THE RAISING OF THE FIRST INTERNAL DÁIL ÉIREANN LOAN AND THE BRITISH RESPONSES TO IT, 1919-1921

by

Gary Evans

THESIS FOR THE DEGREE OF MLITT
DEPARTMENT OF HISTORY
NATIONAL UNIVERSITY OF IRELAND
MAYNOOTH

Supervisor of Research:

Dr. Ian Speller

Month and Year of Submission:

February 2012
# Table of contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acknowledgements</td>
<td>ii</td>
</tr>
<tr>
<td>List of abbreviations</td>
<td>iii</td>
</tr>
<tr>
<td>Introduction</td>
<td>1</td>
</tr>
<tr>
<td>Chapter I The establishment of Dáil Éireann and the urgent need for funds</td>
<td>12</td>
</tr>
<tr>
<td>Chapter II The raising of the first internal Dáil Éireann Loan</td>
<td>40</td>
</tr>
<tr>
<td>Chapter III The reaction and response of the British administration to the Dáil Éireann Loan</td>
<td>74</td>
</tr>
<tr>
<td>Chapter IV Alan Bell and the banks inquiry of March 1920</td>
<td>103</td>
</tr>
<tr>
<td>Conclusion</td>
<td>135</td>
</tr>
<tr>
<td>Appendices</td>
<td>141</td>
</tr>
<tr>
<td>Bibliography</td>
<td>159</td>
</tr>
</tbody>
</table>
Acknowledgements

I would like to thank all the staff of the Department of History at the National University of Ireland, Maynooth for all their assistance in the completion of this thesis. My supervisor, Dr Ian Speller, was of immense help. His excellent advice and guidance were very much appreciated.

I would also like to express my gratitude to the staff of An Foras Feasa for providing me with a workstation within the postgraduate research laboratory for use during the completion of this research.

I wish to thank all the staff in the various libraries and repositories I visited during the course of this research. These included both Irish and British national archives, the National Library of Ireland, Cork City and County Archives, University College Dublin Archives, the Military Archives of Ireland and the Imperial War Museum in London. The staff of the John Paul II Library at the National University of Ireland, Maynooth were of particular assistance for which I will be forever grateful.

I also owe a debt of gratitude to both my family and friends. Were it not for their constant support and encouragement, I could not have completed this thesis.
### List of abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>C.C.C.A.</td>
<td>Cork City and County Archives, Blackpool, Cork</td>
</tr>
<tr>
<td>C.O.</td>
<td>Colonial Office</td>
</tr>
<tr>
<td>D.M.P.</td>
<td>Dublin Metropolitan Police</td>
</tr>
<tr>
<td>I.F.A.</td>
<td>Irish Film Archive</td>
</tr>
<tr>
<td>I.P.P.</td>
<td>Irish Parliamentary Party</td>
</tr>
<tr>
<td>I.R.A.</td>
<td>Irish Republican Army</td>
</tr>
<tr>
<td>I.R.B.</td>
<td>Irish Republican Brotherhood</td>
</tr>
<tr>
<td>I.W.M.</td>
<td>Imperial War Museum, Lambeth, London</td>
</tr>
<tr>
<td>M.P.</td>
<td>Member of Parliament [House of Commons, Westminster]</td>
</tr>
<tr>
<td>N.A.I.</td>
<td>National Archives of Ireland, Bishop Street, Dublin</td>
</tr>
<tr>
<td>N.L.I.</td>
<td>National Library of Ireland, Kildare Street, Dublin</td>
</tr>
<tr>
<td>R.I.C.</td>
<td>Royal Irish Constabulary</td>
</tr>
<tr>
<td>T.D.</td>
<td>Teachta Dála [Deputy of Dáil Éireann]</td>
</tr>
<tr>
<td>T.N.A.</td>
<td>The National Archives, Kew, London</td>
</tr>
<tr>
<td>U.C.D.A.</td>
<td>University College Dublin Archives, Belfield, Dublin</td>
</tr>
<tr>
<td>W.O.</td>
<td>War Office</td>
</tr>
<tr>
<td>W.S.</td>
<td>Witness Statement</td>
</tr>
</tbody>
</table>
Introduction

The aim of this thesis is to detail the raising of the first internal Dáil Éireann Loan and to examine the responses of the British administration in Ireland to its establishment and its progress. The internal Dáil Éireann Loan, which was launched in August 1919, was integral to the Dáil Éireann republican state that was created in the aftermath of the general election of December 1918 by the elected members of Sinn Féin. The loan was part of a wider sequence of historical events which led to the signing of the first ever treaty between respective Irish and British governments in December 1921. This period encompassing the Easter Rising of 1916 to the signing of the Anglo-Irish Treaty and subsequent Civil War of 1922 and 1923 is widely referred to as the Irish revolution.¹ It is a period characterised by a bitter guerrilla war, but it also witnessed important political developments such as the establishment of Dáil Éireann. The programme of passive resistance to British rule in Ireland espoused by the first Dáil was largely overtaken by the armed struggle waged against the British forces in Ireland by the Irish Republican Army, with many participants involved in both. It is the latter that is celebrated, whereas the passive revolution, which was just as significant in its own way, is widely ignored in the historiography of this period. This thesis assesses the importance of the internal Dáil Éireann Loan during the Irish revolution.

The emergence of the Sinn Féin movement was the dominant political trend in the aftermath of the 1916 rising. Sinn Féin were endorsed by the electorate in 1918 when they won seventy-three out of the 105 Irish seats in the general election. Rather than take up their seats in the Westminster parliament, the elected Sinn Féin representatives instead formed their own republican government in Dublin in January 1919. This counter-state was to be known as Dáil Éireann and those behind its creation were determined to appropriate it with

¹ Charles Townshend, ‘Historiography: telling the Irish revolution’ in Joost Augusteijn (ed.), The Irish revolution, 1913-1923 (Basingstoke, 2002), pp 1-16.
real government functions. However, substantial funding was needed in order to develop even a skeletal state administration. Michael Collins was appointed as the Minister for Finance and he announced plans to issue state bonds to the public in order to finance the Dáil’s activities. £250,000 worth of bonds were to be issued in Ireland with more to be sold overseas. This thesis focuses solely on the internal Dáil Loan because very little of the overseas funds reached Ireland before late 1921. Therefore, most of the activities and development of Dáil Éireann prior to the signing of the Anglo-Irish Treaty were financed by the proceeds of the internal loan.

In August 2010, Brian Lenihan, the then finance minister, addressed the annual Michael Collins commemoration at Béal na mBláth. During his oration Lenihan spoke in glowing terms of Michael Collins and his achievements as finance minister in the first Dáil:

It was Michael Collins who set up in its basic form a system of financial administration, important elements of which persist to this day. Of course, it was the task of raising the loan to finance the work of the revolutionary government that preoccupied him most as Minister for Finance. History has recorded the extraordinary success of that venture in the most adverse circumstances of suppression and constant hindrance by the British authorities. It was a truly remarkable feat and it added greatly to the authority and capacity of the first Dáil at home and abroad.  

This thesis assesses the raising of this loan without which Dáil Éireann could not have functioned. By examining the organisation and progress of the loan campaign, an accurate evaluation of the scale of Collins’s achievements can be given. This evaluation is made in the context of the British administration’s response to the loan campaign. The attempts of the Dublin Castle government to suppress the loan and seize the funds are also analysed. Several different strategies were employed with the objective of crushing the loan effort. These ranged from the police tearing down advertising posters, to bank managers being summoned before an inquiry and questioned as to whether they had any accounts in their branch that

---

contained Dáil Loan funds. Each of these different strategies are examined, and an evaluation of their effectiveness is offered.

Although the period from 1919 to 1921 in Ireland is a subject area that has been covered comprehensively, the raising of the internal Dáil Loan and the British reactions to it, poses many questions that remain unanswered. Existing literature on the period tends to concentrate almost exclusively on the more dramatic military episodes at the expense of the establishment and development of Dáil Éireann. However, the raising of the internal loan, and all it entailed, was also important in determining the ultimate outcome of the period under consideration. The historiography of Dáil Éireann and the Dáil Loan focuses more on how the loan funds were spent, rather than examining the actual process of raising the loan and the British administration’s responses to it. This thesis explores these subjects and provides a fresh perspective on the Irish revolution.

The historiography of the period concerned in this thesis stresses the centrality of guerrilla violence, intelligence and espionage. Important political developments like the establishment of Dáil Éireann are somewhat understated, but there are a handful of valuable historical works that chart these events. Secondary sources concerning the Dáil Loan are quite limited with Francis Carroll’s *Money for Ireland: finance, diplomacy, politics, and the first Dáil Éireann loans, 1919-1936* being the sole detailed survey of the subject. Carroll skilfully details how Dáil Éireann financed its activities. The opening chapter of the book is of particular relevance to any study of the first internal Dáil Loan as Carroll outlines the financial circumstances within which the first Dáil was to operate. He discusses the plans for the bond drive, both in Ireland and overseas. He also examines the loan results and the breakdown of how the Dáil government used the funds in furtherance of their goals. The suppression of the loan by the British authorities is also briefly mentioned but not in any significant depth. Outside of the opening chapter, this work is not overly relevant to any
study of the internal Dáil Loan. Carroll devotes large sections to the external loan, particularly the American fundraising, and to the status of the loan post-independence, which encompasses the legal disputes over the funds between supporters of the Free State and die-hard republicans. Nevertheless, Carroll provides a good starting point for this research, and he also identifies some valuable source material. His methodology in dissecting these sources is also well worth taking note of, considering similar sources are utilised for this research.

Literature relating specifically to the first Dáil Éireann is also quite sparse given its historical significance. J. L. McCracken’s *Representative government in Ireland: a study of Dáil Éireann 1919-48* and Brian Farrell’s *The founding of Dáil Éireann* are short but reliable guides, and they provide a good initial base for any research concerning the first Dáil. Following on from their work, Arthur Mitchell’s *Revolutionary government in Ireland: Dáil Éireann, 1919-1922* greatly expands the scope of scholarly knowledge of the first Dáil. Mitchell provides a comprehensive account of both the establishment and the development of Dáil Éireann. It is a balanced account which clarifies greatly the ambiguous relationship between Dáil Éireann and the I.R.A. Mitchell provides quite a favourable account of the effectiveness of the first Dáil and particularly the success of its fundraising capacities. Mitchell devotes a reasonably detailed section of his second chapter to how the Dáil administration financed itself. This section provides very helpful information on the Dáil’s finances. Like Carroll, Mitchell includes brief explanations of how the internal loan was raised and how Dublin Castle attempted to suppress it. However, this section still allows vast scope for expansion of these topics. Mitchell’s study is undoubtedly the most authoritative work on Dáil Éireann to date and it is an essential work for any research relating to the first Dáil.

A wide ranging history of the Dáil’s finance department is available in Ronan Fanning’s *The Irish Department of Finance, 1922-1958*. Strictly speaking, Fanning’s study
charts a time period that lies outside of the scope of this thesis. However, Fanning does detail the establishment of the finance department during the first Dáil in the opening stages of his book. Fanning provides an interesting perspective on the primacy of the department within the first Dáil relative to the other government departments. He stresses the importance of the internal loan and briefly discusses both the raising of the loan and some of the responses to it. Fanning also emphasises Michael Collins’s role as the finance minister. This is a role that is frequently understated in the historiography of Collins, the principal historical figure during the period 1919 to 1921.

Collins is perhaps the most analysed and debated individual in twentieth century Irish history. It is evident that Collins’s biographers have tended to focus almost exclusively on the more romantic and dramatic aspects of his military activities, to the relative exclusion of his role as Minister for Finance. The likes of Tim Pat Coogan, Margery Forester, James A. Mackay, Michael T. Foy and T. Ryle Dwyer only fleetingly touch on Collins’s work as Minister for Finance during the period concerned. This is despite the fact that it was through his work as a minister in the first Dáil, that Collins gained widespread public recognition. Indeed, the establishment and organisation of the internal loan is arguably Michael Collins’s greatest achievement but it is continually glossed over by many of his biographers. However, there are some historians that delve a little bit deeper into the nuances of Collins’s role in the raising of the loan. Peter Hart, in his *Mick: the real Michael Collins*, conducts a reasonably thorough examination of Collins’s work within the finance ministry. Hart draws on the same sources as Arthur Mitchell when outlining Collins’s efforts concerning the Dáil Loan. He does go into a greater depth of analysis regarding the organisation of the loan at a local level. Hart’s detailing of Collins’s frustration with the efforts in various constituencies, or more accurately the lack of effort, is particularly relevant for this thesis. Hart provides a far more critical analysis of Michael Collins’s legacy than other historians, but his section relating to
the Dáil Loan does not really draw on many new sources. Most of the information he provides can be obtained in other secondary literature.

Similar comments can be applied to Francis J. Costello’s *Michael Collins: in his own words*. Costello dedicates an entire chapter to Collins’s role as finance minister in the first Dáil. Costello makes use of a wide selection of sources, ranging from the files of Dáil Éireann to private letters between Collins and other individuals. Consequently, he provides a reasonably comprehensive account of Collins’s motivations and the strategies he adopted in the furtherance of the loan campaign. Costello manages to skilfully compile these sources together, but this account only focuses on Collins’s efforts, so the operation of the loan at a local level, and the British reactions and responses to it, are not discussed in any great detail.

There are a number of books written by contemporaries of Collins which are of significant interest. Piarás Béaslaí, Frank O’Connor and Batt O’Connor have each produced accounts of the revolutionary period with a particular focus on Michael Collins. Piarás Béaslaí’s *Michael Collins and the making of a new Ireland* is a vast account of Collins’s life and times. Béaslaí was chosen by Collins’s family to write his ‘official biography’ after his death in 1922 and the book was first published in 1926. Béaslaí was the Dáil Éireann member for East Kerry and was a close colleague of Collins. Any work of this nature should be treated with a degree of scepticism and particularly so considering these facts. The biography is presented in two volumes with an account of Collins’s role during the loan campaign contained within the first volume. This account is quite detailed and it includes a very helpful reproduction of letters between Michael Collins and Éamon de Valera pertaining to Dáil Loan business. However, Béaslaí’s account is not wholly reliable as it has been widely criticised for numerous inaccuracies. One such inaccuracy is evident in his section on the Dáil Loan. He claims that Collins submitted a loan advertisement for publication in newspapers which made no mention of Dáil Éireann – so as to avoid giving the authorities a
pretext to act against the newspapers that published the notice according to Béaslaí. An examination of the newspapers concerned shows that this was not the case. Surprisingly, many of the more recent histories quote this believing it to be fact. Frank O’Connor’s *The big fellow: Michael Collins and the Irish revolution* was first published in 1937. O’Connor was a noted author and playwright who had fought in the I.R.A. during the Anglo-Irish War. He fought for the anti-Treaty side during the subsequent Civil War. O’Connor was motivated to write the book as a sort of reparation for the regret he experienced for his actions during the Civil War. His biography is seen as required reading for any research dealing with Collins because it focuses more on the human character of the man rather than his political achievements. While it is certainly quite a biased account, O’Connor does succeed in creating an effective illustration of how Collins’s meticulousness, and his demanding personality, advanced the Dáil Loan campaign. He also discusses Collins’s reaction to Dublin Castle’s attempts to suppress the loan effort. Batt O’Connor’s *With Michael Collins in the fight for Irish independence* is another contemporary account that is essential reading for any study of the internal Dáil Loan. O’Connor was a close personal friend of Collins. He had met Collins while they were both interned in Frongoch after the Easter Rising. His occupation as a builder enabled him to purchase properties for Dáil Éireann’s use without drawing much suspicion from the authorities. Although his account is heavily biased and favourable towards Collins, O’Connor provides some excellent information with regard to the loan. He tells of his experiences and some of the individuals he encountered while working as a loan collector, and he describes how he was entrusted with gold that had been subscribed during the loan campaign.

There are also several accounts from individuals on the British side that offer alternative views of this period. John Charles Street’s *The administration of Ireland, 1920* provides a good insight into the policies of Dublin Castle in light of the establishment and
growth of Dáil Éireann. Street acted as Information Officer for Dublin Castle which was an important role within the British administration in Ireland. Thomas Jones, the Deputy Secretary to the British cabinet, sheds light on the reactions of the British government to the developments in Ireland in his *Whitehall diary: Ireland 1918-1925*. Sir Ormonde Winter, Dublin Castle’s Director of Intelligence, gives his account of his years in Ireland in his autobiography *Winter’s Tale*. Winter was deeply involved in the Castle’s attempts to seize Dáil Éireann funds post 1920 so his memoirs of the period are an important source for this thesis. Sir Nevil Macready’s *Annals of an active life* is also of relevance to any research of this period. Macready was General Officer Commanding-in-Ireland from the spring of 1920 onwards and he provides an illuminating account of the escalation in violence that occurred concurrent to the Dáil Loan campaign. These contemporary accounts from both the Irish and British sides cannot be examined in isolation considering the inherent bias of the individuals concerned. However, they do provide interesting insights into the thoughts and attitudes of those who were deeply involved in the historic events of the time.

There is an abundance of other general monographs that chart the events in Ireland during the years covered by this research. Joost Augusteijn’s *The Irish revolution, 1913-23*, D. G. Boyce’s *The revolution in Ireland, 1879-1923*, David Fitzpatrick’s *Politics and Irish life, 1913-1921: provincial experience of war and revolution*, Tom Garvin’s *Irish nationalist revolutionaries, 1858-1928*, Michael Hopkinson’s *The Irish War of Independence*, Conor Kostick’s *Revolution in Ireland: popular militancy 1917 to 1923*, Michael Laffan’s *The resurrection of Ireland: the Sinn Féin party, 1916-1923*, and T. D. Williams’s *The Irish struggle, 1916-26* are all of certain relevance to any study of this period. These studies mostly focus more on the militancy of this period with less of an emphasis placed on Dáil Éireann’s development. As a result, these books are only useful up to a point. They only fleetingly
make reference to the Dáil Loan and the minimal information they provide is widely available in greater detail in the histories which are more specific to Dáil Éireann.

There are also a handful of other historical works which discuss the British involvement in Ireland during this time. These include D. G. Boyce’s *Englishmen and Irish troubles: British public opinion and the making of Irish policy, 1918-1922*, Sheila Lawlor’s *Britain and Ireland 1914-23*, John McColgan’s *British policy and Irish administration*, Eunan O’Halpin’s *The decline of the union: British government in Ireland, 1892-1920*, and Charles Townshend’s *The British campaign in Ireland, 1919-1921: the development of political and military policies*. These works offer a solid analysis of the British administration’s response to the formation and growth of Dáil Éireann. However, like the general monographs mentioned previously, they have a tendency to focus more on the militant aspects of the revolution, rather than the significant political developments like the establishment of the first Dáil.

In terms of primary sources, this research draws on material in a number of different repositories. However, the material is quite fragmentary and follows no definite order. The National Archives of Ireland contains the archives of Dáil Éireann, 1919-1923. This collection of files is invaluable to any research concerning the first Dáil. The DÉ 2/ series, the Dáil Éireann secretariat files, contain the papers relating to the internal Dáil Loan. These files include various documents relating to the loan and the work of the finance department of the first Dáil. Letters between the department, the finance minister and the different constituencies are found amongst other items of miscellaneous correspondence. Official loan documents like loan certificates, collectors’ cards and receipts can also be found within this collection. A copy of the clauses of agreement under which the trustees of the loan funds were bound to is also available. The documents in this collection, which are of relevance to a study of the Dáil Loan, range from the informative to the mundane. Often valuable and
important files are located within a glut of largely irrelevant and unimportant documents. This is not overly surprising considering the conditions under which the loan was raised. Among the correspondence within this collection, Michael Collins himself detailed the difficulties his department faced, given the amount of paperwork and documentation that was seized by the police and military. Some other assorted loan documentation is available in the National Library of Ireland. This consists of promotional and propaganda material, as well as the final internal loan account totals. Generally speaking, the cataloguing of the relevant sources reflects the chaos of the period under investigation for this thesis.

Plenty of other relevant source material is available in the British National Archives. The Dublin Castle papers are held within the Colonial Office files. The CO 904/ file series is of particular relevance. This collection contains valuable information regarding the reaction and responses of the British administration to the raising of the Dáil Loan. Important files include the Royal Irish Constabulary Inspector General’s and County Inspectors’ monthly confidential reports. These reports detail the measures taken by the police in order to suppress the loan campaign in Ireland and they are referred to constantly throughout this study. Other items of significance include the papers of Alan Bell who summoned bank managers to an investigation with the objective of uncovering the Dáil’s funds. The documents in the British National Archives provide a useful counter-point to the records held in Ireland.

Private papers of various prominent individuals from the period concerned are also of interest. The papers of Terence MacSwiney are available in both the archives of University College Dublin and the Cork City and County Archives. These files contain some particularly useful information on the organisation and progress of the loan campaign at a local level. Also available in the Cork City and County Archives is an R.I.C. report detailing their suppression of a Sinn Féin meeting in Macroom that was convened to make arrangements for the loan campaign. Other private papers of relevance include the papers of General Richard
Mulcahy which are held in the archives of University College Dublin. The Mulcahy papers are one of the most extensive collections of material from the revolutionary period in Ireland. The papers of Lord French which are held in the Imperial War Museum, London, are also worthy of consultation. French was the Viceroy during the years examined in this research and his files contain interesting information pertaining to the organisation of Dublin Castle’s intelligence system, and the police forces. Similar to the contemporary accounts of the period, these private papers give a good indication of the attitudes that prevailed among those individuals who defined the years from 1919 to 1921.

In recent years, the people of Ireland have had many stark reminders of the importance of economic sovereignty. In August 1919, the launch of the first internal Dáil Loan was the first step in the achievement of economic sovereignty from Britain. This thesis evaluates the raising of this loan and assesses the obstacles that were placed in its path. The existing literature relating to the Dáil Loan is limited and little has been researched concerning the actual raising of the internal loan and the attempts made by Dublin Castle to suppress it. This thesis offers a new window on the years termed as the Irish revolution. The existing historiography largely focuses on the many militant episodes that took place during this period, but this thesis emphasises the role of Dáil Éireann, and the means by which it financed its activities, in the context of the wider Irish revolution. It is important that the significant role played by Dáil Éireann during these years is re-evaluated in advance of the centenary of its establishment in 2019. This examination of the internal Dáil Loan, and the responses to it, will form a part of that process.
Chapter I – The establishment of Dáil Éireann and the urgent need for funds

Ireland at the turn of the twentieth century was a land in a state of political instability. The home rule movement that emerged in the late nineteenth century had the support of the vast majority of Irish nationalists. Home rulers demanded that a devolved Irish parliament within the United Kingdom of Britain and Ireland be established in Dublin. This parliament would have responsibility for Ireland’s domestic affairs. The issue of home rule would dominate the Irish political agenda from the 1880s and into the formative years of the twentieth century. The Irish Parliamentary Party, under a variety of different leaders most notably Charles Stewart Parnell, had mixed success within the Westminster parliament in their quest to have a home rule bill passed. At the start of the second decade of the twentieth century, it appeared as if their ambition would be realised when the Third Home Rule Bill was passed in May 1914, despite strong unionist opposition. The Home Rule Act received the royal assent and was placed on the statute books but its implementation was suspended for the duration of the war which broke out in August.\(^1\) The assumption at the time was that the war would be concluded within a matter of months but by the start of 1915 it was clear that this was not going to be the case. Nationalists were frustrated by the delay of home rule and they shared a growing fear that the island of Ireland would be partitioned to pacify the unionists in Ulster. Furthermore, the Allied wartime rhetoric regarding the rights of small nations to self-determination was music to the ears of Irish nationalists. By April of 1916, with the war in Europe showing no signs of coming to a conclusion, the leaders of the Irish Republican Brotherhood working on the old Fenian dictum of Britain’s difficulty being Ireland’s opportunity, mounted a rebellion in Dublin during Easter week. The rising was defeated, but its impact and aftermath would completely alter the political climate in Ireland. Sinn Féin

---

emerged from the embers of the 1916 rising as the dominant voice of Irish nationalism. They comprehensively outpolled the I.P.P. in the general election of 1918 and their elected candidates revealed their intention to abstain from Westminster. Instead, they set up their own revolutionary government, Dáil Éireann, in Dublin in January 1919. This chapter examines the background to the establishment of Dáil Éireann, analyses how Sinn Féin intended to structure the revolutionary government, and, most importantly, how they would finance its activities.

The Sinn Féin party had been founded in 1905 by Arthur Griffith. Griffith was a constitutional nationalist but, rather than home rule, he advocated a different solution to the Irish question. Griffith’s idea was that Ireland and Britain would return to an arrangement similar to that which was in place prior to the 1800 Act of Union. There would be two separate kingdoms under one monarch, but the Kingdom of Great Britain and the Kingdom of Ireland would each have their own separate government. This proposal was similar to the arrangement between Hungary and Austria. Griffith had few supporters at the time and Sinn Féin was a political irrelevance during its early years of existence. Then in 1916, events conspired to bring the party in from the periphery and would eventually lead to Sinn Féin becoming the main political voice for Irish nationalism.

The 1916 rising was a major milestone in Irish history. Although militarily speaking, the rebellion was an unmitigated disaster and was doomed to failure from the outset; its legacy would shape the course of Irish politics for much of the twentieth century. It appeared in the immediate aftermath that the Easter Rising had no popular support whatsoever and there was little sympathy for the captured participants. This situation changed completely in the days and weeks that followed. The British military had fifteen men, including the seven signatories of the Proclamation of Independence, executed by firing squad between 3 May

---

and 12 May 1916. Other captured participants were interned in England and Wales. The Irish nationalist public were repulsed with what they perceived was a very heavy handed response towards the participants. The British would also inadvertently create an indelible connection between Sinn Féin and the Easter Rising. British politicians would label the rising as the ‘Sinn Féin Rebellion’ even though Sinn Féin had no involvement. General Maxwell wrote in July 1916, that the rebellion was instigated ‘by Sinn Féiners, presumably acting under orders, shooting in cold blood certain soldiers and policemen’. The ideals of the leaders of the Easter Rising went far beyond Griffith’s proposal of dual monarchy but nonetheless Sinn Féin were now permanently linked to the rising and the party was now propelled into a position whereby it could become the largest nationalist party.

A variety of different factors would enable Sinn Féin to become the largest nationalist party after 1916, not least the decline of the I.P.P. The 1916 rising had a major impact on the psyche of Irish nationalists, so much so that home rule would no longer satisfy a large proportion of nationalists. Irish nationalism would now become far more radical and separatist than it had been at any stage prior to the Easter Rising, and Sinn Féin were to the forefront of this shift. By early 1917, the party was not yet organised to take advantage of this opportunity. A number of by-elections took place in early 1917. The first of these was in the North Roscommon constituency in February where George Noble Plunkett, the father of Joseph Mary Plunkett, who was shot after the 1916 rising, contested the election as an independent candidate. Plunkett was duly elected and announced his intention to abstain from taking his seat in Westminster. Despite the fact that he stood as an independent candidate, Plunkett espoused the principles which Sinn Féin would adopt. His election showed what could be achieved, and it was after the successful campaign in North

\[\text{3 The Times, 22 July 1916.}\]
\[\text{4 Irish Independent, 9 Feb. 1917.}\]
Roscommon that Sinn Féin commenced a process of reorganisation. This process was aided by the release from Frongoch at Christmas 1916 of many of the men who had been interned in the aftermath of the rising. Sinn Féin expanded rapidly in the spring and early summer of 1917 as a result of this reorganisation and restructure. Sinn Féin clubs were set up locally across the country, and by October 1917, Sir Joseph A. Byrne, the Inspector General of the Royal Irish Constabulary reported that there were 1,200 clubs nationwide with a membership of a quarter of a million. Further by-election success followed for the revitalised movement when Joseph McGuinness was elected for South Longford in May, and the East Clare seat was won by Éamon de Valera in July. Electoral success was no surprise given the groundswell of support for the Sinn Féin movement across the country. Patrick Sarsfield O’Hegarty, a Sinn Féin member, attributed the rise in popular support for the movement as a reaction to the threat of conscription which reared its head again in early 1918, and the belief that the country would be partitioned if home rule was introduced at the end of the war. He wrote in The victory of Sinn Féin that ‘everything combined to throw more and more elements in the country over to Sinn Féin’. The increase in popular support for Sinn Féin continued throughout the early months of 1918. There was now a growing belief that Sinn Féin would eclipse the I.P.P. as the dominant voice of Irish nationalism when the public would next go to the polls.

The acid test of the extent of Sinn Féin’s development would come in late 1918. The war ended on 11 November and following on from the British military’s success on the Western Front, Lloyd George dissolved parliament and announced that a general election

---

7 Irish Independent, 11 May 1917; 12 July 1917.
8 P. S. O’Hegarty, The Victory of Sinn Féin (Dublin, 1924), p. 29.
would take place in December.⁹ The announcement was not unexpected as the election was long overdue. There had been no general election in Britain since December 1910, over three years before the outbreak of war. Lloyd George’s popularity as prime minister was at its zenith owing to Britain’s victory in the war, and he was keen to copper fasten his position. Sinn Féin had been in preparation for this development in the years prior to 1918. The succession of by-elections during 1917 and 1918 had enabled them to perfect an electoral strategy. An effective grassroots organisation had been established nationwide in 1917 and Sinn Féin had gained credibility and support through their prominence in the anti-conscription movement in local areas. Their members were buoyed by the wartime Allied propaganda which emphasised the rights of small nations to govern their own affairs.¹⁰ The general election of 1918 provided Sinn Féin with the opportunity to capitalise on the post-war international sentiments regarding small nations and their right to self-determination. The timing was ideal for Sinn Féin to demonstrate that they were now the dominant force in Irish nationalist politics.

The election campaign began in earnest after Lloyd George’s dissolution of parliament. Sinn Féin issued a manifesto outlining their principles. The manifesto detailed their four key intentions that would hasten the establishment of an Irish Republic. Sinn Féin planned to withdraw ‘Irish representation from the British Parliament’, ‘to render impotent the power of England to hold Ireland in subjection by military force or otherwise’, to establish ‘a constituent assembly comprising persons chosen by Irish constituencies’, and to appeal ‘to the Peace Conference for the establishment of Ireland as an Independent Nation’.¹¹ Sinn Féin’s intentions were clear. The party had long moved away from Griffith’s proposal of

---

⁹ *The Times*, 12 Nov. 1918; 15 Nov. 1918.
a dual monarchy. Sinn Féin was now a fully fledged separatist republican party. This transformation was driven by the released prisoners of the 1916 rising. The internees released from Frongoch at Christmas 1916 were prominent in the reorganisation of the movement during the first half of 1917. Meanwhile, the prisoners from Lewes Jail assumed the leadership of Sinn Féin during the latter half of 1917 after their release in June. Among those released from Lewes were the most prominent participants in the rising that had not been executed. One of these men, Éamon de Valera, would become the de facto leader of the Sinn Féin movement after his release. Arthur Griffith still held the title of president but he had little yearning for power or prominence, and he was satisfied so long as Sinn Féin pursued principles of which he approved. The British authorities were obviously concerned by the rise of such radical zealots within the movement, because in May 1918 they had seventy-three Sinn Féin members arrested and imprisoned for supposedly plotting with the Germans to open up another military front in Ireland. Griffith, De Valera, Plunkett and McGuinness were among those arrested under this so-called German Plot. The actions taken by the British authorities to imprison such a considerable number of prominent Sinn Féin men would further solidify Sinn Féin’s support during the 1918 election campaign. Not only did it foster even more public sympathy and support for the movement, it made the party’s selection of candidates to stand in the election all the easier. The majority of the candidates put forward by Sinn Féin in constituencies across the country were men who had been imprisoned in the wake of the German Plot. The thinking behind this strategy was that they were likely to garner huge popular support and that many would be elected on a wave of sympathy for their plight. Sinn Féin coined the slogan ‘put them in to get them out’. An election poster for Arthur Griffith who ran in the North-West Tyrone constituency reads: ‘Put

14 Irish Times, 25 May 1918.
him in to get him out, Vote for Griffith: the man in jail for Ireland.' This poster was typical of the sort of propaganda that Sinn Féin dispersed nationwide.

