

# NEWS

## Minister Flanagan And Minister McHugh Open Second Global Irish Civic Forum

As part of 'Global Ireland: Ireland's Diaspora Policy' which was launched in March 2015 a commitment was made to holding an event which for the first time ever would bring together groups working with our diaspora abroad to facilitate the sharing of ideas. The first Global Irish Civic Forum took place in June 2015. The Minister for Foreign Affairs & Trade, Charlie Flanagan TD and the Minister of State for the Diaspora and International Development, Joe McHugh TD, opened the second Global Irish Civic Forum, in Dublin Castle on the 4th to 5th of May last.

Commenting on the Forum, Minister Flanagan said: "In a year of much change I welcome the opportunity to reconfirm our commitment to and connection with our diaspora. Irish heritage, and its associated values, are not something that diminish over time or distance and the level of participation at this Civic Forum is testament to this fact."

Minister of State for the Diaspora and International Development Joe McHugh, added: "Bringing together such a diverse and large diaspora audience will allow us to discuss some of the most pressing issues affecting the global Irish, including the extension of voting rights in presidential elections, providing supports for returning emigrants and how we see the make-up of our diaspora, and their needs, changing into the future.

Key issues discussed included the implementation of the Government's diaspora policy; new emigration trends and future needs of the Irish abroad; the proposal to extend voting rights in presidential elections to citizens resident outside the State; and maximising opportunities and supports for returning Irish emigrants.

## National Heritage Week Will Take Place On 19 - 27 August 2017

Last year National Heritage Week was Ireland's most popular cultural event. This year over 450,000 people are expected to participate in over 2,000 heritage events around the country.

National Heritage Week runs from 19-27 August and this year will place particular emphasis on our Natural Heritage.

The ambition is to encourage more people to learn more about Ireland's extraordinary Natural Heritage From art to architecture and folklore to placenames.

## Donnelly Family From Co. Armagh Achieve Guinness World Record With Highest Combined Age Of Thirteen Living Siblings



The surviving Donnelly brothers and sisters from Collegelands on the Armagh/Tyrone border whose ages now range from 72 up to 93 years are Sean, Maureen, Eileen, Peter, Mairead, Rose, Tony, Terry, Seamus, Brian, Kathleen, Colm and Leo, thirteen of sixteen siblings born to parents, Peter and Ellen Donnelly. The siblings combined ages of 1075 years and 79 days secured them a place in the Guinness World Records on March 21st 2017.

The Donnellys were the subject of a BBC 1 Northern Ireland documentary entitled 'The World's Oldest Family' which aired last year. The television feature followed the family's journey, led by their brother Austin, who initially decided to pursue the record. Sadly, before being able to complete the world record journey, Austin passed away on Christmas day 2015. His twin Leo then took up the mantle to complete the family's world record attempt in his brother's honour and last March the family successfully achieved their goal. As they gathered together to celebrate their achievement, the occasion was one of mixed emotions, as they fondly remembered their late brother Austin and brother Michael who was killed tragically in a car accident in 1975 and Oliver who died from cancer at the age of 64. You can catchup with the Donnelly's and their story in full when they feature in the updated BBC1 NI documentary which will air in June next.

The week offers a wonderful opportunity to shine a light on the work of thousands of volunteers who give their time to preserve and promote our natural, built and cultural heritage

For details of forthcoming events visit [www.heritageweek.ie](http://www.heritageweek.ie).

