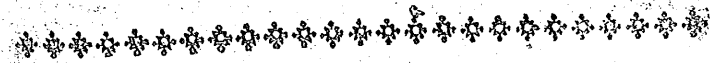


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A
PROPOSAL
FOR THE
RELIEF
OF
IRELAND.



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PROPOSAL
 FOR THE
RELIEF
 OF
IRELAND,
 BY A
COINAGE
 OF

Monies, of Gold, and Silver ;
 And establishing a
NATIONAL BANK.

LONDON:

Printed for J. Worrall, at the
Dove in Bell-Yard, near Lincoln's-Inn,
 1733,

(Price Six Pence.)

(5)



A
PROPOSAL
 FOR THE
R E L I E F
 O F
I R E L A N D.

THE Publisher of the List
 of Absentees from *Ireland*
 in his Observations on the
 Trade and Condition of
 that Kingdom has been
 pleased to observe,

THAT the present Calamity and
 Distress of the People is owing to the
 constant Draught and Exportation of
 Money from thence to *England*, &c.

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To prove which he asserts,
THAT the currant Coin, or Specie
in the Kingdom is only computed at
400,000 l.

THAT the Balance of Trade, com-
puting the same on a Medium for the
last Seven Years to 1727 inclusive,
(which Balance is therefore an Addition
to the Money in the Kingdom) amounts
to *per Ann.* 180,089 l. 18 s. 3 d. $\frac{1}{4}$

So that the total Fund of Money to
answer the yearly Demands from *England*,
including every Penny in the Kingdom,
amounts to 580,089 l. 18 s. 3 d. $\frac{1}{4}$

THAT the Money drawn to *Eng-
land* for Rents, &c. and for Coals,
amounts yearly to 687,779 l. 3 s. 1 d.

So that there goes out of *Ireland* more
than is in it, or than the People acquire
by the Balance of Trade, yearly the
Sum of 107,689 l. 4 s. 9 d. $\frac{3}{4}$

BESIDES several other Articles he
modestly omits computing, which he
tells you some People calculate to amount
yearly to 200,000 l. more.

NOW without enquiring where this
Sum of 107,689 l. 4 s. 9 d. $\frac{3}{4}$ or the
supposed farther Sum of 200,000 l. is to
be found every Year to export. I

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I LEAVE the Absurdity of these
Calculations to answer themselves, and
proceed to advance my own Opinion.

THAT the true Cause of the Distress
of the People of *Ireland*, and the Source
of all their Calamities is,

THAT they have no Coin to export.
I MEAN, no national Coin (except
a few brass Half-Pence.)

THE Specie, or Coin generally Cur-
rant in *Ireland* being

THE Gold and Silver Coins of *Eng-
land*.

SOME Scots Silver brought to *Ireland*
after the Union.

MOIDORES and other Coins of
Portugal.

PISTOLES and other Coins of
Spain.

AND *Louis dor's* of *France*.

THE Coin of *England* being prohi-
bited Exportation from thence, it cannot
be supposed any great Quantity is carried
to *Ireland* by the regular Course of
Trade, but chiefly by Passengers for
their necessary Occasions, and by a few
Vessels using the coasting Trade; and
what is so carried must be constantly

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drawn back again to *England* by the frequent Demands on *Ireland*, which the Merchants can generally answer by *Englisb* Coin (if they have it) with more Advantage than by the Course of Exchange, or by any other Coin.

THE *Scots* Silver Pieces of Forty-Pence, Twenty-Pence, and Ten-Pence, amount to so inconsiderable a Sum that they are hardly worth considering in the present Case.

So that the Trade of the Kingdom can only be carried on by the *Portugal* and *Spanisb* Coins, and the *French Louis dor's*, which latter bear no Proportion with the two former.

THE *Moidores* used to pass commonly for 30 *s. Irisb*, but the frequent Abuses in clipping and washing them (a Practice well known in *Holland*) occasioned a new Regulation for taking them by Weight only.

AND the like Cause occasioned the like Regulation of the other Foreign Coins.

So that they now pass for their Weight as so much *Bullion* only.

W H I C H

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W H I C H is a Commodity for Merchandize lawful to export, and no more to be esteem'd as a Coin than Butter, or Tallow.

THE one may be exchanged for the Goods, or Coin of any other Country at the reputed Value, or Market Price.

AND so may the other.

BULLION wants much of the Excellence and Convenience of a national Coin (the Value whereof is fixed and certain.)

THE Former rises and falls according to the Scarcity in *Europe*, or the Demand for it.

