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The Old Dublin Bankers.

By C. M. TENISON, B.L., M.R.I.A. (HOBART, TASMANIA).

SIR ABEL RAM.



SIR ABEL RAM, who was (according to Betham) "an eminent banker" at the Angel in Lombard Street, where the business of goldsmith and banker was subsequently carried on by his son Stephen, who married a daughter of Sir John Shaw, second baronet, of London; came over to Ireland, where his father, Abel Ram, had property at Ramsfort, county Wexford, and entered on the business of goldsmith and banker in Castle Street, Dublin. He was sheriff of Dublin in 1673, and lord mayor in 1684, before which time he was knighted. He was churchwarden of St. Werburgh's in 1670, and presented a silver chalice to the church. He was a grantee of lands under the "Commission of Grace" in 1684, and also of some of the estates forfeited in the Williamite confiscations. He was dead before 1692, when his will was proved. He married Jane, daughter of William Hoey, M.P. for Naas, and had issue:—

- Andrew, his heir, the ancestor of the families of Ramsfort and Bellevue, in the county Wexford, many members of which were representatives in the Irish Parliament.
- Abel, who succeeded him in the goldsmith and banking business.
- Mary, who married Mr. Richard Nuttall of Dublin, and was probably mother of Joseph Nuttall, of Nuttall and Maguire, the Dublin bankers (*q.v.*); she died in 1705.

Abel Ram, his second son, carried on the business in Castle Street, and I find him living in York Street in 1721. He was born in 1666 or 1668; married, 1701, Sarah, only daughter of Thomas Humphreys, a merchant in London.

Sir Abel Ram was grandson of Dr. Thomas Ram (born, 1564; died, 1634), bishop of Ferns, 1605, who came to Ireland as chaplain to the celebrated Earl of Essex in 1599.

William Pepys (the father of Sir Lucas Pepys, the eminent physician who was created a baronet in 1784), was a partner in Ram's bank in London, before he started a bank himself in 1727; indeed he may have been

the successor of Stephen Ram, Sir Abel's son. Sir Abel's mother was Eleanor, daughter of Dr. Andrew, also bishop of Ferns.

The Rams were an Essex family. There was an Anthony Ram, doubtless of the same kin, who was also a goldsmith in London, and was son of Francis Ram of Horrechurch, in that county. Anthony married, in 1610, Susan, daughter of another London goldsmith, one William Berblocke.

SIR ALEXANDER CAIRNES, BART.

Sir Alexander Cairnes was a banker in London and Dublin in the early part of the eighteenth century. Though spoken of by Thomas Sheridan as "an eminent banker"—as we have before observed, bankers are always "eminent"—Sheridan's friend, Dean Swift, had, as perhaps might be expected, an altogether different opinion about him. According to the dean he was "a scrupulous puppy" and "a shuffling scoundrel;" and, as affording an interesting insight into the banking procedure in connection with bills of exchange in those days, we may as well give the dean's account of his transactions with Cairnes in full. In the "Journal to Stella," under date "Chelsea, 7 June, 1711," the dean thus writes:—"What an old bill"—one for £200—"is that you sent of Raymond's! A bill upon one Murry of Chester, which depends entirely not only upon Raymond's honesty but his discretion; and in money matters he is the last man I would depend on. Why should Sir Alexander Cairnes in London pay me a bill drawn by God-knows-who upon Murry in Chester? I was at Cairnes's, and they can do no such thing. I went among some friends who were merchants, and I find the bill must be sent back to Murry, accepted by him, and then returned back; and then Cairnes may accept or refuse it as he pleases. Accordingly I gave the bill to Sir Thomas Frankland, who has sent it to Chester, and ordered the postmaster there to get it accepted, and then send it back; and in a day or two I shall have an answer. Raymond should have

“written to Murry at the same time to desire Sir Alexander Cairnes to have answered such a bill if it come. But Cairnes’s clerks (himself not at home) said they had received no notice of it and could do nothing, and advised me to send it to Murry.”

On the 30th June following he continues :— “I believe my £200 will be paid ; but that Sir Alexander Cairnes is a scrupulous puppy. I left the bill with Mr. Stratford, who is to have the money.” But there were evidently still difficulties, and the dean’s anger rises accordingly. On the 9th July he writes :— “I was to-day in the city and dined with Mr. Stratford, who tells me Sir Alexander Cairnes makes difficulties about paying my bill. To-morrow I shall have a positive answer. That Cairnes is a shuffling scoundrel, and several merchants have told me so. What can one expect from a Scot and a fanatic ?” So perhaps he was not so eminent as one would expect. Cairnes is not mentioned in Mr. Hilton-Price’s valuable work on the London bankers : he had probably gone out of business there before 1725, the date at which the regular lists of London bankers commence.

Sir Alexander Cairnes was son of John Cairnes of Donoughmore, and grandson of Thomas Cairnes, “who went over to Ireland with his kinsman the Earl of Annandale and settled there.” He was born before 1670, and married Elizabeth, daughter of Sir Nathaniel Gould, knt., of Newington, Middlesex, one of the directors of the Bank of England, and had an only child—

Mary, who married first Cadwallader, Lord Blaney (a title now extinct), by whom she had no issue ; and secondly, Colonel John Murray, M.P. for Monahan, and had issue a daughter who married General Westenra, ancestor to Lord Rossmore.