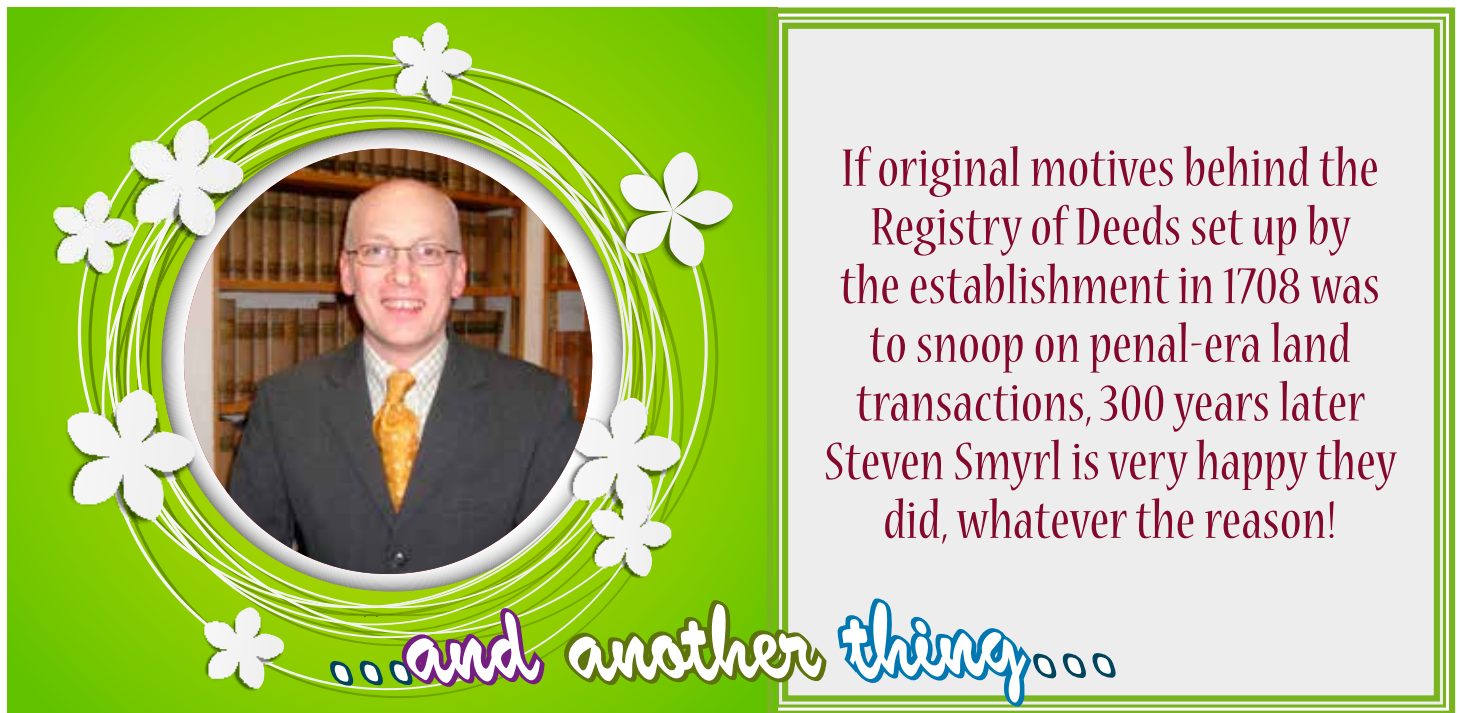


## Applications Open For Local Studies And Oral History Courses At Dublin City Library & Archive

Dublin City Archives announced that they will again be offering two life-long learning courses from Sept 2017-April 2018. The Lord Mayor's Cert in Oral History will be run on Monday evenings and the Lord Mayor's Cert in Local Studies will take place on Tuesday evenings.

Full details of each course content, fees and bursary opportunities, along with course application forms can be downloaded from [www.dublincity.ie/story/lord-mayors-certificate-oral-history-2017-2018](http://www.dublincity.ie/story/lord-mayors-certificate-oral-history-2017-2018) and [www.dublincity.ie/story/lord-mayors-certificate-local-studies-2017-2018](http://www.dublincity.ie/story/lord-mayors-certificate-local-studies-2017-2018).

Email [cityarchives@dublincity.ie](mailto:cityarchives@dublincity.ie).



If original motives behind the Registry of Deeds set up by the establishment in 1708 was to snoop on penal-era land transactions, 300 years later Steven Smyrl is very happy they did, whatever the reason!

...and another thing...

Given the sad history of record keeping in Ireland, Irish genealogists have much reason to be grateful to the politicians behind the establishment of the Registry of Deeds (ROD) in 1708 – even if the original motives were more about snooping on penal-era land transactions rather than creating a system which gave clarity to land ownership and conveyance. However, despite this, and even though registration was not compulsory, the value of an island-wide registry recording transactions relating to land was very quickly recognised by the growing Irish merchant and middle classes. By the 1730s the ROD was being used as a public registry, where documents (called memorials) could be enrolled for permanent preservation. Because of its system of registration, obtaining copies at a future date was also much more straightforward than the system employed at the myriad of civil and consistorial courts.

In addition to deeds of memorial recording conveyances, leases and mortgages, other important records were registered too, such as wills, marriage settlements, court decrees and judgements, and trust deeds. For the family historian, these records are chock-a-block with vital family information. And before you throw up your arms and declare “but my lot were just ordinary farmers”, you’d be surprised just how many pretty ordinary folk crop up in the hundreds of thousands of deeds recorded.