AND when ever it bears a high Price Abroad will be consequently drawn from *Ireland* to better Markets.

As a Proof whereof it may be observed, That the detaining the Plate Fleets in *New Spain*, raised the Price of Gold and Silver in *Europe*, which occasion'd a constant Exportation from *Ireland*; and that Exportation caused in the End those Miseries and Calamities of the poorer Sort, and the general Wants of others so much and so justly complain'd of.

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NOR is there any Possibility of restraining the Exportation of *Bullion* from *Ireland* without destroying Trade in general.

BUT the Case is otherwise in Respect to a national Coin, which all Governments in the World prohibit Exportation.

ALTHO' the Difference between its nominal, or current Value, and the intrinsic Worth, or Value, as *Bullion* is more effectual for this Purpose than any penal Laws.

WHICH seldom restrain the Wants, Necessities, immediate Interests, or general Inclinations of the People, for they get the better of all Laws, tho' the Wants, or Inclinations of particular Men may be made subservient to them.

IT'S said, that in *Cromwell's* Time, when Zeal for Religion ran high, it was moved in the House of Commons for leave to bring in a Bill to prevent committing Adultery.

BUT it was opposed by a Member of better Judgment, who said, the general Inclination of the People, when
Opportunity

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Opportunity serv'd, was yet too predominant that Way to be curb'd by any Law.

BUT that if they would change the Bill to one for the more secret committing Adultery (a Thing People are generally inclin'd to of themselves) he did not know but a Law of that Kind might be punctually complied with.

MOIDORES are prohibited Exportation in *Portugal* on Pain of Death, but were that old Law (which was made long before the *Portugese* discover'd the rich Mines they now possess) to be put in Execution, the King of *Portugal* might soon Hang, or Starve all his Subjects.

FOR the Interest of the People, nay, their Necessities require the Exportation, because they cannot otherwise answer the Balance of Trade with other Nations, their Wines and Fruits not being near sufficient for that Purpose.

IT'S said Priests are forbid *Sweedens* under the Pain of Castration, but could the *Sweeds* work a Transmutation of Metals and turn their Copper and Iron into Gold and Silver, the Clergy would think their Souls worth saving, and the Mission to those Parts would become a Case of
Conscience

Conscience, notwithstanding the severe Prohibition of the Law.

THE Jesuits and other Missionaries, have met with extream Severities in the East and West *Indies*, where many have perished and suffered cruel Deaths and exquisite Torments.

BUT 'till their Gold and Silver Mines are exhausted, Fire and Faggot will not avail, that Country will always be supplied with Martyrs.

THESE Instances may show how ridiculous a Thing it is to attempt any Law against the absolute Necessities and Wants, the general Inclinations and Interests of the People, and how ineffectual any Law wou'd be to forbid the People in *Ireland* transporting themselves and Families to the Plantations, when they are under a Necessity of going Abroad, or starving at Home.

THE best Law that can be fram'd to retain the People in the Kingdom, is to give some farther Encouragement to Labour and Industry, by supporting Manufactures; to establish which, the People of *Ireland* have Means within themselves, nor do they want a sufficient Genius or Capacity.

IT'S

IT'S not by Choice but Necessity that the poorer Sort abandon their native Country, where they wou'd rather stay if they cou'd subsist and be usefully employ'd.

AND it is by the Numbers of such that we can judge of the Strength, or Riches of any Kingdom, and not by its Extent, or the Bounds of its Dominion.

BUT what Manufactures can be effectually carried on, or how can Trade be brought to a flourishing Condition in a Country that has neither

NATIONAL COIN,
OR

NATIONAL CREDIT,
which is the present Condition of the People of *Ireland*, and in which they alone differ from all other trading Nations in *Europe*.

I WOULD therefore, as the first Step for the Relief of *Ireland*, propose a Coinage of Monies of Gold and Silver, at a Mint to be provided in that Kingdom; of such a Standard, in Proportion to the Coin of *England*, as the nominal Coin of *Ireland* now bears, that is,

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of about 10 per Cent. less Weight of Silver, or Gold, or so much more Allay in a Pound Troy, which indeed is the only Standard that can be established in *Ireland* without creating infinite Disorders and Confusion. *

I KNOW many of the *Irish* Gentlemen, from the Desire of Equality and Independance, natural to every Man, have often wished for the *English* Coin to be established in that Kingdom.