Sir Alexander was M.P. for Monaghan town 1710, till his death in Dublin on 30th October, 1732. He was created a baronet, of both England and Ireland apparently, in 1708, with remainder to his brother, Henry, who accordingly succeeded as second baronet, but d.s.p. in 1743, when the title expired. Lord Rossmore is the present representative of this banker.

ELNATHAN LUMM.

Elnathan Lumm or *Lum* (said to be a descendant of a Yorkshire family, but the

name there appears to have been spelt “Lumb”), “being of an adventurous spirit,” settled in Dublin about the middle of the reign of King Charles II., and “became an eminent banker in that city ;” and, acquiring a considerable fortune, purchased the estate in the King’s County, which he named “Lummville.”

Under date 1699, Dunton, in his *Conversation in Ireland*, thus refers to Lumm—“I went next to pay a visit to Mr. Lum, in Castle Street, a member of Parliament, and one of the chief bankers in Dublin, whom I made use of to remit my moneys to London. He is a person of great integrity, has a good estate, and is punctually just and honest in his dealings. His chief manager, Mr. Purefoy, was also very obliging.” This Purefoy was certainly a near connection of Lumm’s wife, and was probably the John Purefoy who married Alice Peters at St. John’s, Dublin, on the 23rd July, 1696.

Elnathan Lumm was M.P. for Carlingford, 1692, and again in 1695. He married, 28th September, 1680, Dorothea, daughter of Colonel Peter Purefoy, of Purefoy Place, King’s County, who accompanied Cromwell to Ireland, and who, like Damer, was evidently in the Protector’s favour, as he (the colonel) had the gift of a sword from him. Peter Purefoy was M.P. for Philipstown, and his daughter, Mrs. Lumm, was heir of him and her brother, Colonel William Purefoy, M.P. for the King’s County. The issue of the marriage were :—

Purefoy Lumm, who died unmarried, and Thomas Lumm, who married Sarah, daughter of Francis Heaton of Mount Heaton, King’s County, and was father of

- I. Sir Francis Lumm, baronet ; so created 24th Feb., 1775. He was born October 1733, and married, 1756, Rebecca Amelia, daughter and co-heir of Richard Foster (son of Lord Chief Justice Foster) ; but died s.p. in 1796, when the title expired.
- II. Charles Lumm, an officer in the army, who served during the American war ; colonel of volunteers 1783 ; s.p.
 - I. Mary, born 1681, married 1697, John (Moore) first lord Tullamore, and had a son, Charles (who succeeded as second lord, and d.s.p.), and an only daughter, Jane, who married William Bury, and was ancestress of the Lords Tullamore of the second creation and Earls of Charleville, now extinct.
 - II. Elizabeth, married Cooley Lyons of River Lyons, King’s County.

- III. Hannah ; died unmarried.
 (IV. Jane, married 1701, Thomas Jones, son of Nicholas Jones of Dublin, and d.s.p.m. in 1720. This daughter is omitted in the pedigrees I have consulted.)

Elnathan Lumm died in 1708, and I presume with his decease the bank terminated.

JAMES SOUTHWELL.

James Southwell appears to have been a banker somewhat of the Damer type, as he also is spoken of as a "usurer." He was probably a near relative of Thomas Southwell, of Dublin, who died 21st August, 1667, and who by his will (nuncupative) left to his sister's husband, Thomas Pooley, "all his library, to be divided amongst his sons." (This Thomas Southwell was cousin-germane to Sir Thomas, the first baronet, ancestor of the Viscounts Southwell.) The banker-usurer was born in St. Werburgh's parish in the eventful year 1641; and beyond the fact that his place of business was in Castle Street, that he amassed a not inconsiderable fortune, and that he died in Castle Street, and was buried in St. Werburgh's on the 22nd January, 1728, I know little of his life or doings. Like Damer, he never married. He was after his death, and possibly during his life, a liberal benefactor to his native parish. He bequeathed £431 to the newly rebuilt church of St. Werburgh's for a clock and a peal of six bells, on condition that the tower would be completed within three years after his decease. The clock was set up in 1732 by Joseph Blundell, the vestry supplementing the gift, in order that the timepiece might have four dials; but Southwell's bequest was not obtained from his executors (Doctor Synge, Alderman Quaile, and Alderman Hunt) till 1747, when a friendly chancery suit was instituted against them. Then, or at least in the following year, 1748, the peal was set up, and though the subject of some scornful literature at the time, was pronounced to be of "sweet tone and delightful harmony." The history of Southwell's bells is thus told by Dr. Hughes in his *Church of St. Werburgh's*, with justifiable indignation:—"At length, in 1836, the bells were taken down, and the tower demolished. It was a curious conclusion It was cheaper to leave the church like the hulk of a dismantled ship, and to silence the voice of the bells—bells which had

