to present a petition to the House of Commons to grant funds in order that the necessary works could be carried out to remove the dangers that remained in the Shannon and therefore improve the trade prospects of those counties.<sup>15</sup> The exertions of the Limerick Chamber of Commerce in soliciting the help of the politicians, ship owners, masters of vessels and the Ballast Board and putting forward an argument to all those involved and interested in improving the navigation of the River Shannon shows the extent that the merchants went to promote and protect the maritime and mercantile trade of Limerick City. The stress that the merchants laid on promotion of the maritime trade of Limerick was purely for commercial motives and it made business sense in that any improvement in the navigation of the lower Shannon reduced shipping transaction costs because of quicker and safer travelling times and was therefore beneficial to the city of Limerick and ancillary trades. The liberal forward looking ideas of the merchants of the Limerick Chamber of Commerce were indicative however of the prevailing attitudes surrounding their new found wealth which led to a sense of optimism for the future.

Another example of the Limerick Chamber of Commerce quest to regulate economic matters can be seen in the butter trade whereby it introduced regulations in 1820 as to the quality of butter. The Chamber of Commerce brought in its own butter inspectors to taste, brand and pack the butter and thereby improve Limerick's share of the British mainland market. Butter exports increased significantly whereby previous to the regulations butter exports were averaging 20,000 firkins per year but had increased to an average of over 80,000 firkins per year by the late 1820s.<sup>16</sup>

Another organisation that involved Limerick merchants was the St. Michael's Parish Commissioners. The development of Limerick's City and port in the nineteenth century beyond the old city limits, and outside the jurisdiction of the corporation, needed some alternative form of local government to control policing and provide pavements and

<sup>11</sup> Ibid.

<sup>12</sup> Ibid.

<sup>13</sup> *L.C.*, 12 March 1834.

<sup>14</sup> Copies of Outgoing Letters. LCCA, ref. no: P 1/22.

<sup>15</sup> Ibid.

<sup>16</sup> Limerick Chamber of Commerce Cash Books, LCCA ref. no: P 1/25-27.



cleaning facilities. In an effort to control and regulate the expansion of the new part of the city the St. Michael's Parish Commissioners was established in 1807 and given the powers to raise rates under an Act of Parliament.<sup>17</sup> The commissioners, twenty-one in total, consisted of gentry, leading merchants and businessmen and they were given the right to self-govern that area of Limerick and therefore were not under the direct control of the corporation.<sup>18</sup> However, while Limerick grew beyond the old city limits to facilitate the increasing quantities of exports and imports, which was a contributing factor to the exodus of the merchants from the old medieval city, it was not the only factor. The other factor was the corruption of the oligarchic Limerick Corporation and the restrictive grip that they held on merchants trading within the medieval town boundaries. In 1829 Daniel O'Connell claimed that the old Limerick Corporation were in fact holding back the advancement of trade manufactures and commerce activities in Limerick,

The government cannot have any interest in supporting a miserable party in Limerick against the rights of people. I do therefore hope that the House of Commons which has already done much for the citizens will be disposed to make complete the Act of justice and totally abolish speculation and jobbing and to take away all undue influence in the nomination of legal officers of this City.<sup>19</sup>

Therefore the Limerick Chamber of Commerce and the St. Michael's Parish Commissioners had set up in opposition to the Limerick Corporation and acted like a 'counter local authority' with the approval of politicians.<sup>20</sup> The movement from the old medieval town was not only due to the need to enlarge the port because of space restrictions but was also necessary to bypass the corruption of the Limerick Corporation. The calls for the expansion of the port coincided with the expansion of the new town which needed capital expenditure and therefore credit either from public funds and/or private backing was needed for the ventures to succeed.

While the merchants of the Limerick Chamber of Commerce itself were actively involved in the petitioning of politicians to acquire funds from Parliament in order to improve the harbour and port of Limerick, the funds that were acquired were only loans from the London parliament at an interest rate agreeable to both parties. The Limerick Bridge Commissioners Board was set up to administer the fund they received from parliament to buy the land, materials, pay for the labour and build the bridge and make necessary improvements.<sup>21</sup> Leading Limerick merchants also formed a significant part of the Limerick Bridge Commissioners Board; seventeen members of the Limerick Chamber of Commerce out of a total of forty-eight eminent citizens were on the Board.<sup>22</sup> The new bridge was to accommodate anticipated increases in agricultural commodities from Co. Clare that the old Thomond Bridge with its narrow passage could not accommodate.

<sup>17</sup> William Mulligan, 'The Enemy Within; The Enemy Without. How the wealthier class manipulated local government in nineteenth-century Limerick' (Unpublished MA Thesis, Mary Immaculate College/University of Limerick, 2005) pp 1-35.

<sup>18</sup> Eamon O'Flaherty, 'Three Towns: Limerick since 1691' in Howard B. Clarke (ed.), *Irish Cities* (Dublin, 1995) pp 181-3.