Polling day was set for 14 December 1918 and it was the first general election where voting took place in all constituencies, apart from the three university constituencies, on a single day. The Representation of the People Act of 1918 had also significantly increased the electorate, from approximately 700,000 to almost 2,000,000. The count did not commence until 28 December, with the results forthcoming on 30 December. These results were eagerly anticipated by Sinn Féin supporters and their campaigning efforts were to be rewarded. Sinn Féin won seventy-three seats out of the 105 overall. This figure dwarfed the I.P.P.’s return of six seats. Unionists won twenty-two seats with Labour Unionists winning a further three

---

15 Sinn Féin election propaganda (T.N.A., Dublin Castle papers, CO 904/161/10).
Sinn Féin received 497,107 votes in the election. Unionists received 257,314 votes while the I.P.P. received 220,837 votes. Sinn Féin’s percentage of the popular vote amounted to 46.9 percent. This figure compared to the I.P.P.’s 21.7 percent. The scale of the I.P.P.’s collapse is evident when contrasted with the results of the previous general election in 1910. They had lost sixty-eight of the seventy-four seats they had won back in 1910. The I.P.P. ran candidates in opposition to Sinn Féin candidates in thirty-seven constituencies. They lost in all but two of them with only Captain William Archer Redmond in the Waterford City constituency and Joe Devlin in the Belfast Falls constituency triumphing over Sinn Féin candidates. There was now no doubt whatsoever as to which party was the dominant force in Irish nationalist politics. The I.P.P. had been virtually wiped out by the emergence of Sinn Féin and the party was more or less defunct as a result of the 1918 election.

The bare figures of the results do not tell the whole story of the election, though. The election was as much about the collapse of the I.P.P. as it was about the rise of Sinn Féin. The I.P.P. did not run candidates in twenty-five constituencies where they had won seats previously in 1910. In seventeen out of the twenty-four Munster constituencies, Sinn Féin candidates were elected unopposed because the I.P.P. did not run candidates against them. It was only in the Ulster constituencies that the I.P.P. managed to match Sinn Féin and in some areas outpoll them. The reasons for these discrepancies in the voting patterns are straightforward. Throughout their existence the I.P.P. had successfully ran candidates in most constituencies across the country but in the majority of cases they were faced with little, if any, opposition. Owing to unchallenged electoral dominance throughout most of Ireland, the I.P.P. had grown complacent, and they could not reinvigorate their dishevelled

---

18 Ibid.
19 Ibid.
20 Ibid., p. 166; p. 181.
organisation when faced with the rise of Sinn Féin post 1916. The party managed to hold onto their support in Ulster because it was the one region in which they were properly organised because of the competition they habitually faced from unionists. This was not the case in most parts of Munster, for instance, where they had faced no opposition for decades and they were not in a position to resist the rise of Sinn Féin in counties like Cork, Limerick, Clare and Kerry with their strong volunteer and republican traditions. It must also be remembered that a significant proportion of I.P.P. voters in previous elections were absent in December 1918. Many I.P.P. supporters would have been amongst the thousands of Irishmen who joined the war effort. When examined in the context of the I.P.P.’s collapse, Sinn Féin’s electoral performance might not seem as impressive as at first glance. However, winning forty-eight out of the eighty seats they contested was still a very commendable outcome especially considering the disorganised state of the party prior to 1917.

Among the successful Sinn Féin candidates in the 1918 election were Éamon de Valera, Arthur Griffith, Joseph McGuinness and Count Plunkett. De Valera and Griffith, along with Eoin MacNeill and Liam Mellows were elected for two constituencies, so the actual number of Sinn Féin M.P.s was sixty-nine. With thirty-five of those sixty-nine still imprisoned at the time of their election, it was important that the remaining elected candidates did not rest on their laurels.\(^22\) There was a collective determination to seize the moment and to try and capitalise on the public’s frustration and impatience with the British administration at Dublin Castle. It was clear from the outset that the successful Sinn Féin candidates would have nothing to do with the Westminster parliament. Their manifesto was clear that abstention from Westminster was central to the party’s policy. The manifesto also stated that they would form their own constituent assembly in Dublin to represent the Irish

\(^22\) Mitchell, *Dáil Éireann*, p. 9.
people. Despite the obvious drawback that this would leave Irish nationalists underrepresented in Westminster, Sinn Féin pressed ahead with their plans. The I.P.P. had been a significant presence in the parliament for decades but they had failed to achieve self-government for Ireland, so Sinn Féin deemed that the potential benefits of abstaining from Westminster outweighed the negatives. As far as the leadership were concerned, they had received an endorsement of their manifesto from the Irish electorate at the polls.

The decision to form their own assembly in Dublin was taken by the Sinn Féin leadership before the election results were even known. The executive of the party had decided on 19 December 1918 that it would ‘convocate Dáil Éireann’ early in the new year. The idea of establishing a revolutionary government had first been mooted at the party’s ard-fheis [party conference] the previous October. Planning for the establishment of Dáil Éireann commenced immediately after the election results were known. The Sinn Féin members who were not still imprisoned met on 14 January 1919 to discuss the establishment of the Dáil. It was agreed that the new assembly would have its first meeting on 21 January. Further meetings were held on 17 and 19 January to discuss the itinerary of the first Dáil session. There were dissenting voices within the movement who wanted to delay the first session until the German Plot internees were released. However, these voices were largely ignored because the general consensus among Sinn Féin members was that the timing was ideal. They were buoyant in the aftermath of their fine electoral performance, and the post-war rhetoric of the victorious Allies was music to their ears. Sinn Féin believed that the international establishment might be sympathetic to Irish demands for self-determination at this time.

Preparatory meetings were still being held right up until the morning of 21 January when the first session of Dáil Éireann was scheduled to commence. The inaugural meeting

---

25 Ibid., p. 12.
took place in the Mansion House in Dublin at 3 o’clock. The meeting lasted just under two hours and passed without major incident. Approximately seventy foreign journalists gathered on the public gallery to witness the event.\textsuperscript{26} Cathal Brugha was elected as Ceann Comhairle [Chairman] by those present. His first duty was to read out a number of documents that had been prepared for the inaugural meeting. These included the Declaration of Independence which was essentially an adaptation of the Proclamation from Easter 1916. A Message to the Free Nations of the World was also issued. It requested other nations to recognise Ireland’s independence from British rule. This document was a clear attempt by Sinn Féin to capitalise on the immediate post-war sentiments concerning the rights of small nations. With this in mind, the Dáil also appointed three envoys to the upcoming post-war Peace Conference – Griffith, de Valera and Plunkett.\textsuperscript{27} The other documents adopted were the Dáil Constitution and the Democratic Programme. These documents outlined the principles of the government and the social and economic plans that it hoped to implement. All of these documents were ratified by the twenty-seven members present.

Press reaction to the establishment of Dáil Éireann was mixed. Dublin Castle ensured that a strict censorship regime was in operation so the newspapers were limited in what they could print. Neither the Declaration of Independence nor the Democratic Programme appeared in the newspapers on 22 January. The two main nationalist dailies expressed similar sentiments towards the Dáil in their editorials. The \textit{Irish Independent} described the decision to convene Dáil Éireann as ‘a bold move and a novel one’. Their editorial praised the patriotism of Sinn Féin but also expressed grave doubts as to whether the establishment of the Dáil was a wise move: ‘The highest interests of our country may be imperilled by a false step

\textsuperscript{26} Ibid., p. 16.
\textsuperscript{27} Dáil Éireann, \textit{Miontuairisc an Chéad Dála, 1919-1921: minutes of proceedings of the first parliament of the Republic of Ireland, 1919-1921: official record} (Dublin, [1921]), 21 Jan. 1919, p. 17.
taken at this critical time in the history of the world’.\textsuperscript{28} The editorial in the \textit{Freeman’s Journal} was strikingly similar to that of its nationalist counterpart. The patriotism of Sinn Féin could not be questioned but it feared that Dáil Éireann would cause international embarrassment to Ireland unless it reconsidered some of its proposals. If Sinn Féin were serious about declaring an Irish republic and forming their own state administration in Ireland ‘we are on the eve of one of the most tragic chapters in the history of Ireland’.\textsuperscript{29} The main unionist daily, the \textit{Irish Times}, was scathing in its criticism of Sinn Féin and Dáil Éireann. ‘These men are today the elected representatives of three-fourths of the Irish people, and the more quickly Ireland becomes convinced of the folly that elected them the sooner her sanity will return’. The \textit{Irish Times} also examined the link between the Dáil and international socialism. Much of Sinn Féin’s literature and propaganda was explicitly left-wing and the \textit{Irish Times} editorial articulated its fear that Ireland was charting a similar course to what occurred in Russia two years previously, ‘to apply the principles of Lenin and Trotsky to Irish affairs. It is working for the disintegration of society and the confiscation of all property, public and private’.\textsuperscript{30} The \textit{Cork Examiner} was far more supportive of Dáil Éireann than the other newspapers. It described the opening session as an ‘event of the first importance’, and that ‘The Irish historian of the future will no doubt regard 21 January 1919, as a date that marked a turning point in the political history of this country – a new departure that influenced Ireland’s future and helped to mould her fate.’\textsuperscript{31} Overseas journalists also reported on the event with several of the London dailies detailing the day’s events. The \textit{Daily News} commented on the potential support for Dáil Éireann: ‘No one who is not determined to deny patent facts can refuse to acknowledge that behind the Declaration of Independence at Dublin

\textsuperscript{28} \textit{Irish Independent}, 22 Jan. 1919.
\textsuperscript{29} \textit{Freeman’s Journal}, 22 Jan. 1919.
\textsuperscript{30} \textit{Irish Times}, 22 Jan. 1919.
\textsuperscript{31} \textit{Cork Examiner}, 22 Jan. 1919.
yesterday fiercely in earnest is the solid mass of almost all Irish opinion outside Ulster.'\(^{32}\) The \textit{Morning Post} described Sinn Féiners as ‘dangerous persons’. Both the \textit{Westminster Gazette} and \textit{Pall Mall Gazette} took similar positions imploring the British government to take action before the situation in Ireland deteriorated.\(^{33}\) The \textit{New York Times} carried the story on its front page on 22 January. The article details how the members assembled in a ‘dingy meeting place’. The journalist also writes that ‘Ireland is a country of the unexpected, but no one predicts any trouble or disorder.’\(^{34}\) The presence of overseas journalists at the opening of the Dáil underlines the significance with which the event was viewed beyond Ireland. Cultivating a positive relationship with the foreign press was one of Dáil Éireann’s most effective tactics. The \textit{Irish Independent} [22 Jan. 1919].

\(^{32}\) \textit{Irish Independent}, 22 Jan. 1919.
\(^{33}\) Ibid.
January for a private meeting. The main business undertaken at this meeting was the appointment of a cabinet in accordance with the constitution. Cathal Brugha was appointed as Príomh Aire [President] in a temporary capacity while Éamon de Valera was still incarcerated in Lincoln Jail. Brugha would lead a cabinet of five ministers. These were Richard Mulcahy as Minister for Defence, Count Plunkett as Minister for Foreign Affairs, Michael Collins as Minister for Home Affairs, and Eoin MacNeill as Minister for Finance.\(^{36}\)

This would only be an interim cabinet until the German Plot internees were released. Dáil Éireann would have to appropriate proper working departments under these ministries in order to make them viable in the long term. The general aims of the Dáil were twofold – to gain formal recognition abroad from other governments, and to disrupt and undermine the existing system of government under the British administration at Dublin Castle. To achieve this second aim, the members of the Dáil would have to establish at least some of the various elements and institutions of a sovereign state in direct opposition to the existing institutions run from Dublin Castle. The first step in creating what the historian Charles Townshend has labelled the ‘counter-state’ was the appointment of this first cabinet.

Fig II: Members of the first Dáil Éireann  
(Source: Irish Times)

Progress in developing the counter-state further in the immediate period after the opening meetings of Dáil Éireann was slow. After the private meeting on 22 January 1919, the second parliamentary session of Dáil Éireann did not take place until the start of April. There were a number of reasons for this long gap. The first session of the Dáil was merely symbolic to a large extent. Very little business was discussed or debated and no plans or strategies were put into place. There was a reluctance amongst the members of the temporary cabinet to make any concrete policy decisions before the German Plot internees were released. However, the Inspector General of the R.I.C. reported in March that the whole Sinn Féin organisation was now under the control of Dáil Éireann. The cabinet would meet informally throughout February and March, and the consensus among them was that they should wait until the likes of de Valera had returned to Ireland before making any decisions as to the path that Dáil Éireann would take. They hoped that the symbolism of the documents presented on 21 January, and the cabinet appointed on 22 January, would keep Dáil Éireann in the public consciousness until the Sinn Féin leaders were released, and the work of building up the counter state could begin.

Plans were afoot to engineer an escape for de Valera from Lincoln Jail before the first session of the Dáil took place in January. Two Dáil deputies, Michael Collins and Harry Boland, were absent from the first meeting at the Mansion House because they were in England working on de Valera’s escape. De Valera had managed to secure an impression of the chaplain’s master key and the dimensions of the key were relayed back to Ireland by a drawing on the back of a Christmas card. Three replica keys were produced. Boland kept one for himself while the other two were smuggled into the prison hidden in a cake. The escape took place on the night of 3 February. De Valera escaped along with two other republican

---

internees, Seán Milroy and Seán McGarry. He was smuggled back to Dublin on 20 February where he went into hiding until the British government released the remaining German Plot detainees on 6 March.\footnote{Irish Independent, 7 Mar. 1919.} Many of the elected Sinn Féin T.D.s returned to Ireland in the following days and weeks. Preparations could now be made for the second session of Dáil Éireann, and the planning for the creation of a skeletal republican state administration could begin in earnest.

The second session of Dáil Éireann commenced on 1 April 1919 with a total of fifty-two deputies in attendance for the private meeting at the Mansion House. This was the highest number to attend any one session of the first Dáil. The most important item on the agenda was the resignation of Cathal Brugha as Príomh Aire and his temporary ministry. Brugha then proposed a motion that de Valera should succeed him. The motion was seconded by Pádraic Ó Máille and proceedings were concluded until the following day.\footnote{Dáil proceedings, 1 Apr. 1919, p. 34.} De Valera’s first act as Príomh Aire was to appoint a new cabinet, and this process took place on 2 April. This new cabinet was expanded from five ministers to a total of nine. The new cabinet was Éamon de Valera as Príomh Aire, Arthur Griffith as Minister for Home Affairs, Count Plunkett as Minister for Foreign Affairs, Cathal Brugha as Minister for Defence, Countess Markiewicz as Minister for Labour, W. T. Cosgrave as Minister for Local Government, Seán T. O’Kelly as Minister for the Irish Language, Eoin MacNeill as Minister for Industries, and Michael Collins as Minister for Finance.\footnote{Ibid., 2 Apr. 1919, p. 36.} An additional four external ministers were appointed but they were not members of the cabinet. These were Robert Barton as Minister for Agriculture, Seán Etchingham as Minister for Fisheries, Ernest Blythe as Minister for Trade and Commerce, and Laurence Ginnell as Minister for Propaganda.\footnote{Ibid.} The majority of this ministry were greatly lacking in any political experience but they were well educated,
young and enthusiastic. Now that a permanent cabinet had been put into place, departments needed to be developed under these ministries in order for Dáil Éireann to undermine and disrupt the existing British administration in Ireland. Clearly, the finance ministry and department were going to be of principal importance in this regard.

De Valera had chosen the T.D. for South Cork, Michael Collins, as the Dáil’s finance minister. Collins was born in 1890, the son of a tenant farmer from Clonakilty. He left school at the age of fifteen and emigrated to London where he secured employment as a clerk in the West Kensington post office savings bank. He remained in this post until 1910 when he left to work at a stockbrokers in the city. He was later employed by the Board of Trade and in a trust company after 1914. It was during his time in London that Collins became actively involved in nationalist organisations like the Gaelic Athletic Association and the Gaelic League. His participation in these groups brought him into contact with republicans who persuaded him to join the Irish Volunteers and the I.R.B. He was later appointed treasurer of the I.R.B. for southern England and began to make a name for himself in republican circles in London. In January 1916, Collins moved to Dublin. He made the decision to return to Ireland for two reasons. By leaving England he would evade conscription but the I.R.B. plan for a future rebellion was foremost in his thoughts. He became a financial advisor to Count Plunkett upon his return. Collins was stationed in the General Post Office during the Easter Rising as an aide-de-camp to his son, Joseph Mary Plunkett. Collins was only a very minor figure in the rebellion but he began to rise to prominence during his period of internment in Frongoch. He possessed a confidence and a powerful, if at times overbearing, personality, that enabled him to become a leader amongst the prisoners. Collins led the internees in group discussions of Irish history and military strategy. He also organised Irish language classes and

---

44 Ibid., p. 37.
Gaelic football matches, and led a campaign for better conditions at the camp for the internees. The leadership skills he honed in Frongoch as well as the impression he had left on his fellow republican prisoners would stand him in good stead on his release and return to Ireland at Christmas 1916.

Upon his return to Ireland, Collins was approached by Kathleen Clarke, the widow of Tom Clarke who was executed after the 1916 rising, to take over as secretary of the Irish National Aid and Volunteer’s Dependents Fund. This fund was set up by Kathleen Clarke, in the aftermath of the rebellion, to distribute assistance to the families of the men and women who had been killed, executed or interned. Collins’s work as secretary of the fund brought him to all corners of the country and allowed him to build up significant contacts with prominent republicans in each locality. This extensive network of contacts and knowledge that he acquired when administering the fund made him an obvious choice to help in the selection of Sinn Féin candidates for the by-elections held throughout 1917. He was elected to the Sinn Féin executive in October 1917. This promotion came less than a month after he had delivered a stirring graveside oration at the funeral of Thomas Ashe, a founding member of the Irish Volunteers. Ashe had been arrested for a seditious speech he had delivered in August 1917 and he was imprisoned in Mountjoy. He demanded prisoner-of-war status and began a hunger strike but he died on 25 September after being force-fed by the prison guards. Collins’s oration at Ashe’s funeral had a similar affect on Collins’s standing within republicanism, as Pádraig Pearse’s oration at O’Donovan Rossa’s graveside had in 1915. Collins rose rapidly through the ranks of the republican movement, and in the absence of the likes of de Valera and Griffith; he became one of the most prominent members of Sinn Féin.

---

46 Ibid., pp 65-6.
Given his swift rise to prominence within Sinn Féin after 1917, it was no surprise that Collins was allocated the finance ministerial portfolio in the first Dáil. Finance was undoubtedly the most important ministry and Collins and de Valera entrusted him to effectively manage the financial affairs of the counter-state. Collins had shown an aptitude for the position in his work after the 1916 rising. He possessed excellent organisational and administrative skills which he had displayed in the distribution of the Irish National Aid and Volunteer’s Dependents Funds and in the reorganisation of Sinn Féin prior to the 1918 election. He also had the greatest financial expertise of any of the Dáil Éireann T.D.s owing to the work he undertook in various jobs during his time in London. It was evident from the Dáil’s proceedings on 2 April that de Valera and the rest of the Sinn Féin leadership had a great deal of trust in Collins’s skills. It was agreed that Collins as finance minister ‘is hereby authorised without reference to Dáil, to apply monies to such specific objects as the Ministry (when not reduced below five in number) shall unanimously approve.’ This motion indicated that Collins would have exceptional powers as Minister for Finance and it clearly shows the faith that the rest of the cabinet had in his ability.

The problem with the above motion though was that there was little or no money for Collins to work with initially. The R.I.C. Inspector General reported in May 1919 that Dáil Éireann was dependent on affiliation fees paid by Sinn Féin clubs as well as the receipts from the concerts, lectures and sporting events which were organised throughout the country. Initially, Sinn Féin provided a loan of £1,300 to cover the expenses involved in launching the Dáil. Anna O’Rahilly, whose brother had been killed during the Easter Rising, loaned a total of £2,000 to the revolutionary government, while O’Rahilly’s niece, Sheila Humphreys, a

---

prominent member of Cumann na mBan, provided the Dáil with a £1,000 loan. This money would never suffice for the Dáil’s ambitious plans though. One possible source of finance was the money that had been raised during the anti-conscription campaign of 1918. Over a quarter of a million pounds had been raised during the campaign and it was hoped that a sizeable proportion of that money would be turned over to Dáil Éireann. The custodian of the money, the Mansion House Committee, announced that local meetings of subscribers would take place across the country to decide on the distribution of the fund which would happen in the spring of 1919. Both Sinn Féin and the Catholic Church made their pleas for a share of the money. When the exact breakdown of the division of the fund became apparent, it was clear that the church had received far more money than Dáil Éireann. Most local meetings gave little or nothing to Dáil Éireann. Parish priests had been hugely active during the collection of the fund and most of the local trustees were parish priests. It was only natural then that so many people were keen to see their money go to the church rather than to Dáil Éireann. The R.I.C. Inspector General provided the breakdown of the Anti-Conscription Fund in his monthly report for May 1919. He reported that £164,000 was returned to subscribers or ‘applied to ecclesiastical charities’, £50,000 was unclaimed, £21,000 was retained by the Mansion House Committee, and only £17,000 went to Sinn Féin. It is worth remembering that the meetings of the subscribers to decide on the division of the fund only took place shortly after the opening session of the Dáil had taken place. It is possible that many people believed at that time that Dáil Éireann would never be able to implement its ambitious plan for the creation of a republican state, and they did not wish to see their money go to waste. Nevertheless, the distribution of the vast majority of the fund to the church meant that Collins would have to explore other avenues in terms of sourcing finance for the Dáil.

51 Freeman’s Journal, 10 Feb. 1919.
Dáil Éireann had mounting financial commitments from January 1919 onwards and it was imperative that fresh finance was raised promptly. The R.I.C. Inspector General’s report for February stated that the financial situation was causing considerable anxiety for Dáil Éireann. These financial concerns persisted in the months that followed as the scale of the finance needed to establish a functioning counter-state became clear. It was agreed during the 2 April meeting that all ministers would be paid an annual salary of £350 each and the Príomh Aire would receive £500. Dáil deputies were not paid a salary but they did receive travel and accommodation expenses. Other initial expenditure included securing several properties around Dublin for Dáil business and printing costs for propaganda purposes. Faced with mounting financial commitments, the feasibility of various finance raising plans were explored. The idea that Dáil Éireann could set up their own taxation system was examined but it was quickly ruled out. It simply was not feasible to impose an income tax and any excise taxes or duties would have more of a negative impact on Irish producers than it would on the British exchequer. It became apparent that Dáil Éireann would have to rely heavily on the goodwill and generosity of the Irish people to fund their skeletal administration. The sale of bonds directly to the public was decided upon as the best means of raising a significant amount of funds for the Dáil’s proposed ventures. The proposal was first raised during the Dáil’s second session in April 1919, but it is likely that it was under consideration for some time beforehand, with the R.I.C. reporting back in January 1919 that Dáil Éireann was planning on issuing 500,000 £1 bonds. Planning for the bond issue commenced immediately because the need for funds was so urgent. The historian Arthur Mitchell in his *Revolutionary Government in Ireland* estimated that Dáil Éireann would need £25,000

---

54 Dáil proceedings, 2 Apr. 1919, p. 37.
55 Ibid., 19 June 1919, p. 128.
annually in order to finance its operations as they existed in early 1919.\textsuperscript{57} If they had serious ambitions of expanding and thus fulfilling their Democratic Programme, they would require not tens of thousands, but hundreds of thousands of pounds. The urgent requirement for fresh income became the principal concern of the cabinet. Failure to raise significant money quickly would have put the new counter-state in jeopardy. Without money there could be no government functions, and without government functions Dáil Éireann would lose all credibility. The electorate would have quickly grown disillusioned with Sinn Féin, and the whole republican movement would have been in danger of a collapse similar to that of the home rule movement post 1916. For this reason alone, the success of the bond issue was critical to the success or otherwise of the first Dáil Éireann.

Due to the critical importance of the bond issue, the planning process was set in motion in the spring of 1919 with Collins and de Valera meeting regularly to formulate plans. De Valera addressed the Dáil on 10 April and announced that the Minister of Finance was preparing a loan prospectus for the issue of £500,000 worth of bonds for public subscription. Half of the loan would be raised at home with the other £250,000 being raised abroad. De Valera was keen to stress that bonds of small amounts would be sold ‘to meet the needs of the small subscriber’.\textsuperscript{58} The exact details of the loan were finalised in the months that followed. Collins was able to take personal direction for the organisation of the domestic half of the loan because of de Valera’s decision to travel to the United States in June 1919. He took this decision because he feared he would be rearrested if he remained in Ireland. De Valera was also of the belief that an American campaign could reap huge benefits for Dáil Éireann. The failure of the Dáil’s delegation to the Paris Peace Conference to make any progress only hardened de Valera’s desire to gain recognition for the Irish Republic abroad. By mobilising

\textsuperscript{57} Mitchell, \textit{Dáil Éireann}, p. 58.
\textsuperscript{58} \textit{Dáil proceedings}, 10 Apr. 1919, p. 47.
the extensive Irish-American community and lobbying President Woodrow Wilson he believed he could secure the support of the American people. By travelling to America he could also promote and oversee the bond issue over there.

The domestic half of the loan was the priority at this moment in time though, owing to the inevitable delays that would occur in receiving the overseas money. They had to figure out a way around the American laws to launch the scheme and there was the obvious obstacle of having to transfer the money across the Atlantic Ocean. Indeed it was 1921 before most of the loan funds from the United States arrived in Ireland, so any of the Dáil’s early plans were dependent on the subscriptions raised in Ireland.\(^{59}\) The details of the ‘National Loan’ were first disclosed on 19 June 1919 to the T.D.s present during a private sitting of Dáil Éireann at Flemings Hotel in Dublin. Bonds were to be sold in sums of £1, £5, £10, £20, £50 and £100. Those purchasing bonds were required to pay fifty per cent on application, and the remainder in two equal instalments. The bonds would bear interest at five per cent per annum. This interest was to be calculated from the date on which the final payment was made. It was announced that ‘The first dividend will consist of interest calculated from the date upon which the final payment is made, but will not be payable until a date six months after the Irish Republic has received international recognition, and the English have evacuated Ireland. Thenceforward, payment will be made half-yearly on 1 January and 1 July.’\(^{60}\) The bonds were to be redeemable within twenty years of the international recognition of the Irish Republic.

Three trustees of Dáil Éireann funds were also elected during the private session on 19 June. Any money subscribed to the loan was to be made payable to these three trustees – Éamon de Valera, James O’Mara, and the Most Reverend Dr Michael Fogarty. In his position

\(^{60}\) *Dáil proceedings*, 21 June 1919, p. 134.
as Príomh Aire, de Valera was an obvious choice to act as a trustee. O’Mara was a Limerick businessman who had been elected as T.D. for Kilkenny South. He had held the positions of Director of Finance and Director of Elections for the Sinn Féin party since 1919 and de Valera had chosen him to accompany him to America to help organise and administer the loan there.\textsuperscript{61} Fogarty had been appointed Bishop of Killaloe in 1904 and was widely known to be sympathetic to Sinn Féin. He had shared a podium with de Valera, and had spoken out against the threat of conscription during the East Clare by-election campaign in 1918.\textsuperscript{62} The duties of the trustees were outlined by Arthur Griffith who was now Acting President of Dáil Éireann with de Valera now in the United States. Their duties were twofold – safekeeping and disbursement. They had the power to ‘lodge in any bank or society in their own names or in any other names, or invest or keep in bulk the whole or any portion of the funds in their keeping.’\textsuperscript{63} With regard to disbursement, the trustees were to disburse the funds only in accordance with a vote or resolution of the Dáil. In the exceptional event that the Dáil was unable to form a quorum, the trustees were then authorised to withdraw money ‘in accordance with their own judgement.’\textsuperscript{64} The trustees’ initial appointment was to last for a twelve month period before they were to be eligible for re-election but they could be superseded or changed at any time if Dáil Éireann passed a simple resolution indicating its wish to do so. Each trustee had to nominate one substitute who could act with full power on their behalf and they were required to compile an annual report accounting for their funds. They were also authorised to employ a secretary or secretaries to assist them in their work as trustees.

With the three trustees now in place, the Dáil’s sixteen member Finance Committee set about finalising preparations for the public launch of the National Loan. This work mainly

\textsuperscript{61} Limerick Leader, 12 Dec. 1948.
\textsuperscript{62} Irish Independent, 16 May 1918.
\textsuperscript{63} Appointment of trustees (N.A.I., Dáil Éireann Secretariat files, 1919–1922, DÉ 2/359).
\textsuperscript{64} Ibid.
involved finalising of the various documents like the prospectus, application forms, receipts and collections cards that would be necessary in the administration of the loan. The T.D. for North Wexford, Roger Sweetman, addressed a crowd of 5,000 people in Gorey and told them that they would soon be called upon to subscribe to a loan of a quarter of a million pounds ‘in order to put the country on its legs once more.’\footnote{Irish Times, 19 July 1919.} By mid-August, this domestic loan was ready for its public launch. The Ard-Chomhairle [National Executive] of Sinn Féin convened at the Mansion House on 15 August 1919 and the details of the National Loan were made public. The details that were agreed to by the Dáil on 19 June were those that were unveiled to the public. There was one change made from the June session and that was the extension of the American loan. De Valera had asked permission to increase the target to $5,000,000 and his proposal was agreed to.\footnote{Piaras Béaslaí, Michael Collins and the making of a new Ireland (2 vols, London, 1926), i, pp 340-1.} The terms of the internal loan remained unaltered. Copies of the loan prospectus were distributed to those present. The prospectus outlined the conditions of the bond issue. It stated that: ‘After the withdrawal of the English Military Forces, this Loan becomes the first charge on the Revenues of the Irish Republic.’\footnote{Prospectus of the internal Dáil Loan, Sept. 1919 (N.L.I., ILB 300 P2).} Subscribers would have to pay fifty per cent on application with two further twenty-five per cent instalments due on 1 December 1919 and 1 February 1920. The prospectus also detailed the procedure that took place after subscriptions were received. Applicants were to be supplied with a receipt at the time of payment. This receipt included the amount of bonds purchased and the amount that was paid upon application. The registered bond certificates would then be prepared by the Department of Finance and be issued in exchange for the receipt when complete. The final section of the prospectus instructed potential subscribers that copies of the prospectus as well as printed application forms could be obtained from the following people: ‘the Minister of Finance, Dáil Éireann; the Honorary Treasurers of Sinn Féin; and the Secretary of any Sinn
Féin Club in Ireland. The prospectus was undersigned by de Valera as Príomh Aire of Dáil Éireann and Michael Collins as Minister of Finance.

Other documents were also distributed to coincide with the public launch of the loan. One such document listed the objectives of the loan. This was essentially a rehash of the Democratic Programme that had been drawn up the previous January. The money would be used to ‘propagate the Irish case all over the world.’ It would contribute to the establishment of an Irish consular service, a national civil service, national arbitration courts and a Land Bank. It would also help to promote Irish trade and commerce, to develop the fisheries, forestry and industrial sectors. It was specified that the money could also be used ‘generally for National Purposes as directed by Dáil Éireann.’ This was an important statement as it afforded Dáil Éireann a degree of flexibility as regards their intentions for the funds. Dáil Éireann would have the freedom to alter their plans for the money should circumstances change in Ireland or overseas. The names of the three trustees of the National Loan appeared prominently on all the promotional material that was distributed at the meeting. A letter signed by Collins as Minister of Finance and Arthur Griffith as Acting-President of Dáil Éireann was circulated alongside the loan prospectus. The letter was laced with republican propaganda clearly designed to entice people to purchase bonds. It proclaimed that: ‘After centuries of repression the Irish Nation has burst from the dungeon in which it had been hidden away from the knowledge and conscience of mankind.’ Dáil Éireann was the manifestation of this new Irish freedom and the National Loan would be used exclusively in the promotion of Ireland, ‘an indivisible entity.’ ‘All who lend to Dáil Éireann today, lend to ensure the dignity, the prosperity, and the independence of the Irish Nation.’ While not exactly a call to arms, the use of such evocative rhetoric was a clear rallying call to the Irish

68 Ibid.
69 Issue of £250,000 5% registered certificates, Aug. 1919 (N.L.I., ILB 300 P2).
70 A message to the people of Ireland, Aug. 1919 (N.L.I., ILB 300 P2).
71 Ibid.
people to give Dáil Éireann the same support in their fundraising drive that they had given to Sinn Féin at the polls in 1918.

Reports of the events at the Mansion House on 15 August reached de Valera in America and he quickly identified a problem with the documentation that had been released. He wrote to Collins on 16 September: ‘I see from printed prospectus to hand that you are undertaking the obligation of paying interest from the present time on till the evacuation and recognition. I am sorry it is so, but I suppose it is too late to change it. It must not be so in any foreign subscription.’\(^{72}\) Collins replied on 6 October that he was fully aware of the interest terms, as was Griffith, and the matter would be discussed among the Dáil ministry at their next meeting.\(^{73}\) In his next letter Collins reported to de Valera on the cabinet meeting: ‘The entire position with regard to the Interest Payments was reviewed, and all present – Arthur Griffith, Cathal Brugha, W. T. Cosgrave, and Count Plunkett – were all agreed that the statement on the Prospectus accepting liability for interest from the time full payment is made, was what was meant.’\(^{74}\) It is clear from this exchange of letters that it was Collins and not de Valera who called the shots when it came to the organisation and administration of the National Loan. Collins was well aware of the liability the Dáil would incur by paying interest from the time a certificate was fully paid, but he knew that this would enhance the attractiveness of the loan to potential subscribers. He believed that any future financial burden could be offset by the attraction of more subscribers. It was evident from this time on, that de Valera would have little input into the raising of the internal loan.


