

# JAMES ROCHE

BY JIM KEMMY



Dr. Joseph Ignace Guillotine.

James Roche was born in Limerick on 30 December, 1770, and was the third son of Stephen Roche and his second wife, Sarah O'Byren. His father was a member of the well-known Limerick-Cork family, and his mother was the daughter of John O'Bryen, of Moyvanine and Clounties, County Limerick.

At the age of fifteen, James Roche was sent to France, and continued his studies at the Catholic college of Saintes in Angoulême. He was an intelligent pupil and made good use of his two years at the college. It has been recorded that his pronunciation and the idiomatic precision with which he used the French language were so perfect that he was often mistaken for a native of France.

He went home to Ireland, but soon returned to France to further his education and to develop his business interests. He entered into a junior partnership with his elder half-brother, George, who had developed an extensive wine trade with Bordeaux. James Roche settled in that city, but regularly visited Paris to further his studies and to explore the literary and political life of the capital.

At Bordeaux, at that time, there was a growing Irish community and Lynches, Dillons, MacCarthys and O'Sullivans were among the prominent citizens of the busy seaport. There was a Rue Sullivan among its streets, and there were many other Irish influences to be found in the city. Roche soon integrated into French life.

He was nineteen when the Revolution began. He showed an early enthusiasm for the republican principles and ideas of the new order. He knew Vergniaud and other Girondist leaders, and he also became a friend of Dr. Joseph Ignace Guillotine, the inventor of the death-machine that was to bear his name.

A native of Bordeaux, Guillotine had, as a young man, taught in the Irish College there. At that time, 'he was occupied about heads in a different way from that which afterwards obtained his attention', Roche wryly commented afterwards.

During this time, Roche studied the history, literature and politics of France. On his visits to Paris, he associated with some of the leading figures of the Revolution and shared their ideals and aspirations.

In Paris, in 1793, Roche was arrested and imprisoned in the Luxembourg, under a decree ordering the detention of British subjects in France. After six months, on the death of Robespierre, he secured his release through the influence of Brune, the future marshal of

public had no idea of the impending disaster until the astounding news broke, on Thursday 25 May, 1820, that the bank was to close its doors.

Bankruptcy proceedings were instituted immediately against the Roche brothers, who co-operated fully in the investigation into the closure. Among the assets handed over to the assignees by James Roche was his library of more than 4,000 volumes. He had collected these books over the years with care and good literary taste, and it was generally believed in Cork that he had spent more than £6,000 on their purchase.

The proposed sale of these books caused an unexpected stirring of the creditors' conscience. This report, published in the Limerick Chronicle, on 5 August, 1820, shows the high esteem in which Roche was held by his Cork fellow-citizens:

*At a Meeting of the Creditors of Messrs. S. and J. Roche, held in the Commissioners of Bankrupts Room in the Commercial Buildings, Cork, on Monday last, James Murphy in the Chair, it was among other things resolved:-*

*That the development of the causes of the Messrs. Roches' fall, and the candour and honour which marked their examination, entitle them to our deepest sympathy in their misfortune. And we do, therefore, request the Assignees to present Mr. James Roche, in our name, with such selections from his Library as may appear to them most acceptable to his highly literary mind; and also his share in the Cork Institution.*

The final examination of the Roche brothers by the Bankruptcy Commission ended on 7 November, 1820. In his book *The Old Private Banks and Bankers of Munster*, Eoin O'Kelly has described the winding-up of the bank's affairs, and quotes Mr. Dennis, the senior commissioner:

*I am happy at this opportunity of thus declaring what is, I am sure, the opinion and feeling of my Brother Commissioners as well as my own, and in unison with them, I beg to tender the respected Gentlemen now my heartfelt sympathy for their loss and sufferings, and the warmest approval of the manner in which they have met the pressure of adversity, and conducted themselves under it, equally to the benefit of their creditors and their own character and honour.*

In October, 1826, the assignees were able to close their books. Eoin O'Kelly has written:

*After repeated adjournments, 'in order to give every facility and opportunity to the outstanding creditors of the estate to come in and prove their debts', the*

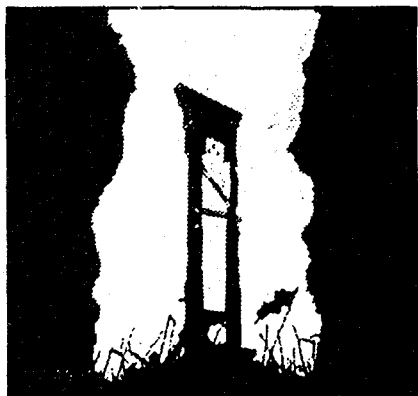
Napoleon. On his release, he returned to Bordeaux, to find that his own and his family's property had been confiscated.