But there is a snag – a big one! The deeds are accessible only through a series of very uninformative indexes: the Names Index and the Lands Index. The index noting names is arranged according to the name of the grantee - that’s the person selling, leasing or mortgaging the land. But yet the original deed may note many names, not just those who are party to the transaction, but also those who occupy adjoining property.

Deeds dealing with urban property can often be more informative about third parties than those subject to the actual transaction. They can suggest approximate dates of death, of occupation and of marriage and remarriage; they can indicate family relationships, even distant ones. But virtually none of this hidden information is accessible via the original finding aids. So, when Australian Nick Reddan launched his ‘Registry of Deeds Project Ireland’ a decade ago there was instant interest. His idea was to create, through a volunteer project, an online database with far more detailed index entries for ROD memorials than currently exists. Yes, this is a slow-going project, but also, yes, it is making terrific headway.

As of April 2017, it contains approximately 235,000 indexed name entries drawn from just over 26,500 memorials. By far the majority of the data submitted by one person is from Roz McCutcheon, a genealogist who lives in London, but is a native of Bandon, Co. Cork. Without doubt she’s one of Irish genealogy’s unsung heroes. Her knowledge of the Registry of Deeds and its historic practices and procedures is surpassed by no other living person. She has a very incisive mind; she can quickly scan a deed and then summarise the what, where and why for. By way of example, ROD memorial 3301 notes the raising of a mortgage in 1712 by Mrs Joan Walsh, of Arran Street, Dublin, widow of John Walsh. However, the deed also refers to 16 other people, most of whom were not actually a party to the transaction, but nevertheless Roz’s grasp of the information recorded in this complicated document allows even the novice to make headway. For example, a Mary McVeagh of Dublin is referred to in the deed, and Roz in her abstract establishes that she was the wife of Hugh McVeagh, a surgeon, of Dublin, and sister to Thomas Walsh, of Arran Street, Dublin, a joiner.

Until recently, access to ROD memorials was either through attending the Registry of Deeds itself in Dublin (with a duplicate set of registers also being held by the Public Record Office of Northern Ireland), or by obtaining a film through FamilySearch (LDS).

However, all this changed a few weeks ago when FamilySearch began uploading digital images of the films it holds. Access was suddenly made much easier, in a way that allows researchers to comb these records from the comfort of their own home. But remember, all searching is still only via the original, limited indexes!

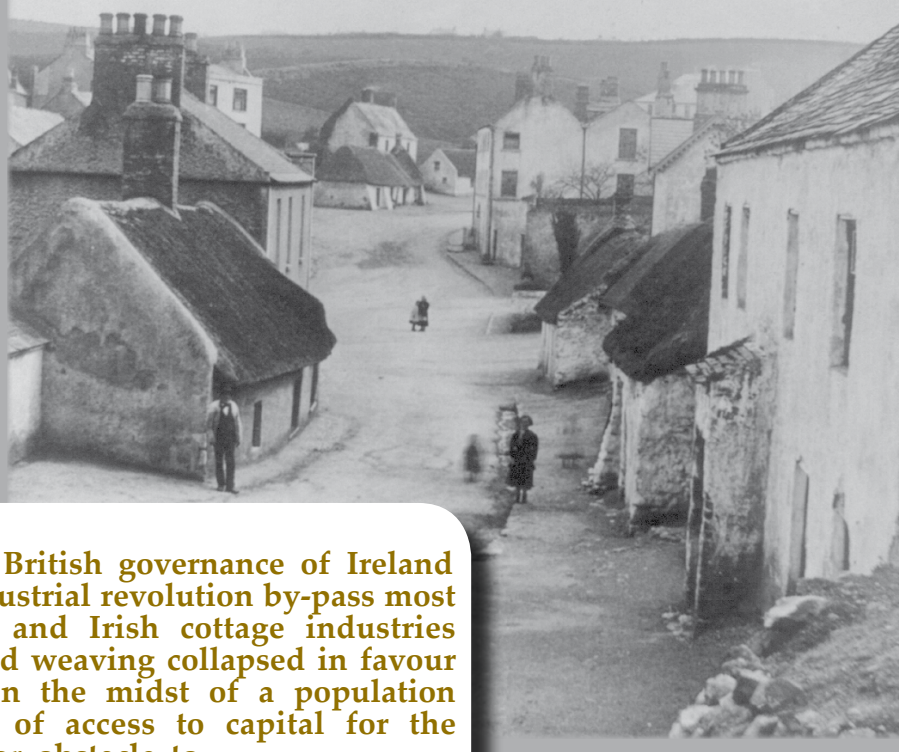
So let me say too that FamilySearch’s move has also made it much easier for interested volunteers – worldwide - to submit abstracts of memorials to Nick Reddan’s superb ‘Registry of Deeds Project Ireland’. Go on, you know you want to...and it would be a way of giving thanks to those who established the Registry of Deeds just over 300 years ago! Here are the links you need: Registry of Deeds Project: <http://bit.ly/2pym1YZ> and FamilySearch: <http://bit.ly/1CBp44k>