The establishment of Dáil Éireann in January 1919 marked a major milestone in Irish history. A chain of events in the years prior to 1919 hastened its creation. The outbreak of war on the continent in August 1914 presented radical nationalists with an opportunity for rebellion and this opportunity was seized in Easter 1916. Although the 1916 rising failed, its legacy was the rise of Sinn Féin in the years that followed. The whole Sinn Féin local organisation was built up nationwide between 1916 and 1918. Electoral success followed in December 1918, when they usurped the I.P.P. as the dominant party in Irish nationalist politics. The successful Sinn Féin candidates agreed to convocate Dáil Éireann in January 1919. Their aim was to develop an alternative government administration to the British one based at Dublin Castle, but even the most skeletal of administrations would need significant funding. The problem of finance was arguably the greatest challenge that Dáil Éireann faced and the man tasked with finding a solution to the fundraising issue was the finance minister, Michael Collins. It was agreed that the sale of government bonds was the best option to raise the funds needed. The National Loan was launched in August 1919 with bonds being issued both at home and abroad. The internal loan was prioritised because it would take longer for the external loan to get up and running and the Dáil needed funds immediately. The task of organising such a loan was a massive undertaking, and the success of the Dáil Loan was simply critical for the credibility and viability of the revolutionary government. Similar to the election campaign in the winter of 1918, the success of the loan would be heavily reliant on the strength of the Sinn Féin organisation at a local level. The various Sinn Féin clubs across the country would have to work tirelessly and efficiently to ensure the undertaking was a success. Therefore, the effective promotion of the loan would be as important as its organisation. However, the efforts to promote interest in the loan would be set against a background of increasing British suspicion of Dáil Éireann’s activities.
Chapter II – The raising of the first internal Dáil Éireann Loan

The urgent need for funds quickly became the greatest challenge facing the Dáil Éireann revolutionary government in the months after its establishment in January 1919. Dáil Éireann’s objective of superseding the existing British administration at Dublin Castle was dependent on their ability to raise the necessary funds to finance a republican administration. Various fundraising plans were discussed but it was clear that the sale of government bonds directly to the public was their only option to generate finance promptly. Éamon de Valera announced to the Dáil on 10 April 1919 that the finance minister was preparing a loan prospectus for the issue of £500,000 worth of bonds for public subscription – half of which was to be offered at home with the other £250,000 being offered abroad. During this announcement, de Valera was keen to stress that bonds of small amounts were to be sold to cater for small subscribers. The domestic half of this loan quickly became the priority for the Dáil’s finance department and its minister Michael Collins, at home with the departure of de Valera to the United States in June 1919 to oversee the external loan there. The details of the internal loan were eventually made public at a meeting of the Sinn Féin leadership at the Mansion House on 15 August 1919. The bonds would bear interest at five per cent per annum and they were to be sold in sums of £1, £5, £10, £20, £50 and £100. This was a highly ambitious plan. Sinn Féin had successfully secured the electoral support of a large proportion of the Irish people, but, persuading them to also provide their financial support was going to prove challenging. The majority of the population did not have a large income, and many of them would surely have doubted that these bonds would ever yield a dividend. Nevertheless, Dáil Éireann had to rely on the financial support of the Irish people. They were their only option owing to the legal and logistical problems that were delaying the progress of the external loan. The success of the loan was entirely dependent on the support of the people, and the feasibility of the Dáil Éireann counter-state hinged on the Dáil Loan. Therefore, it
was imperative that the loan was well organised, and effectively promoted, to provide it with every chance of success. The responsibility to ensure its organisation and promotion laid not only with Collins and his finance department, but with the many members of the various Sinn Féin clubs nationwide. This chapter explores the organisation and promotion of the internal Dáil Éireann Loan. The course of the loan is analysed, emphasising the progress of the loan at a local level using relevant examples from different constituencies. Finally, the success and the impact of the loan is evaluated.

With the details of the internal loan finalised in August 1919, the organisation of the loan campaign began in earnest. Collins quickly switched his attentions to the huge logistical operation of putting an effective structure in place nationwide for the collection of loan subscriptions. It was agreed that the loan would be organised in accordance with the electoral constituencies. Sinn Féin had an elected member of Dáil Éireann for seventy-three of the 105 constituencies. Each T.D. had the responsibility to take the lead in both the organisation and promotion of the loan in their respective constituencies. However, many T.D.s were either imprisoned or on the run so alternative arrangements had to be made in their constituencies. Four organisers were appointed for each province. They were: Éamonn Fleming, for Leinster; Edward Donnelly, for Ulster; P. Ryan, for Connacht; and P. C. O’Mahony, for Munster. ¹ They were empowered to appoint organisers in any constituencies which were without an elected member of Dáil Éireann. Those Dáil members who were at liberty were each requested to sell a certain quota of bonds in their respective constituencies. Collins had informed the T.D.s on 5 August 1919 that: ‘The work must go ahead rapidly. It will be essential to get on with a rush.’ He also asked for ‘increased individual effort on the part of all members of the Dáil’. ² T.D.s were issued with instructions to convene a meeting of

---

¹ Béaslaí, Michael Collins, i, p. 347.
² Michael Collins circular to all T.D.s, 5 Aug. 1919 (C.C.C.A., Papers found on Daniel Corkery, U104/3/13).
prominent supporters in their constituency. This conference though, was not to be confined to members of the various Sinn Féin clubs. It was hoped that the support of individuals outside of the Sinn Féin organisation could be secured, and it was stressed that ‘this particular point should not be overlooked.’ If the Dáil Loan were to succeed, Sinn Féin had to persuade people from outside of the organisation to purchase bonds.

Eager to set a good example for his fellow T.D.s, Michael Collins addressed a conference of some thirty delegates in his South Cork constituency at Dunmanway on 17 August. He outlined the significance of the loan and revealed his preference that Dáil Éireann sold 250,000 subscriptions of £1 each, instead of 25,000 subscriptions of £10 each. It was clear that Dáil Éireann hoped that a wide cross-section of society would subscribe to the loan rather than a smaller number of wealthier individuals. Collins himself purchased £25 worth of bonds at the meeting, and £400 was subscribed in total by those present. Other T.D.s held similar meetings in their own constituencies across Ireland throughout August and September 1919. Joseph McGuinness, the Dáil deputy for Longford, addressed a meeting at Dromard at the start of August. McGuinness spoke passionately about the aims of Dáil Éireann, and outlined his hope that the people of Ireland would not ‘leave all to America to do’ in financially supporting the counter-state. Peter Paul Galligan, the T.D. for the constituency of West Cavan, appealed for support for the Dáil Loan at a meeting on 14 September, while on the same day, a meeting for Mid Cork was addressed by Terence MacSwiney, the Dáil deputy for the constituency, at Macroom. Several of the prominent Dáil members travelled around to different constituencies to assist in the launch of the loan in the various areas. The R.I.C. county inspector for Waterford reported that Count Plunkett had been in the county

---

3 Béaslaí, Michael Collins, i, p. 348.
5 Ibid.
6 Anglo-Celt, 2 Aug. 1919.
7 Irish Times, 20 Sept. 1919.
since 23 September helping in the organisation of the loan there.\textsuperscript{8} Plunkett had been elected for the constituency of North Roscommon in the 1918 election, but he was one of the most familiar members of Dáil Éireann. His presence in Waterford at the time when the loan was getting off the ground is explained by the fact that the constituency of Waterford City had no T.D. having returned Captain William Archer Redmond of the I.P.P. in the 1918 election. Plunkett and other eminent Dáil members like Arthur Griffith, who visited Monaghan in November to hold meetings in Ballybay and Clones to promote the bond drive, travelled around to a number of different constituencies to help launch the loan.\textsuperscript{9} The constituencies that were visited by the likes of Griffith and Plunkett had either elected no Dáil deputy in December 1918, or their T.D. was imprisoned or on the run.

\hspace{1cm}

Fig III: Michael Collins addressing a public meeting  
(Source: \textit{Irish Times})

\hspace{1cm}

\textsuperscript{8} R.I.C. reports, Sept.-Dec. 1919 (T.N.A., Dublin Castle papers, CO 904/110).  
\textsuperscript{9} Ibid.
T.D.s were also required to communicate the Department of Finance’s instructions to the Sinn Féin clubs in their constituencies. A central committee was formed for each constituency at the meeting of prominent supporters that Collins had instructed each deputy to convene in their constituency. The constituency T.D. presided over this committee. The first business of the central committee was to divide up each constituency into several different areas for the purposes of the loan. In most cases, the constituencies were divided into three or four areas but in some of the larger constituencies it was necessary to have five separate areas. In Mid Cork, the constituency was split into five different areas – Macroom, Millstreet, Kilnamartya, Donoughmore and Crookstown.\(^{10}\) The central committee then proceeded on Collins’s instructions to create a ‘collecting and advertising committee’ in each parish, or in some cases, in each half parish. These local committees consisted of: ‘the most active and influential members of the Sinn Féin club and from supporters who do not belong to Sinn Féin’.\(^{11}\) Once the members of these parish committees were finalised, their names along with a report of the business carried out at the meeting, were forwarded to Collins and his finance committee in Dublin. It is clear that it was intended to attract prominent individuals who were not affiliated to Sinn Féin or Dáil Éireann to serve on these committees.

Given the wide ranging demands that were already on their time, it was unreasonable and impractical to expect the T.D.s to carry out all the administrative work involved in the Dáil Loan. Their responsibility was to act as a figurehead in their own constituency, but the day to day running of the loan on the ground was solely down to the members of the local collecting and advertising committees. Once the members of the various committees had been appointed during August and early September, T.D.s issued instructions to them in the weeks that followed. The Dáil deputy for South Mayo, William Sears, sent a letter to the


\(^{11}\) Michael Collins circular to all T.D.s, 5 Aug. 1919 (C.C.C.A., Papers found on Daniel Corkery, U104/3/13).
secretary of each Sinn Féin club in South Mayo on 22 August. He called on ‘The most active and sustained cooperation of all Sinn Féin forces in the country is needed’, in order to ensure the internal loan was successful. He wrote that he would be in South Mayo for the following three or four weeks to assist in launching the loan. Sears signed off with his hope that every member of the Sinn Féin clubs would cooperate with the central committee for the constituency in making the Dáil Loan a success. Other T.D.s circulated similar letters to their Sinn Féin constituents. Richard Mulcahy, who was elected for the Clontarf constituency in December 1918, wrote a circular in early October 1919 calling on the loan agents to make a personal call on all householders in the constituency for the purpose of distributing application forms and arranging for the collection of any subscriptions that may have been forthcoming. It is clear from these letters that the success of the loan at a local level would be dependent on the competence and commitment of the individual clubs and their members.

Sinn Féin’s success in the 1918 election was largely attributed to their effective local organisation which had been built up during 1917. Similar to the election campaign, the Dáil Loan would also be reliant on the strength of the local organisation nationwide. There were 1,420 Sinn Féin clubs established across Ireland by August 1919 and they were to be of critical importance to the effective organisation of the loan campaign. Although it had been hoped to attract individuals with no affiliation to Sinn Féin to serve on the local loan committees, the majority of those who worked on the loan were drawn from the local club. The local committees were responsible for organising and promoting the loan in their parish or half parish. The success of the loan in a particular area was largely dependent on the ability of the local committee members. Their duties involved ensuring local awareness of the loan through effective promotion and arranging for the collection of subscriptions. They were also

---

13 Richard Mulcahy circular for the constituency of Clontarf (N.L.I., ILB 300 P2).
responsible for ensuring that the funds subscribed to the loan were forwarded on to the Department of Finance in Dublin. They were also required to submit detailed weekly reports to Michael Collins outlining the progress of the loan in their region.\textsuperscript{15} The work was time consuming and had to be carried out at a time when the British administration in Ireland were attempting to suppress Dáil Éireann. The loan workers were only paid modest expenses for their work.\textsuperscript{16} It must be remembered though that these individuals were generally ordinary citizens who had to undertake the loan work while also holding down their own jobs.

A brief study of the Dáil Loan workers produces some interesting results. A list of documents and correspondence seized by the British authorities during a raid on Dáil Éireann offices at 5 Mespil Road provides an insight into the type of individuals that worked as loan agents and collectors. While it is by no means a definitive account of those who worked on the loan, the content of the document is worthy of examination nonetheless. The list shows the varying type of occupations which loan workers had. Most of the correspondence seized were letters either to or from Michael Collins. Correspondents included publicans, hoteliers, shopkeepers, doctors, grocers, drapers and builders.\textsuperscript{17} In the list for County Kerry, Peter Scott, a Killarney publican, was listed as a local agent. Two grocers from County Louth, Phil Daly from Dundalk and Joseph Dolan from Ardee were suspected of being loan workers. There was correspondence from a Mr W. Mansfield of the Mullinahone creamery in Tipperary. There were also records of correspondence between Collins and a J. Lalor who was the manager of a cinema in Kilkenny. In the records for County Tyrone, correspondents included a boot merchant and a tobacconist from Cookstown, and a wine and spirit merchant from Strabane.\textsuperscript{18} A sizeable proportion of correspondents were solicitors. It is unlikely that these

\textsuperscript{15} Béaslaí, Michael Collins, i, pp 354-350.
\textsuperscript{16} C. M. Byrne expenses in connection with Dáil Éireann (N.A.I., Dáil Éireann Secretariat files, 1919–1922, DÉ 2/337).
\textsuperscript{17} Epitome of documents seized at 5 Mespil Road Dublin (T.N.A., Dublin Castle papers, CO 904/24/3).
\textsuperscript{18} Ibid.
solicitors were loan agents, although one or two were enquiring with regard to their own personal subscriptions. Most of the solicitors were acting on behalf of individual clients who had subscribed to the loan. While not all of the individuals listed in this document may have worked on the loan directly, these lists highlight the wide cross section of society from which the loan workers were drawn.

Interestingly, there is a large volume of correspondence from parish priests and curates both to, and from, Michael Collins, in the list of documents seized from 5 Mespil Road. These included five priests from County Mayo – Fr O’Malley from Castlebar, Fr Conroy from Kilmeena, Fr M. O’Mara from Kiltimagh, Fr Dennis Gildea from Foxford, and Fr P. J. Mulligan from Carracastle. Meanwhile in Cork there were letters from Fr Hurley, a curate in Bantry; Rev Edward Fitzgerald, the curate in Kinsale; and Rev Fr Crowley in Cork city. These examples from these two counties are typical of the number of correspondents that were either the local parish priest or curate. Letters from Bishop Fogarty are included in the list for County Clare, while the list for Tipperary shows that Archbishop John Harty of Cashel received a letter from Collins in April 1920 accompanied by a receipt for the application that he had forwarded to Éamon de Valera in the United States. In most cases these priests were forwarding on significant amounts of money that had been subscribed to the loan in their parish, while other letters to priests were attached to receipts acknowledging subscriptions that had been forwarded to Dublin. For example, a letter dated 6 July 1920 from Michael Collins to Rev Fr P. C. O’Farrell of Dunshaughlin County Meath, enclosed a receipt in respect of £6 worth of gold that had been subscribed. In Roscommon, Fr M. J. Kearns of Cloonyquinn received a receipt of £329 on 14 July for loan subscriptions that had been forwarded, while Rev J. Donnellan of Castlerea received a receipt for £133 on 30 July. It is

---

19 Ibid.
20 Ibid.
21 Ibid.
probable that these acted as local trustees for the funds collected in their respective parishes. Potential subscribers may have viewed the scheme more favourably in the knowledge that the money they subscribed was being entrusted to a local cleric. Also, from Dáil Éireann’s point of view, a priest was far less likely to come under the suspicion of the authorities than a layperson.

The evolution of the relationship of the Catholic Church and the Dáil Loan is worthy of further study. The Catholic Church was the most powerful organisation in Ireland. The hold which the church had over the majority of the Irish people far exceeded that of Sinn Féin or Dáil Éireann. Sir Horace Plunkett wrote in 1904 that the Irish Catholic clergy exercised ‘an influence over their flocks not merely in religious matters, but in almost every phase of their lives and conduct’. Conscious of the esteem with which the Catholic Church was held by a large swathe of the population, Sinn Féin were always cautious never to alienate the clergy because such a scenario had the potential to severely damage their support base. Sinn Féin and the church hierarchy had been united in their opposition to conscription in 1918. However, the church leadership remained silent during the election campaign and they made no official acknowledgement of the establishment of Dáil Éireann in early 1919. Arthur Mitchell writes that the Dáil government, throughout its existence, avoided all possible controversy with the Catholic hierarchy. Dáil Éireann never created an education ministry for instance. This was clearly a decision taken as to not antagonise the church leadership or the clergy. The Catholic Church monopolised the Irish education system, and education was not a high priority for Dáil Éireann as a consequence. The Dáil leadership seemed happy to maintain the status quo as far as the church was concerned. They did not push for official recognition from the hierarchy because, firstly, they were well aware that it was unlikely to

22 Mitchell, Dáil Éireann, pp 172-6.
be forthcoming, and also because they knew they could rely on support from some individual bishops and members of the clergy.

One such bishop upon whom Dáil Éireann could rely on for support was the Most Reverend Dr Michael Fogarty, the Bishop of Killaloe. When the Dáil Loan was formally launched in August 1919, Fogarty was announced as a trustee along with de Valera and James O’Mara. Fogarty was known to be sympathetic to the republican movement. He had been vocal throughout 1918 in decrying the threat of conscription in Ireland and he was well known among the Dáil leadership as a result. There was an obvious value in getting a prominent bishop like Fogarty to publicly back the loan, and it was a significant coup for Dáil Éireann when he agreed to act as a trustee. Fogarty himself applied directly to Michael Collins on 11 September 1919 for £100 worth of Dáil bonds. He wrote of the loan that: ‘Every certificate taken will be a stone in that grand edifice which honest men all over the world desire to see created. It should be the pride of every Irishman to hold one of these certificates and leave it as a second heirloom to his family.’ The presence of Bishop Fogarty’s name on internal Dáil Loan literature appeared to be something of a rallying point for the venture. He was referenced in many of the circulars that were issued to the local loan committees during 1919 and 1920. In one particular circular that Collins issued on 6 March 1920, Fogarty was quoted as saying that: ‘We must not in this great National enterprise fall behind our American friends. It will be a shame to do so.’ Fogarty’s support as a trustee was an undoubted shot in the arm for the loan campaign. The presence of his name on the loan prospectus may have encouraged many lukewarm republicans to subscribe to the loan. Fogarty’s contribution to the loan campaign was clearly important because Collins also attempted to get other prominent bishops to endorse the bond drive. When writing to J. W.

26 Michael Collins circular to loan committees, 6 Mar. 1920 (N.L.I., ILB 300 P2).
Ryan, the president of the Irish Ireland League in Australia on 24 September 1919, Collins encouraged that the support of the Cork born Dr Mannix, the Archbishop of Melbourne, be sought for the loan appeal there.\(^{27}\) Collins name checked Fogarty in his letter as he obviously believed that Mannix could act in a similar capacity in Australia. Fogarty’s support as a trustee did not go unnoticed elsewhere either. There were calls from unionist M.P.s in Westminster in June 1920 for his arrest because of the presence of his name on the Dáil Loan prospectus.\(^{28}\) Fogarty’s value to the loan campaign was evidently apparent to more than just the republican movement.

Although Bishop Fogarty undoubtedly made the greatest contribution of those in the Catholic hierarchy to the loan campaign, he was not alone in publicly backing the venture. Archbishop William J. Walsh of Dublin was another who openly supported the loan. He wrote to Cardinal William O’Connell, the Archbishop of Boston, on 10 November 1919 asking him to help publicise the fact that he had contributed £105 to the internal loan. He believed that ‘as far as our people of Irish race are concerned, their knowledge of the fact that I had subscribed to the Fund would be of at least as much help as any mere money contribution of mine to it could be.’\(^ {29}\) This was not the first time that Archbishop Walsh had assisted with republican fundraising attempts. Seized telegrams from 1917 indicate that he had acted as a trustee for the Irish National Aid and Volunteer’s Dependents Fund.\(^ {30}\) Another prelate who actively supported the campaign was Archbishop John Harty of Cashel. However, not all the Catholic bishops were as supportive as the likes of Fogarty, Walsh and Harty. The Most Reverend Daniel Cohalan, the Bishop of Cork, was certainly not as forthcoming in lending his backing to the loan campaign. Michael Collins had seen the beneficial impact that

---

\(^{27}\) Dáil Loan – Australia 1919-20 (N.A.I., Dáil Éireann Secretariat files, 1919–1922, DÉ 2/506).

\(^{28}\) Freeman’s Journal, 17 June 1920.

\(^{29}\) Letter from Archbishop Walsh to Cardinal O’Connell, 10 Nov. 1919 (N.A.I., Dáil Éireann Secretariat files, 1919–1922, DÉ 2/285).

\(^{30}\) Epitome of documents seized at 5 Mespil Road Dublin (T.N.A., Dublin Castle papers, CO 904/24/3).
the likes of Fogarty, Walsh and Harty had contributed and he was keen to also gain the
support of Cohalan. He wrote to Terence MacSwiney, the T.D. for Mid Cork, and urged him
to set up a meeting with Bishop Cohalan. On 29 March 1920 Collins wrote that: ‘the moral
value we may get from the same is becoming more and more obvious as the days go on.’

Cohalan had appeared to have been sympathetic to Sinn Féin during the 1918 election
campaign but his mindset had obviously changed in the interim because he frequently
ignored MacSwiney’s representations. Collins continued to urge MacSwiney to again seek an
engagement with the bishop. Cohalan did eventually consent to meet formally with
MacSwiney on 13 April 1920, but in a letter written to Collins, MacSwiney described the
meeting as ‘very unsatisfactory’. Cohalan did not appear to be particularly enthusiastic
towards the Dáil Éireann counter-state but he did promise MacSwiney that he would make a
subscription to the Dáil Loan. However, Cohalan’s apathetic attitude towards the Dáil Loan
was evident by the fact that his subscription had still not been forthcoming almost three
months after his meeting with MacSwiney. In a letter dated 21 July, MacSwiney informed
him that the loan was about to close, and he still had not received the subscription that had
been promised previously. MacSwiney evidently received a prompt reply to his letter
because he wrote again to Cohalan on 23 July thanking him for an invitation to meet on the
following Sunday. Although Bishop Cohalan did eventually consent to subscribe to the Dáil
Loan, he certainly appeared reluctant to do so, and he never endorsed the Dáil Éireann
counter-state to anywhere near the extent that the likes of Bishop Fogarty had.

31 Letter from Michael Collins to Terence MacSwiney, 30 Mar. 1920 (C.C.A., Lord Mayor Terence
MacSwiney 1920 files, PR 4/3/5).
32 Costello, Terence MacSwiney, p. 126.
33 Letter from Terence MacSwiney to Bishop Cohalan, 21 July 1920 (C.C.A., Lord Mayor Terence
MacSwiney 1920 files, PR 4/5/91).
34 Letter from Terence MacSwiney to Bishop Cohalan, 23 July 1920 (C.C.A., Lord Mayor Terence
MacSwiney 1920 files, PR 4/5/94).
Some individuals within the Catholic Church clearly could not lend their support to Dáil Éireann because of the concurrent rise in violent hostilities during 1919 and 1920. There were many individuals, like Michael Collins himself, who were central to both the attempted political revolution and the guerrilla conflict. Cohalan was outspoken in his condemnation of the rising violence, and in expressing his abhorrence of I.R.A. atrocities in Cork. The escalating violence clearly influenced his position regarding Dáil Éireann. Bishop Fogarty, on the other hand, held a different position. He was a staunch supporter of Dáil Éireann and he clarified his position in his witness statement to the Bureau of Military History in 1949. He outlined how some older members of the hierarchy were troubled by the violence but that he was willing to ‘stand over the guerrilla struggle’, with the proviso that ‘it was carried through by authorisation of at least de facto government.’ The endorsement that Sinn Féin had received from the electorate in 1918 was enough for Fogarty to give his wholehearted support for the Dáil Loan despite the increasing violence around the country.

The ordinary Catholic clergy nationwide faced a similar dilemma as to whether to endorse the Dáil Loan despite the guerrilla campaign. Like the bishops, some refused to lend their support to the loan but there were many who did. Obtaining the endorsement of a local cleric for the loan was at least equally as important as receiving the support of the bishops because they had the ears of the local people in every parish in Ireland. It is apparent from the list of documents seized from 5 Mespil Road that the parish priest in many areas was acting in a capacity as a sort of local trustee for the Dáil Loan funds. Many priests purchased bonds themselves and also encouraged their parishioners to follow suit. Fr P. H. Delahunty, a Catholic curate in Callan, County Kilkenny, was found to have documents referring to the Dáil Loan in his possession, as well as correspondence with the Dáil finance department.

35 Michael Fogarty witness statement (B.M.H., WS 271).
regarding loan business. The documents found in Fr Delahunty’s possession urged generous contributions to the loan. Clerics from further afield heeded these urgings. Records show of two Yorkshire clerics, Rev George Paul Richardson of Leeds and Fr Peter Blessing of Bradford, both forwarding subscriptions to the internal loan. There are also records that show the role played by many individual priests in the organisation and promotion of the loan. Several priests in the East Galway constituency played a central role in the preparation of the loan campaign there. The R.I.C. inspector for the east-riding of County Galway reported on a meeting of the Sinn Féin central committee for the constituency at Ballinasloe on 7 September 1919. Forty delegates attended the meeting including three priests. One of those priests was Fr Brennan, a Catholic curate from Caltra, who presided over proceedings. There was more activity in East Galway in the months that followed. In October, a large public meeting in Ballinasloe had been secretly arranged by Rev J. J. Madden. He addressed the meeting alongside Seán Milroy and urged those present to support the Dáil Loan. Another meeting of the East Galway central committee took place on 9 November at Ballinasloe. The county inspector reported that about thirty-five delegates were present. Among these delegates were Rev J. J. Madden of Ballinasloe, Rev J. M. Naughton of Ballinasloe, Rev P. J. O’Loughlin of Gurteen, Rev M. Cogavin of Creagh College, and Rev M. Broderick of Kilconnell. Rev Malachy Brennan of Caltra, the president of the executive, presided over the meeting and the floatation of the loan was the principal matter discussed. While the support of high profile bishops like Archbishops Fogarty, Walsh and Harty was greatly beneficial to the loan campaign, the work done by certain parish priests and curates like those in the East Galway constituency, was vital in promoting the venture locally around

---

37 Epitome of documents seized at 5 Mespil Road Dublin (T.N.A., Dublin Castle papers, CO 904/24/3).
39 Ibid.
40 Ibid.
the country. Taking all this evidence into account, it is clear that there were many individuals within the Catholic Church who made key contributions to the internal Dáil Loan campaign.

The organisation of the internal loan was made easier by the fact that the Sinn Féin club system had been so well established in the lead up to the general election campaign in 1918. The effective promotion of the loan would be challenging, because this time the people were not being asked simply for their vote, they were being encouraged to invest their money in the republican government. Aside from the meetings that were taking place in every constituency to make arrangements for the organisation of the campaign, public meetings were also taking place to promote and raise awareness of the loan. Most of these public meetings took place during the months of October and particularly November. Once the local organisational arrangements had been finalised in August and September, the promotion of the loan became the priority. The R.I.C. Inspector General stated in his report for October 1919 that ‘several impromptu gatherings were held at which speakers urged the people to subscribe to the Loan.’41 These impromptu gatherings took place in counties across the island in October. Public meetings took place in County Donegal at Malin Head on Sunday 5 October, at Kilcar on Sunday 12 October, and at Carndonagh on Sunday 19 October. In Galway, small meetings were convened on 12 October after mass, at both Clontuskert and Eyrecourt.42 Many more public meetings encouraging subscriptions to the Dáil Loan took place throughout the following month. Arthur Griffith travelled to Monaghan in the middle of November to address public meetings there. Éamonn Duggan, the T.D. for South Meath addressed a meeting at Duleek on Sunday 23 November to promote the loan campaign in the constituency.43 It is noteworthy that the majority of these meetings occurred on Sundays.

41 Ibid.
42 Ibid.
43 Ibid.
They seemed to occur spontaneously after church services where the majority of the parish would be in attendance.

The R.I.C. reports for these months also show that the country was flooded with loan literature and promotional material. The prospectus of the internal loan outlined the terms of the bond issue and included a statement from the trustees outlining why people should subscribe and how their funds would be used. Collins reported that 500,000 copies of this prospectus were distributed to the local loan committees around the country.\(^4^4\) He also reported that 2,000,000 promotional leaflets had been sent out throughout the length and breadth of Ireland. These leaflets were sent to the loan committees in every locality and it was then the responsibility of the loan workers to ensure they were distributed among the public. The types of leaflet ranged from pamphlets detailing how the Dáil Loan funds would be used, to documents outlining the reasons why people should subscribe. One such document issued on 2 October 1919 entitled ‘Why you should subscribe’ listed ten reasons why the loan should be supported. Among the ten reasons given were that the people could ‘not afford to forfeit the fruit of all the work and sacrifice since the proclamation of the Republic in 1916.’ The leaflet also stated that: ‘Your money will come back to you in the increased prosperity of Ireland.’\(^4^5\) This sort of leaflet was typical of the propaganda that Dáil Éireann dispersed to promote the loan. Most of their promotional literature followed a similar pattern – references to iconic republican events of the past, like the 1916 proclamation, and then declarations of how Ireland would face the brighter future under the governance of Dáil Éireann rather than Dublin Castle. Promotional material like this permeated every parish as October progressed. The Inspector General of the R.I.C. stated in his report for October that republican activities were mainly concerned with the promotion of the Dáil Éireann Loan and

\(^4^4\) Letter from Michael Collins to Éamon de Valera, 10 Feb. 1920, as quoted in: Béaslaí, Michael Collins, i, pp 415-6.

\(^4^5\) Why you should subscribe, 2 Oct. 1919, (N.L.I., ILB 300 P2).
that: ‘The country was flooded with Loan literature’.\textsuperscript{46} A number of the county inspectors mention the distribution of loan literature in their reports for October. The county inspector for Waterford reported that leaflets had been posted around the county in the early hours of Sunday 12 October. He also stated his belief that the leaflets had been brought down to Waterford from Dublin by P. C. O’Mahony, the provincial organiser for Munster.\textsuperscript{47} The inspector for the east-riding of Cork reported that leaflets had been extensively distributed around Mallow on the night of 9 October and around Ballincollig on the night of 18 October by unknown cyclists.\textsuperscript{48} These leaflets advocating subscription to the loan were pushed under people’s doors and through letterboxes. The posting of promotional leaflets directly to individual houses was an effective strategy, but it was not without its difficulties.

Dáil Éireann wanted to publicise the loan as widely as possible, but getting enough promotional literature proved somewhat problematic. Any printer found producing loan literature would be shut down and have his printing machinery dismantled by the authorities. Piaras Béaslaí wrote that most of the printing of loan material was done within a few hundred yards of Dublin Castle at Dollard’s printing-house. Patrick Mahon, of Yarnhall Street on the northside of Dublin, was also responsible for printing a large quantity of loan related material.\textsuperscript{49} The Dáil’s cabinet minutes show that on 12 September over £500 was paid to these two printers towards the printing of the prospectus.\textsuperscript{50} The problem with a handful of printers producing promotional literature in such large volumes was that they ran the risk of being suppressed by the authorities at any time, and then Dáil Éireann would have to secure new printers. Collins had decided to submit a full page advertisement of the prospectus of the loan to various newspapers around the country. The advertisement entitled ‘Dáil Éireann

\textsuperscript{46} R.I.C. reports, Sept.-Dec. 1919 (T.N.A., Dublin Castle papers, CO 904/110).
\textsuperscript{47} Ibid.
\textsuperscript{48} Ibid.
\textsuperscript{49} Béaslaí, Michael Collins, i, p. 349.
\textsuperscript{50} Cabinet minutes, 12 Sept. 1919 (N.A.I., Minutes of Dáil Éireann Ministry and Cabinet, 26 Apr. 1919-19 Sept. 1919, DÉ 1/1).
Loan’ encouraged readers to ‘subscribe today’ as they could ‘restore Ireland’s strength, her health, her beauty and her wealth.’\(^{51}\) It was submitted to the newspapers concerned for publication on 12 September 1919. The \textit{Irish Independent} and the \textit{Freeman’s Journal} declined to print the notice but a number of the smaller republican journals and provincial newspapers did publish it. These newspapers, including the \textit{Cork Examiner}, were immediately suppressed by the authorities.\(^{52}\) This promotional strategy of printing advertisements in newspapers was both an effective and relatively risk free approach from the Dáil’s point of view. They were guaranteed to generate publicity for the Dáil Loan regardless of whether the newspapers were suppressed or not. The suppressions that took place only had a negative impact on the newspapers concerned and not on Dáil Éireann.