He continued to live in Bordeaux for three years, and made efforts to recover some of his property, but met with little success. He returned to Ireland in 1797, and spent the next three years in Dublin and London. He settled in Cork in 1800.

With his brother Stephen, he decided to enter the banking business, and the firm of 'Stephen and James Roche' was registered with the Commissioners of the Treasury on 17 June, 1800. The bank opened at Camden Place, Cork, and soon prospered. James Roche has recorded that the bank in its early years carried on a very large business, 'which was prosperous' and 'made large profits'. He was able to note that 'in the beginning of the year 1814, he considered himself worth between £80,000 and £90,000'. The extent of the bank's operations in 1813 can be measured from the fact that, in June of that year, the bank's money in public circulation amounted to approximately £295,000.

However, the bank's profits were soon to be diminished. Following the breaking of Napoleon's power and the collapse of his trade embargo, England was able to import huge quantities of continental grain in the autumn of 1813, causing a sudden and substantial fall in prices. As a result of this drastic fluctuation in trade, many merchants sustained heavy losses and were unable to meet their financial commitments.

Roche's Bank was in serious trouble but, behind the scenes, it continued to struggle to remain viable. The Cork



*The invention of Dr. Guillotine.*

Commissioners met at the Commercial Buildings, Cork, on 19th October, 1826, 'for the purpose of making a final dividend and closing the estate'. It was then disclosed that the gross profits admitted had amounted to £194,238 12s. 3½d. It appeared that nearly £40,000 had been proved against the estate since the previous dividend had been paid and, after bringing up the creditors who had thus come in, a final dividend of 1/- in the £ (British), making a total distribution of 4/- in the Pound to all creditors, was declared.

Thomas and William, two other brothers of James Roche, had opened a bank at Charlotte Quay, Limerick, in 1801. Although they also came under similar pressure, they fared better, and just managed to survive the crisis. The bank was one of the four to survive the calamitous year of 1820. It gradually curtailed its business, and was

eventually taken over by the Provincial Bank, when it opened its Limerick branch on 1 November, 1825.

James Roche, who had married Anne Moylan of Cork and had two daughters, now found himself penniless for the second time in his life. He went to London to take up another risky profession – that of commercial and parliamentary agent to Cork, Youghal and Limerick. He spent seven years in London, where he was to continue his literary interests. He left London in 1829, and lived in Paris until 1832, when he returned to Cork, where he took up residence in Woburn Place. On the establishment of the National Bank of Ireland in Cork, about three years later, he was appointed as one of its directors, a position he was to retain until his death.

For the next two decades, Roche was to take a leading part in the literary and cultural life of Cork. He was to serve as president of the Cork Library Society and of the Cork School of Design, vice-president of the Royal Cork Institution, chairman of the Munster Provincial College, as the first president of the Cork Cuvierian Society, which was founded in October, 1835, and on several other local boards and committees.

Roche's memory had stores of valuable information at its command, and his talent as a linguist was remarkable. It was therefore natural that he should turn his attention to literature, and his critical and miscellaneous essays on various subjects, appeared in *The Gentleman's Magazine*, *The Cork Journal*, *The Dublin Review* and other periodicals,