Steven Smyrl is immediate past President of Accredited Genealogists Ireland. [www.accreditedgenealogists.ie](http://www.accreditedgenealogists.ie) and chairman of the Irish Genealogical Research Society

[www.irishancestors.ie](http://www.irishancestors.ie)



# The Irish Reproductive Loan Funds



The formidable British governance of Ireland had seen the industrial revolution by-pass most of the country, and Irish cottage industries like spinning and weaving collapsed in favour of agriculture. In the midst of a population boom, the lack of access to capital for the poor was a major obstacle to them escaping poverty. Loan funds were seen by many as a panacea to the poverty cycle.

By  
Steve Dolan

## IRISH REPRODUCTIVE LOAN FUND.

"Tax Committee appointed on the 7th of May, 1822, to raise and conduct a subscription for the relief of the severe distress for food in the southern and western provinces in Ireland—' in taking their leave of the public,' ' feel-cordial satisfaction in stating, that not only has the main purpose of the subscription been fulfilled, but that they have been enabled to devote considerable funds to encourage and to extend the permanent industry of the Irish people.

This appropriation is strictly confined to Loans on the principle of reproduction, which has been found in every instance, to meet the wants and to improve the habits of the poor; it was determined to confide the execution of this important measure to the resident gentry of each county: "Trustees were accordingly chosen, who were requested to associate, for the purpose of carrying these objects into effect.

"The Committee considered it advisable to appoint a Board of Directors in London, for the purpose of superintending the administration of these funds.

"It was also deemed expedient to make a permanent provision for this object, with a view to keep alive that kindly intercourse with their Irish friends which has hitherto been productive of the happiest effects, in removing national prejudices, and in cementing the bond of union between the two countries."

Extracts from the "Report of the Irish Relief Committee." 1822

In the period just before the Great Hunger of the 1840s there were more than 300 independent loan funds making small loans available to the Irish poor. One fifth of the households of Ireland were borrowers from these funds each year, making them one of the most successful microfinance initiatives anywhere in the world.

### Loan Funds

Loan funds were independent, charitably-funded organisations lending in their regions. Many funds, established with capital, also began to accept additional deposits – frequently from landlords. Loan amounts were from £1 to £10, repayable over 20 weeks. Across the country loans averaged £3 – this at a time when yearly income of the poorer two-thirds of the population was just £4 3s.

Regulation, from 1837, was through the 'Loan Fund Board' and its functions were a lot like one would image it today i.e. they would collect information, set fund rules, and sometimes audit. There was a

variety of different funds in operation in Ireland; with some funds operating with no deposits, while others had no capital and only deposits.

A distinct, largely unregulated, micro-credit scheme called the 'Irish Reproductive Loan Fund' was also established to provide loans to the industrious poor. After the famines of the 1820s surplus charitable donations of c. £55,000 were provided to loan associations in the counties worst affected, being all those counties in Connacht and Munster with the exception of Waterford.

It appears that many of the borrowers had only a limited understanding of money and the debt levels. (see above extract from the *Roscommon Journal and Western Impartial Reporter*, 21 May 1836).

Borrowers were from the lowest-income bracket with more than half being agricultural labourers or very modest farmers. In 1836, half of the 2,849 borrowers from one Co Mayo fund were small farmers with close to one quarter being weavers and spinners. While the intent may have been to lend for industry, funds were soon called upon to meet rent, at high rates of interest, and to those who frequently had little understanding of the value of money.

Loan funds may therefore have been less beneficial, or even harmful, to the starving poor during the impending crisis. No sooner had funds grown to become substantial lenders than famine hit - a scourge which directly affected the class of individuals who borrowed from the funds, in turn leading to 'over-

dues' and 'bad debts'. In terms of the reproductive loan funds, the decision to shut down all lending operation in 1847, the worst possible time, proved catastrophic.