<sup>19</sup> O'Connell to Limerick Chamber of Commerce, 5 August 1829 (Copies of Letters Received, LCCA, ref. no: P 1/21).

<sup>20</sup> Matthew Potter, *The Government and the People of Limerick. The History of Limerick Corporation/City Council, 1197-2006* (Limerick, 2006) p. 271.

<sup>21</sup> Donnelly, Hctor and Walsh, *A Rising Tide*, pp 11-12.

<sup>22</sup> Copies of Outgoing Letters. LCCA, ref. no: P 1/22; Donnelly, Hctor and Walsh, *A Rising Tide*, pp 11-12.



Therefore it can be seen that merchants became significantly involved in all aspects of newly formed societies, boards and associations in the early nineteenth century and were influential in many aspects of Limerick City's development. It was not only the zeal and entrepreneurial drive of the merchants but also their direct connection with shipping that led to the further development of Limerick's port so that exports and imports would not only continue but increase. By the 1830s the mercantile and maritime trade of Limerick City increased significantly from an average of 36,000 tons per year clearing the port of Limerick in the 1820s to over 53,000 tons per year by the early 1830s.<sup>23</sup> The main export commodities were grains, bacon and butter while imports consisted of coal, timber, seeds, iron, wine and sugar amongst other products.

Towards the end of the eighteenth and the start of the nineteenth centuries there was a significant demand from the mercantile trade for the necessity of ready money or credit to be used when paying for commodities that were bought or sold. The Bank of Ireland had only been set up in 1783 as the first incorporated bank in the country and was 'opened up under an exclusive charter which forbade any other company with over six partners from issuing circulating notes'.<sup>24</sup> The Bank of Ireland also had no Foreign Exchange market in Dublin and therefore Bills of Exchange were through the Banks in London. It also had no branch in Limerick.

In July 1789 the first bank in Limerick was opened, Richard and Robert Maunsell were the main partners. Although it was called Maunsell's Bank it was commonly known as the Bank of Limerick and later became one of the principal banks in Munster. It was welcomed by the commercial merchants and trades people of Limerick alike. The *Limerick Chronicle* stated that 'the trade and commerce of Ireland is now bursting out like a brilliant sun from a dark cloud, and will daily increase while men of rank and property are found to embark in commerce whose never failing source cannot be exhausted or dried up'.<sup>25</sup> This optimism was reflected in an ever increasing maritime and commercial trade in Limerick which heretofore was at a disadvantage due to the lack of local capital and the early nineteenth century saw the establishment of several private banks in Limerick. In September 1801 Thomas and William Roche, who were originally Limerick merchants, set up Roches' Limerick Bank and was the first serious opposition to the Maunsell's Bank.<sup>26</sup> These two men were the brothers of the Cork merchants James and Stephen Roche, who also became bankers in Cork.<sup>27</sup> William Roche would later become the first Limerick Catholic MP when in 1832 he was elected to Parliament and served until 1841 when he retired from public service.<sup>28</sup> However, by 1819 Limerick had three private banks operating in the city itself; the third was George Evans Bruce & Co. which had two banks, one in Limerick, located at No. 6 Rutland Street,<sup>29</sup> and the other in Charleville Co. Cork.<sup>30</sup> What was witnessed in the early nineteenth century in the development of private banks in Limerick was the networking

<sup>23</sup> No. 269.- *Limerick, Statement of the Number and Tonnage of Shipping cleared out from the Port of Limerick, in each Year, from 1820 to 1832* (PRO, Kew, London, ref. no: SE 13 Tables of Revenue, Population etc, 1820-1833, Part III).

<sup>24</sup> *The Irish Pound, 1797-1826. A Reprint of the Report of the Committee of 1804 of the British House of Commons on the Condition of the Irish Currency with selections from the minutes of evidence presented to the committee and an introduction by Frank Whitson Fette.* (London, 1955) p. 11.

<sup>25</sup> Eoin O'Kelly, *The Old Private Banks and Bankers of Munster* (Cork, 1959) pp xiii-xiv; *L.C.*, 4 July 1789.

<sup>26</sup> *Ibid.*, pp 23-6.

<sup>27</sup> *Ibid.*, p. 98.

<sup>28</sup> O'Kelly, *Old Private Banks of Munster*, p. 126.

<sup>29</sup> Its doorway still survives though not in its original setting.

<sup>30</sup> O'Kelly, *Old Private Banks of Munster*, p. 115; *Limerick Evening Post*, 2 November 1811, Charles O'Hara was advertising his new business at No. 5 Rutland Street next to Bruce's Bank.



of the merchants and entrepreneurs, with the merchants of the Limerick Chamber of Commerce being active in supporting the banks and the credit that they offered.