Owing to the difficulties that emerged in having a large volume of material printed in Dublin, other methods of advertising had to be considered. Collins wrote to the local committees that: ‘The action of the English Government in preventing the newspapers from advertising the Dáil Éireann Loan compels us to adopt some other means of advertising.’\(^{53}\) He enclosed twenty sample loan advertisements which could be circulated by handbill. He wrote that: ‘We can supply you with 5,000 copies of each of the enclosed handbills if necessary, but it would be better if you could have them printed locally.’\(^{54}\) Like other promotional material for the loan, these sample advertisements followed a similar pattern. Many referred to iconic republican figures or events of the past while others emphasised the future benefits that Dáil Éireann would bring. Examples of these sample advertisements included: ‘Pearse gave all. Won’t you give a little? Buy Dáil Éireann Bonds today.’ ‘Ireland has been SOLD often enough. Subscribe to the Dáil Éireann Loan and help to BUY Ireland for the Irish. Act today.’ ‘Leave Ireland better than you found it. Buy DÁIL ÉIREANN

\(^{51}\) \textit{Cork Examiner}, 12 Sept. 1919.

\(^{52}\) Mitchell, \textit{Dáil Éireann 1919-22}, p. 60.

\(^{53}\) Advertisements for Dáil Éireann Loan (N.L.I., IR 300 P47).

\(^{54}\) Ibid.
BONDS Today. ‘Won’t it be Grand – the day we see them clearing out, Bag and Baggage? You can hasten the day. Buy DÁIL ÉIREANN BONDS and lose no time about it.’ Handbills like these had a significant advantage over the other loan literature that was produced en masse in Dublin. They could be printed and distributed locally rather than the other literature which had to printed and then transported from Dublin. This was risky because there was always a chance that the literature could be seized whilst in transit. Matthew Doyle of the Killarney Printing Works was approached to print loan advertisements for the Mid Cork constituency. He wrote to Terence MacSwiney on 30 September 1919 pledging to: ‘give you all assistance I can in working of the movement at all times.’ Local printers like Doyle were recruited nationwide to produce promotional material.

The local collecting and advertising committees were also encouraged to employ a tactic that had been used to great effect during the election campaign less than a year previously. Collins informed the committees that it was ‘urgent that you should get the painting squads, who did such services during the General Election, at work immediately on advertisements for the Loan.’ They were instructed to paint slogans such as: ‘England fears the loan,’ and ‘Put your money on Ireland,’ on walls around their parishes. It is clear from both the press and the police reports that this strategy was widely carried out across the country. An *Irish Times* article stated that loan advertisements were being stencilled on footpaths and being painted on lampposts and letterboxes. During October 1919, the county inspector for Westmeath reported that notices had been posted up in Mullingar on 12 October. His counterpart in Roscommon reported that notices advocating the loan were found posted

---

55 Ibid.
57 Advertisements for Dáil Éireann Loan (N.L.I., IR 300 P47).
58 *Irish Times*, 8 Nov. 1919.
up at chapel gates on Sunday 19 October. The Inspector General of the R.I.C. noted that the practice continued in the months that followed. It was reported that on 2 November in Dungloe, County Donegal, handbills were distributed to the congregation after they emerged from the local service. In West Cork, there were instances of posters advocating subscriptions to the loan in memory of the ‘Fenian Dead’ posted up on Sunday morning 23 November in Bandon, Bantry, Clonakilty, Dunmanway and Skibbereen. There were still reports of these promotional activities taking place into 1920. In February, the county inspector for Mayo reported that handbills regarding the loan were being posted under doors in parts of the county. It is evident from these R.I.C. reports that most advertising for the loan coincided with Sunday mornings. Sundays were the only day of the week that the vast majority of people were not working and the distribution of leaflets or the posting of notices on walls were evidently targeted at Sunday morning mass goers.

Another novel promotional method used was that of a film advertising the Dáil Loan. A short propaganda film was produced by John MacDonagh, a brother of Thomas MacDonagh, one of the leaders of the Easter Rising, at a cost of £600. The film was shot outside St Enda’s, the school established by Pádraig Pearse, and it featured Michael Collins and Diarmuid O’Hegarty signing bond certificates to twenty-nine prominent subscribers. Among these were Kathleen Clarke, Thomas Clarke’s widow; Nora Connolly, William Connolly’s daughter; Margaret Pearse, Pádraig Pearse’s mother; and Arthur Griffith. The symbolism of the film, such as the fact that the block which Collins used as a table was the block on which Robert Emmet was beheaded, was highly evocative. So much so that copies of the film were sent to America and Australia. Harry Boland, upon seeing the film in

60 Ibid.
62 Cabinet minutes, 19 Sept. 1919 (N.A.I., Minutes of Dáil Éireann Ministry and Cabinet, 26 Apr. 1919-19 Sept. 1919, DÉ 1/1).
America, wrote to Collins: ‘That film of yourself and Hegarty selling Bonds brought tears to my eyes. Gee Boy! You are some movie actor. Nobody could resist buying a bond and we having such a handsome minister of finance.’

The film was lost until November 1965 when a copy was found in a room in St Enda’s College, Rathfarnam. Reporting on the film’s discovery, George Morrison, the film director whose works include Mise Éire, Saoirse, and Rebellion, was quoted that ‘forceful young men’ made sure that the film was shown in cinemas around the country before the authorities could be notified. This novel approach to the promotion of the loan shows the lengths to which Dáil Éireann were willing to go to ensure the success of the campaign.

Fig IV: The Dáil Bonds film, 1919
(Source: Irish Independent)

All of these various promotional activities did not have the desired effect immediately though, because the initial progress of the loan was slow. In a letter written to de Valera on 15 December 1919, Collins said that the total net amount of money subscribed to the loan at that time was approximately £30,000, with applications of about £35,000. He described these

---

65 Evening Herald, 6 Nov. 1965.
figures as ‘not very satisfactory’. There were a few reasons for this slow progress. There were varying degrees of competency in terms of the organisation and promotion of the loan across the different constituencies. The areas where the existing Sinn Féin organisation was strong were quick to get the loan campaign up and running, but there were a number of constituencies where Sinn Féin did not have a strong presence. In these constituencies, the organisation and promotion of the loan was more troublesome. Most of the organisational and promotional work had been done during the latter months of 1919 and it was only really from January of 1920 onwards that Dáil Éireann began to see the fruits of this labour.

A number of different methods were employed in actually soliciting subscriptions from the public. Correspondence between Terence MacSwiney and Collins show that the loan workers in the Mid Cork constituency carried out a door-to-door canvass in order to solicit subscriptions. MacSwiney had large numbers of circulars printed locally, and distributed them to homes around his constituency before the door-to-door canvassing commenced. His thinking behind this was that if people were well versed with the objects of the Dáil Loan prior to being canvassed, they would be inclined to subscribe more. He wrote to Collins on 19 October 1919 asking him to forward 5,000 copies of the prospectus ‘as we are about to begin the house-to-house canvass.’

Other means of soliciting loan subscriptions were used to compliment door-to-door canvassing. Collins instructed all the T.D.s on 30 September 1919 to send to him a list of a hundred or so likely subscribers in each constituency so that he could forward on a copy of the prospectus to each of them personally. It is likely that the wealthier individuals in each constituency were targeted in this way in order to ensure that they were not missed out by the loan workers. It was also thought that they would be more likely to subscribe generously if they were contacted

\[66\] Letter from Michael Collins to Éamon de Valera, 15 Dec. 1919, as quoted in: Béaslaí, Michael Collins, i, p. 413.

\[67\] Costello, Terence MacSwiney, p. 112.

\[68\] Michael Collins circular to T.D.s, 30 Sept. 1919 (C.C.C.A., Papers found on Daniel Corkery, U104/3/14).
directly by Collins. An example of a circular that was issued to individuals in the Pembroke constituency in Dublin stated that: ‘The Committee earnestly request you to read the enclosed carefully and decide as soon as possible on the amount of your Subscription.’ Recipients of this circular were also informed that they would be visited by a representative of the local loan committee within the next week to receive their application and to issue a temporary receipt for the amount paid. It also appears to have been possible to purchase Dáil bonds by subscribing directly to the Department of Finance in Dublin. The newspaper article printed on 12 September 1919 stated that people could send their subscription directly to: ‘Trustees, Dáil Éireann Loan, 6 Harcourt Street, Dublin.’ Alternatively they could hand it to their local Dáil member or their representative in the parish. It was hoped that these different ways of soliciting funds would be sufficient to raise the £250,000 that was needed by Dáil Éireann to implement the Democratic Programme that it had set out in January 1919.

It was twelve months later, in January 1920, that the progress of the Dáil Loan started to pick up and people began to use the different means of subscribing in significant numbers. The need to attract the assistance of small subscribers had been stressed by de Valera and Collins in the lead up to the launch of the loan in the summer of 1919. Apart from a pocket in the north-east of the island, Ireland had no real industry to speak of, and consequently, the majority of the population were not especially wealthy. Subsistence agriculture was a way of life for nearly everyone in rural parts, while most of the wealth was concentrated in the hands of the minority landowning classes. It is evident from the lists of seized documents that the ambition of attracting the support of small subscribers was being achieved. There were significant numbers of farmers contributing to the loan. Ensuring that there were large numbers of smaller subscribers was just as important as drawing the support of wealthier

---

69 Loan committee circular for the constituency of Pembroke (N.L.I., ILB 300 P2).
70 Cork Examiner, 12 Sept. 1919.
individuals. Sustaining the support of the lower classes, who had backed Sinn Féin in such large numbers in December 1918, was critical to the long term viability of Dáil Éireann. Smaller subscribers could purchase bonds for as little as £1. There were plenty who did just that. For example, Collins wrote to MacSwiney on 21 July 1920 enclosing a list of subscribers from the Ballyvourney parish. There were nine names listed, and each of them had subscribed the total of £1.71 There were also procedures in place for individuals who could not afford to pay such amounts up front. Collins had explained how this could be done when addressing his meeting at Dunmanway. He outlined how a group of twenty individuals could group together and pay one shilling each per week which would purchase one bond certificate.72 This method of purchasing bonds was also used widely among clubs, workers and other such groups. A file in the Dáil Éireann papers shows how employees of Kapp & Peterson pipe-makers in Dublin had contributed to the loan. Six employees had subscribed fifteen shillings each, making a total of £4 10d. However, according to the file, the loan worker, a Mr Howard Hudson, was believed to have absconded with the money he had collected from the employees.73 This misappropriation of funds appears to be an isolated incident though, and there were undoubtedly many more groups of small subscribers who purchased Dáil bonds in a similar manner to the Kapp & Peterson employees. The backing of smaller subscribers like these examples was essential to the internal Dáil Loan campaign. If Dáil Éireann was to be representative of the population as a whole, it needed the financial support of a wide cross section of society rather than from just a handful of wealthy republican sympathisers.

---

72 Irish Independent, 18 Aug. 1919.
There were also a small number of what could be termed as ‘unexpected subscribers’ to the Dáil Loan. Piaras Béasláí wrote that subscriptions arrived from all over the globe. He told of how, among the subscribers, were the names of British Army officers who were stationed on the Rhine. Béasláí also wrote that the authorities were, on occasion, taken aback to discover the names of certain subscribers that they came across in seized documents:

‘After a raid by English forces, in which some of the names of subscribers to the Loan were captured, it was learned that the Dublin Castle authorities were amazed to find among them names of men whom they had looked upon as their most loyal supporters.’

Sir Ormonde Winter, the Castle’s Director of Intelligence, corroborated this statement in his memoirs when he wrote that ‘Loyalists’ were ‘forced to contribute to the Irish Republican loan in order to secure immunity.’ If they did not subscribe Winter claimed that they risked being shot or being burned out of their homes. He also wrote that upon reading a captured list of loan subscribers, he was surprised ‘to see the price that had been paid for immunity; and I may say that on the list I discovered the names of several of my personal friends.’

It is also plausible that individuals may have been loyal to the Dublin Castle administration and they were subscribing to the Dáil Loan as a sort of insurance policy for fear that the Dáil’s ambitions of an Irish Republic be realised. Several of the R.I.C. county inspectors also reported that there were instances of individuals being intimidated into subscribing. The inspector for county Kerry wrote in his report for September 1919, that there was a fear among people that they would be intimidated into subscribing. In November, the inspector for the west-riding of Cork reported that the actions of the R.I.C. had: ‘upset plans for getting subscriptions to the Republican Loan to which many people would subscribe through absolute fear.’

The county inspector for Mayo reported in December that: ‘Subscriptions to Dáil Éireann Loan were

---

74 Béasláí, Michael Collins, i, p. 350.
75 Ibid., p. 351.
coming out by fear and intimidation rather than from love and devotion’. 78 There were more reports of people being coerced into supporting the loan into 1920. The inspector for the west-riding of Cork wrote that Sinn Féin was carrying on its propaganda by intimidation. 79 There is certainly enough evidence to suggest that there were cases where people were intimidated into subscribing. How widespread the practice was is difficult to evaluate. However, it is noteworthy that the names of those who refused to contribute were listed on the same paper as those who subscribed. T. Dolan, the district inspector for the R.I.C. submitted a report on a meeting of the local loan committee in Macroom on 6 October 1919. He stated that: ‘It will be noted on same paper that refusals will be noted as well as subscriptions.’ 80 It is possible that refusals were noted, so that the individuals concerned could be visited again and put under pressure to contribute.

It should also be noted that there were people who did not fit the profile of a typical Sinn Féin sympathiser who purchased Dáil bonds. These individuals seemingly supported the loan campaign out of genuine sympathy to the cause of Dáil Éireann. One well known supporter of the loan was Thomas Spring Rice, a prominent unionist landowner otherwise known as Lord Monteagle of Brandon. Batt O’Connor wrote in his memoir that he believed that Monteagle was one of many trustees of the funds. 81 O’Connor, a close friend of Michael Collins and a builder by trade, fulfilled an important role in the loan campaign. His occupation as a builder enabled him to secure properties for Dáil Éireann’s use without suspicion. He also modified these buildings to incorporate escape passages and secret compartments where important documents could be stored in case of raids. O’Connor wrote

---

78 Ibid.
80 Reports on Sinn Fein meeting at Macroom for organising Dáil Éireann Loan, 6 Oct. 1919 (C.C.C.A., Reports by R.I.C. officers, U104/1/4).
how he had encountered a ‘well-to-do’ Presbyterian man from the north of Ireland during his work as a loan collector. He told of how this man ‘had suffered for his faith.’ O’Connor estimated that he must have subscribed around £650 in funds over the frequent meeting he had with this man.\(^\text{82}\) He clearly left an indelible impression on O’Connor because he wrote how it was with great regret that he learned of the man’s passing before he could introduce him to Collins.

Batt O’Connor was also entrusted with the gold that had been subscribed for the loan. Collins had requested the various organisers nationwide to try and get all the gold that they could so he could set up a gold reserve in Dublin. He issued a circular on 6 March 1920 urging the loan committees to secure as much gold as possible because: ‘It is once and a half as useful to us as English paper currency. When dealing with such a country as America, the British one Pound Note is worth only about 13/-.. But the Gold is as valuable as it was formerly.’\(^\text{83}\) O’Connor wrote that approximately £25,000 was subscribed to the Dáil Loan in gold. It was entrusted to him when the loan was closed in July 1920. He buried the gold, which was packed in four boxes and a baby’s coffin, under the floorboards of his house in Donnybrook.\(^\text{84}\) Another reason why gold deposits were more preferable than currency was because it was quite problematic both to transfer and safeguard the funds.

Transferring the funds collected around the country to Dublin was fraught with danger. The loan committees were warned to take precautions when using postal communications. A circular from Collins advised that correspondence should not be addressed to Dáil Éireann directly. He suggested that an inner envelope should be sent to a ‘trusted friend’ in Dublin.

\(^\text{83}\) Michael Collins circular to loan committees, 6 Mar. 1920 (N.L.I., ILB 300 P2).
who could then deliver it by hand to 6 Harcourt Street. Richard Mulcahy issued a similar warning to loan committees in his Clontarf constituency. He warned against the use of the postal service and the making of payments to unfamiliar persons. He directed that, if possible, applications should be made in person or by messenger to him at 76 Harcourt Street. The threat of post being intercepted by the authorities meant that other ways of transferring the loan funds to Dublin were preferred. In regions where the local bank manager was cooperative, the loan money was deposited and then forwarded by the bank to their Dublin offices where it was collected and delivered to the Dáil Department of Finance on Harcourt Street. However, there were many areas where the bank managers were unwilling to cooperate. Some banks refused to cash cheques made out to Dáil Éireann and in these cases the money had to be first lodged in the banks in the name of a reputable local individual. Messengers and couriers were also used to bring large sums of cash to Dublin. This too was not without its risks as commuters were subject to frequent searches at railway stations and, on occasion, sums of thousands of pounds were being transported by individual messengers. The two couriers in Dublin were Dáithí Ó Donnchadha, who was also the Dáil secretary, and Seán McGrath. They often carried thousands of pounds around the city between bank branches and Dáil offices. However, neither man was ever accosted by the authorities while carrying out their duties. Once the funds reached Dublin, they had to be deposited in bank accounts for safekeeping. A large number of ordinary deposit accounts were opened in a variety of bank branches around Dublin for this purpose. Although some were opened using fictitious names, most were under the names of republican sympathisers. This was not a

---

85 Michael Collins circular to loan committees, 27 Sept. 1919 (C.C.C.A., Papers found on Daniel Corkery, U104/3/12).
86 Richard Mulcahy circular for the constituency of Clontarf (N.L.I., ILB 300 P2).
87 Béasláí, Michael Collins, i, p. 352.
88 Ibid.
89 Mitchell, Dáil Éireann, p. 56.
particularly wise strategy because it clearly left the funds vulnerable to seizure if the authorities decided to investigate the banks concerned.

The rate of subscriptions to the Dáil Loan grew steadily in the early months of 1920 but there were still parts of the country where progress was slow. Given how reliant the loan campaign was on the local committees and organisers, there were many individuals in areas nationwide who frustrated Collins greatly. He demanded that local organisers showed the same levels of organisation and efficiency as himself but this was not always the case. In a letter to Harry Boland, he wrote: ‘This enterprise will certainly break my heart if anything ever will. I never imagined there was so much cowardice, dishonesty, hedging, insincerity and meanness in the world, as my experience of this work has revealed.’

Collins was meticulously thorough in his work and consequently he found dealing with those who did not have the same capacity for thoroughness, particularly irksome. Collins’s diligence was illustrated in his need to receive all loan applications as swiftly as possible because he liked to personally issue the official receipts without delay, as he maintained that it created a good impression. However, not all of his organisers in the various constituencies adhered to this request. Despite the many areas that were not reaching their anticipated quotas, there were large parts of the country where the loan was making excellent progress, particularly in southern and western constituencies. Given this good progress, it was decided on 17 January 1920, to announce the extension of the loan. In a circular issued on 6 March 1920, Collins issued a last rallying cry to loan workers to redouble their efforts and collect as many subscriptions as possible. He mentioned several of the constituencies where the campaign had made good progress and stated that: ‘these amounts were not realised by magic formulae,

---

they are the results of hard work and ceaseless endeavour." There appears to have been a conscious effort across the country to in the final few months of the campaign to eke out any further funds that people were willing to contribute to the loan. Collins wrote to Seán Nunan on 29 April informing him that the internal loan was about to close and that ‘the result is hopeful enough.’ Dáil Éireann agreed to a motion on 17 July that the internal loan was to be finally closed at the end of the month. Collins did not wish for the loan to continue indefinitely and it was thought that announcing the official closure of the bond issue would act as a reminder to individuals who had pledged subscriptions that had not yet been received.

The first internal Dáil Éireann Loan was wound up on 31 July 1920. The subscriptions were calculated during August and the final figures were available in September. The loan was oversubscribed to tune of £121,849 with a total of £371,849 being raised overall. The breakdown of this figure was as follows: Munster (£172,533 2d. 6p.), Leinster (£87,499 2d. 6p.), Connacht (£57,977), Ulster (£41,319 4d. 2p.). £11,719 worth of internal loan bonds were sold to British and French subscribers and £801 were sold to Cumann na mBan. The biggest contributions were made in the south and west of the country. The largest amount raised in a single constituency was in the East Limerick constituency where £32,285 was raised. An assurance made by Dáil Éireann to reopen the recently closed Limerick Technical Schools, is likely to have helped boost the figure for East Limerick. Subscriptions were lowest in areas of unionist domination in Ulster and they were also below average in areas where the Irish Parliamentary Party remained strong – only £636 was raised in Waterford City and £819 was raised in East Wicklow. Not one of the eleven constituencies in Dublin contributed funds that exceeded the national average of £3,629.

92 Net amounts received at Head Office as on 27 Sept. 1920 (N.L.I., ILB 300 P2).
94 Net amounts received at Head Office as on 27 Sept. 1920 (N.L.I., ILB 300 P2).
<table>
<thead>
<tr>
<th>PROVINCE</th>
<th>POUNDS</th>
<th>SHILLINGS</th>
<th>PENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connacht</td>
<td>£57,977</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Leinster</td>
<td>£87,499</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Munster</td>
<td>£172,533</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Ulster</td>
<td>£41,319</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Cumann Na mBan</td>
<td>£801</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Britain &amp; France</td>
<td>£11,719</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>£371,849</strong></td>
<td><strong>1</strong></td>
<td><strong>0</strong></td>
</tr>
</tbody>
</table>

Fig V: Internal Dáil Éireann Loan – 27 Sept. 1920
(Source: National Library of Ireland, ILB 300 P2)

The generosity of the Irish people to the loan campaign was considerable, albeit uneven. Arthur Mitchell estimated that in the region of 150,000 individuals subscribed to the loan. This represented roughly fifteen per cent of the approximately one million households in the country. The loan figures illustrate a strong endorsement of Dáil Éireann in Munster and Connacht. However, the figures for Leinster were somewhat disappointing while the response in Ulster was perhaps unsurprisingly quite poor. The results correspond to the election results of December 1918, where support for Sinn Féin was strongest in the south and west. In constituencies where there was no Dáil representative, and where the local republican organisation was not extensive, the loan contributions tended to be quite poor. The success of the campaign was largely dependent on the competency of the local organisers and nowhere was that more evident than in County Cork. Terence MacSwiney, was frequently praised by Collins for his work for the loan in his Mid Cork constituency. However, the T.D. for the constituency of Cork City, Liam de Róiste, came in for constant criticism of his efforts. Collins requested that MacSwiney should assist de Róiste in organising the loan in the city. MacSwiney obliged but he was frustrated by de Róiste’s lack of commitment whereas de Róiste claimed that the subscriptions for the constituency were slow because he was not

---

96 Mitchell, *Dáil Éireann*, p. 64.
willing to threaten people.\textsuperscript{97} When the figures were totalled after the loan had closed, Mid Cork had raised £7,237 2d. 6p. and £12,067 had been subscribed for the constituency of Cork City. Taking into account the respective populations of both constituencies, the figure for the constituency of Cork City was underwhelming, while Mid Cork was one of the best performing constituencies in the country.

It is evident from the figures that there is a clear divide between urban and rural constituencies. Overall, rural constituencies outperformed urban areas. The figures for the cities of Dublin, Cork and Belfast were disappointing. The larger contributions tended to come from the rural constituencies in the south and west. There are many possible explanations for this. Sinn Féin had a stronger local organisation in rural areas where they received most support. In urban areas, the I.P.P. still received considerable support up to the 1918 election. As a result, Sinn Féin did not have as strong a presence in these areas and it was harder to organise the loan. There was a greater police presence in the cities and garrison towns around the country and this fact made it more difficult to promote the loan in urban areas. It would have also been not as easy to intimidate individuals into subscribing under the noses of the police. The constructive work of Dáil Éireann was also more rural orientated. Farmers would benefit from the creation of the National Land Bank and the Dáil Courts, owing to the amount of disputes over land ownership. Those in rural areas may also have been more vulnerable to any possible intimidation that took place. Another reason for this urban/rural divide was the burgeoning parish rivalries that had been emerging since the establishment of the Gaelic Athletic Association in 1884. In rural parts, there was an element of individuals not wanting to be outdone by the next parish over. This sort of local parish rivalry was not as prevalent in urban areas.

\textsuperscript{97} Costello, Terence MacSwiney, p. 112.
Considering the rather poor economic situation in Ireland at the time, the fact that the internal Dáil Loan had exceeded its targets was a highly significant achievement. Arthur Griffith commended Collins for his work in June 1920: ‘The Minister of Finance had accomplished one of the most extraordinary feats in the country’s history in connection with the bond issue’. Collins deserved great praise for his organisational capacity but it was the work done by the local committees that contributed to the success of the loan. Their work in both organising and promoting the loan locally, determined how successful the campaign was in their parish. They were aided in these processes by members of the Catholic Church who were of valuable assistance in many areas. The church’s influence on the loan undoubtedly contributed to the decision of many moderates to back the venture. Other factors also assisted in the success of the Dáil Loan. There was evidence that there were instances of individuals being coerced into subscribing. Liam de Róiste’s admission that he was not willing to threaten people, certainly adds weight to the claims that people were being intimidated in some areas. It is possible that de Róiste’s remarks referred to those working on the loan in his constituency but it also may be that he was unwilling to pressurise individuals who did not wish to subscribe. The timing of the loan was also important. The campaign lasted from August 1919 until July 1920. During this time period, political violence in Ireland was on the rise. However, it was only after the loan had been completed that the political situation in Ireland spiralled out of control with the mass arrival of British troops. It would have been far more problematic to solicit subscriptions after July 1920 given the volatile environment around the country. Dáil Éireann relied on the internal loan funds to finance its activities during 1919 and 1920 due to the delay in securing the overseas loan funds. The internal loan enabled the setting up of institutions like the National Land Bank and the Dáil Courts. These functioning institutions enabled Dáil Éireann to retain its position as a viable state for a large

98 Dáil proceedings, 28 June 1920, p. 171.
proportion of the population. Dáil Éireann was never short of funds because of the internal loan. However, the campaign was not an unqualified success. Many constituencies, particularly in the north and east of the country, performed poorly. The measures taken to safeguard the money in Dublin banks also left a lot to be desired. The accounts were vulnerable to any attempts by the authorities to seize the funds. Nevertheless, the internal Dáil Loan was arguably the greatest achievement of the first Dáil Éireann, but is only when the attempts made to suppress the loan are considered that a true evaluation of the campaign’s success can be made.
Chapter III – The reaction and response of the British administration to the Dáil Éireann Loan

The decision to form Dáil Éireann in 1919 was in clear defiance of the existing British administration in Ireland. Ever since the Act of Union of 1801, Ireland’s elected representatives had attended the Westminster parliament. Ireland was governed by authorities appointed in Britain. The Lord Lieutenant, appointed by the British monarch, and the Chief Secretary, appointed by the cabinet, led the British administration in Ireland which operated from Dublin Castle. This administration was responsible for some twenty-nine government departments, as well as policing and the courts.1 Dublin Castle was answerable to the British cabinet but it was the responsibility of the Castle government to administer British rule in Ireland. The establishment of Dáil Éireann in the aftermath of the 1918 election was a clear statement by republicans that their intention was to usurp the Dublin Castle administration. Their plans to build up a counter-state were largely dependent on the funds raised during the internal Dáil Loan campaign. This chapter analyses the reaction of the British administration to the formation of Dáil Éireann. Their response to the internal loan campaign is also be examined and evaluated.

Late 1918 was a hugely significant time in British history. The Great War had ended on 11 November when an armistice was signed between the Allies and Germany in a railway carriage in the Compiègne Forest in Northern France. Following on from the Allied success on the Western Front, Lloyd George dissolved parliament and called an election. The 1918 election, which confirmed Sinn Féin as the largest party in Ireland, returned a coalition of the Conservatives under Bonar Law and Lloyd George’s wing of the Liberals in Britain.2 Lloyd George was retained as Prime Minister and his power had been ratified overwhelmingly by

2 The Times, 31 Dec. 1918.
the British electorate. His main focus now would be on negotiating the best settlement possible for Britain at the post-war Paris Peace Conference, and ensuring a successful transition from wartime to peace. Owing to the fact that the British government were preoccupied with both the domestic and the international issues that arose in the immediate post-war period, they largely ignored the events that were taking place in Ireland. Indeed, they were well aware of Sinn Féin’s plans to abstain from the Westminster parliament and form Dáil Éireann in Dublin. On the night of 11 January, the Dublin Metropolitan Police raided Sinn Féin headquarters and seized drafts of documents that were being prepared for the opening session of Dáil Éireann. This gave the British administration, both in Dublin and London, a clear indication of Sinn Féin’s intentions to develop their own state administration. Sir Nevil Macready, who was the Commander-in-Chief of the British forces in Ireland from March 1920 onwards, wrote that political abstention from Westminster was fundamental to the original policy of Sinn Féin and that the movement’s policy did not contemplate resorting to force or violence. This view may explain why there seemed to be no immediate panic in British political circles to Sinn Féin’s electoral successes. There were certainly few indications at this stage that the situation in Ireland could descend into violence. As far as the British were concerned, moderates like Arthur Griffith controlled Sinn Féin and they were not a significant threat to British rule in Ireland.

The reaction to Sinn Féin’s electoral success in Britain was muted. Perhaps the apathetic reaction in Britain was best expressed in the press. The Dublin correspondent of The Times, writing on 15 January 1919, conceded that Sinn Féin had the support of a large proportion of the Irish population, but that: ‘Six months hence all the material interests in the

---

4 Mitchell, Dáil Éireann, p. 12.
country will be hostile to it." Meanwhile, The Spectator argued that the abstention of Sinn Féin from the Westminster parliament ‘may indeed be regarded as a blessing’. This was a view that was probably shared by many Westminster deputies who were secretly pleased that Sinn Féin had taken over from the I.P.P. as the main force within Irish politics. Throughout the late nineteenth and early twentieth century, the I.P.P. played a prominent role in the business of the House of Commons. They held the balance of power within Westminster on several occasions and as a result the Irish question dominated much of the parliament’s time. The obstructionist tactics employed by the likes of Charles Stewart Parnell frustrated countless British M.P.s who viewed Ireland as little more than an inconvenience. Now that Sinn Féin were to abstain from taking up their seats in London, it allowed the parliament to get back to the business of running the empire. The commencement of the Paris Peace Conference on 18 January 1919, three days before the opening session of Dáil Éireann, was of far more immediate concern to Britain than the Irish question at this time. Negotiating a treaty for the future of Europe was deemed far more urgent by the British government than keeping disenchanted republicans in Ireland under control. Lloyd George was prepared to let the Dublin Castle administration manage their affairs in Ireland without interference for the time being.

The first formal meeting of Dáil Éireann took place at the Mansion House in Dublin on 21 January. Colonel Wedgeworth Johnstone, the Chief Commissioner of the D.M.P., and Sir Joseph Byrne, the Inspector General of the R.I.C., observed and monitored the scene from a building on the opposite side of Dawson Street, but there was never any attempt made to either prevent or break up the meeting. The British newspapers reporting of the first meeting

---

6 The Times, 15 Jan. 1918.
7 Mitchell, Dáil Éireann, p. 7.
9 Mitchell, Dáil Éireann, p. 16.
of the Dáil illustrated how little a threat that Sinn Féin’s plans were perceived to pose to the British administration in Ireland. The *Manchester Guardian* dismissed the event as merely ‘Republican theatricalism,’ and predicted that Dáil Éireann would not be taken seriously in Ireland.\(^\text{10}\) *The Times* expressed a similar opinion concluding that the event was just a ‘stage play at the Mansion House.’\(^\text{11}\) These views were shared by the British government who largely ignored the establishment of Dáil Éireann. The prevailing opinion among the British cabinet was that the parliament would never last, because the republic which it declared, did not exist and therefore could not be governed from Dublin. Dáil Éireann was simply another case of republican posturing and idealism. The historian Peter Hart surmises the outlook of the British government regarding Dáil Éireann as ‘just so much hot air.’\(^\text{12}\) Sir Joseph Byrne wrote in his report for January 1919 that the establishment of the Dáil had ‘evoked little or no enthusiasm – by the majority of people apparently it is not taken seriously.’\(^\text{13}\) The view that Dáil Éireann was doomed to failure and that it could never garner the allegiance of the people of Ireland was widely expressed by members of the British administrations, both in Dublin and London, throughout the early months of 1919.