### Impact Of The Famine

A central issue in the management of microfinance schemes was the trade-off between 'outreach' i.e. lending to the very poor, and sustainability. Many of the managers were religious ministers, more than 2 in 5, however it has been determined that also negatively affected survival. This may have been because they were less capable, or because they were 'more humanitarian' in outlook.

For the record, it appears that penalising borrowers or guarantors when loans were in default was not effective in ensuring fund survival. In economic terms, there was simply not enough wealth to bear the cost. Funds closed because of losses, but also because of the expectation of losses. Bad debts soon wiped out the capital; and deposits where same were taken. Funds with deposits were additionally affected where deposits were withdrawn to finance consumption or emigration.

In their analysis of these funds, Hollis and Sweetman determined that bigger funds had a higher probability of surviving. They also found that pre-famine capital structures, managerial occupation and female literacy were common factors in those funds which did survive. At the other end, the reproductive loan fund in Newport in Co Mayo fared poorly. There had been only six over-dues out of 484 loans in October 1845, however just two years later there were 205 over-dues out of 241 loans. That fund saw a loss of £276 out of its capital of £1,000.

### Kilconickny Reproductive Loan Fund

A question which has heretofore not been addressed concerns the individual reasons behind loan defaults. A catch-all generic cause of 'the famine' does not satisfactorily address matters and so it is worthwhile to analyse the breakdown of the loan default reasons. The methodology for same was to analyse the status behind the defaults of one fund after the British Treasury assumed responsibility for same.

The 'Kilconickny Loan Fund' was one of seven reproductive loan funds in Co Galway to make monies available (1838-46); and the modern parish of Kilconierin, being the civil parishes of Kilconierin, Lickerrig, and Kilconickny, has been reviewed to explore the non-repayment reasons provided. In total, there were 247 instances of non-repayment in that parish, with £192 7s 10d owed to the fund in 1851 as follows:

It is perhaps unsurprising that the

majority of defaults were in Lickerrig civil parish as, despite having the smallest population, it suffered the highest drop in population in the famine years. By way of context, in the decade to 1851 the population of the modern parish had fallen from 5,307 to 3,309 (38%). This equated to a drop of 41% in Kilconierin (1,552 to 915), 48% in Lickerrig (1,191 to 622), and 31% in Kilconickny (2,564 to 1,772).

### Findings

The chart below illustrates some unexpected findings. Collectively, close to one third (72 people, 29%) of those who defaulted had perished in the famine years, with approaching another third (71 people) having emigrated (53) or disappeared (18). Collectively, 58% of those in default were no longer in the parish. Thereafter, 70 borrowers (28%) survived the famine but were considered too poor to be able to repay, with the remaining 28 (14%) in tolerable circumstances and not considered too poor to repay.

Analysing the figures further, close to 4 in 5 (41 of 53, 77%) of emigrants went to America, followed by England (8, 15%), with no destination given for three and with one person emigrating to Australia. Of those who died, some descriptions are given e.g. 'died in poor circumstances', though the place of death e.g. Loughrea Union Workhouse is only sometimes referenced.

Good descriptions on the circumstance of individuals at the time the local Police Constables visited them is provided e.g. 'depends on the generosity of neighbours', albeit on an ad-hoc basis. At the other end of the spectrum the terms 'rather comfortable' and 'in middling circumstances' are provided for those in more tolerable circumstances, with the size of their land-holding sometimes given. These descriptions provide

invaluable details for local historians and genealogists alike.