BUT what would be the Consequence, were that the Case, how would the Payment of Rents, especially those reserved on long Leases (a common Tenure of large Estates in *Ireland*) be ascertained without a manifest Hardship

* The nominal Coin in Ireland, if compared with Portugal Gold, valuing the Moidores at 27 s. English, and 30 s. Irish, differs from English Coin above 11— per Cent. If compared with English Guineas about 9 l. 10 s. 6 d. per Cent. and with English Silver about 8 l. 6 s. 8 d. per Cent. so that English Silver bearing a less Proportion than Gold is hardly to be kept in Ireland, and shews the Necessity in Case of a new Coin, that both Gold and Silver shall bear an equal Proportion; therefore 10 per Cent. is propos'd as a Medium, including a proper Allowance for the Coinage.

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on one Side, or how would all subsisting Contracts be executed in case of a Coinage of the *English* Standard.

MUST the Debtor pay *English* Money for *Irish*? Or were that Evil to be avoided by reducing Debts from *Irish* Money to the equivalent Value in *English*? Would a Creditor be satisfy'd who thought he should receive a 100 l. from his Debtor and find himself paid with 88 l.?

OR if no Distinction was to be made in this Case, what will become of those who have borrowed Money payable at a Time to come? And when it becomes due find an *English* Coin established, in which he must pay a Debt that at the Time of Contracting he only received the Value for, in *Irish* Money.

WHAT Interest must unhappy People pay for their Debts, who cannot discharge them before such a Coinage takes Place?

WILL the Explaining, or Regulating all these Cases by a long Act of Parliament, supposing it to be calculated with all Care and Precaution, effectually remedy the Disorder?

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OR will it not occasion infinite Disputes and Controversies as all Explanations generally do?

NONE of those Inconveniencies wou'd arise from a Coinage of *Irish* Standard, (*i. e.* equal to the present nominal Value,) which wou'd be attended with one Advantage in not being drawn away to *England*, because it would be no ones Interest to export it.

THOSE who are warm in supporting the *English* Interest and preserving the Dependance of *Ireland*, may object to the Proposal, from the very Reason I shall give for establishing it, *viz.* the great Benefit that will accrue to the Nation in General, and the Support it will give to the Trade and Manufactures of the Kingdom.

BUT they ought to consider that the Nation subjected to another, must be supported and preserved in its Trade and Wealth in some Degree, or the Dominion over it is lost; and what is now proposed, or something of that Kind, is become absolutely necessary to prevent the utmost Distress.

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NOR is the Proposal unprecedented, for there have been antient and frequent Coinages in *Ireland* inferiour to the *English* Standard.

BY an Indenture of the Mint made between King *Edward* the 4th in the 14th Year of his Reign, and *Martin Parry*, Master-worker of his Majesty's Mint, in the Castle of *Dublin*, the King granted *Mr. Parry* Liberty for one Year, of the Coinage of Silver, without restraining the Quantity, and of the Denominations and Standard following,

Silver Groats	144	} To the Pound <i>Troy</i> .
Two Pence	288	
Pence	576	

paying to the King 13 s. and 4 d. every Pound *Troy*, and with a Covenant that *Mr. Parry* should coin so much Silver within the Year, that the Payments to the King at the Rate afterwards should amount to 24000 l. Sterling—a considerable Sum in those Days.

THE Quantity of Money necessary to be coined at this Time, and the particular Regulation of the Coinage is what

what more properly falls under the Consideration of a Legislature than to be laid down in any Proposals of this Kind.

BUT it's likely that were the Sum of 500,000 *l.* thought necessary to be coined, it would not be attempted all at once; but might probably be begun with a Silver Coinage of 100,000 *l.* besides a reasonable Sum in Half-pence and Farthings, the Benefit of which wou'd demonstrate the Necessity of a farther Coinage.

AND as *Ireland* is not in a Condition at present to retain within itself so much *Bullion* for a Coinage as would be sufficient effectually to support the Manufactures, and carry on the Trade of the Kingdom.

THEY must of Necessity resort to that which all wise Nations in *Europe* have done in the like Condition, *viz.*

To establish a

NATIONAL BANK.

WHICH is the only Means of really relieving the Wants of the People, and raising the Trade of the Kingdom to a flourishing Condition.

THE

THE Progress, private Banks have made of late Years in that Kingdom, sufficiently demonstrate both the Occasion and Benefit of a paper Credit, and the Certainty of its Circulation.