Due to the fact that most British administrators saw little in the way of a threat from the Sinn Féin parliament, Dáil Éireann was allowed to continue its business uninterrupted for the early months of 1919. Bonar Law was questioned in the House of Commons as to whether the absent members of the house would be forced to attend, but the government chose to ignore the gap in the parliament.\(^\text{14}\) There was no attempt made by the government to adjust their Irish policy in response to the establishment of the Dáil. The historian Eunan O’Halpin writes that they regarded Sinn Féin as: ‘a temporary phenomenon which would

---

\(^{10}\) *Manchester Guardian*, 22 Jan. 1919.
\(^{11}\) *The Times*, 22 Jan. 1919.
\(^{13}\) R.I.C. reports, Jan.-Apr. 1919 (T.N.A., Dublin Castle papers, CO 904/108).
\(^{14}\) Mitchell, *Dáil Éireann*, p. 16.
quickly lose support in the face of firm government.’¹⁵ John Charles Street, who acted as Information Officer for Dublin Castle wrote in his The administration of Ireland, 1920 that ‘nations could not exist on sentiment alone’, and that the economic advantages that a link to the British Empire presented, would outweigh any desire for an independent republic amongst the Irish people.¹⁶ He believed that the novelty of the Irish people having their own representative parliament in Dublin would wear off when they realised that Sinn Féin were not capable of running their own administration. They would lose faith in Sinn Féin and conclude that they were better off being governed from London. This viewpoint seems to have been reinforced by the monthly R.I.C. reports for the first half of 1919. After the second session of Dáil Éireann in April 1919, Byrne wrote that the second session had not generated much interest around the country.¹⁷ Similar sentiments were evident in the reports for the months that followed. Sinn Féin was perceived to be on the wane and Dáil Éireann had achieved little, and had attracted little support. With reports like these emerging from Ireland, the British government saw little threat from Dáil Éireann and they were generally happy to ignore its existence. Sinn Féin were determined to make the Dáil work though, and their plans for a skeleton republican administration had begun to take shape upon Éamon De Valera’s return to Ireland.

Of more immediate concern to the British authorities during the early months of 1919 were the rising levels of violence in Ireland. At the start of the year the British government had far more pressing concerns than the situation in Ireland, but they were to become increasingly concerned by the rising levels of violence throughout Ireland as the year progressed. The first violent attack against the Crown forces in Ireland occurred ironically, on the same day that Dáil Éireann first met in the Mansion House, 21 January 1919. Two

R.I.C. men, constables McDonnell and O’Connell, were shot dead whilst escorting a quantity of gelignite to a quarry in Soloheadbeg, near Tipperary town. The ambush was carried out by a local Volunteer unit commanded by two well known extremists, Dan Breen and Seán Treacy. Although the Soloheadbeg ambush was undertaken without the authorisation of the Volunteer executive, it was a clear indication that there were militants out there who were dissatisfied with the direction that the wider republican movement was taking. The Daily News reported in England that the killings at Soloheadbeg were ‘a message deliberately sent by the new “invincibles” to the “talking shop” in the capital’. The Soloheadbeg ambush was widely condemned but it marked the beginning of a sporadic campaign against the R.I.C. This campaign sought to ostracise and isolate the police force, thus rendering it ineffective. The R.I.C. was widely disliked mainly as a legacy of the role they played in the forced evictions during the Land War. A peaceful boycott of the R.I.C. was supported by Dáil Éireann but the leadership did not condemn the actions of the Volunteers when the campaign frequently turned violent. Many rural barracks were burned down, while officers were physically attacked, and in some cases, killed. John Charles Street observed a vast increase in cases of murder and assault with intent to murder. There were twenty-six individual cases of the years of 1917 and 1918. He wrote that the figure for 1919 and the first six months of 1920 numbered 208. It is clear from these figures that there was a significant increase in violence across Ireland from early 1919 onwards. The R.I.C. became increasingly isolated as 1919 progressed as they retreated from rural barracks to the garrison towns. Many parts of the country were now left without a visible police presence as rural Ireland became progressively more violent and dangerous. Although these events in early 1919 would undoubtedly have

---

18 Irish Independent, 22 Jan. 1919.
19 Mitchell, Dáil Éireann, p. 20.
20 Ibid., pp 68-9.
21 I. O., Administration of Ireland, p. 93.
concerned the British authorities, they had confidence in their intelligence system which had successfully crushed previous republican attempts to break the union with Britain.

Not alone was there a rising tide of violence against rural R.I.C. barracks in 1919, but there were also instances of more sinister planned killings in Dublin. High ranking detectives within the D.M.P. were systematically targeted and assassinated in an effort to destroy Dublin Castle’s intelligence network. These shootings were carried out by a group of men that had been personally selected by Michael Collins from the Dublin divisions of the Volunteers. Collins formed this ‘squad’ in July 1919. He combined his role as finance minister with coordinating this campaign against the intelligence system of the British authorities. Collins was of old I.R.B. stock and he clearly believed that an Irish republic could not be achieved by Dáil Éireann alone. He served as Director of Intelligence of the Volunteers and later the I.R.A. He indentified the detectives that he deemed to be a threat to the republican movement and had them shot. The first of these shootings took place on 30 July 1919 when Patrick ‘dog’ Smyth, a D.M.P. detective was shot on Drumcondra Bridge in Dublin. The thinking behind eliminating prominent detectives like Smyth was to effectively blind Dublin Castle’s intelligence network. The detectives could always be replaced but their deep knowledge of the republican organisations was lost forever. These killings were a statement of intent by militant republicans and they helped further enflame the already delicate political situation in Ireland.

The rising tide of violence in Ireland as 1919 progressed gradually forced the British government to take measures to tackle the situation in the country before it spiralled out of control. The establishment of Dáil Éireann had appeared to have evoked little reaction among the British government but the actions of militant republicans had put the Irish question

---

firmly back to the forefront of their agenda. However, the response of the British authorities drew no distinction between Dáil Éireann and the militants. There was an overlap between Dáil Éireann and the various militant organisations like the Volunteers, and later, the I.R.A. Several members of the Dáil cabinet were also prominent within the Volunteers such as Cathal Brugha, Richard Mulcahy, Collins and de Valera who was the president of the organisation. Nevertheless, there were many more Dáil members who had no connections whatsoever to the Volunteers. Charles Townshend in his The British campaign in Ireland states that ‘in 1919 the Republic served by the Volunteers was still a different thing from that represented by Dáil Éireann.’ Dáil Éireann neither arranged nor supported a policy of physical force during 1919 or 1920 but they did tend to turn a blind eye to the activities of the Volunteers and the I.R.A. Cathal Brugha, as the Dáil’s defence minister, did succeed in getting the Volunteers to swear allegiance to Dáil Éireann in August 1919 but the revolutionary government did not take responsibility for the actions of the I.R.A. until 1921.

The British authorities failed to draw any distinction between the different organisations though. As far as they were concerned, Dáil Éireann and the Volunteers were two sides of the one coin. This is clear from the memoirs of John Charles Street who stated that Collins, as the ‘chief of the Irish Republican Army’, and the Dáil Éireann Minister of Finance, was a ‘definite link between An Dáil and the murder gangs.’ He also maintained that it was impossible for Sinn Féin to disassociate itself from the militants because the men, who were responsible for the activities of the Volunteers and the I.R.A., were also elected representatives of Sinn Féin. He expressed his belief that: ‘The opposition of Dáil Éireann

26 Ibid., p. 18.
27 I. O., Administration of Ireland, p. 141.
could and would have terminated the murder campaign’.\(^{28}\) Street’s insistence that Dáil Éireann and the militant republican organisations were one and the same was a view that was commonly held within Dublin Castle, and it would dictate the course of action that the authorities took to counteract the Dáil as 1919 progressed.

One thing that is clearly apparent from the police reports for the first half of 1919 was the belief that a lack of funds would ultimately scupper Dáil Éireann’s ambitions. One of the principal reasons why the British administration effectively ignored the establishment of the Dáil was the fact that the organisation had no financial reserves to implement its ambitious plans to usurp Dublin Castle. Writing in his Inspector General’s report for January 1919, Byrne reported that a Sinn Féin informant had expressed his belief that ‘the want of funds will kill Sinn Féin’.\(^{29}\) This view that the Dáil would fail due to a lack of finance was expressed again in the reports for the months that followed. In February, it was reported that a meeting of the local Sinn Féin club had been held at Silvermines in County Tipperary in response to a fundraising appeal for Dáil Éireann, but only twelve people had attended.\(^{30}\) In the report for May, Byrne wrote that the police in certain areas had ‘observed signs of waning interest in Sinn Féin,’ and that there was a general ‘reluctance to provide financial support.’\(^{31}\) Dublin Castle were aware of Dáil Éireann’s plans to raise funds by selling bonds as far back as February 1919, but because they were receiving information of this nature, they had to be sceptical over whether any such scheme would be successful. Éamon de Valera had left for America in June 1919 to launch the Dáil Loan campaign there, and Byrne reported in July that informants had stated that floating the external loan was beset with difficulties.\(^{32}\) It was clearly anticipated that Collins would face a similarly difficult task in floating the internal

\(^{28}\) Ibid., pp 94-5.
\(^{30}\) Ibid.
\(^{32}\) Ibid.
The Dáil Loan. The Assistant-Commissioner at Scotland Yard, Basil Thomson, also reported in July that Sinn Féin’s ‘finances were running low because of an apathetic public response to its fundraising appeals’. The British government were obviously confident that the internal loan campaign would not succeed.

The Dáil Loan was launched in Ireland the following month in August 1919. Byrne reported on the details of the loan in his Inspector General’s report for September. The launch of the Dáil Loan was the first real signal of Dáil Éireann’s seriousness to realise their ambitions. Due to their lack of finance for the first half of 1919, the revolutionary government had to rely solely on the production of propaganda to retain its place in the public’s consciousness. The internal loan, if successful, would provide the funds to develop a functioning state administration in opposition to Dublin Castle. It was only at this stage that the British administration really began to sit up and take notice of Dáil Éireann. A functioning republican counter-state would help to give a legitimacy to the wider republican movement and their aims. Thomas Jones, the Deputy Secretary to the British cabinet wrote that gradually the ministers of Dáil Éireann were ‘beginning to appropriate real functions’. Jones was evidently of the opinion that the British government had to act swiftly to prevent the Dáil from becoming the legitimate authority of government for a significant proportion of the Irish population. However, the press were generally of a different opinion. They reported that the launch of the loan had generated little excitement across the country. Few papers reported extensively on the loan launch; with those that did run reports merely outlining the conditions of the loan. The Manchester Guardian ran an article on 1 September listing the terms of the internal loan and that Desmond Fitzgerald had attended a series of meetings in

his Pembroke constituency to start the campaign in Dublin.\textsuperscript{35} The loan was a very ambitious scheme, and many clearly felt that its targets were unattainable.

Despite the difficulties that the loan campaign was expected to encounter, its launch had set alarm bells ringing in London. The idea of Sinn Féin setting up their own counter-state no longer seemed absurd after their plans for the Dáil Loan were revealed. These funds would help fund the establishment and development of government departments and institutions like the Dáil Courts and the National Land Bank. Institutions like these would help give a legitimacy and a validity to the wider republican struggle. By September 1919, both the Dublin Castle administration and the British government in London were becoming increasingly concerned by developments in Ireland. On 11 September, prompted by a letter from King George V, Lloyd George and Bonar Law took the decision to declare Dáil Éireann illegal.\textsuperscript{36} The announcement was made in the \textit{Dublin Gazette}, the official newspaper of the Dublin Castle executive, the following morning. It declared that ‘by this our order, prohibit and suppress within the several districts specified and named in the schedule the association known by the name of the Dáil Éireann’.\textsuperscript{37} The districts mentioned in the schedule were the thirty-two counties of Ireland and the cities of Dublin, Belfast, Cork, Limerick, Londonderry and Waterford. The intention of this proclamation was to limit the influence Dáil Éireann had over the Irish public by forcing it underground.

The launch of the internal Dáil Loan was one of the principal reasons that forced this course of action. Arthur Mitchell writes that the decision to declare Dáil Éireann an illegal organisation was ‘in response to the Dáil Loan campaign.’\textsuperscript{38} The flotation of the loan had convinced the British administration that ‘Dáil Éireann and its infant administration would

\begin{flushright}
\textsuperscript{35} \textit{Manchester Guardian}, 1 Sept. 1919.
\textsuperscript{36} Foy, \textit{Michael Collins’s intelligence war}, p. 33.
\textsuperscript{37} \textit{Dublin Gazette}, 12 Sept. 1919.
\textsuperscript{38} Mitchell, \textit{Dáil Éireann}, p. 54.
\end{flushright}
not disappear in a wave of Irish satire and cynicism; a new feeling was abroad.’\textsuperscript{39} There were other factors that lead to the Dáil being proclaimed, such as the implementation of an oath of allegiance to Dáil Éireann by I.R.A. members and the escalating instances of violent attacks throughout the country. \textsuperscript{40} However, the proximity of the announcement to the commencement of the nationwide loan campaign certainly suggests that the launch of the loan had hastened the decision. Without funds, Dáil Éireann was a pointless and ultimately hopeless enterprise that was doomed to failure. The funds that the Dáil Loan could potentially generate though, could effectively provide Dáil Éireann with the opportunity to render the Dublin Castle administration obsolete.

The first manifestation of the new suppressive policy towards Dáil Éireann occurred simultaneously to the proclamation of the counter-state. A raid was conducted on Dáil Éireann’s premises, including the finance department’s offices, at 6 Harcourt Street by the D.M.P. on 12 September. The \textit{Cork Examiner} reported that copies of the Dáil Loan prospectus were seized and two members of the Dáil, Ernest Blythe and Patrick O’Keeffe, were arrested after being found in the premises.\textsuperscript{41} Collins was also in the offices at the time of the raid but he made useful his escape along the rooftops. This sort of escapade would become a regular occurrence after Dáil Éireann had declared illegal. It would undoubtedly hinder the work of the revolutionary government but the suppression of the Dáil was met with a mixed response. A congress of the British Labour Party was taking place in Glasgow the day after the proclamation was made public. A motion was proposed by J. H. Thomas, an M.P. for Derby, to ‘substitute military rule in Ireland with self-determination’, he also expressed sympathy with ‘their Irish brothers in their hour of repression’.\textsuperscript{42} The resolution was passed comfortably by the delegates. Elsewhere, press reaction in the immediate

\textsuperscript{39} Ibid., p. 61.
\textsuperscript{40} Townshend, \textit{The British campaign}, p. 31.
\textsuperscript{41} \textit{Cork Examiner}, 13 Sept. 1919.
\textsuperscript{42} \textit{Sunday Independent}, 14 Sept. 1919.
aftermath of the proclamation was largely welcoming. The Unionist papers were united in their approval, whereas the more liberal publications appealed to Lloyd George’s government to broker a solution with Sinn Féin. The Westminster Gazette wrote that ‘it is impossible to say that the authorities are not justified in any particular repressive step they take in Ireland.’ The Pall Mall Gazette praised the proclamation by saying that ‘the government has wisely struck at the headquarters of the cult which propagates disorder and terrorism’. The Globe also welcomed the proclamation but questioned whether the decisions taken ‘were inconceivably tardy’. Those with direct experience of the situation in Ireland were much more sceptical over whether suppressing the Dáil was the correct course of action to take. Sir Horace Plunkett, the Chairman of Lloyd George’s Irish Convention of 1917-18, had witnessed at first-hand how previous British policies of coercion in Ireland had failed. He expressed his misgivings in a letter written to The Times of London on 15 September 1919. He wrote that: ‘Dáil Éireann is the product of an election ordered and carried out by the British Parliament’, and that by declaring it illegal, the British government were endorsing the assumption that it was directly responsible for the rising levels of violence throughout Ireland. Plunkett stated that he knew ‘members of Dáil Éireann who, if there was any foundation for this suspicion, would have indignantly left it long ago’. In the days that followed, when the newspapers that published the Dáil Loan prospectus were suppressed by the British authorities, increasing numbers of people began to share Plunkett’s point of view.

Collins had submitted a full-page newspaper advertisement promoting the internal loan for publication on 12 September – the same day that Dublin Castle had proclaimed Dáil Éireann in response to the launch of the loan. This proclamation also specified that any persons or publications that were discovered to be printing Dáil literature or propaganda

---

43 Ibid.
44 The Times, 15 Sept. 1919.
would also be suppressed. The main national daily newspapers declined to print the notice, but a number of the smaller republican journals and provincial newspapers did publish it. It is claimed in a number of historical works that Collins made no explicit mention of Dáil Éireann in the advertisement, and these claims are probably based on Piaras Béaslaí’s assertion that: ‘This was done so as to not afford the English Government a pretext for acting against the papers that published the advertisement.’ However, this was not the case if the advertisement published on page seven of the Cork Examiner on 12 September proves. This advertisement was preceded by the banner headline ‘DÁIL ÉIREANN LOAN’ and it made several references to the Dáil throughout. The premises of the Cork Examiner were raided at four o’clock in the morning of 17 September. Printing machinery was dismantled, and copies of the 12 September issue of the newspaper were seized. The Cork Examiner was the most prominent of all the various newspapers that were suppressed for publishing the advertisement. Other provincial newspapers like the Kilkenny Journal, the Dundalk Examiner, the Westmeath Independent, the Dublin Leader, the Midland Tribune, the Kerry News, the Kerry Weekly Reporter and the Killarney Echo were suppressed for publishing the loan advertisement. It was also reported that the only newspaper that was not suppressed in Limerick city was the Weekly Unionist Journal. The Sinn Féin journals in Dublin were also suppressed for the same reason. These included Arthur Griffith’s Nationality, Fáinne an Lae, The Voice of Labour, The Republic, The Leader, New Ireland and The Irish Word. These journals were permanently suppressed. The Cork Examiner was only allowed to resume publication on 22 September. The editor of the newspaper, George Crosbie, wrote an article which was published upon the newspaper’s return which stated that the advertisement would

---

45 Béaslaí, Michael Collins, i, pp 345-6.
46 Cork Examiner, 12 Sept. 1919.
47 Irish Independent, 18 Sept. 1919.
49 Béaslaí, Michael Collins, i, p. 346.
not have been included in its 12 September edition, had Dublin Castle directed it not to.\textsuperscript{50} However, all of the main newspapers were forwarded a copy of correspondence which was published on 22 September relating to the Dáil Loan advertisement. This showed how the *Irish Independent* had received a copy of the loan prospectus and had enquired to Dublin Castle on 6 September as to whether it could be published or not. The Chief Secretary replied on 11 September stating that publication of the prospectus was illegal and ‘that if published your company must take the consequences.’\textsuperscript{51} The *Cork Examiner* clearly did not seek guidance from Dublin Castle as to whether they were permitted to publish the advertisement, unlike the *Irish Independent*, because they did publish it and suffered the consequences. The suppression of these newspapers for assisting in the promotion of the loan did not have quite the desired effect though. By prohibiting people from either soliciting or paying subscriptions to the loan, and by suppressing any newspapers who published the prospectus, the British authorities had inadvertently provided widespread publicity for the loan campaign.

The consensus after what the *Manchester Guardian* had labelled ‘Suppression week in Ireland’, was that this firm course of action from Dublin Castle would ultimately prove counter-productive. The suppression of newspapers and the publicity generated as a result were a stimulus to the promotion of the loan campaign. The Dublin correspondent of the *Manchester Guardian* wrote on 22 September that the actions of Dublin Castle had ‘left moderate people in the country more puzzled than ever over the meaning and purpose of the present Irish Executive, if it has intelligence enough to possess a meaning and purpose.’ He concluded that Dublin Castle had ‘ensured a first-class subscription’ to the Dáil Loan due to their heavy handed reaction to the loan advertisement.\textsuperscript{52} *The Times* maintained a similar line in its edition on 27 September. An editorial in the paper was titled ‘The Dragooning of the

\textsuperscript{50} *Cork Examiner*, 22 Sept. 1919.
\textsuperscript{51} *Irish Times*, 22 Sept. 1919.
\textsuperscript{52} *Manchester Guardian*, 22 Sept. 1919.
Irish Press’. This article claimed that many publications throughout Ireland had been suppressed by the government despite having never ‘borne the character of seditious publications’. The editorial stressed that the offence, although technically illegal, ‘did not appear to be inspired by any direct purpose of defying authority, or to be more heinous than a great deal of matter which has been published in Irish papers with impunity’. It concluded that it was ‘difficult to regard action which has entailed such circumstances, as either prudent or just in its conception’.\(^53\) It was generally agreed that Dublin Castle had overreacted, and that their actions would convince, rather than dissuade, individuals who were not overtly republican in their political outlook, to subscribe to the Dáil Loan.

Those closest to the political situation in Ireland tended to share this line of thinking. Darrell Figgis, who had recently been appointed to head the Commission of Inquiry into the Resources and Industries of Ireland, was quoted as saying that the suppression of newspapers was ‘good propaganda’ for Dáil Éireann and the loan campaign.\(^54\) The former Press Censor for Ireland, Bryan Cooper, submitted a letter to the editor of The Times which was published on 27 September. Cooper became the Press Censor for Ireland after returning from the Great War where he had served in Gallipoli. He no longer held the position by September 1919 but he felt compelled to protest against what he described as a ‘mistaken’ and ‘futile’ policy of suppression. He endorsed the suppression of Sinn Féin journals like Arthur Griffith’s Nationality, but he believed that the provincial press like the Cork Examiner should not have suffered a similar punishment. Having worked with the proprietors of these publications during his time as the censor, he believed that ‘any offence they may have committed was unintentional’. Cooper explained how he thought the policy of suppression would be counter-productive in the long term. He wrote that the Dáil Loan prospectus ‘is doubtless by now

---

\(^{53}\) The Times, 27 Sept. 1919.

\(^{54}\) Manchester Guardian, 22 Sept. 1919.
being passed from hand to hand all over Ireland’. By suppressing the freedom of the press, the government had given the loan the best advertisement possible. Also, men and women who may have been apathetic towards Sinn Féin would have been irritated by being unable to purchase their regular provincial newspaper. Cooper had first-hand experience of the situation in Ireland and he was of the belief that the outright suppression of the Dáil, and all of its programmes and institutions, was the wrong course of action to take. A policy of suppression would only be beneficial for the loan campaign, and the pursuance of such a policy was probably welcomed by Michael Collins and his colleagues. Doubtless however, the British administration felt that the suppression was entirely justified given the escalating violence in Ireland and the links between Dáil Éireann and militant republicanism.

Fig VI: The Sinn Féin Bank, 6 Harcourt Street, after a raid (Source: National Library of Ireland)

55 The Times, 27 Sept. 1919.
The prevention of promotion through the press was only the tip of the iceberg as far as Dublin Castle’s attempts to crush the Dáil Loan were concerned. The R.I.C. and the D.M.P. were directed to lead a nationwide assault against the loan campaign. Any subscriber to the loan risked imprisonment and the authorities went as far as to threaten with arrest those who were found to be in possession of the prospectus. The first action taken by the various Sinn Féin clubs in their attempts to launch the loan was to hold a meeting in their own local area to arrange for the organisation of the loan. These meetings took place mainly during September and October 1919. In areas where the authorities received intelligence that these meetings were going ahead, they were broken up, and anyone found with documents relating to the loan in their possession was arrested. It was rare that the police succeeded in raiding a meeting of this nature because they frequently took place without their knowledge, but the R.I.C. in County Cork did manage to break up a Sinn Fein meeting held in Macroom on 5 October. The meeting concerned the raising of the Dáil Loan in Mid Cork and was attended by Terence MacSwiney, the Dáil deputy for the constituency, and eight other local Sinn Féin men. The meeting was broken up by a number of R.I.C. officers. They arrested the nine men present and seized all the documentation they could find. These included copies of the loan prospectus, correspondence between Michael Collins and Terence MacSwiney concerning the loan, and a notebook belonging to MacSwiney. The district R.I.C. inspector, T. Dolan, submitted the reports of the officers who had carried out the raid. He wrote that the meeting was held to organise the loan campaign in Mid Cork. From the papers seized, he noted that the names of individuals who refused to contribute to the loan would be recorded as well as those who subscribed. He concluded that: ‘It is a good thing that the papers captured give us an outline of the scheme as proposed to be carried out so that we now know!’56 Acting on the

56 Reports on Sinn Féin meeting in Macroom for organising Dáil Éireann Loan, 6 Oct. 1919 (C.C.C.A., Reports by Royal Irish Constabulary Officers, U104/1/4).
intelligence they received as a result of this and similar raids, the R.I.C. were able to plan their strategy with the goal of ensuring the loan campaign was a failure.

In addition to the meetings that were taking place in every constituency to make arrangements for the organisation of the campaign, public meetings were also taking place to promote and raise awareness of the loan among the population. Many of these meetings were impromptu in an attempt to evade the notice of the authorities, but some were arranged and publicised in advance. Piaras Béaslaí told of a public meeting that had been arranged for the town hall in Mullingar but the R.I.C. learned of the meeting and surrounded the building. Béaslaí described how a crowd of people endeavoured to create a diversion by attempting to enter the courthouse in the town, thus distracting the police. With the R.I.C.’s attention elsewhere, a ‘very successful meeting’ took place in a local churchyard with £300 being raised for the loan. Byrne reported in his monthly reports for September and October 1919, that public meetings were taking place all over the country and that where subscriptions were being solicited, prosecutions were ordered. A meeting to promote the Dáil Loan was held at Tynan, County Armagh, on 19 October. Some 200 people assembled outside the local Catholic Church and heard speeches from William O’Brien, a professor at University College Galway and a previous Sinn Féin candidate for the Mid Armagh constituency; Edward Donnelly, the provincial loan organiser for Ulster; and Edward Hughes, an elderly local farmer. The three men were arrested and charged after the meeting. They appeared before Armagh District Court on 20 November with both O’Brien and Donnelly receiving sentences of three months imprisonment each. Hughes refused the bail that was offered to him and went to prison for two months. Presumably the authorities thought that by taking this course of action, they would greatly hinder the progress of the loan campaign. Yet they appeared to

---

57 Béaslaí, Michael Collins, i, p. 349.
59 Manchester Guardian, 15 Nov. 1919; Irish Independent, 21 Nov. 1919.
only be generating more publicity and support for the Dáil Loan. Indeed, O’Brien, Donnelly and Hughes were cheered by a large crowd that had gathered outside the courthouse before they were conveyed to prison in Belfast.

These counter-productive attempts to halt the progress of the Dáil Loan occurred all over the country. The R.I.C. county inspector for the east riding of Galway reported that a meeting at Ballinasloe to promote the loan on 11 October was dispersed by baton charge. At a meeting of the East Galway Sinn Féin executive held the following month, Fr Malachy Brennan referred to the suppression of the Ballinasloe meeting. He described the baton charge as ‘brutal’ and stated that the incident showed ‘the lengths the British government would go’, to stifle the loan.60 Fr Brennan’s comments highlight how the coercive response of the Dublin Castle’s forces to the Dáil Loan would provide it with the best promotion possible. By using aggressive force to break up a meeting with individuals who had no affiliation to Sinn Féin undoubtedly in attendance, the authorities were providing Dáil Éireann with ample propaganda to further their cause. The imprisonment of several members of Dáil Éireann for addressing such meetings was yet more ‘good propaganda’ as far as the loan campaign was concerned. Alexander McCabe, the T.D. for the constituency of South Sligo, was the first to be imprisoned for unlawful assembly and soliciting subscriptions to the loan. McCabe was arrested on 28 September 1919 after addressing a gathering at Enniscrone. He was sentenced to nine months hard labour at Sligo courthouse on 23 October.61 James Dolan, the Dáil deputy for Leitrim, was sentenced to two months imprisonment for unlawful assembly and soliciting Dáil Loan subscriptions at Mullaghgarve, Drumshanbo, on 5 October. Dolan was found guilty on 21 November at Drumshanbo courthouse. The Leitrim Observer reported that as he was being escorted to the court, he was cheered by a large crowd that had assembled

---

and ‘there was a renewal by the crowded Court who shouted “Up Dolan,” etc.’ During the
court sitting the crowd outside sang the Soldiers Song. The behaviour of the crowd outside
the courthouse when James Dolan was sentenced again highlight the short-sightedness of
Dublin Castle’s policy towards the Dáil Loan. By imprisoning individuals who had been
democratically elected by the public less than a year earlier, was only going to whip up
nationalist fervour even further and convince people to purchase Dáil bonds.

Another of the T.D.s that was imprisoned for advocating subscription to the Dáil Loan
was Joseph O’Doherty who had been elected for the North Donegal constituency in the 1918
election. O’Doherty addressed a meeting at Carndonagh during October at which £40 was
raised for the loan. A round-up of republicans in the region took place on 12 December 1919
for offences relating to the Dáil Loan but O’Doherty managed to escape when the R.I.C.
came to his house to arrest him. The Irish Times reported that five policemen entered the
house at Clarendon Street, Londonderry, shortly after nine o’clock while he was having his
breakfast in his bedroom. He appeared at the top of the stairs and was read the warrant for his
arrest by one of the detectives who were in the hallway. O’Doherty then conversed with his
servant in Irish who told the policemen that she would get him some heavier clothing while
he finished his breakfast. The policemen waited while O’Doherty ‘proceeded ostensibly to
finish his breakfast.’ However, O’Doherty had escaped out of his bedroom window while
they waited and ‘thus succeeded in clambering over some roofs to safety.’ He subsequently
went on the run. Three other individuals were arrested on the same day for addressing loan
promotion meetings in Donegal. These were Patrick Porter, the brother of a magistrate from
Buncrana; Edward McDermott, the president of the Derry Sinn Féin club; and Dr J. P.
McGinley, a medical officer from Letterkenny. They appeared before a special crimes court

62 Ibid., 22 Nov. 1919.
sitting at Burnfoot on 26 December and were each sentenced to two months in prison with an additional three months in default of bail. McGinley said if it was a crime to subscribe to the loan ‘then Archbishop Walsh was a criminal and under such circumstances the prisoner said he was proud to be a criminal.’ This sort of comment would clearly resonate with many people around Ireland and again highlighted the fallacy of imprisoning individuals like Dr McGinley, who advocated subscription to the Dáil Loan. Meanwhile, Joseph O’Doherty remained at large until he was rearrested in Belfast in July 1920. He was eventually incarcerated in Londonderry Jail for his part in the Donegal meetings. O’Doherty’s escapade had generated much publicity and the police pursuit of him helped to keep the loan campaign in the press spotlight.

Alexander McCabe, James Dolan and Joseph O’Doherty were the three highest profile men to be imprisoned for their advocacy of the Dáil Loan, but there were many more individuals who were not members of Dáil Éireann who were sent to jail for offences relating to the loan. Many of these individuals would have had, at best, tenuous links to republicanism. Therefore, their imprisonment and the effects these cases had on their local communities, helped to generate more public sympathy towards Dáil Éireann. These individuals were often of a very reputable background and they held important positions within their respective localities. For example, Conor Maguire, a solicitor from Claremorris who would later hold the position of Attorney General during de Valera led Fianna Fáil government of the 1930s and subsequently became Chief Justice of the Supreme Court, was sentenced to a month in jail along with Harry Burke, P. R. Hughes and Martin Nally, for soliciting subscriptions to the loan at a public meeting in Mayo. The penalties for being in possession of promotional material were rigorously enforced. W. M. Swanton, a chemist from Castletownbere, was

65 Irish Times, 9 July 1920.
given a prison sentence of five months in total at Bandon courthouse on 23 October 1919. He received two months for publishing on 20 September, and three months for publishing two days later, a Dáil Loan prospectus and an article cutting from the 6 September edition of *Nationality*, which advocated subscription to the loan.\(^{67}\) The R.I.C. raided the premises of W. O’Grady, a hairdresser from Wicklow, and defaced it with their penknives after he displayed a Dáil Loan advertisement on his shop window.\(^{68}\) John McKeon, from Ballinalee, County Longford, received a two month sentence at Longford courthouse for posting up Dáil Éireann Loan notices on trees. McKeon refused to recognise the court and he wore a hat and smoked a cigarette during his hearing.\(^{69}\) Timothy Connors received a one month sentence for distributing copies of the prospectus at Soloheadbeg on 28 October and Thomas Reilly, from Kilcogy County Cavan, received a two month sentence for posting up loan notices on 28 November.\(^{70}\) These names are just some of those who were imprisoned for offences relating to the Dáil Loan, but there were undoubtedly many more instances around the country where the authorities failed to apprehend individuals who were soliciting subscriptions or posting up notices.