### Conclusions

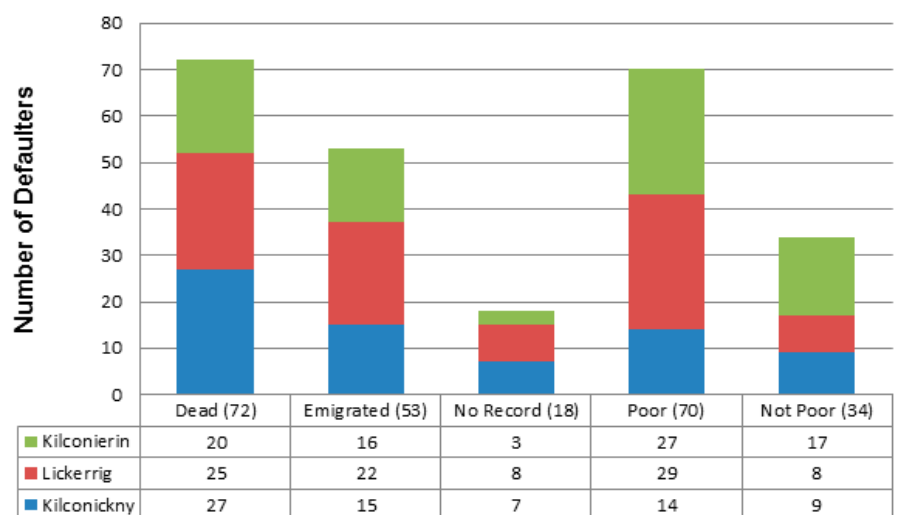
This article owes much from the research of Hollis and Sweetman, whose peerless research on this and other loan funds around the world is warmly recommended. On a macro-basis, funds operating under the Loan Fund Board recorded over £10,000 of losses to depositors. On a micro-basis, given the analysis of individual parishes, one might ask how many of those emigrating were escaping the burden of debt – a motivation for emigration rarely explored.

In terms of its value to genealogists, it is difficult to overstate the potential of the loan funds for the parishes concerned. Each borrower, both men and women, supplied their address and sometimes occupation, and each loan was guaranteed by two sureties (also giving their address) who agreed to pay the loan if the borrower defaulted. This can be particularly useful in making connections between families.

Descriptions on the circumstance of individuals, where provided, e.g. 'depends on the generosity of neighbours', are of significant value giving 'before and after' insights into the circumstance of families over the wider famine period. For more on the specifics from your area of the country, visit 'Find My Past' under 'Poverty Relief Loans 1821-1874'. While they are not searchable by townland or parish, at least not at the time of writing, trawling through the records is often very rewarding.

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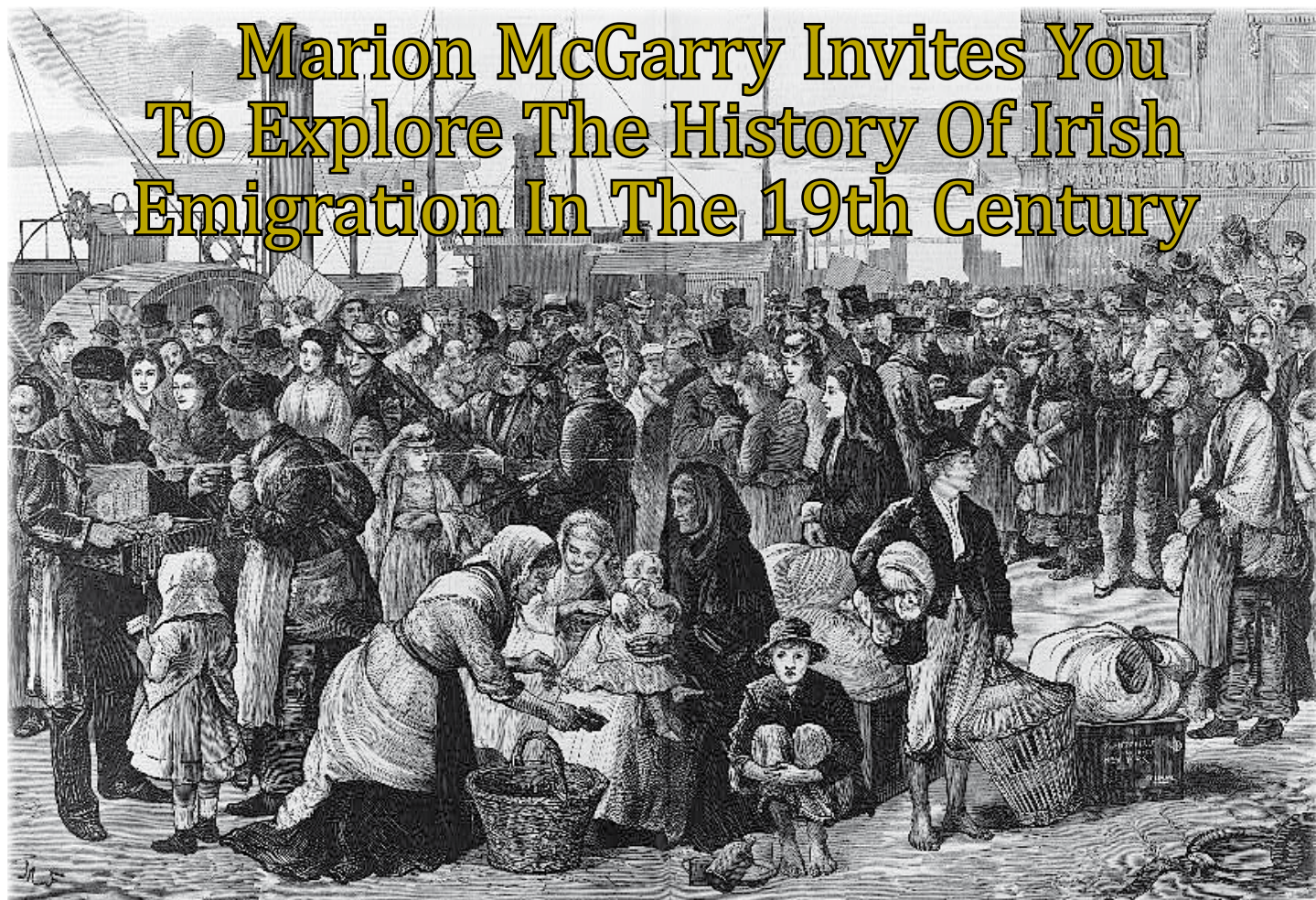
### Breakdown of Default Reasons, Kilconierin