rejoiced for Christmas, for Easter, for monarchs, for viceroys, for all that was gladsome in the city; and had tolled with muffled woe at every public loss and disaster. They had also commemorated too faithfully the Whig triumphs of the Revolution, when the memory of those triumphs was distasteful to the successors of the Whigs. It was cheaper to let them rust in the porch, and the cheaper thing was done by the vestry of 1836. For nineteen years the bells lay in silence. Then came another day of contemptible weakness; a school board in 1855 transformed itself into a vestry, and resolved to sell them. They were useless in the porch; it was better to have their price in the funds. One (somewhat injured) was sold to Mr. Hodges of Abbey Street, another was kept for ordinary purposes; the remaining four went to St. Mary's, St. Mary's chapel of ease, Castletknock and Clonsilla. The history of the peal may be summed up in a few words. The legacy was bequeathed by Southwell in 1728; the bells were hung up in 1748; taken down in 1836, and sold in 1855."

Southwell also bequeathed £20 a-year, Irish currency, to provide a lecturer to read prayers in St. Werburgh's every second Wednesday—the lecturer to be chosen from the Fellows and Masters of Arts of Trinity College. This bequest was likewise not obtained till 1747 (and was gotten under the same chancery proceedings), and it was subsequently augmented by £10 a year, bequeathed by a Mr. James Gascoigne. The banker further left £1250, "to purchase £62 10s. per annum for ever," to be applied to charitable purposes; and also a sum to provide bread for the poor and coals for impoverished and indigent "roomkeepers;" £20 to as many poor widows, *i.e.* £1 a-piece; and a gift for an apprentice; all these beneficiaries to belong to St. Werburgh's parish, where he was born, lived, worked, and died. His benefactions were not confined to his native parish. The adjoining St. John's benefitted also by his liberality, for his name appears amongst those who left bequests to the schools of that parish. Damer's charitable efforts seem to have been restricted to the establishment and endowment of some alms-houses, still, I believe, in existence in Dublin. Southwell's posthumous generosity was large and judicious; yet I do not think, saving the fact that his name appears with

others on a brass tablet in the vestry, that there exists in the church or the parish of St. Werburgh's, the special objects of his benevolence, any memorial, not even a tombstone, to this old philanthropic banker of Castle Street.

The year before Southwell died the Dublin bankers and their methods attracted the searching and scornful gaze of Dean Swift. In his *Short View of the State of Ireland*, he thus lets loose his wrath on them, not, we fear, undeserved:—"The lowness of interest, in all other countries a sign of wealth, is in us a proof of misery, there being no trade to employ any borrower . . . Hence the daily increase of bankers, *who may be a necessary evil in a trading country*, but are so ruinous in ours, who, for their private advantage, have sent away all our silver and one-third of our gold; so that within three years past the running cash of the nation, which was about five hundred thousand pounds, is now less than two, and must daily diminish, unless *we* have liberty to coin, as

"well as that important kingdom the Isle of Man, and the meanest principality in the German Empire. I have sometimes thought that this paradox of the kingdom's growing rich is chiefly owing to those worthy gentlemen the BANKERS, who (except some custom-house officers, birds of passage, oppressive thrifty squires, and a few others who shall be nameless), are the only thriving people amongst us. *And I have often wished that a law were enacted to hang up half a dozen bankers every year, and thereby interpose at least some short delay to the further ruin of Ireland.*"⁽¹⁾ The great dean saw with a prophetic eye. The bankers contributed more to the depression of all Irish industries in the eighteenth century, and the consequent "ruin" anticipated by him, than, perhaps, any other class of the community. But let us hope that Swift's sanguinary attitude towards the bankers did not hasten James Southwell's end.

(1) The italics are mine.

(To be Continued.)

Oliver Cromwell at Youghal.

By REV. J. W. HOPKINS, B.A.



HE accompanying representation of a part of the North Main Street of Youghal, between Meeting House Lane and the site of the house said in Hayman's Annals of Youghal to have been occupied by Cromwell, and thrown down in 1835, will afford some idea of the architecture of the principal thoroughfares in Youghal during the 17th century.

Cromwell's residence stood, according to the late Canon Hayman, where a large wooden gate is represented in the engraving, and it is said the northern gable of the house may still be seen, and in it the fire-place of the bedroom occupied, it is thought, by the Protector, may be seen from the street.

Until communicating with the present rector of Youghal, I believed the house in question to be that represented in the engraving, and the original of the engraving was drawn by my

late brother-in-law in 1847 under the same impression; and, although I was an inhabitant of Youghal in 1835, and passing through the North Main Street daily in that and several subsequent years, I have no recollection of the removal of any building immediately to the north of the houses represented in this drawing.

Canon Jones states Cromwell's residence when in Youghal faced the street, and was entered by a handsome mullioned doorway, which may still be seen; and he has informed me that Dr. Charles Ronayne, of Youghal, has told him that his father, whom I well remember, stated he attended in 1822 a man named Kennedy, who was in his 103rd year at the time; and had been told by him that he had served his apprenticeship to a weaver named Fox, who, when beyond his labour, was accustomed to sit with his workmen and relate to them stories about Cromwell, whose