The violence across the island reached a peak during the latter half of 1920 after the British government had sent two military forces, the Auxiliaries and the Black and Tans, to Ireland, in an attempt to restore law and order on the island. Owing to the volatile atmosphere that prevailed across the country, the sanctions for offences relating to the Dáil Loan became even more severe in 1920. On 22 October 1920, William J. Walsh of Bandon was charged before a District Court-martial held at Cork. Walsh was found guilty of possessing seditious documents including ones relating to the Dáil Loan. A raid that was carried out on the offices of O’Hea solicitors, where Walsh was employed as a clerk, on 26 March had uncovered

\(^{67}\) *Irish Independent*, 24 Oct. 1919.
\(^{68}\) Mitchell, *Dáil Éireann*, p. 103.
\(^{69}\) *Anglo-Celt*, 15 Nov. 1919.
documents relating to the loan within his desk. A further raid was carried out in September 1920 on Walsh’s house at Gaggin where more documents were found, including his subscription card for the Dáil Loan. Walsh was sentenced to two years imprisonment.\textsuperscript{71} A similar case was presented at Kilmainham on 9 December 1920. Joseph Lynch of Bray, County Wicklow, was charged with having in his possession several documents relating to Dáil Éireann. These included correspondence between Lynch and Michael Collins referring to Dáil Loan business.\textsuperscript{72} Lynch remained in Kilmainham Jail for the duration of the Anglo-Irish War. Three days after Joseph Lynch was charged, Jas. Leonard of Tullow Street, Carlow, received a six month prison sentence for being in possession of various documents including an internal loan prospectus.\textsuperscript{73} Similarly, Michael J. Kennedy of Castlepollard, County Westmeath, was given a sentence of one year in prison for being in possession of seditious literature including a Dáil Loan prospectus.\textsuperscript{74} Given the volatile state of affairs in Ireland, anyone found in possession of loan related material was liable to face harsh penalties even though the internal loan issue was closed by the time these sentences were handed out.

The severity of the sanctions received in the above cases pale into comparison with the sentence handed down to Patrick Ryan at Limerick on 3 January 1921. The \textit{Nenagh Guardian} reported that Ryan was ‘found guilty of possession of An Dáil Éireann Loan Certificate and sentenced to two years imprisonment with hard labour.’\textsuperscript{75} However, eighteen months and the hard labour portion of the sentence were subsequently remitted. Another man who was in receipt of a two year sentence with hard labour was Fr P. H. Delahunty, a Catholic curate in Callan, County Kilkenny. Fr Delahunty was found guilty of having in his possession documentation relating to the Dáil Loan. Among the documents was written

\begin{footnotesize}
\begin{itemize}
\item[71] \textit{Irish Times}, 12 Nov. 1920.
\item[72] \textit{Freeman’s Journal}, 10 Dec. 1920.
\item[73] \textit{Irish Independent}, 13 Dec. 1920.
\item[74] \textit{Freeman’s Journal}, 31 Dec. 1920.
\item[75] \textit{Nenagh Guardian}, 5 Feb. 1921.
\end{itemize}
\end{footnotesize}
correspondence with Michael Collins which indicated that Fr Delahunty was a loan organiser for South Kilkenny. Fr Delahunty was sentenced on 17 December 1920 in Waterford and was removed to prison in England.\footnote{Ibid., 8 Jan. 1921.} The imposition of such a harsh sentence on a priest was indicative of the lack of foresight in the response of the British administration to the Dáil Loan. Sending a priest to prison for two years with hard labour was bound to have elicited much outrage amongst the public given the high standing in which the Catholic Church was held.

These examples also illustrate the futility of the British authorities’ attempts to crush the internal Dáil Loan. During the months after the launch of the loan, the monthly R.I.C. reports and the provincial newspapers were full of cases of meetings being broken up, notices being torn down, and individuals being prosecuted for offences relating to the loan. However, there was no case of actual loan funds being discovered and seized. For all the individual cases of meetings being suppressed, doubtless there were many more meetings that went ahead without the authorities’ knowledge. For the numerous cases reported monthly of loan posters and notices being removed, without question, there were countless other cases where advertising material went undetected. Even those posters and notices that were torn down by the police could have had their desired effect before they were removed. The R.I.C., and to a lesser extent the D.M.P., were fighting a losing battle from day one against the loan campaign. The sheer number of Sinn Féin members around the country dwarfed the R.I.C. Donal J. O’Sullivan estimates that by the end of 1918 there were around 1,200 R.I.C. barracks across Ireland manned by 10,000 officers, whereas the Castle’s files show that they believed there were 1,363 Sinn Féin clubs across the country with approximately 113,000 members in January 1919.\footnote{Donal J. O’Sullivan, The Irish Constabularies, 1822-1922: a century of policing in Ireland (Dingle, 1999), p. 272; R.I.C. reports, Jan.-Apr. 1919 (T.N.A., Dublin Castle papers, CO 904/108).} It also must be remembered that concurrent to the loan drive was an
escalating nationwide campaign of violence against police forces. In many areas, the R.I.C. were withdrawing from rural districts into the garrison towns. Consequently, the loan organisers and collectors could operate more effectively in these rural areas than they could in the towns where there was still a strong police presence. This fact goes a long way towards explaining why the Dáil Loan received larger total subscriptions from rural constituencies than urban ones.

A major hindrance to the efforts of Dublin Castle to suppress the Dáil Loan was their difficulty in obtaining information. A recurring theme in the R.I.C. reports was the inability of the police to establish any accurate information regarding the loan campaign. In September 1919, the county inspector for Wicklow reported that he did not think there were many contributors to the loan but that the police in the county ‘find it very difficult to get any information.’ Sir Joseph Byrne stated in his Inspector General’s report for October that he had reason to believe that the response in many districts to the loan was disappointing. He was certainly arriving at this conclusion drawing on the information he was receiving from the provinces. The inspector for County Monaghan reported in November that money was subscribed in response to a direct appeal made by Arthur Griffith in the county but that it could not be established ‘as to the exact amount he got.’

Also in their reports for November, the county inspectors for Meath, Roscommon and Kerry stated that the subscriptions to the loan in their counties were not thought to have been ‘numerous or large.’ In December, the county inspector for Dublin reported that the loan campaign in the county was ‘apparently without success’, while in Waterford, the efforts of P. C. O’Mahony did not ‘appear to have been very successful.’ Also in December, the county

---

79 Ibid.
80 Ibid.
81 Ibid.
inspector for Limerick reported that it was suspected that private collections were ongoing for the loan but there was ‘no evidence available.’ He also stated his belief that the amount collected was minimal.\textsuperscript{82} His counterpart in County Clare reported that: ‘Private collections are made for Dáil Éireann but no authoritative information can be got.’\textsuperscript{83} These reports continued into the early months of 1920. Byrne confirmed in January that money was still being subscribed all over the country but it was being collected ‘clandestinely and no reliable estimate of the amount can be formed.’\textsuperscript{84} In February, the inspector for the west riding of Cork reported that ‘There is reason to believe that collections for the Republican Loan have been made largely through the Riding during the month but evidence cannot be obtained.’\textsuperscript{85} It is clearly evident from these reports that the police found it almost impossible to establish any accurate information relating to the progress of the loan campaign. However, they also indicate that they may have been working on the misguided belief that the loan was not meeting its targets and their own campaign of suppression was proving successful. Several of the county inspectors indicated that they did not believe that the loan was making much progress but this is unlikely to have been the case considering the loan was oversubscribed when it was finally closed.

The Dáil Loan campaign was at its peak during the last few months of 1919 and the British administration made a concerted effort during these months to halt its progress. Diarmuid O’Hegarty wrote to Seán T. O’Kelly on 9 October: ‘The British are out after the Loan – neck or nothing [...] They appear to have got into a blue funk about it.’\textsuperscript{86} It is clear that the authorities during this period did present a significant obstacle to the smooth progress of the loan campaign. However, their efforts were unsuccessful and in many cases backfired

\textsuperscript{82} Ibid.
\textsuperscript{83} Ibid.
\textsuperscript{84} R.I.C. reports, Jan.-Feb. 1920 (T.N.A., Dublin Castle papers, CO 904/111).
\textsuperscript{85} Ibid.
\textsuperscript{86} Mitchell, Dáil Éireann, p. 62.
spectacularly. The fact that there were no cases of any loan funds being uncovered and seized during these months, and that the total loan fund itself exceeded its final target, prove that the attempts to suppress the loan had failed. Indeed, many of the methods employed in an attempt to halt the progress of the campaign were counter-productive in the extreme. Even *The Times* of London had accepted that ‘the scheme of reconstruction for which the Irish National Loan is being raised is sober and attractive.’ However, Dublin Castle still saw fit to suppress any newspaper that published a copy of its prospectus. This was met with widespread condemnation from republicans and moderates alike. Even individuals who were sympathetic to the Castle administration, like Sir Horace Plunkett and Bryan Cooper, spoke out against the suppression. Both men believed that suppressing newspapers that published the prospectus would only serve to generate more publicity for the loan. The harsh penalties that were received by individuals for loan related offences were also counter-productive. Three Dáil Éireann T.D.s, who had been elected less than a year previously, were sent to prison for their public advocacy of the loan. Their plight, along with the many others who were imprisoned for their work during the loan campaign, generated much sympathy and hardened the resolve of republicans to ensure the success of the internal Dáil Loan. Dublin Castle most likely believed that their policy was justified given the reports of individuals being coerced into contributing to the loan. In truth, their suppression probably persuaded many individuals of a more moderate political persuasion to subscribe and support Dáil Éireann. The reaction and response of the British administration to the Dáil Éireann Loan in the latter months of 1919 ultimately helped accelerate the progress of the campaign.

Dublin Castle had exhibited a rather apathetic reaction to the establishment of Dáil Éireann in January 1919, while the cabinet in London were preoccupied with more pressing

---

87 *The Times*, 4 Nov. 1919.
events on the continent. The approach adopted by the British administration was to ignore the rebel government in the belief that it would inevitably fail. However, an escalation of political violence forced them to tackle the Irish question and the decision was taken to declare Dáil Éireann illegal in the aftermath of the launch of the internal Dáil Loan. This approach was predicated on their failure to draw any distinction between Dáil Éireann and the various militant republican groups. This was a misguided approach to take because most republicans were still of the moderate variety and they had no appetite for violence and bloodshed. The suppression of the Dáil Loan underlines how mistaken Dublin Castle’s attempts to suppress Dáil Éireann were. By attempting to stop people subscribing to the loan, they only succeeded in hardening the resolve of republicans to ensure the venture was a success. The harsh sentences handed down to those found guilty of offences relating to the loan, including three individual Dáil deputies and many more members of the public, garnered widespread sympathy for the republican cause and generated extensive publicity for the loan campaign. Given the reports that there were cases where people were being coerced into subscribing, the British authorities doubtless felt that they were entirely justified in their attempts to suppress the Dáil Loan. However, these attempts did not achieve their objectives as the loan exceeded its targets and there were no recorded instances of any loan funds being recovered by either the R.I.C. or the D.M.P. Although the police reports suggest otherwise, it is likely that the British administration were beginning to come to the realisation as 1920 commenced that they could not stop individuals from subscribing to the loan. Other methods would be required to crush the internal Dáil Loan, and by extension, Dáil Éireann.
Chapter IV – Alan Bell and the banks inquiry of March 1920

The proscription of Dáil Éireann by the Dublin Castle authorities in September 1919 had failed to quell the progress of the internal Dáil Loan. The suppression of the Dáil Loan by the D.M.P. in Dublin and by the R.I.C. nationwide had inadvertently provided the loan with the best possible publicity. The collection of subscriptions continued apace as 1920 approached. It appears likely that Dublin Castle had arrived at the realisation that they could not stop individuals from purchasing bonds. They had to devise new methods in addition to suppression if they were to succeed in crushing the Dáil Loan. One new approach entailed investigating the eventual destination of the loan subscriptions. The attempts of the British authorities to stop the sale of subscriptions had all but failed but if they succeeded in locating the bank accounts within which the loan funds were deposited, they could seize the proceeds of the loan. By taking away the principal financial apparatus of Dáil Éireann, Dublin Castle could make it extremely difficult for institutions like the Dáil Courts and the National Land Bank to function effectively. Such institutions were the manifestation of the counter-state in action and they clearly undermined the authority of Dublin Castle. Seizing the Dáil’s funds would go a long way to securing British rule in Ireland. This chapter outlines the background and reactions to the other methods adopted by Dublin Castle to crush the Dáil Loan from the beginning of 1920 onwards. It also examines the course of these efforts to uncover the loan accounts and the outcomes of this strategy.

The concluding months of 1919 witnessed an intensification in the efforts of Dublin Castle to halt the progress of the Dáil Loan. Dáil Éireann had been proclaimed an illegal organisation on 12 September 1919. The authorities simultaneously commenced their suppression of the Dáil Loan. The police and military conducted a raid on the Dáil’s offices
at 6 Harcourt Street, where Michael Collins ran his Department of Finance.\(^1\) Collins evaded capture by escaping through a skylight but Ernest Blythe, the Minister for Trade and Commerce, was arrested by the raiding party. Police and military raids were not the only initial measures taken to suppress the Dáil Loan with posters being torn down, meetings broken up, and individuals advocating subscriptions arrested. Newspapers who published the loan prospectus were suppressed, some permanently. Despite many protesting voices that their policies would ultimately prove counter-productive, the authorities pressed ahead with the suppression of the loan. Collins wrote to de Valera on 10 February 1920: ‘The enemy Government quickly realised that the economic policy of the Dáil was as great a danger to them as its political policy [...] The enemy must therefore, at all costs prevent our getting the necessary funds. He attempted, certainly – and with a renewed determination and savagery [...] Yet all the attempts have signally failed’.\(^2\) In addition to this suppression, it was apparent that Dublin Castle would have to devise new strategies in order to stop the progress of the Dáil Loan and undermine the development of the counter-state.

The intensification of Dublin Castle’s efforts to suppress the Dáil Loan coincided with an upsurge in violence across Ireland. The frequent attacks on R.I.C. barracks throughout 1919 resulted in the increasing isolation of the force across rural Ireland. The R.I.C. began to retreat back to the garrison towns when faced with the escalating violence and intimidation in the countryside.\(^3\) Meanwhile in Dublin, the I.R.A.’s systematic targeting of prominent detectives in Dublin was beginning to wreak havoc to the British intelligence system in Ireland. Michael Collins had managed to recruit a number of men within both the Dublin Castle administration and the D.M.P. to act as informers. Moles like Éamon ‘Ned’ Broy and David Neligan played an important role in rendering the British intelligence system

---

\(^1\) *Dublin Gazette*, 12 Sept. 1919; *Irish Times*, 13 Sept. 1919.

\(^2\) Collins to de Valera, 10 Feb. 1920, as quoted in: Béasláí, Michael Collins, i, pp 414-6.

\(^3\) O’Sullivan, *The Irish Constabularies*, p. 297.
ineffective. They provided Collins with a wealth of information regarding the inner workings of the police forces. They also disclosed the identities of prominent informers and agents working against republicanism, who were then shot dead on Collins’s orders, if they were deemed to pose a significant threat to the advancement of republicanism in Ireland. This campaign not only served to disable British intelligence in Ireland, it also greatly undermined the morale of the police and military. Sir Nevil Macready, who was appointed General Officer Commanding-in-Ireland during the spring of 1920, wrote that the police had ‘become paralysed by the action of the gunmen,’ several prominent detectives had been shot and their replacements ‘realised that activity on their part would be their death warrant.’ The D.M.P. had effectively been paralysed by the end of 1919. Three of the D.M.P.’s most prominent political detectives had been killed by the end of the year. Patrick ‘dog’ Smyth was shot on 30 July and died of his wounds in the Mater Hospital on 8 September, Daniel Hoey was shot dead outside D.M.P. headquarters on Great Brunswick Street on 13 September, and John Barton was shot dead on College Street on 29 November. In December, Dublin Castle were forced to take action to address the near collapse of their intelligence system. The Viceroy, Lord French, prioritised the reorganisation of the intelligence structures and this was to have significant implications for Dáil Éireann and by extension, the Dáil Loi.

One of the first steps taken by Dublin Castle in the reorganisation of their intelligence structures was the appointment, by Lord French, of a secret committee tasked with considering ways of addressing the shortcomings in the intelligence system. This committee comprised of Colonel Walter Edgeworth-Johnstone, the chief commissioner of the D.M.P.; Sir Thomas J. Smith, the acting inspector-general of the R.I.C.; Sir John J. Taylor, the

---

4 Macready, Annals, ii, p. 441.
assistant under-secretary at Dublin Castle; and a resident magistrate named Alan Bell.\footnote{Report of the committee of inquiry into the detective organisation of Irish police forces, 7 Dec. 1919 (I.W.M., French papers, 75/46/12).} The latter named is of particular interest because he was also to be assigned with the task of conducting the investigation into the finances of Dáil Éireann. Alan Bell was born in King’s County [Offaly]. He was the son of the Rev James Bell, a Church of Ireland minister from Banagher. He joined the R.I.C. as an officer-cadet in September 1879, having attained the second highest results in the cadetship examinations.\footnote{Irish Times, 27 Aug. 1879.} Bell steadily rose through the ranks of the R.I.C. and during the 1880s he investigated sources of Land League funds. He gained notoriety in 1882 when he arrested the American land reformer and journalist, Henry George, at Athenry.\footnote{Freeman’s Journal, 11 Aug. 1882.} Bell became a resident magistrate in 1898 and he was to serve as in that role in counties Mayo, Down and Armagh. He was popular with the Unionist gentry and he was one of a number of local dignitaries who received the Prince of Wales at Ballinrobe railway station when the prince visited Lord Ardilaun at Ashford Castle in 1905.\footnote{Irish Independent, 1 Feb. 1905.} He possessed an evident dislike for republicanism which is clear from a report he submitted to Dublin Castle in early 1919. He wrote that the republican movement was ‘a menace to the maintenance of the peace; recruited from the rowdy element of the population and under no proper control’.\footnote{Synopsis of reports from the resident magistrates on the state of Ireland, 1919 (T.N.A., Dublin Castle papers, CO 904/227).} He also suggested in his report that martial law should be considered if disorder continued to escalate. Given Bell’s evident disdain for republicanism, it is somewhat ironic that his brother, who was a prison doctor, had probably saved the lives of many republican prisoners in Gloucester Jail when he ordered their evacuation during the influenza epidemic of 1919.\footnote{Coogan, Michael Collins, p. 104.} Despite his relatively innocent appearance as an elderly resident magistrate, Alan Bell would prove to be a major threat to the republican movement as 1920 approached.
The *Irish Times* reported on 8 November 1919 that Alan Bell was departing from the resident magistry of County Armagh ‘having been called to a more important sphere of duty in the metropolis.’\(^\text{13}\) The secret committee that he had been appointed to by Lord French concluded their inquiries in January 1920. The committee reported that the I.R.A.’s campaign had rendered the police forces useless, particularly in Dublin. The D.M.P. had been successfully infiltrated by republicans and ‘even loyal and respectable people’ could no longer be relied upon to provide information. Their report concluded that an additional assistant commissioner, who would solely concentrate on political work, should be appointed to the D.M.P.; and that the ‘shooting of a few would-be assassins would have an excellent effect.’\(^\text{14}\) The recommendations of the committee’s report were considered immediately. An R.I.C. officer from Belfast, William Redmond, was appointed as an assistant-commissioner of the D.M.P. to focus on the reorganisation of G Division, the force’s political crime division.\(^\text{15}\) Several covert agents were also sent to Dublin in an attempt to regain the upper hand in the ongoing intelligence war. There is evidence to suggest that these agents reported to Alan Bell. In his report to Lord French dated January 1920, Bell wrote that: ‘in the course of their moving about my men have picked up a good deal of useful information which leads to raids’.\(^\text{16}\) However, this reorganisation of Dublin Castle’s intelligence structures had little immediate impact in halting the I.R.A.’s campaign. If anything, there was an escalation in violence as 1920 approached. A daring attempt was made to assassinate Lord French at Ashtown on 19 December. An attempt was made to ambush French at the railway station on his return from his estate in Roscommon. However, the ambush was unsuccessful and French escaped unharmed. William Redmond was not as fortunate though. He was shot dead on

\(^{13}\) *Irish Times*, 8 Nov. 1919.

\(^{14}\) Report of the committee of inquiry into the detective organisation of Irish police forces, 7 Dec. 1919 (I.W.M., French papers, 75/46/12).

\(^{15}\) A record of the rebellion in Ireland 1920-1921 and the part played by the army in dealing with it (Intelligence) (T.N.A., Registered papers, WO 141/93).

\(^{16}\) Alan Bell’s report to Lord French, Jan. 1920 (T.N.A., Dublin Castle papers, CO 904/188/1).
Harcourt Street on 21 January 1920.\textsuperscript{17} Redmond’s demise was particularly unfortunate for Alan Bell’s intelligence work. Bell had been directing Redmond since his arrival in Dublin the previous month. He wrote in his report to French that Redmond had been particularly useful because through him Bell ‘was able to make inquiries which I should not care to entrust to the G Division’.\textsuperscript{18} Bell was subsequently personally appointed by Lord French to lead the investigations into both the Ashtown Ambush and the shooting of William Redmond.\textsuperscript{19} It appears as if Bell was acting as the unofficial head of intelligence for the Dublin Castle administration at this time. There is ample evidence in Bell’s report and notebook of clandestine intelligence activities. The inside cover of the notebook also contains the address of Sir Basil Thomson, the Director of Intelligence at Scotland Yard, written in Bell’s handwriting.\textsuperscript{20} It is clear from this evidence that Bell played a highly significant role in the British intelligence effort in Ireland.

Of all the various investigations and intelligence operations undertaken by Alan Bell, arguably his most notable assignment was the pursuit of Dáil Éireann’s finances. The attempts made to suppress the Dáil Loan in the wake of its launch in August 1919 had failed. Dublin Castle had come to the realisation that a new approach was needed to crush the Dáil Loan. This entailed locating and seizing the eventual destination of the loan subscriptions. Alan Bell was the ideal man to lead such an investigation owing to his work in the 1880s, when he investigated the finances of the Land League. This fact was obviously not lost on the Dublin Castle executive when they summoned Bell to Dublin to carry out intelligence work in November 1919. A series of raids that were carried out during January and February 1920 facilitated the commencement of Bell’s investigation. These raids specifically targeted the ten

\textsuperscript{18} Alan Bell’s report to Lord French, Jan. 1920 (T.N.A., Dublin Castle papers, CO 904/188/1).
\textsuperscript{19} Attempted assassination, Jan. 1920, (T.N.A., Dublin Castle papers, CO 904/188/1); Crime: The shooting of Mr Redmond, Jan. 1920 (T.N.A., Dublin Castle papers, CO 904/177/1).
\textsuperscript{20} O’Halpin, ‘British intelligence in Ireland, 1914-21’ in Andrew and Dilks (eds), \textit{The missing dimension}, p. 73.
different locations used as offices by the Dáil Department of Finance and they yielded significant finds for the authorities. A number of cheques and receipts were seized during a raid on the Sinn Féin Bank on Harcourt Street. The authorities suspected that the Dáil funds had been deposited in various bank accounts across Dublin and they hoped that the seized cheques would lead them to these bank accounts.

The Dáil Loan funds were transferred to a number of accounts set up in both the Munster & Leinster Bank and the Hibernian Bank across Dublin. These bank accounts had been set up after the launch of the internal Dáil Loan in August 1919. The accounts were mostly in the names of reputable republican sympathisers, while others were in the names of members of Dáil Éireann. Some were even held under fictitious names in order to put the authorities off the scent. However, the cheques seized during the raids on the Department of Finance’s offices during January and February could be traced back to different accounts in various bank branches across Dublin. Acting on this evidence, Alan Bell immediately commenced preparations for his investigation. The investigation would take the form of an

---

inquiry. Bank managers were to be summoned to appear before Bell at a star chamber and they were expected to produce evidence relating to any transactions that had taken place between their bank branch and Dáil Éireann or Sinn Féin. The summons that was issued to bank managers on 2 March 1920 specified that they should produce for examination: ‘any securities, telegrams, copies of telegrams, letters, copies of letters, all books of account, ledgers, vouchers, bills, cheques, orders, or drafts, records, memoranda or notes of telephone messages sent or received in all memoranda and other documents in any way relating to any details or transactions between your bank and the said organisations.’

This summons was issued to ten bankers, five from the Hibernian Bank and five from the Munster & Leinster Bank on 2 March. The Hibernian Bank employees summoned were: H. J. Campbell from the College Green branch, C. Tierney from the Sackville Street branch, D. J. O’Rourke from the Dorset Street branch, T. F. Read from the Camden Street branch, and D. P. Carbury from the Thomas Street branch. Those summoned from the Munster & Leinster Bank were: J. F. Dawson who was manager of both the Dame Street and Upper Baggot Street branches, P. J. Stokes from the Sackville Street branch, D. Fuge from the Terenure Road branch in Rathgar, J. C. B. Coakley from the Phibsborough Road branch, and E. P. Julian from the Lower Baggot Street branch. In the event that these bankers did not attend or they failed to produce evidence, Bell’s papers specified that the Attorney-General should be consulted and it was possible that warrants could be issued for their arrest.

The inquiry opened on Monday, 8 March. The press reaction to the inquiry was mixed. The two nationalist dailies voiced their opposition to the inquiry’s establishment. The Freeman’s Journal were vehemently opposed to the inquiry. Its edition of 8 March described the inquiry as ‘political persecution which affects the whole commercial community.’

---

22 Crime: Enquiries of Mr. A. Bell (T.N.A., Dublin Castle papers, CO 904/177/1).
23 Ibid.
24 Freeman’s Journal, 8 Mar. 1920.
paper’s editorial was scathing in its criticism of the inquiry calling it ‘one of the most sensational and far-reaching encroachments by the Irish executive on the traditional rights of citizens’. The Freeman’s Journal wrote that it was both unprecedented and unethical for the Dublin Castle administration to be authorising an investigation which would see bankers having to reveal information about their clients’ confidential accounts. ‘To destroy the confidence of the public in the safety and secrecy of bankers’ books is a matter which everyone, despite their political views must deeply deplore.’\textsuperscript{25} The following day’s edition of the same newspaper maintained this vocal stance in opposition to the inquiry. One particular article called Alan Bell’s legal training into question. The article claimed that Bell’s name did not appear in the legal directory as either a barrister or a solicitor and that ‘he is, therefore, a gentleman without legal training.’\textsuperscript{26} Consequently, the Freeman’s Journal concluded that Bell did not possess the power to compel a witness to answer.

The other nationalist daily, the Irish Independent, took a similar stance to that of the Freeman’s Journal with regard to the establishment of the banks inquiry. The Irish Independent of 9 March reported on ‘the strong resentment of the public’ to the inquiry’s establishment.\textsuperscript{27} An article claimed that those summoned to the inquiry strongly resented Dublin Castle’s actions and that one manager had said that ‘he did not believe that his bank would disclose any information except under compulsion.’ The article also claimed that Sinn Féin had learned of Dublin Castle’s intentions over a week before the inquiry’s establishment and they had been able to take steps to safeguard the funds.\textsuperscript{28} The Irish Independent also reported on the inquiry in its edition of 12 March. It detailed how bank staff had been instructed by their superiors to adopt a ‘stiff attitude’ with regard to the inquiry.\textsuperscript{29} The Irish

\textsuperscript{25} Ibid.
\textsuperscript{26} Ibid., 9 Mar. 1920.
\textsuperscript{27} Irish Independent, 9 Mar. 1920.
\textsuperscript{28} Ibid.
\textsuperscript{29} Ibid., 12 Mar. 1920.
Independent was also informed by a prominent member of the Institute of Bankers in Ireland that they would not interfere with the inquiry and it was up to the various bank directors to act as they saw fit. The article continued to say that it was unknown as to whether further sittings of the inquiry would take place but that it was ‘believed in banking circles that the last has been heard of the investigation which, it would seem, has signally failed in its purpose.’

It is probable that these views expressed by the two nationalist dailies were also held by a large proportion of the population. The banking and commercial community were evidently opposed to the inquiry and given the increasing level of coercion across Ireland, a large swathe of the public would have viewed the inquiry as further persecution imposed by the Dublin Castle administration.

The official publication of Dáil Éireann, the Irish Bulletin, was unsurprisingly blunt in their condemnation of Dublin Castle’s actions. The Irish Bulletin denounced Alan Bell in a series of articles. An article appeared on 9 March entitled ‘Who is Alan Bell?’ This article claimed that ‘Bell acted as agent-provocateur in the West of Ireland in the Land League times,’ and that he had played a role in the Pigott forgeries case of 1887.

It also featured the claims that Bell had since ‘been used in many shady ways by the English Spy System in Ireland,’ and that he had recently been transferred to Dublin ‘to assist in the concoction of conspiracy charges against the Republican Leaders.’ Bell’s papers seem to suggest that there was a degree of accuracy in these claims that he was deeply involved in the Castle’s intelligence organisation. The 10 March edition of the Irish Bulletin continued in a similar vein. In an article entitled ‘The latest blow at Ireland’s economic well-being’, it was written that the Dublin Castle executive were determined not only to crush nationalist sentiment in Ireland, but also to destroy the economy of the nation. The article referred to the raising of

30 Ibid.
32 Ibid.
the Dáil Loan, which it said had been raised ‘without British aid and in spite of the relentless opposition of every British Government.’ Dublin Castle had coupled ‘political coercion with economic strangulation’ and the appointment of ‘a notorious English secret service Agent poorly disguised as a Magistrate,’ had the objective of destroying the economy of the republican state. This campaign against Alan Bell and his inquiry continued with another damming article in the 11 March edition of the Irish Bulletin. The article in question was entitled ‘A spy with greater powers than a judge’, and it refers to the article which had appeared in the Freeman’s Journal on 9 March which had called Bell’s legal training into question. It claimed that ‘Mr Bell who is an English Secret Service Agent is permitted to wield a judicial power which the highest law officers of the English Crown are expressly prohibited from wielding.’ Although the Irish Bulletin was merely a useful propaganda tool for Dáil Éireann rather than a reputable newspaper, its articles published in opposition to Alan Bell and the inquiry, would undoubtedly have had an impact in convincing many people that the inquiry was unjust.

The unionist press predictably did not express any opposition to the establishment of the inquiry. The Irish Times only reported on the opening of the inquiry on 8 March. This was only a short article consisting of a few lines which simply outlined the objectives of the investigation. This was the only mention of the banks inquiry in the Irish Times while it was ongoing. The London edition of The Times also contained a report on the opening of the inquiry. This report from the Dublin correspondent of the newspaper, was more extensive than the report in the same day’s Irish Times. It outlined the objectives of the inquiry and it detailed the evidence that the bank managers summoned to appear before Bell were expected to produce. The article also reported on the reaction of the nationalist press to the inquiry.

---

33 Ibid., 10 Mar. 1920.
34 Ibid.
The correspondent refuted the claims of the nationalist press that the inquiry was violation of banking confidentiality. He wrote that ‘this alarmist view is not taken by the commercial and trading community.’ The contrast in the respective positions of the various newspapers in relation to the banks inquiry is clearly evident from these articles.

Amidst this blanket press coverage, the banks inquiry opened on 8 March 1920. Bell’s papers show that he had drafted a series of questions to ask each witness and that he had information relating to a number of specific clients’ bank accounts. His notes referred to the following names: Michael Collins, David O’Donoghue, Seán Power, George Nesbitt, Éamonn Duggan and Robert Barton. He listed trustees of the Dáil Loan – Archbishop Fogarty, Arthur Griffith and James O’Mara; and his notes also made specific reference to the Commission of Inquiry into the Resources of Ireland with Darrell Figgis as its secretary. Bell had obtained this information from the cheques and documents that had been seized by the police and military in the weeks and months leading up to the establishment of the inquiry. He had compiled a draft list of twenty-five questions for each witness with further follow up questions depending on their answers.

The first of these witnesses to appear before Alan Bell at the Dublin Police Courts on Inns Quay was Thomas Francis Read, Esq. Read was the manager of the Camden Street branch of the Hibernian Bank, a position he had held for fourteen years. Bell firstly queried as to whether Read had any accounts in his bank with any of the organisations known as Dáil Éireann, Sinn Féin or the Sinn Féin Bank. Read replied with a definite no to each organisation. Bell also asked if Read’s branch had any account with persons purporting to be trustees of Dáil Éireann, to which he replied: ‘Not officially – I mean to say I have no

---

38 Crime: Enquiries of Mr. A. Bell (T.N.A., Dublin Castle papers, CO 904/177/1).
knowledge of them – I could not answer the question more directly than that.\footnote{Deposition and evidence of Thomas Francis Read (T.N.A., Dublin Castle papers, CO 904/177/1).} Read was then asked if he had any account in the names of Patrick Gleeson and Patrick Morgan. He stated that there was a joint deposit account in those names. He had a ledger which would have shown the particulars of the account but he did not have this, or any other documentation, with him at the inquiry. When quizzed as to why he did not have the documentation with him, Read said ‘How did I know that I would be asked that question?’\footnote{Ibid.} He proceeded to say that the documents that were referred to in the summons related to a number of organisations, namely Dáil Éireann and Sinn Féin. He maintained that he did not have any documents related to these organisations, so he did not feel it necessary to bring any documentation with him to the inquiry. Bell then asked Read if he could tell him how the joint deposit account in the names of Patrick Morgan and Patrick Gleeson stood. He answered that he could, but ‘for the moment I claim privilege as it is a private account and I am bound by an oath of secrecy.’ Bell quickly retorted ‘You know there is no such thing as privilege in a criminal proceeding?’\footnote{Ibid.} Read replied that he was ‘not well up in the law.’ He did not recollect what sort of cheque was presented when the account was opened although he said that it might be possible to trace it up.