IT may be objected to this, That there are private Banks in *Ireland* sufficient to answer the Wants of the Kingdom; to which I must observe, that no private Banks whatever can answer the Ends of a publick one; their Credit cannot be so extensive, or so easily purchased by the People; they can never lend at so low an Interest, or divide so large Profits on a greater Interest; nor are they so secure from Accidents, or Mismanagements, tho' I know the Laws in *Ireland* have made a better Provision in this Case than in *England*; where the Losses to the Kingdom from private Bankers since the Revolution is said to amount to many Millions of Money.

THE Plan of the Bank I would propose is by a voluntary Subscription of those who convey their Lands as a Security for their Subscriptions; the Lands so convey'd to be of double the Value of the Sums subscribed, and on which

Bills

Bills of Credit to be struck, carrying an Interest of 4 per Cent. the Subscribers to be confined to a reasonable Capital with all proper Powers, and an exclusive Clause, and with Power under proper Restrictions to lend Money on personal Security at 5 per Cent. the Particulars of which, and the necessary Model for their Constitution I would readily communicate to the Publick were such a Design likely to take Place.

SCOTLAND has now two Banks, one with a Charter of perpetual Succession established in 1695, something near the Plan I propose, who, for many Years, divided 20 or 30 per Cent. of the Money paid in by their Subscribers; the other established in the late King's Reign in favour of the Equivalent Company subject to Redemption.

MUCH about the Time the former was established in Scotland a like Proposal was made for Ireland, in which several Persons of Worth and Figure in that Kingdom were engaged; but the Heat of Parties at that Time ran so high, and many other Circumstances concurring to obstruct the Design, it was not then

then proceeded in, which ought not to be a Discouragement at this Time, for the Condition of Ireland is since much alter'd; a long Peace and Quiet has softened the Minds of the People, and they are on a quite different Foundation, both as to their Numbers, their Product and Trade, as well as in the Progress, which, its evident, under all the Discouragements they meet with, has been since made in the several Manufactures of the Kingdom.

IT has been thought necessary for preserving the Prerogative of the Crown and the Protestant Interest in Ireland, by several penal Laws to disable the Roman Catholicks from Encreasing their landed Interest, and even from holding Leases for above 31 Years— which Laws were first made when a considerable Part of the Kingdom, now yielding good Rents, lay waste and unimproved, and the Protestants were so small a Part of the Numbers of its Inhabitants, and tho' these Laws have had the Effect designed in strengthening and encreasing the Protestant landed Interest, yet they have been attended with other Inconveniences; for the Roman Catholicks have
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more diligently apply'd themselves to trade than before, and consequently must possess the greatest Part of such Coin as the national Product draws from other Parts, or circulates within the Kingdom. But, by this Means, altho' *Ireland* is under no Land-Tax, except the Quit Rents payable to the Crown, yet the greatest Burthen of the publick Taxes falls upon the Protestant landed Interest, if it be allowed that all Excises on the Product of the Land at last resort to the Land itself, and lessen the Value of the Soil, or that the different Denominations of Taxes do not alter their Nature, or Qualities.

NOT as I would insinuate any new Burthens on the *Roman* Catholicks of that Kingdom merely on account of their Religion, but I only observe from the present Inequality by reason of the Circumstances just mentioned, that the Burthen falls on the landed Man who therefore deserves some Relief.

THE Protestant Land-holders in *Ireland* are the national Support, they and their Ancestors have by their Zeal and Bravery made the noblest Stand against those

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those inseperable Companions, Popery and Arbitrary Power, that has been seen in *Europe* since the *Dutch* War. They have, at a great Expence of Blood and Treasure, far beyond a just Proportion to their Abilities, contributed to the Establishment and Support of the Dominion of *England*. They have shown no tincture of Disobedience to the Government under the many Hardships they may have lain under; they have been in no Commotions, or publick Disorders since the Revolution, but on the contrary, Thousands who have had only the cruel Alternative of starving at Home for want of Employment, or wand'ring Abroad, destitute of every Thing, have chose the latter. The Circumstances and Behaviour of the People in general, their Attachment to the Protestant Interest, and to the Establishment of the Succession of the Crown in his Majesty's Royal Family, therefore require all reasonable Regard and Indulgence from the Government, if it be admitted a Government can owe any Thing to a brave and faithful, tho' poor People.

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AND yet for want of a proper Opportunity to consider their Condition, or from the Difficulty of providing a suitable Relief that may not be attended with other Inconveniencies, nothing effectual has been yet done.

THEY still are in want of Coin as well as Credit; and pay high Interest for Money beyond any Nation in *Europe*.

THEIR Titles to Estates are uncertain, and those who have large Estates are under the greatest Difficulty of borrowing Money on those Securities.