In 1820 nearly all the principal private banks in Munster failed including Maunsell's and Bruce Evans but yet this was not a deterrent for merchants because exports were increasing from Limerick and continued throughout this collapse.<sup>31</sup> However, Roche's Bank survived the 1820 collapse and continued issuing money and credit. The merchants and traders gained confidence in Roche's bank as it met all its commitments when a run started on it because of the scare of the other two banks closing. The *Limerick Chronicle* published a letter expressing the confidence that people had in Roche's bank with the signatures of sixty-one leading merchants of Limerick, dated 27 May 1820, pledging themselves to take the notes of Roche's Bank in all transactions and dealings.<sup>32</sup> A further letter dated 31 May 1820 was published and signed by forty-five landed proprietors expressing their satisfaction with the bank in their dealings and rents and recommended that the public should do the same.<sup>33</sup> The extent of the support from the landed and merchant community for the Roche's Bank says a lot for the agricultural and mercantile trade of Limerick as seen by the letters of support for them by their mercantile and property customers. By 1832 the Savings Bank in Limerick had over 1,960 depositors with total deposits of over £59,000 with 866 people with deposits of less than £20 and 750 with deposits less than £50.<sup>34</sup> By 1836 there were five banks trading for business in Limerick, the Bank of Ireland, the Provincial Bank of Ireland, the Agricultural and Commercial Bank of Ireland, the National Bank of Ireland and the Limerick National Bank of Ireland which also had separate branches in Charleville, Kilrush and Rathkeale.<sup>35</sup> Therefore banking in Limerick and the north Munster region was seen as crucial for the expansion of businesses, agriculture and the maritime trade as mercantile and commercial credit and capital was needed for those who were willing to invest in all aspects of trade.

Beside the practical agricultural associations there were also more leisurely pursuits such as horticultural societies in which the ladies and gentlemen of Limerick and their gardeners competed in shows presenting flowers and vegetables for prizes. On 13 April 1821 the Horticultural Society of Limerick had a show in the new ballroom of Mr. Swinburn's Hotel where all the 'rank and fashion in this city were present' with two male and two female judges adjudicating in the different classes.<sup>36</sup> Another similar society which was formed in Limerick on 9 April 1834 also at Swinburn's Hotel was the Limerick Horticultural Society which would also embrace the neighbouring counties of Clare and Kerry.<sup>37</sup> One of their other resolutions was that they would:

seek the patronage of several leading ladies and noblemen of Limerick Society to become Patronesses and Patrons to the Society such as Countess Dunraven, Vicountess Guillamore, Lady Massy, Lady Muskerry, Lady Clarina, Lady Grace

<sup>31</sup> Samuel Lewis, *A History and Topography of Limerick City and County* (reprint, Cork, 1980) p. 105.

<sup>32</sup> O'Kelly, *Old Private Banks of Munster*, p. 156; *L.C.*, 31 May 1820.

<sup>33</sup> *Ibid.*

<sup>34</sup> *Tables of Revenue, Population etc., 1820-1833. An Account of the Number of Savings' Banks in England, Wales, and Ireland, 1832* (PRO, ref. no: SE. 13).

<sup>35</sup> *Banks and Banking (Ireland). Returns of all Banking Establishments in Ireland, with all Branch Banks and Places where established, in the Years ending January 1826 and 1836, respectively: with the Amount of Notes in Circulation* (<http://www.eppi.ac.uk/eppi/exe/tiff2png.exe>, (accessed 04/09/2006).

<sup>36</sup> *L.C.*, 14 April 1821.

<sup>37</sup> *L.C.*, 10 May 1834.



Vandeleur, Lady DeVere, Lady O'Brien and Lady Dillon Massy and their husbands. They would hold a show to exhibit their fruits, flowers and vegetables twice a year, one in the spring and the other in the summer.<sup>38</sup>

They also admitted to the Society gardeners that had seven years experience and tradesmen of other denominations on paying a subscription of ten shillings per annum while noblemen, ladies, gentlemen and nurserymen paid one pound subscriptions for membership.<sup>39</sup> This was a new departure for Limerick society as women and tradesmen were now included in an evolving Liberal Society.

Limerick Society was clearly changing as women and tradesmen became involved in more leisurely pursuits such as horticulture societies. This was brought about by the increasing wealth of the Limerick merchants as there was an increase in the tonnage and the number of ships berthing at Limerick by the late 1820s as shown by the Limerick Chamber of Commerce. By the 1830s the import and export figures had increased significantly again even though the public funds had not been made available to build the floating dock as envisaged by Alexander Nimmo in his plans of 1822.<sup>40</sup> Clearly though, trade would have suffered due to the lack of investment, space and poor berthing facilities if it had remained in the hands of the Limerick Corporation. Therefore, from the early nineteenth century, the Limerick merchants, through collective organisations such as the Chamber of Commerce, Limerick Bridge Commissioners and the Limerick Agricultural Association and in conjunction with the development of banking in Limerick, became the crucial force behind the development of Limerick society, the city and the port of Limerick itself.

<sup>38</sup> *L.C.*, 10 May 1834.

<sup>39</sup> *L.C.*, 10 May 1834.

<sup>40</sup> Copies of Letters Received. LCCA, ref. no: P 1/21; Copies of Outgoing Letters. LCCA, ref. no: P 1/22.