Breakdown of reasons for non-payment of loans to the Kilconickny Loan Fund for the parishes of Kilconierin, Lickerrig, and Kilconickny, Co. Galway.



# Marion McGarry Invites You To Explore The History Of Irish Emigration In The 19th Century



Emigration has been repeatedly a necessity in Ireland and Irish people continue to live abroad in significant numbers. To many, the Irish are renowned for their integrity and charm and they are mostly welcomed into other countries and cultures - but it was not always this way. Our nineteenth century ancestors faced discrimination and hardship and worked hard in order for us to earn this particular stereotype. This article explores the history of emigration from Ireland with specific reference to emigration to America in the nineteenth century.

**T**here were two main 'waves' of emigration from Ireland to America. The first was the Ulster Scots who travelled there in large numbers in the seventeenth and eighteenth-century. There is speculation that the name 'hillbilly' originated from these settlers: as Protestant supporters of William of Orange they became known as 'Billy's boys' and many settled as farmers around the rural Appalachian Mountains. Today their descendants are known as Scots-Irish and have surnames such as Wilson, Stewart, Curtis, Carter and Graham.

In the nineteenth century, the second significant wave of emigration from Ireland into America occurred. This time Irish Catholics arrived in remarkable numbers (due mainly to the Great Famine) and to urban areas of the East coast. With names such as Murphy, Kelly, Kennedy, O'Brien and O'Neill these became known as 'Irish Americans' and this article focuses on them.

## The Circumstances Of The Nineteenth Century

In the nineteenth century the Great Famine (1845-49) caused the numbers emigrating from Ireland permanently to increase dramatically. The Famine crisis gave new urgency to emigration, which had been a planned and saved for venture: now there came a huge increase in the type of emigrant who was utterly desperate, Gaelic speaking with little money and little understanding of 'civilised' society.

Between 1845 and 1855, about 1.5 million people left Ireland, where numbers had been around 50,000 a year until then. Of these, the majority went to the USA, followed by Canada and Australia. In the US most stayed in the cities of the east coast: New York, Boston and Chicago and some settled the new territories of the West which were being colonised at that time. Many too, emigrated to Britain: the census reported that just under half a million Irish-born were

living there in 1851, chiefly in Glasgow, Liverpool, London and Manchester.

Passage on ships to America was expensive - most people paid their own fares and a few had fares paid by their landlords, eager to resettle tenants and reclaim land. Emigrants could choose to travel 'standard class' or 'steerage': standard class passengers had berths and were allowed to walk on deck; steerage passengers were kept below the deck in crowded conditions: it was this cheaper option which many emigrants chose.

On long crossings the cramped and unhygienic circumstances, along with the poor food and drink were hazardous to health. Some unscrupulous captains deliberately overbooked the steerage in order to make more profit. This led to many deaths of passengers with such ships becoming known as 'coffin ships'. In America quarantine centres had to be set up to contain the variety of diseases the emigrants arrived with and the 'diseased Irish' stereotype was one which was hard to shift.