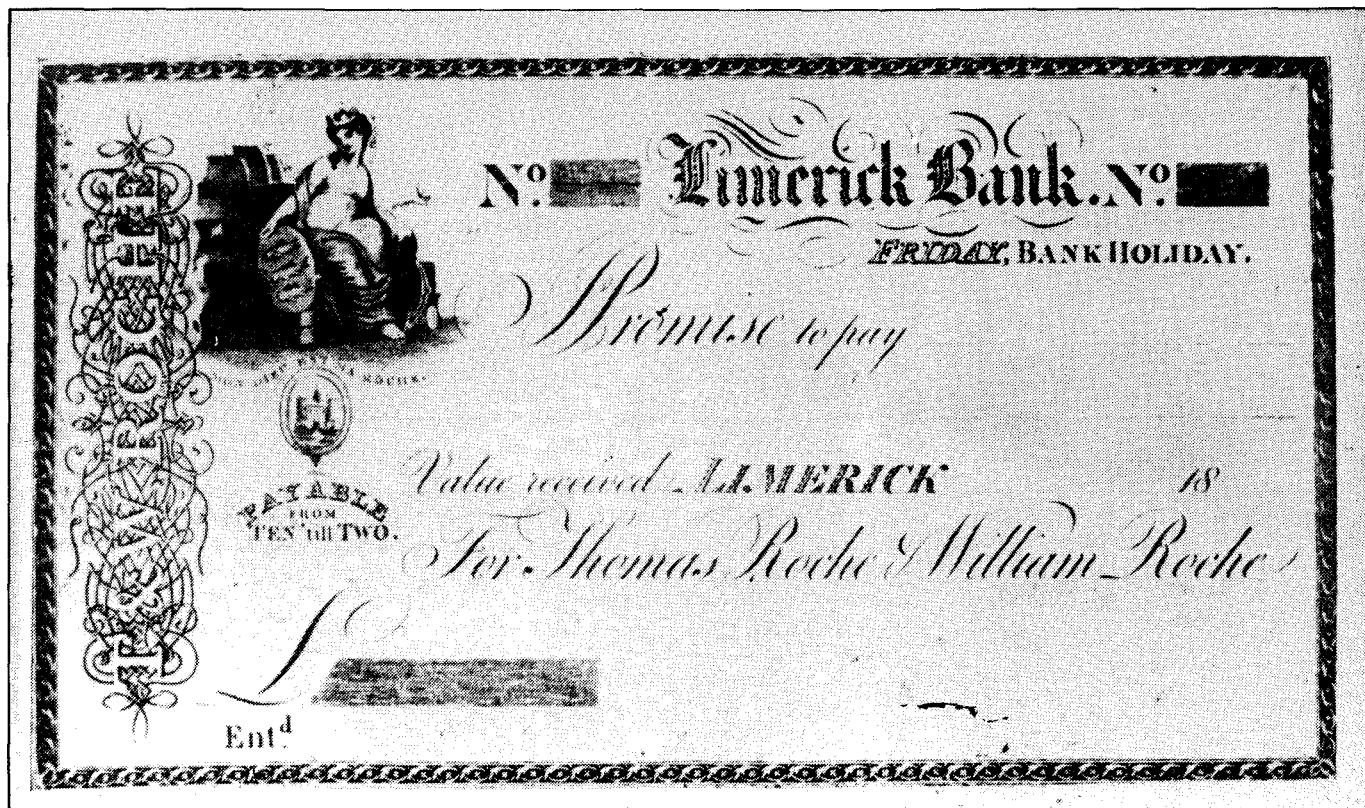
under the signature of 'J.R., of Cork'. He prided himself on his erudition, and in a review of a new edition of Gibbons' *Decline and Fall of the Roman Empire*, we find him rebuking the author for his slipshod English!

Three years before his death, he selected about forty articles, which he carefully revised and, in some instances enlarged, and published them in two volumes, entitled the *Critical and Miscellaneous Essays by an Octogenarian*, 100 copies of which were printed at Cork for private circulation amongst his friends. He presented copies of the two volumes to the Literary Institution of Limerick, and wrote these words on the flyleaf of the first volume:

*Presented to the Literary Institution of Limerick by the author, in respectful homage to the city, which he has ever held it an honour and a happiness to own as that of his birth, and, to the ample list of whose citizens entitled to enduring recollection for their devotion to science and literature, he indulges a fond and, he trusts, not too presumptuous hope, may be associated the name of James Roche. Cork, November 23, 1850.*

But Roche was not held in universal high esteem. Dr. R.R. Madden, in his *Critical Miscellaneous Lives of the United Irishmen*, London, 1860, has written:

*The octogenarian author of 'Critical and Miscellaneous Essays' in many passages in his work panegyricizes Lord Chancellor Clare. The Octogenarian had a hankering after lords, and especially any with whom he had ever been fortunate to scrape an acquaintance. He had a great respect moreover for prosperous people;*



Banknote of Roches' Limerick Bank.

and hardly ever a good word or a generous thought for men who had suffered for their political opinions; and yet in private life he was a good man. He had seen the horrors of the French Revolution and had a great horror of democratic principles. The secret of his eulogies of Clare oozes out of a note in reference to old Fitzgibbon, the father of the Chancellor. The latter, he says, was a particular friend of his (James Roche's) father; and Roche's grandfather had been the first client who paid Fitzgibbon a fee, which was the origin of a long family intercourse. Lord Clare, moreover, had rendered service to Roche's family and friends, and through his influence was instrumental to the saving of some of the latter 'from the lash and the halter.