From this point onwards Bell’s line of questioning began to exhibit a degree of frustration when it was evident that Read was not exactly fully cooperating with the inquiry. He asked if Read had any account in the Camden Street branch in the names of any of Thomas Kelly, Arthur Griffith, Michael Collins, Robert Barton, Ernest Blythe or Darrell Figgis. Read answered that he did not have an account in any of those names, apart from a joint account held by Thomas Kelly with the aforementioned Patrick Gleeson.\footnote{Ibid.} He did not know how that account stood for the same reason that he could say how the joint account of
Gleeson and Morgan stood previously. At this point, Bell remarked: ‘Of course on reference to your books you could tell me at once?’ to which Read simply replied: ‘Oh, yes.’ Bell also asked Read if he remembered any lodgement of four thousand pounds, which he did not. Finally, Bell asked whether the Camden Street branch of the Hibernian Bank had been cashing cheques drawn on the Sinn Féin Bank. Read stated that he had no knowledge of such transactions taking place but that if a ‘good customer’ came into a bank with a cheque on the Sinn Féin Bank, they would cash it for that customer. It is apparent from this evidence that Thomas Francis Read was not entirely cooperative with the banks inquiry. He attempted to claim privilege when questioned as to how the account of Gleeson and Morgan stood. He answered all the questions thereafter when Bell informed him that he could not claim privilege but he was far from candid in the evidence he provided. He also did not have any documentation in his possession when he appeared before the inquiry. This is despite the fact that it was explicitly specified in the summons. Documentation like account books or ledgers could have provided invaluable evidence with regard to certain accounts. This apparent reluctance to provide information or evidence to the inquiry is not unique to Read though. In fact, it is a recurring theme throughout the transcripts of the banks inquiry.

One of Thomas Francis Read’s fellow Hibernian Bank employees, Christopher Tierney Esq., was next to appear as witness before Alan Bell at the banks inquiry. Tierney was manager of the Sackville Street branch of the bank and had been in that position for over thirty years. Like Read, Tierney was first asked by Bell as to whether his bank branch had any accounts with any of Dáil Éireann, the Sinn Féin organisation or the Sinn Féin bank. He answered that he did not. He proceeded to state that his branch had no accounts with any persons purporting to be trustees of any of the organisations listed above. Tierney also

43 Ibid.
44 Ibid.
45 Deposition and evidence of Christopher Tierney (T.N.A., Dublin Castle papers, CO 904/177/1).
maintained that his Sackville Street branch of the Hibernian Bank had never cashed any cheques drawn on the Sinn Féin bank. At this point in his questioning, Bell referred Tierney to cheque number 2080, which had been captured during the recent raids. Bell asked Tierney three times to identify the name of the drawer but Tierney could not. Bell then asked how the cheque came into the Sackville Street branch. Tierney responded that ‘May I say that I never saw this cheque before. This cheque was lodged to the credit of Andrew S. Clerkin, in the usual way, together with other cheques lodged in our bank.’ He went onto say that Clerkin held an account with his branch and that the cheque in question was probably passed into his account along with other invoices on 17 February 1920. The cheque was then passed to the bank’s head office at College Green for clearance in due course.

Bell then questioned Tierney as to whether Michael Collins held an account in his branch. Tierney said that he did not remember but the name was not familiar to him. He asked if Bell could give him Collins’s address. Bell said that he would probably be found at 6 Harcourt Street, at which point Tierney stated that he had no such account. Bell then asked whether Tierney had an account in the name of Darrell Figgis in his branch. He answered that he had no personal account in that name but he did have an account in which the name Darrell Figgis appeared along with two other names. This account belonged to The Commission of Inquiry into the Resources of Ireland, the body that was set up by Dáil Éireann to evaluate Ireland’s resources and to determine what areas needed investment with Dáil funding. Tierney said that he did not remember the other two names on this particular account. He also did not have with him the ledger within which the names could be identified. When asked why he did not bring the ledger with him, he replied: ‘I did not bring it; it is a very big book [...] I did not bring the ledger or any papers or documents, because I did not

46 Ibid.
47 Ibid.
Tierney was finally asked if any of John O’Neill, George Nesbitt, Thomas Kelly, Robert Barton, Arthur Griffith or Ernest Blythe had held accounts with the Sackville Street branch of the Hibernian Bank. He responded with a definite no to each name apart with the exception of Robert Barton of whom he was unsure. Bell then asked Tierney if he would be able to say for certain if he had brought his ledger with him. He bluntly replied: ‘if I had the ledger I would tell you at once.’

Christopher Tierney’s testimony is strikingly similar to that of his Hibernian Bank colleague, Thomas Francis Read. Like Read, Tierney flatly denied any knowledge of Dáil Éireann or Sinn Féin accounts in his bank branch. He also failed to produce any of the documentation specified in his summons, which would have provided Bell with important information relating to certain accounts. It seems as if the bank managers only revealed their knowledge of accounts when Bell presented them with concrete evidence, as Tierney was in the case of cheque number 2080 and the account of Andrew S. Clerkin. Although Tierney was probably not as cooperative with the inquiry as he could have been, he did provide important evidence relating to the account held in the name of The Commission of Inquiry into the Resources of Ireland. This commission had been established by Dáil Éireann in June 1919, with the mandate of not only investigating the existing resources in the country, but also reporting on how they might be further developed. One of the key objectives of the Dáil Loan was to examine and develop Ireland’s resources so this commission was an important part of the Dáil’s manifesto. It would have been a significant coup for Alan Bell if he had managed to uncover its accounts. Apart from this information relating to the commission’s account, most of Christopher Tierney’s evidence to the banks inquiry was fairly insignificant.

48 Ibid.
49 Ibid.
Henry Joseph Campbell Esq. was another branch manager from the Hibernian Bank who was summoned to appear before Alan Bell. Campbell was manager of the branch at 27 College Green and had been for over ten years. At first, Campbell requested if he could be represented by legal counsel. Bell refused the request by informing him that only three individuals were allowed to be in attendance in the courtroom – Bell himself, the witness, and the shorthand writer. Bell pursued the same line of questioning that he employed when examining both Thomas Francis Read and Christopher Tierney. Like his colleagues Read and Tierney, Campbell maintained that his branch had no accounts with Dáil Éireann, the Sinn Féin organisation or the Sinn Féin Bank. He also said that his branch had no accounts with persons purporting to be trustees of Dáil Éireann, the Sinn Féin organisation or the Sinn Féin Bank. Campbell was somewhat hesitant when Bell asked him if his bank had cashed any cheque drawn on the Sinn Féin Bank. He initially said that ‘it may have been done without my knowledge. I have no means now of knowing whether they did or not.’ He then stated that in fact, he did not believe any such cheque was cashed. This statement contradicts the evidence of Thomas Francis Read who said that if a ‘good customer’ came into his branch of the Hibernian Bank with a cheque drawn on the Sinn Féin Bank, they would cash it for that customer. One of Campbell’s staff in the College Green branch may have cashed such cheques without his knowledge.

Campbell was then questioned as to whether he knew of any account in his branch in the name of Michael Collins. He answered that: ‘I would not like to say that from memory. I would have to go up and look it up [...] It would be too dangerous for me to speak from memory.’ Campbell’s answer to this question is noteworthy, particularly the use of the phrase that it would be ‘too dangerous’ for him to speak from memory. When asked if he had

50 Deposition and evidence of Henry Joseph Campbell (T.N.A., Dublin Castle papers, CO 904/177/1).
51 Ibid.
52 Ibid.
any documents in his possession that would confirm if such an account existed, Campbell replied that he had brought no documentation with him to the inquiry: ‘with regard to the summons I got, you mentioned four accounts; I have none of these accounts in the place, and therefore I brought down no books.’ This appears to be the standard excuse that the bank managers offer for their failure to produce the evidence that was specified in the summons. They clearly did not anticipate that they would face any sanctions if they failed to produce any ledgers, books or memoranda relating to the accounts listed in their summonses.

At this point in proceedings, Bell presented to Campbell cheque number 2080 which had passed through the College Green branch. This was the same cheque that Bell had previously quizzed Christopher Tierney about. Campbell said that he did not know the signature of the drawer because the signature was in Irish and he did not know Irish. He said that the cheque was with the College Green branch on 18 February. The bank’s south runner had collected the amount of the cheque where it was drawn. Campbell claimed that he had never seen the cheque before. Bell asked him if the cheque was presented at the Sinn Féin Bank on Harcourt Street. Campbell answered: ‘Apparently.’ However, he could not tell who the runner was on that particular day without consulting his books, which he did not have with him. Bell also presented to Campbell cheque number 1805 of 12 January 1920, cheque number 1650 of 23 December 1919, and cheque number 1954 of 2 February 1920. Campbell said that the same remarks that applied to cheque number 2080, applied to cheque numbers 1805 and 1650. He did not know the names appearing as drawers – R. Cotter or E. C. Fleming, and he could only ascertain who the runner was on those dates by referring to his books. Referring to cheque number 1954, Campbell stated that it appeared to have passed

---

53 Ibid.
54 Ibid.
55 Ibid.
through his books on 6 February and he had no doubt that it was collected in the ordinary manner.

Finally, Bell queried whether Darrell Figgis, Robert Barton or Thomas Kelly held accounts with the College Green branch of the Hibernian Bank. Campbell said that he could not possibly say whether Figgis or Barton held accounts without consulting the books, but he was aware of an account in the name of Thomas Kelly. However, he could not say whether he had cashed any cheques drawn by Kelly in the past. ‘I cash a great number of cheques without ever looking up things at all, if I think they are ordinary straight men – straight in commercial dealings.’ The testimony of Henry Joseph Campbell is very similar to that of his Hibernian Bank colleagues. He was reluctant to provide detailed information and he failed to produce certain documentation that would have been invaluable to Bell’s inquiry. Like Read and Tierney, Campbell could hardly be described as cooperative during his appearance before the bank’s inquiry.

The three bank managers from the Hibernian Bank discussed previously all appeared to be quite hostile to Alan Bell’s line of questioning at the banks inquiry. This apparent hostility is also evident in the testimony of James Charles Lloyd Davidson Esq. He was a joint-accountant in the Dame Street branch of the Munster & Leinster Bank, the other joint-accountant being Mr. A. B. Kerins. Davidson had worked at the Dame Street branch for about fifteen years. It is peculiar that it was one of the joint-accountants of the Dame Street branch that appeared before the inquiry rather than the branch manager. Davidson’s name did not appear in the original ten bank managers that were issued with a summons on 2 March. J. F. Dawson was named as manager of the Munster & Leinster Bank branch at Dame Street. Dawson was also named as manager of the Upper Baggot Street branch so it is plausible that he was scheduled to appear before Bell at a later date in his capacity as manager of that

56 Ibid.
branch. This may explain why a different member of staff was required to represent the Dame Street branch at the inquiry.

Davidson appeared before Bell on 11 March 1920. Before his session had commenced Davidson issued a protest at having to appear before the inquiry: ‘I am instructed by my directors to protest against being called upon to disclose any particulars about the affairs of the clients of the bank without the instruction of these clients.’ It is interesting that Davidson, a Munster & Leinster Bank employee, was instructed by his superiors to issue a formal protest when none of the Hibernian Bank employees took this action. It is probable that the Munster & Leinster Bank employees were instructed to issue a formal protest at being summoned, whereas the Hibernian Bank directors instructed their staff to adopt a ‘stiff attitude’ under questioning as reported in the Irish Independent on 12 March. Despite issuing a formal protest, Davidson was probably the most cooperative and helpful of all the witnesses that appeared before Alan Bell. He provided information that would have been particularly helpful to the progress of the inquiry.

Bell firstly presented Davidson with cheque number 667. It was a cheque of £1,000 that was endorsed by an E. Moloney, who was one of the runners in the Dame Street branch of the Munster & Leinster Bank. Davidson stated that he believed that the cheque had passed through his branch, and that he had looked up the bank’s records and found that a transaction for a similar amount had passed on the 28 May 1919. However, he had not been able to establish from the books where the cheque came from or who it was drawn by. The cheque was lodged to the deposit account of a client of the bank and the bank issued a deposit receipt on 28 May. Bell asked into whose account was the cheque deposited. Davidson replied that the account was in the name of Michael Collins. Bell then questioned him as to whether that

57 Deposition and evidence of James Charles Lloyd Davidson (T.N.A., Dublin Castle papers, CO 904/177/1).
58 Ibid.
account still existed in the bank but Davidson could not without consulting the deposit receipt ledger.

After establishing that cheque number 667 was deposited into an account in the name of Michael Collins, Bell then questioned Davidson over an advance made in the days before cheque number 667 was passed. The advance in question was of £1,000 on 24 May. Davidson answered that he found no advance of that sum on that particular date. Bell asked: ‘Have you found anything at all in your bank which would explain a transaction of a thousand pounds having come from your bank, whose destination was Paris?’

Davidson replied that there was no record of any such sum having been drawn on 24 May or having been paid out. ‘If a statement was made, that £1,000 was advanced by Munster & Leinster Head Office on 24 May 1919. I could not say whether it is true or false. If there was an advance from the Cork office it would not pass through our hands at all.’ Davidson offered the explanation that an item of £1,000 was shown as passing through the Dame Street books on 24 May. This item was a draft drawn in favour of Art O’Brien, Dáil Éireann’s representative in London. The draft was issued on the bank’s agents in London, the National Provincial & Union Bank of England. The information that Davidson provided with regard to the transactions of Michael Collins and Art O’Brien were undoubtedly of great use to Alan Bell and his inquiries into the Dáil Loan.

Davidson also offered evidence regarding to other cheques which had been seized in the police raids. Cheque number 1027 for £2,000 came from a Limerick branch of the Munster & Leinster Bank in September 1919. Davidson said he did not know if the cheque had passed through his branch as it did not appear to have the stamp of the Dame Street

59 Ibid.
60 Ibid.
61 Ibid.
Davidson also produced a signature note of draft on £1,000 payable in London in favour of Art O’Brien signed by David O’Donoghue of King Edward Terrace, Drumcondra, dated 24 May 1919. He stated that it would be inconvenient to part with this document. Davidson also stated that his branch of the Munster & Leinster Bank at Dame Street cashed cheque number 1852 on 26 January 1920. This was a cheque for £1,000 in favour of Richard Mulcahy. This is where James Charles Lloyd Davidson’s evidence to the banks inquiry was concluded. It is fair to say that he was the most cooperative of all the bank employees summoned to appear before the inquiry. His evidence in relation to the account of Michael Collins, as well as the transactions linked to Art O’Brien and Richard Mulcahy, was clearly beneficial to Alan Bell’s investigations into finances of Dáil Éireann.

There are several common trends that emerge in the transcripts of the banks inquiry. The evidence of all four bank employees is fragmentary. They all appeared reluctant to reveal certain information and they did not produce documentation which could have proven invaluable in establishing the details of accounts suspected of containing the funds of Dáil Éireann. It appears from the transcripts, that the witnesses only revealed their full knowledge of certain accounts if Alan Bell presented them with concrete evidence such as cheques. Generally, if Bell asked them about any names, accounts or transactions without producing evidence, they would flatly deny any knowledge. Bank officials were required to be meticulously organised such was the nature of their position. It is curious then that a collective amnesia descended upon them when they appeared before Alan Bell. There are a number of factors that could explain this. The article that appeared in the Freeman’s Journal on 9 March 1920 calling Bell’s legal training into question is one possible explanation. The

---

62 Ibid.
63 Ibid.
64 Ibid.
article claimed that Bell did not have the authority to compel witnesses to answer.\footnote{Freeman’s Journal, 9 Mar. 1920.} Although it was specified in the summons that the bankers were to produce for examination any papers or documentation relating to any transactions that took place between their banks and the organisations under investigation, they all failed to do this. They mostly cited that they did not think they had any such accounts in their banks, so they did not feel that they were required to produce any evidence for examination. It is stated in Bell’s papers that if those issued with a summons did not attend or failed to produce evidence, the Attorney-General was to be consulted before Bell could authorise any sanction to be taken.\footnote{Crime: Enquiries of Mr. A. Bell (T.N.A., Dublin Castle papers, CO 904/177/1).} Perhaps the witnesses knew that Bell was relatively powerless to impose any sanctions on them so they believed that even if they were uncooperative, there would be no repercussions for them. The most cooperative of all the witnesses was James Charles Lloyd Davidson a joint-accountant in the Dame Street branch of the Munster & Leinster Bank. Davidson was the only witness from the Munster & Leinster Bank to appear in the transcripts of the inquiry and he was the only witness who was not a bank manager. It is possible that the republican accounts in the Munster & Leinster Bank were concealed less effectively than they had been in the various Hibernian Bank branches. This is quite likely to be the case because the Hibernian Bank was always the favoured bank of republicans.\footnote{Hart, Michael Collins, p. 196.} It is also possible that Davidson simply had a greater knowledge of the accounts and everyday transactions of his bank branch because he was a joint-accountant rather than a bank manager.

It is clear that the bank employees resented being called to appear before the inquiry and at having to reveal information about their clients’ confidential accounts. The articles that appeared in the nationalist press on 8 March and on the following day certainly support this suggestion. Thomas Francis Read attempted to claim privilege when quizzed about certain
accounts. Henry Joseph Campbell requested if he could be represented by legal counsel. Even James Charles Lloyd Davidson issued a formal protest against being called upon to disclose information relating to his customers’ accounts. These actions certainly refute the assertion of the Dublin correspondent of The Times who stated on 9 March that the alarmist views of the nationalist press were not shared by the commercial and trading community. Davidson was instructed by the directors of the Munster & Leinster Bank to protest at being summoned to appear. Meanwhile, the Hibernian Bank managers did not issue a formal protest, but they were probably advised by their superiors to adopt a ‘stiff attitude’ when under examination.

Despite the collective amnesia and the protests, the witnesses to the banks inquiry did provide some useful information which would undoubtedly have aided Alan Bell in his investigations. Christopher Tierney confirmed that his branch had an account belonging to the Commission of Inquiry into the Resources of Ireland. Henry Joseph Campbell more or less confirmed Bell’s suspicions that cheque number 2080 was presented by the south runner of the Hibernian Bank branch at College Green, at the Sinn Féin Bank on Harcourt Street. James Charles Lloyd Davidson provided many important pieces of evidence. Through his evidence, Bell was able to establish that there was an account in the name of Michael Collins in the Dame Street branch of the Munster & Leinster Bank. Davidson also provided information relating to the transactions of both Richard Mulcahy, who was Minister for Defence in the first Dáil Éireann cabinet; and Art O’Brien, who was the Dáil’s representative in London. That is essentially the sum extent of the useful information acquired by Alan Bell in the inquiry’s transcripts.

68 Deposition and evidence of Thomas Francis Read (T.N.A., Dublin Castle papers, CO 904/177/1).
69 Deposition and evidence of Henry Joseph Campbell (T.N.A., Dublin Castle papers, CO 904/177/1).
70 Deposition and evidence of James Charles Lloyd Davidson (T.N.A., Dublin Castle papers, CO 904/177/1).
71 The Times, 9 Mar. 1920.
There was another possible reason why the witnesses were unforthcoming. It is plausible that a reason for the reluctance of these bank employees to reveal information was the fear of what might happen to them if they revealed too much about certain accounts. They were all learned men and they were living in a city where violence and particularly murder had become an all too frequent occurrence. Although there were only three people present at any sitting of the inquiry and the proceedings were kept strictly private, Michael Collins had ways and means of gathering information. His intelligence network had successfully penetrated what were previously thought to be the most secure of structures. Thus, it is not impossible to think that the I.R.A. could have obtained the identities of these witnesses if they so wished. The evidence of Henry Joseph Campbell is revealing in this regard. When asked if there was any account in his bank in the name of Michael Collins, he replied that it would be ‘too dangerous’ for him to speak from memory.\textsuperscript{72} The use of this phrase could be entirely innocent but it is also possible that it had a more loaded meaning. Campbell would have almost certainly been aware that Collins was wanted by the British authorities and that if he was too candid in his evidence, he could have been putting his own safety in danger. It is probable that the other witnesses felt exactly the same way.

The blunt reality of the threat to anyone interfering with the finances of Dáil Éireann became clear on 26 March 1920. While on his morning commute from his residence in Monkstown to the inquiry, Alan Bell was pulled off a tram and shot dead, only eighteen days after his inquiry had commenced. It is unclear as to when Collins issued the order to shoot Bell. David Neligan wrote that he had told Tim Kennedy of Bell’s activities and he had relayed the information to Collins.\textsuperscript{73} However, Neligan’s account is perceived to be unreliable. Ned Broy described him as ‘a low type and dangerous’, who frequently made up

\textsuperscript{72} Deposition and evidence of Henry Joseph Campbell (T.N.A., Dublin Castle papers, CO 904/177/1).
\textsuperscript{73} David Neligan, \textit{The spy in the Castle} (London, 1968), p. 77.
stories of his exploits. Meanwhile, David Thornley, a former Labour party T.D., stated in an interview in 1976, that his father had always believed he was unintentionally responsible for identifying Alan Bell. Thornley’s father was a civil servant who was particularly friendly with Collins. Once Collins and I.R.A. intelligence became aware of Bell’s activities plans were put into place for his shooting. However, they had one major problem in that they did not know what the resident magistrate looked like. Collins had recruited an *Irish Independent* reporter called Mike Knightly to provide intelligence information and he managed to source a photograph of Bell which he passed on to the I.R.A.’s intelligence unit. The first attempt made to assassinate Bell occurred as he made his way down the quays to the Four Courts in the days before his shooting. Two members of Michael Collins’s squad, Vinnie Byrne and Mick McDonnell, were posted at the corner of Chancery Street and Ormonde Quay. McDonnell had a specially made grenade that he was to launch at Bell’s car. The car did not turn up Chancery Street as they had anticipated and the operation was postponed. Byrne and Jim Slattery scouted various positions frequented by Bell over the following days. They received information that Bell was living in Monkstown but they found that the area outside his house was well guarded by G-men. These G-men also met Bell every morning at the corner of Grafton Street when he disembarked from his tram. They realised that Bell was only vulnerable on his commute into the city so they devised a plan for his shooting accordingly.

On the morning of 26 March 1920, two members of Collins’s squad, Paddy Daly and Tom Keogh, cycled to Monkstown. Their instructions were to follow the tram that Alan Bell boarded. An I.R.A. unit that included Liam Tobin, Vinnie Byrne, Mick McDonnell, Jim

---

74 Éamon Broy notebook (U.C.D.A., Ernie O’Malley papers, p176b/98(22)).
76 Michael Knightly witness statement (B.M.H., WS 834).
77 Vincent Byrne witness statement (B.M.H., WS 423).
78 Patrick O’Daly witness statement (B.M.H., WS 387).
Slattery and Joe Dolan lay in wait at the corner of Ailesbury Road in Ballsbridge. They witnessed Tom Keogh cycling towards them and he signalled towards the tram that Bell was aboard. They signalled for the tram to stop and they boarded. Vinnie Byrne went upstairs while McDonnell and Tobin took a seat opposite Bell. McDonnell asked him: ‘Are you Mr Bell?’ and he replied that he was.  

‘Your time has come’, McDonnell grimly told him as he and Tobin bundled Bell off the tram. Vinnie Byrne pulled the tram’s trolley from its rope while McDonnell and Tobin drew their guns and proceeded to shoot Bell by the roadside. The bulk of the squad made their getaway up the Simmonscourt Road towards Donnybrook. 

As Paddy Daly was cycling away from the scene he was stopped by a policeman who had heard the commotion and inquired what had happened. Daly told him that he noticed nothing while he was passing. The policeman then said that he had heard a shot ring out, ‘but if there is any shooting business there I am not going near it.’ This highlights the level of fear that prevailed in Dublin at the time. Even though the squad were successful in assassinating Bell, the operation itself was not deemed to be a complete success by everyone. Jim Slattery said that the area chosen for the shooting of Bell was too sparsely populated and it greatly increased the chances of squad members getting caught. It was ‘a lesson we took deeply to heart and remembered for future occasions.’ For all that it may have been something of a botched job, the assassination of Bell was probably one of the squad’s most infamous operations.

The general reaction to Alan Bell’s shooting was one of revulsion. In the eyes of the public, Bell was a relatively harmless sixty-one year old civil servant. The Times described the shooting as ‘a cold blooded atrocity which had been seldom exceeded in the annals of

---

79 Joseph Dolan witness statement (B.M.H., WS 663).
80 Vincent Byrne witness statement (B.M.H., WS 423).
81 Patrick O’Daly witness statement (B.M.H., WS 387).
82 James Slattery, witness statement (B.M.H., WS 445).
crime. The *Irish Times* said of the assassination that it was ‘an even darker portent than were, in their day, the murders in the Phoenix Park.’ The shooting was even reported as far afield as in the *New York Times*, which carried a fairly extensive report. Many individuals and organisations paid tribute to Bell including the R.I.C., the magistrates of Ireland, and the City of Dublin Unionists. Indeed, the esteem in which Bell was held by Dublin Castle was highlighted by the fact that it was the wife of the under-secretary, Lady Taylor, who broke the news to Bell’s wife upon her arrival at the hospital. An inquest into the shooting was held on 29 March and it was not long before a campaign was launched to capture the killers. A reward of £10,000 was offered for information leading to the capture of those responsible. The *Freeman’s Journal* came under attack from numerous quarters in the aftermath of the killing. Sir Nevil Macready held the belief that the newspaper’s coverage of Bell was partly responsible for his death and Sir Edward Carson said that the *Freeman’s Journal* had ‘hounded this man down’. It seems safe to assume that Michael Collins was aware of Alan Bell’s clandestine activities. He knew that Bell was not simply a relatively harmless civil servant. If the articles that appeared in the *Irish Bulletin* are anything to go by then it is certain that I.R.A. intelligence knew full well of Bell’s other investigations for Dublin Castle. However, it was his pursuit of the internal Dáil Loan funds that ultimately sealed his fate. All of the witness statements in the Bureau of Military History concerning Alan Bell mention his pursuit of the Dáil’s finances. None of them even hint at his other covert work for Dublin Castle. The opening of the banks inquiry effectively signed Bell’s death warrant because

---

83 *The Times*, 7 Apr. 1920.
84 *Irish Times*, 27 Mar. 1920. [The Phoenix Park murders were the fatal stabbings of the Chief-Secretary, Lord Frederick Cavendish; and the under-secretary, Henry Burke; on 6 May 1882].
87 Peter Hart (ed.), *British intelligence in Ireland: the final reports* (Cork, 2002), p. 73.
Michael Collins was unlikely to stand idly by while the British authorities seized the loan that he had personally devoted so much time and effort into organising.

Fig VIII: The tram on which Bell was travelling, 26 Mar. 1920
(Source: Weekly Irish Times)

The banks inquiry of March 1920 showed that Dublin Castle were still intent on crushing the internal Dáil Loan. It was a deviation in policy from the suppression of the loan campaign that was at its peak during the latter months of 1919. However, there is no evidence to suggest that the police discontinued their attempts to suppress the loan campaign up until its closure in July 1920. The ultimate outcome of the banks inquiry was the assassination of Alan Bell, but the investigation had many other consequences. The raid that had taken place prior to the setting up of the banks inquiry had uncovered over £18,000 of the Dáil’s funds.\(^\text{89}\) Bell had subsequently succeeded in uncovering several bank accounts containing Dáil funds from the evidence of only four bankers. He was scheduled to interview at least another seven – D. J. O’Rourke and D. P. Carbury from the Hibernian Bank; and J. F. Dawson, P. J. Stokes, D. Fuge, J. C. B. Coakley and E. P. Julian from the Munster & Leinster Bank. These men would surely have produced further leads and more of the Dáil Éireann funds would have been uncovered. This relative success of the banks inquiry is all the more meritorious because

\(^{89}\) Mitchell, Dáil Éireann, p. 63.
none of the four bankers examined were particularly helpful. Some seemed to be deliberately uncooperative. They were reluctant to reveal certain information and all four failed to produce documentation which could have proven invaluable in establishing the details of the accounts suspected of containing the funds of the Dáil Loan. Bell’s achievements in such a relatively short period of time also highlight some shortcomings in the planning of Michael Collins and his Department of Finance. The fact that Bell was able to uncover such a substantial amount of money in just over a fortnight, suggests that Collins’s means of safeguarding the funds in private bank accounts was wholly inadequate. It is probable that Collins devised new ways of securing the loan funds in the wake of Bell’s investigation. He reported to the Dáil in June that the loan funds ‘are perfectly safe as the non-success of the bank inquiry will assure you all.’\(^{90}\) This would suggest that Collins had the funds moved from the banks that Alan Bell was investigating.

It is unclear as to whether the inquiry of Alan Bell was carried on but it appears unlikely as there was no further press coverage and there is no evidence in the Castle’s files indicating that the investigation was continued clandestinely. However, his death did not hasten the end of Dublin Castle’s pursuance of Dáil Éireann’s funds. The diaries of Mark Sturgis, an official within Dublin Castle, tell how Sir Ormonde Winter, the Castle’s Director of Intelligence, made a concerted effort to plunder republican funds during the latter half of 1920. Sturgis wrote that Winter ‘had been pinching M. C.’s “war chest” from the Munster and Leinster Bank – quite illegally I expect – brought in about £4,000, £15,000 more to come.’\(^{91}\) The fact that Winter made no mention of this in his autobiography, \textit{Winter’s Tale}, is illuminating. Clearly the methods he employed in seizing the funds were unlawful and the


\(^{91}\) Michael Hopkinson (ed.), \textit{The last days of Dublin Castle: The diaries of Mark Sturgis} (Dublin, 1999), p. 60.
money was returned with interest in 1922.\textsuperscript{92} Doubtless there were some other attempts made to uncover the loan funds as 1921 approached but given the way in which Alan Bell was ‘dealt with’, it is likely that these attempts were undertaken covertly.

This chapter shows that the new strategy adopted by Dublin Castle in response to the Dáil Loan from the beginning of 1920 was not completely unsuccessful. Alan Bell succeeded in locating several accounts within which funds were deposited. He would undoubtedly have uncovered more had his work not been halted. The relative success of Bell’s inquiry in the short time it was operative, allied to Ormonde Winter’s achievement in uncovering £19,000, certainly begs the question as to why the British authorities did not attempt to track down the money sooner when their pre-1920 efforts to suppress the loan campaign were not bearing fruit. However, the thinking behind the banks inquiry, and this new approach as a whole, was still fundamentally flawed. Like the earlier attempts to suppress the raising of the loan, this new policy alienated the general public and was counter-productive. Newspaper reports and the actions of those who were called as witnesses to the inquiry indicate that there was a great deal of public resentment to the investigation. The confidentiality of banking business was being violated and this was likely to lead more moderate nationalists to become even more sympathetic to the republican cause. While this episode again shows the folly of the British administration’s attempts to destroy the internal Dáil Loan, it also highlights significant limitations in the operation of the Dáil Loan. Michael Collins had the funds deposited in private bank accounts with the belief that this would safeguard the money, but Bell and to a lesser extent Winter had exposed how deficient this plan was. The banks inquiry of March 1920 also underlines the importance of the internal Dáil Loan. Dublin Castle held the firm belief that the capture of the loan funds would prove to be a critical blow to the Dáil Éireann counter-state. The actions of Collins give weight to this argument too. The fact that he was

\textsuperscript{92} Hart, \textit{Michael Collins}, p. 196.
prepared to employ such deadly force to secure the funds emphasises the importance of the Dáil Loan during this period.
Conclusion

The aim of this thesis was to detail the raising of the first internal Dáil Éireann Loan and to examine the responses of the British administration in Ireland to its establishment and its progress. The internal loan is somewhat glossed over in the historiography of this period of great turmoil in Ireland, but without it, the Dáil Éireann counter-state could never have functioned in any meaningful way. Indeed, the internal loan is widely regarded as one of the greatest achievements of the revolutionary government. The success of raising a final total of £371,849 has to be assessed, given the concerted efforts of the British administration in Ireland to crush the loan campaign during 1919 and 1920. How was the success of the internal Dáil Loan ensured, and why did Dublin Castle’s attempts to suppress it fail?

Dáil Éireann was established in January 1919. The intention of its founders was to develop their own skeletal state administration to usurp the existing British administration run from Dublin Castle. Owing to a lack of funds to implement their plans, the members of the Dáil had to rely on propaganda for the first few months of its existence in order to retain its place in the public consciousness. A modest programme for action was being prepared during this time. The failure to obtain a large proportion of the Anti-Conscription Fund meant that Dáil Éireann had to come up with a strategy to generate their own funds. It was agreed that a bond drive, both at home and abroad, would be the best means of fundraising. Éamon de Valera prepared the ground for a loan campaign in America but the domestic campaign quickly became the Dáil’s priority because of the urgency of their need for funds. The external loan faced a number of legal and logistical obstacles which did not stand in the way of the internal loan. The challenge facing the Dáil and its Department of Finance was simple – ensure that the internal loan succeeded or face an uncertain future. If the internal loan did not succeed, the long-term viability of Dáil Éireann would be under threat. Token propaganda could only be effective for so long.
The loan campaign, launched in August 1919, was hugely reliant on the local Sinn Féin organisation that had been built up before the general election during the previous year. Michael Collins, as Minister for Finance, coordinated the campaign nationally but the work on the ground was the responsibility of the Sinn Féin clubs. Dáil members oversaw the organisation of their own constituencies but the actual solicitation of funds and door-to-door campaigning was done by loan workers. They were mostly members of the local Sinn Féin clubs and they received modest expenses. Loan collectors and agents were drawn from a range of ordinary occupations like publicans, shopkeepers, doctors and builders. The loan campaign was truly a community effort.

The influence of the Catholic Church on the internal Dáil Loan played a large part in its success. Although the church never officially endorsed Dáil Éireann many of its members were central to the loan campaign. The Bishop of Killaloe was one of the loan’s trustees, while Archbishop William J. Walsh of Dublin and Archbishop John Harty of Cashel publicly backed the Dáil Loan. Many ordinary clerics also purchased bonds, organised promotional meetings and acted as trustees for their individual parishes. Meetings to publicise the loan were frequently held in churchyards after Sunday mass, and loan notices and advertisements were often posted up on a Saturday night or Sunday morning so as to attract the attention of morning mass goers. The work done by many members of the Catholic hierarchy likely swayed many individuals to subscribe to the loan, and was one of the principal reasons that the loan transcended traditional republicans.

The internal loan was not solely the reserve of Roman Catholics, with evidence showing the receipt of subscriptions from individuals of the Protestant faith. While many may have supported Dáil Éireann and the policies they espoused, there were several known unionists who purchased Dáil bonds. Their reasons for subscribing are unclear. It is possible that they purchased bonds as a sort of insurance policy for fear that the Dáil’s ambitions of an
Irish Republic be realised. The R.I.C. reports imply that many people were coerced into subscribing, and this is also suggested by Dublin Castle officials like Ormonde Winter. Seized Sinn Féin documents also indicated that the names of individuals who refused to subscribe were noted alongside those who consented. There is certainly enough evidence to suggest that there were instances around the country whereby people were intimidated or coerced into subscribing to the Dáil Loan. However, it is unclear as to how widespread these practices were.

These indications that there were cases of intimidation and coercion goes some way towards explaining why there was such a disparity between the amounts raised in rural and urban constituencies. The final total raised for the internal loan was £371,849. This was £121,849 more than the initial £250,000 target. It was the constituencies in the south and west of the country that contributed most, whereas the results in the more urban constituencies in the north and east were somewhat disappointing. It would have been easier to successfully intimidate individuals in rural areas, where the R.I.C. were being forced out of the countryside, than it would have been in the towns and cities. There were many other reasons why rural constituencies outperformed their urban counterparts. The Sinn Féin organisation was particularly strong in areas of Munster and Connacht. Parts of Leinster, particularly Dublin, and Ulster were generally less republican. The I.P.P. retained some support in these provinces and the Sinn Féin club system was not as strong. There was also a greater police presence in the cities and garrison towns around the country, and this fact made it more difficult to promote the loan in urban areas. Overall though, the internal Dáil Loan campaign was deemed to have been a considerable success. However, it is only when the attempts to suppress it are examined, that an accurate evaluation of its success can be made.

The establishment of Dáil Éireann was practically ignored by the British government who believed that it would inevitably fade away. The launch of the Dáil Loan was a clear
signal of Dáil Éireann’s intention to ensure the counter-state would succeed. It was quickly followed by the proclamation of the Dáil by the British authorities. Declaring the Dáil illegal did not result in its collapse though. If anything, it was the making of the revolutionary government. Dáil Éireann continued to operate underground and the authorities had now no indication of what the republicans were doing. This is evident from the police reports, and in the statements of a number of Castle officials. They were of the belief that the loan campaign was not making much progress, and that the measures taken to suppress the loan were succeeding. This mistaken belief was a result of their inability to gain any reliable intelligence on the loan’s progress. The British administration appear to have initially based their policy towards the loan on this inaccurate belief.

The initial attempts to suppress the loan were both relatively unsuccessful and counter-productive. Newspapers that published the loan prospectus were immediately suppressed, but this step only served to create huge publicity for the loan. Across the country, meetings were broken up, posters were torn down, and any individual found either soliciting or in possession of loan material were arrested and imprisoned. These measures were overly harsh, and they only succeeded in generating widespread sympathy towards Dáil Éireann. It is probable that the suppression of the Dáil Loan convinced many people of a more moderate political persuasion to support the venture. Breaking up public meetings that were held in churchyards, and imprisoning ordinary members of the community was certainly counter-productive. The failure of the British administration to draw any distinction between Dáil Éireann and the militant republican organisations undoubtedly fuelled their desire to crush the loan. This is despite the fact the funds generated by the internal loan were not used to finance Volunteer or I.R.A.’s activities. By suppressing the loan campaign in such a coercive manner, the British authorities probably drove more people to support the militants’ guerrilla campaign. Not only were the initial measures to crush the loan counter-productive, they were
also wholly unsuccessful. For all the entries in the police reports detailing the suppression of the loan campaign, there is not a single case of actual money being seized by the authorities.

At the start of 1920, Dublin Castle stepped up their efforts to destroy the internal loan. Alan Bell was recruited to track down the bank accounts within which Michael Collins had salted the Dáil Loan funds. His banks inquiry generated much negative publicity in the press. Nonetheless, Bell evidently had some success in his investigation because he succeeded in uncovering several bank accounts containing Dáil funds working on the evidence of only four bank managers. This was clearly too much for Collins because he gave the order to his squad to have Bell killed. He was pulled off a tram and shot dead on 26 March 1920. He was clearly deemed to have posed a significant threat to the republican movement and it is likely that he would have uncovered more funds in the weeks and months that followed had he not been killed. He was scheduled to question seven more bank managers but it is unclear as to whether those banks were investigated after his shooting. The relative success of Bell’s inquiry for the short time in which it operated begs the question as to why the British authorities did not try to probe the eventual destination of the funds earlier. This is particularly puzzling considering the police had failed to make any headway against the loan campaign nationwide. The banks inquiry was not without its flaws either. It received much criticism in the press and this publicity possibly contributed to the decision to eliminate Bell. Had the inquiry been undertaken clandestinely and had escaped the glare of the press, it is probable that Bell would have made further progress especially if Collins had not been aware of his activities. There is no evidence to suggest that the investigation into these suspect bank accounts was continued covertly after Bell’s shooting, but Ormonde Winter did succeed in uncovering a further £19,000 of the Dáil’s funds in the autumn of 1920. This also indicates that the steps taken by Collins to safeguard the loan funds were inadequate, given the apparent ease with which both Bell and Winter had tracked down the money.
The internal Dáil Loan is widely regarded as one of the greatest achievements of the first Dáil by historians of the period. However, the success of the loan was guaranteed in a large part by the misguided and counter-productive policy adopted by the British administration. Had they adopted a different policy from the outset in August 1919, the campaign would probably not have been as successful because most of the measures taken by the authorities inadvertently provided the loan with further positive publicity. The nationwide suppression of the loan campaign by the R.I.C. appears to have been overly harsh, but they would argue that the measures taken were justified given the reports of individuals being intimidated and coerced into subscribing. The policy adopted post-1920 to attempt to locate the bank accounts in which the funds were deposited was unquestionably more effective, and it highlighted a significant shortcoming on Michael Collins’s behalf. However, the downfall of Alan Bell’s inquiry was fact that it was publicised in the press. This presented Collins with the opportunity to ensure that the inquiry failed. This was an opportunity that was taken in the most ruthless fashion when Collins gave the order to have Bell eliminated. The shooting of Bell showed the lengths to which Collins was prepared to go to ensure the success of the Dáil Loan. It also shows that although Dáil Éireann and the I.R.A. operated independently of one another during this period, they essentially complimented each other in the fight for Irish independence. The story of the raising of the first internal Dáil Éireann Loan and the British responses to it, effectively illustrates the complexity and ambiguity of these seminal years in Irish history.
### Appendices

**Appendix I: 1918 General Election (Ireland) results:**

<table>
<thead>
<tr>
<th>PARTY</th>
<th>NUMBER OF SEATS</th>
<th>PERCENTAGE OF SEATS</th>
<th>NUMBER OF VOTES</th>
<th>PERCENTAGE OF VOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sinn Féin</td>
<td>73*</td>
<td>69.5</td>
<td>476,087</td>
<td>46.9</td>
</tr>
<tr>
<td>Unionist</td>
<td>22</td>
<td>20.9</td>
<td>257,314</td>
<td>25.3</td>
</tr>
<tr>
<td>I.P.P.</td>
<td>6</td>
<td>5.7</td>
<td>220,837</td>
<td>21.7</td>
</tr>
<tr>
<td>Labour Unionist</td>
<td>3</td>
<td>2.8</td>
<td>30,304</td>
<td>3</td>
</tr>
<tr>
<td>Labour</td>
<td>0</td>
<td>0</td>
<td>12,164</td>
<td>1.2</td>
</tr>
<tr>
<td>Independent Unionist</td>
<td>1</td>
<td>0.95</td>
<td>9,531</td>
<td>0.9</td>
</tr>
<tr>
<td>Independent Nationalist</td>
<td>0</td>
<td>0</td>
<td>8,183</td>
<td>0.8</td>
</tr>
<tr>
<td>Independent Labour</td>
<td>0</td>
<td>0</td>
<td>659</td>
<td>0.1</td>
</tr>
<tr>
<td>Independent</td>
<td>0</td>
<td>0</td>
<td>436</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>105</strong></td>
<td></td>
<td><strong>1,015,515</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Twenty-five of these seventy-three Sinn Féin candidates were returned unopposed.*

Appendix II: Issue of the internal Dáil Éireann Loan

ISSUE OF £250,000 5% Registered Certificates

Trustees:
MOST REV DR. FOGARTY
(Lord Bishop of Killaloe)
ARTHUR GRIFFITH TD
(For Éamon De Valera TD)
JAMES O’MARA TD

Bonds can be had at £1, £5, £10, £20, £50 and £100

OBJECTS OF THE LOAN:
To propagate the Irish case all over the world
To establish an Irish consular service
To promote Irish Trade & Commerce
To develop and encourage Irish Sea Fisheries, Reafforestation, and Irish Industrial Effort
To establish a National Civil Service and National Arbitration Courts
To establish a Land Mortgage Bank with a view to the reoccupancy of untenanted lands
And generally for National Purposes as directed be Dáil Éireann

GET A COPY OF THE PROSPECTUS FROM YOUR MEMBER OF THE DÁIL OR HIS REPRESENTATIVE IN YOUR PARISH

THE MILITARY FORCES OF ENGLAND HAVE SUPPRESSED ALL IRISH PAPERS PUBLISHING THE ADVERTISEMENT OF THE DÁIL ÉIREANN LOAN.

ENGLAND DOES NOT WANT THE IRISH PEOPLE TO HEAR OF THE LOAN.

WHY? BECAUSE SHE REALISES THAT THE WEAPON FORGED BY SINN FÉIN WILL BREAK IRELAND’S BONDS.

THE ONLY ANSWER WORTHY OF IRISHMEN IS TO DOUBBLE THE AMOUNT ASKED FOR

THEREFORE, THINK OF THE AMOUNT YOU WERE GOING TO SUBSCRIBE AND DOUBLE IT.

HAND YOUR SUBSCRIPTION TO YOUR MEMBER OF THE DÁIL OR HIS REPRESENTATIVE IN YOUR PARISH.

Source: Issue of the internal Dáil Éireann Loan (N.L.I., ILB 300 P2).
Appendix III: Internal Loan application form and receipt

THIS FORM TO BE RETAINED BY LOCAL COMMITTEE AND FORWARDED TO HQ WITH THE AMOUNT PAID

NO.............................

FORM OF APPLICATION

Government of the Irish Republic

ISSUE OF

£250,000 5% Registered Certificates

Issued at per, and bearing Interest at £5 per cent per annum, payable half yearly on the 1st January and 1st July, subject to the reservations contained in the prospectus, but calculated from the date on which the final payment is made.

REDEEMABLE within Twenty Years of the International Recognition of the Irish Republic, at 105 per cent.

Date, ......................, 1919.

To the Minister of Finance,

In terms of the Prospectus, dated .................., 1919. I/we hereby apply for .................... pounds (£......) of 5 p.c. Government of the Irish Republic Certificates, and tender herewith ............ pounds (£......) in payment, being Fifty Per Cent (50%) of the amount applied for. *

And I/we agree to pay the balance due from me/us by the instalments specified in the prospectus and as set out hereunder –

25 percent on 1 December 1919
25 percent on 1 February 1920

...... Certificates of £1, £......
...... Certificates of £5, £......
...... Certificates of £10, £......

...... Certificates of £20, £......
...... Certificates of £50, £......
...... Certificates of £100, £......

Ordinary Signature, .............................................
Name in Full, ..........................................................
(state Mr, Mrs, Miss or other title)
Address, ..........................................................
Occupation, ..........................................................

*Cheques, British PO, and Drafts should be crossed and made payable to the Trustees of Dáil Éireann.

-----------------------------------------------------------------------------------------------------------------------------

DETACH THIS PART AND RETURN TO SUBSCRIBER

NO .................

Government of the IRISH REPUBLIC

5 per cent Registered Certificates (1919) (internal)

Date, ......................, 1919

RECEIVED FROM ..........................................................

OF ..........................................................

THE SUM OF .................... POUNDS ................... SHILLINGS, being the amount payable on application for:

MÍCHEÁL Ó COILEÁIN, Minister of Finance

£ ...................... PER ............................................

143
ISSUE OF £250,000 5% Registered Certificates

Interest calculated at the rate of 5 per cent per annum, from the date when certificates are fully paid, but not payable until a date Six Months after the Irish Republic has received International Recognition, and the English have evacuated Ireland.

REDEEMABLE at a premium of 5 per cent within Twenty Years of Internal Recognition of the Irish Republic.

NB This letter must be returned ENTIRE with the amount due. NO ..........

To ..................................

..................................

A chara,

In accordance with the terms of your application for £............ in the above, dated ................................., I have to inform you that the amount of £............ is now due.

Please send this amount to the following manner:-

........................................................................................................................................................................
........................................................................................................................................................................
........................................................................................................................................................................
........................................................................................................................................................................

To Secretary of Finance, Dáil Éireann

Date, ....................................

Enclosed please find the sum of £ : : , being the amount payable as above.

Signed, .........................................

Address, .........................................

--------------------------------------

GOVERNMENT OF THE IRISH REPUBLIC

5 per cent Registered Certificates (1919) (internal)

PAYMENT OF FIRST INSTALMENT

Date, ....................................

RECEIVED from .......................................................... the sum ............... pounds ...............

shillings ................. pence, being the First Instalment on application for £............

........................................

MÍCHEÁL Ó COILEÁIN, AA.

£......... Per..............

Preserve this receipt carefully. It, together with receipt for application and receipt for final instalment will be exchanged in due course for the Definitive Certificate.

Source: Internal loan application form and receipt (N.L.I., ILB 300 P2).
Appendix IV: Internal Loan promotional material

DÁIL ÉIREANN

A chara,

The action of the English Government in preventing the newspapers from advertising the Dáil Éireann Loan compels us to adopt some other means of advertising. Enclosed you will find a number of sample advertisements which should be circulated in your district by any and every means available – by handbills if possible, and otherwise by written or typed copies. We can supply you with 5,000 copies of each of the enclosed handbills if necessary, but it would be better if you could have them printed locally.

It is urgent that you should get the painting squads, who did such services during the General Election, at work immediately on advertisements for the Loan. The dead walls etc. should be covered with such inscriptions “England fears the loan”, “Buy Dáil Éireann Bonds”, “Put your money on Ireland”, etc. The work should be carried out as efficiently and expeditiously as possible in every town and parish in your district. England is putting every obstacle in our way and consequently the national effort to make the Loan a success should be all the greater.

Do chara,

MICHEAL O COILEAN,

Minister of Finance.
On the Green fields of Ireland the Bullocks are grazing where 70 years ago the pleasant farmsteads stood.

You can rebuild the Homesteads by buying Dáil Éireann Bonds.

You can enable four Irishmen to live in Ireland for the one that exists today.

—

Pearse gave all.
Won’t you give a little?
Buy Dáil Éireann Bonds today.

—

For English purposes Ireland has been shorn of her timber.

We have undertaken to undo this vile work by reafforesting the country.

Take a hand in the work.

BUY DÁIL ÉIREANN BONDS and help Ireland to regain her Health, her Strength, her Beauty and her Wealth.

—

The Harvest of the Sea must be reaped for Ireland. Her Coastline is longer than that of England and Scotland.

Yet while the English fisheries produce - £8,000,000 per annum
And the Scotch fisheries - £3,000,000 per annum
The Irish fisheries produce only - £350,000 per annum

There is wealth lying waste in the Irish Seas.

Subscribe to the Dáil Éireann Loan and help us to garner it.
Do you believe that Irish Brains and muscle were made for the service of other lands?

If not Buy DÁIL ÉIREANN BONDS and help to keep the people at home.

Old Ireland needs their services more sorely than any other land.

You can save them for Ireland.

Her Harbours are idle, her Sailors in the service of other lands; but her heart and her hands are young and strong. And we shall see again her ships on every sea, her harbours forests of Masts, her merchantmen in every Port.

You can help by subscribing to the Dáil Éireann Loan.

Ireland has burst through the Trade Wall which England built round her.

Ireland today has Consular Representatives in six countries. She needs them in a shore.

YOU can help by buying Dáil Éireann Bonds.

WILL YOU LET THEM GO? MacPherson says they must.

“The chief difficulty in governing Ireland is the presence of the 90,000 young men who should have emigrated in the last five years. They must be forced to go”.

These young men are Ireland’s chief wealth. They are THE MEN WE WANT. You can keep them at home and defeat the plans of THE MEN WE DON’T WANT, by buying Dáil Éireann Bonds.

“The Celt is gone – gone with a vengeance”. So wrote the “London Times” 70 years ago. Today Ireland faces the future full of hope and courage.

Buy DÁIL ÉIREANN BONDS and show your faith in the indestructible Nation.
The Englishman – John Morley, M.P. said:-

“The Irish people have done the greatest part of hard work in the world.”

Turn your eyes on your own country. There is hard work to be done there. Now is the time to do it.

Buy DÁIL ÉIREANN BONDS and help the Old Country.

Ireland has been SOLD often enough. Subscribe to the Dáil Éireann Loan and help to BUY Ireland for the Irish.

Act today.

YOU CAN:
Recover Ireland for the Irish.
Repeople the land.
Harness the Rivers.
Put the Flag on every Sea. Plant the Hillsides and the Wastes.
Set the Loom spinning.
Abolish the slums.
Send her ships to every Port.
Set the Hammer ringing on the Anvil.
Garner the harvest of the Seas.
Drain the Bogs.
Save the Boys and Girls for Ireland.
You can restore Ireland’s Health, her Strength, her Beauty and her Wealth.

Buy DÁIL ÉIREANN BONDS Today.

Leave Ireland better than you found it.

Buy DÁIL ÉIREANN BONDS today.
There are many dead who would have given all for the chance you have got to free Ireland.

Be worthy of this generation.

Buy DÁIL ÉIREANN BONDS to Finance the Republic.

_____

THE GREATEST OF THE SMALL NATIONS.

IRELAND is larger than Belgium, Holland, Denmark or Switzerland. IRELAND is more populous than Norway, Denmark or Switzerland. IRELAND pays a bigger revenue than Denmark, Greece, Bulgaria, Switzerland and Norway Combined. IRELAND has a greater trade than Greece, Bulgaria, Portugal, Norway and Romania Combined. IRELAND has the highest birthrate in Europe.

Buy DÁIL ÉIREANN BONDS today, and be worthy of the Greatest of the Small Nations.

_____

“I swear to you there are blood and brains in Ireland still as the world one day shall know”.

John Mitchell.

Have you have a tithe of Mitchell’s National Faith? Show it by subscribing to the DÁIL ÉIREANN LOAN.

_____

The conveniency of ports and harbours, which Nature has bestowed so liberally on this country is of no more use to us than a beautiful prospect to one shut up in a dungeon.

Give the key to the man who can open the Dungeon Gates. Buy DÁIL ÉIREANN BONDS and help to free the Nation.

_____

The Exiles have their eyes on the cradle of the Race. They are proud of the Old Country. See that their pride is justified.

Show the Exiles and the world that you are in earnest by subscribing to the DÁIL ÉIREANN LOAN.
Won’t it be Grand – the day we see them clearing out, Bag and Baggage?

You can hasten the day. Buy DÁIL ÉIREANN BONDS and lose no time about it.

The Story of a Nation’s Resurrection.

CHAPTER 1 – Easter Week
CHAPTER 2 – No Conscription
CHAPTER 3 – The General Election
CHAPTER 4 – The National Loan.
CHAPTER 5 - ?

What is it going to be? Buy a NATIONAL BOND today and make sure.

GO SAORIDH DIA ÉIRE.
Appendix V: First internal Dáil Éireann Loan – constituency totals

Net amounts received at Head Office as on 27 September 1920

**Connacht**

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>DISCTRICT</th>
<th>POUNDS</th>
<th>SHILLINGS</th>
<th>PENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Galway</td>
<td>Connemara</td>
<td>1,564</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>East</td>
<td>4,388</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North</td>
<td>5,019</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>3,295</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Leitrim</td>
<td>County</td>
<td>5,087</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Mayo</td>
<td>East</td>
<td>5,613</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North</td>
<td>4,021</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>7,057</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>5,073</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Roscommon</td>
<td>North</td>
<td>4,606</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>4,667</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Sligo</td>
<td>North</td>
<td>3,675</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>3,709</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>£57,977</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
## Munster

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>DISTRICT</th>
<th>POUNDS</th>
<th>SHILLINGS</th>
<th>PENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clare</td>
<td>East</td>
<td>13,816</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>7,713</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cork</td>
<td>City</td>
<td>12,067</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>East</td>
<td>6,534</td>
<td>15</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Mid</td>
<td>7,237</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>North</td>
<td>6,497</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North East</td>
<td>3,787</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>4,876</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>South East</td>
<td>2,086</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>4,350</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Kerry</td>
<td>East</td>
<td>5,154</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North</td>
<td>9,229</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>3,104</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>8,571</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Limerick</td>
<td>City</td>
<td>5,991</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>East</td>
<td>32,285</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>17,385</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Tipperary</td>
<td>East</td>
<td>4,864</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Mid</td>
<td>2,961</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>North</td>
<td>4,377</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>4,458</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Waterford</td>
<td>City</td>
<td>636</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>County</td>
<td>4,550</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>£172,533</td>
<td>6</td>
<td>4</td>
</tr>
</tbody>
</table>
## Leinster

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>DISRICT</th>
<th>POUNDS</th>
<th>SHILLINGS</th>
<th>PENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carlow</td>
<td>County</td>
<td>3,383</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Dublin</td>
<td>Clontarf</td>
<td>2,204</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>College Green</td>
<td>2,101</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Harbour</td>
<td>1,058</td>
<td>15</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Pembroke</td>
<td>2,580</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Rathmines</td>
<td>1,235</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>St James</td>
<td>1,455</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>St Michans</td>
<td>2,781</td>
<td>15</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>St Stephens</td>
<td>2,322</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>St Patricks</td>
<td>2,161</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North County</td>
<td>1,370</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South County</td>
<td>2,125</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Kildare</td>
<td>North</td>
<td>2,381</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>3,445</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Kilkenny</td>
<td>North</td>
<td>2,912</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>5,281</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Longford</td>
<td>County</td>
<td>5,802</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Meath</td>
<td>North</td>
<td>1,902</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>2,262</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Offaly</td>
<td>County</td>
<td>9,198</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Leix &amp; Ossory</td>
<td>County</td>
<td>10,030</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>Westmeath</td>
<td>County</td>
<td>4,660</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Wexford</td>
<td>North</td>
<td>3,280</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>4,457</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Wicklow</td>
<td>East</td>
<td>819</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>3,713</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>£87,499</td>
<td>2</td>
<td>6</td>
</tr>
</tbody>
</table>
## Ulster

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>DISTRICT</th>
<th>POUNDS</th>
<th>SHILLINGS</th>
<th>PENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antrim</td>
<td>Belfast</td>
<td>2,355</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>East &amp; North</td>
<td>196</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Mid</td>
<td>162</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>427</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Armagh</td>
<td>Mid</td>
<td>527</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North</td>
<td>322</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>1,665</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cavan</td>
<td>East</td>
<td>4,227</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>3,211</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Derry</td>
<td>City</td>
<td>1,376</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North</td>
<td>772</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>713</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Donegal</td>
<td>East</td>
<td>1,032</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North</td>
<td>855</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>13,333</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>673</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Down</td>
<td>East &amp; Mid</td>
<td>2,672</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>1,845</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>West</td>
<td>199</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Fermanagh</td>
<td>North</td>
<td>1,768</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>1,458</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Monaghan</td>
<td>North</td>
<td>2,457</td>
<td>18</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>5,705</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Tyrone</td>
<td>North East</td>
<td>2,307</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>North West</td>
<td>1,466</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>South</td>
<td>1,561</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>£41,319</td>
<td>4</td>
<td>2</td>
</tr>
</tbody>
</table>
### Grand Totals

<table>
<thead>
<tr>
<th>PROVINCE</th>
<th>POUNDS</th>
<th>SHILLINGS</th>
<th>PENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connacht</td>
<td>£57,977</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Leinster</td>
<td>£87,499</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Munster</td>
<td>£172,533</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Ulster</td>
<td>£41,319</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Cumann Na mBan</td>
<td>£801</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Britain &amp; France</td>
<td>£11,719</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>£371,849</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Net amounts received at head office as on 27 Sept. 1920 (N.L.I., ILB 300 P2).
Appendix VI: Constituency map showing internal loan subscriptions
Appendix VII: Terms of reference of the March 1920 banks inquiry

CRIMINAL LAW AND PROCEDURE (IRELAND) ACT, 1887.

50 and 51 Vic., cap. 20, and

5 and 6 Vic., CAP. 24.

FORM OF SUMMONS TO WITNESS.

(Preliminary Inquiry).

The King.

v.

Police District of Dublin Metropolis.

Persons Unknown.

WHEREAS by a special Proclamation made under the provisions of the Criminal Law and Procedure (Ireland) Act 1887 dated the 3rd day of July 1918 the Associations known by the names of The Sinn Féin Organisation, Sinn Féin Clubs, The Irish Volunteers, The Cumann-na-mBan and the Gaelic League were declared to be dangerous Associations. And Whereas by an Order dated the 10th day of September 1919 the Lord Lieutenant in Council prohibited and suppressed the Association known as The Dáil Éireann under the provisions of the said Statute throughout Ireland and whereas by our further Order in Council dated the 15th day of October 1919 the Lord Lieutenant in Council prohibited and suppressed the said Organisations known as The Sinn Féin Organisation, Sinn Féin Clubs, The Irish Volunteers, The Cumann-na-mBan and the Gaelic League throughout the County of Dublin and the County Borough of Dublin: And Whereas it has been sworn in an Information made known by Colonel Walter Edgeworth-Johnstone, Chief Commissioner of the Dublin Metropolitan Police that in the City of Dublin being a District so Proclaimed under the Provisions of the afore-mentioned Act that an offence to which the first Section of the said Statute applies was
committed within six months last past, to wit on the 31st day of October 1919 at Harcourt Street in the said City of Dublin in the Dublin Metropolitan Police District being a Proclaimed District as aforesaid in that on the said 31st day of October 1919 some persons did unlawful pursuant to the provisions of the said Statute.

This is to command you to appear as a Witness before me at the Police Courts, Inns Quay, Dublin on the 11th day of March 1920 at 11 o’clock, and then and there to be examined before me touching the premises and to bring with you and produce for examination, securities, telegrams, copies of telegrams, letters, copies of letters, all Books of Account, Ledgers, Vouchers, Bills, Cheques, Orders, or Drafts, Records, Memoranda or notes of Telephone messages sent or received in all Memoranda and other Documents in any way relating to any details or transactions between your Bank and the said Organisations or any of them or persons on behalf of the said Organisations or any of them or any Committee or body constitutes by or acting in privity with them or any of them which are now in your power possession or procurement or in the power possession or procurement of your Bank.

Dated at the Police Courts, Inns Quay, Dublin, this 11th day of March 1920.

Signed,

Alan Bell,
Resident Magistrate for the County of Dublin,
duly qualified according to Law.

To: James Charles Lloyd Davidson Esq.
of: Munster & Leinster Bank
Dame St.

Source: Papers of Alan Bell (T.N.A., Dublin Castle papers, CO 904/177/1)
Bibliography

A: Primary sources

1. Archival sources
2. Newspapers
3. Contemporary memoirs and publications
4. Official government publications

B: Secondary sources

1. General histories
2. Biographies
3. Articles in periodicals
4. Works of reference
5. Online sources
A: Primary sources

1. Archival sources

Bureau of Military History, Military Archives, Rathmines, Dublin
Vincent Byrne witness statement, WS 423
Joseph Dolan witness statement, WS 663
Michael Fogarty witness statement, WS 271
Michael Knightly witness statement, WS 834
Patrick O’Daly witness statement, WS 387
James Slattery, witness statement, WS 445

Cork City and County Archives, Blackpool, Cork
Lord Mayor Terence MacSwiney files, PR4/
Sinn Féin meeting Macroom, Royal Irish Constabulary file, U104/

Irish Film Archive, Eustace Street, Dublin
The Dáil Bonds film, 1919

Imperial War Museum, Lambeth, London
Private Papers of Field Marshal Sir John French, 75/

National Archives of Ireland, Bishop Street, Dublin
Dáil Éireann Cabinet minutes, 1919–1922, DÉ 1/
Dáil Éireann Secretariat files, 1919–1922, DÉ 2/

National Library of Ireland, Kildare Street, Dublin
Advertisements for Dáil Éireann Loan, IR 300 P47
Miscellaneous papers relating to first Dáil Éireann, ILB 300 P2
The National Archives, Kew, London
Colonial Office records, Dublin Castle papers, CO 904/
War Office records, Registered papers, WO 141/

University College Dublin Archives, Belfield, Dublin
Papers of Terence MacSwiney, IE U.C.D.A. P48b; P48c
Papers of Richard Mulcahy, IE U.C.D.A. P7
Papers of Ernie O’Malley, IE U.C.D.A. P17

2. Newspapers

Anglo-Celt
Cork Examiner
Dublin Gazette
Evening Herald
Freeman’s Journal
Irish Bulletin
Irish Independent
Irish Times
Leitrim Observer
Limerick Leader
Manchester Guardian
Nenagh Guardian
New York Times
Sunday Independent
The Times
3. Contemporary memoirs and publications


Hart, Peter (ed.), *British intelligence in Ireland: the final reports* (Cork, 2002).

Hopkinson, Michael (ed.), *The last days of Dublin Castle: The diaries of Mark Sturgis* (Dublin, 1999).


4. Official government publications

Dáil Éireann, *Miontuairisc an Chéad Dála, 1919-1921: minutes of proceedings of the first parliament of the Republic of Ireland, 1919-1921: official record* (Dublin, [1921]).
B: Secondary sources

1. General histories


Andrew, Christopher, and Dilks, David (eds), *The missing dimension: governments and intelligence in the twentieth century* (London, 1984).

Augusteijn, Joost (ed.), *The Irish revolution, 1913-1923* (Basingstoke, 2002).


Bonsall, Penny, *The Irish R.M.s: the resident magistrates in the British administration of Ireland* (Dublin, 1997).


Hopkinson, Michael, *The Irish War of Independence* (Montreal, 2002).

Keogh, Dermot, *The Vatican, the bishops and Irish politics: Church and state in Ireland, 1919-1939* (Cambridge, 1986).


Sheehan, William, *British voices from the Irish War of Independence 1918-1921: the words of British servicemen who were there* (Cork, 2005).


2. Biographies


3. Articles in periodicals


4. Works of reference


McGuire, James, and Quinn, James, (eds.), Dictionary of Irish Biography (Cambridge, 2009).

5. Online sources