It is difficult, at this remove, to assess the validity of Madden's critical explanation of the relationship between the Fitzgibbon and Roche families in Limerick.

James Roche maintained his interest in France to the end of his long life. In his correspondences, preserved in the Cork Archives Institute, many references to that county and its people are to be found. One letter from Anne (Grasbois), Nemaries, 62 rue de Paris, written to her uncle, James Roche, on 2 March, 1853, asks for assistance, and contradicts whatever her husband may have reported to him regarding her. She complains that her husband has abandoned her, and that she may be forced to take a post as a governess in order to support herself and her children.

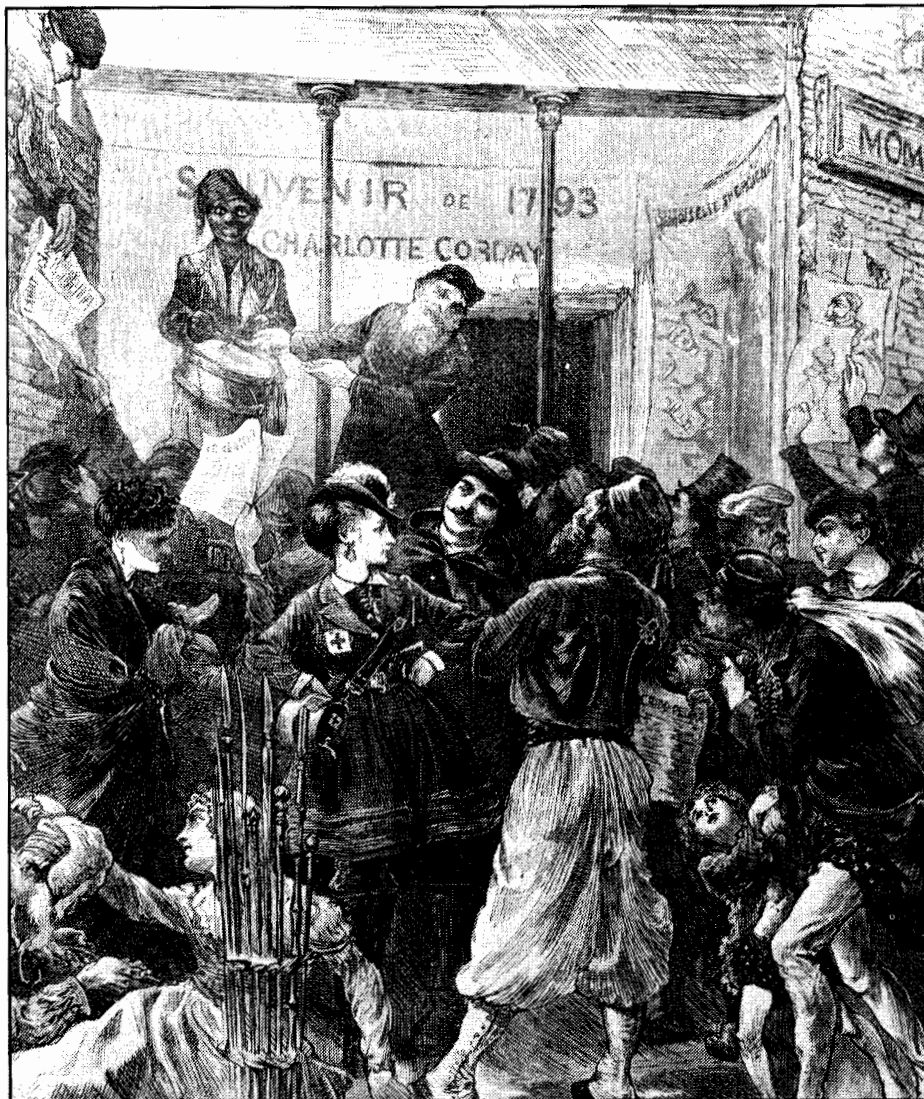
James Roche died in Cork on 1 April, 1853, aged eighty-two.

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*James Roche.*

*Cork November 23 - 1850*

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