THE want of Coin and Credit I have already sufficiently explain'd.

THE high Interest of Money, is a great Burthen on the landed Interest, a general Obstacle to all Improvements, as well as a Restraint on Trade and Manufactures.

THE Roman Catholicks in *Ireland*, as I have before observed, by the great Share they have in the foreign Trade of the Kingdom, are Masters of most Part of the foreign Coin and Specie current there, which is so much lost to the Protestant landed Interest, because their Disability of taking Estates, either in their

own

own Names, or in Trustees, hinders them from lending Money on Mortgages to others. Those Protestants who do not come to *England* and consume their Fortunes and have Money, rather chuse to become Purchasers of Lands than lend on Mortgages; so that as there are many Borrowers, and few Lenders, Interest of Money must of course be kept up at a high Rate; and if from this Cause Money is really worth *6 per Cent.* it's not in the Power of the Legislature by any penal Act to lower it; the Effect cannot be removed without the Cause, otherwise an Act of Parliament lowering the Interest of Money will only force People to different Inventions, to elude the Restriction it may lay them under.

THE only Relief the landed Man, who is minded to make Improvements on his Estate, can generally expect is from *England*, where Money is become of less Value than in *Ireland*, by the Plenty of National and Foreign Coins, the additional Coinage of the Publick Funds, and the great Encrease of People and Trade.

BUT even there, *Irish* Securities are in so bad esteem of the Gentlemen of the Law,

Law,

Law, that few mony'd Men will accept of them ; and those that do, draw from *Ireland* so much of the vital Blood of the Nation by the Yearly Interest of the Sums they lend, besides the great Charge the Borrower is often put to by Premiums, Loss of Exchange and the like.

IT may be worth considering why mony'd Men in *England* will refuse Securities in *Ireland*, (where the Lands are registred) at 5 per Cent. and prefer Mortgages at Home at 4 per Cent. and sometimes under for large Sums.

THE only material Reason that can be given for this, is the uncertainty of Titles in *Ireland*, which are not secured by the Register from the Claims of the Descendants of Papists born Abroad, and from the Titles of the Crown, which of late have been set up by Informers to the Ruin of those Families they inform against, as well as themselves ; and in which, by the expensive Litigations that follow Things of that Kind, it's seldom known any Body is the better but the Practicers of the Law.

THIS, indeed, must be own'd an Objection that cannot be answer'd, but may

may be remedy'd by the Wisdom of the Legislature.

THE Maxim in Law, that *nullum tempus occurrit Regi*, is an arbitrary Remain of the exorbitant Prerogative of the Crown in former Times, inconsistent with the Liberties of a free People, destructive to the Peace and Security of the Kingdom ; more especially in *Ireland*, where the Civil Wars, the many Attainders, since the Revolution, supported by an Act of Parliament, King *William* long struggled against, but by the Heat of the Times at last was forced to submit to, have given the Crown such Advantages ; so that, as the Case stands, a Protestant Purchaser cannot always discover, or guard against the Claims that may be set up on these Accounts, and whose Titles, by this Means, have of late often been impeach'd ; tho' it must be own'd with Justice and Gratitude to the Parliament of *England*, the Sufferers have in many Instances, found an equitable Relief worthy of the Wisdom of all their Determinations.

BUT still it remains a Question whether a Man's Estate, he thinks his own, by an honest Purchase, is so or not. THIS

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THIS Evil can have no other Remedy than the enacting a Law that Twenty Years quiet Possession shall be a Bar to all Claims of those born out of the King's Allegiance, descended of *Popish* Parents in Arms, before, or at the Revolution, and against all Title of the Crown, where Inquisition, or Office found, cannot be produced and proved on Record within that Time.

A RELIEF of that Kind is the rather to be hoped for at this Time of Peace and Tranquillity, when we have no Foreign Enemies to fear; when those in the Administration so visibly employ their Thoughts for the publick Welfare and Liberty, and when we have a Prince on the Throne, who, like a true Father of his People, eminently distinguishes his Reign by a constant Endeavour to promote the Ease, Quiet and Happiness of all his Subjects without Distinction; and when the noble Person, chief Governour of that Kingdom, is known to understand so well the real Interest of those under his Government, and whose generous Inclinations to promote it are question'd by none.

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WHETHER what I propose may have any Effect, or not, Time only can discover; but this I know, I have the Satisfaction of offering to the Publick what I think for the Good of a Kingdom who both want, and are entituled to some Relief; and if it only incites some abler Pen to propose a more reasonable, or convenient Method, my End is answer'd.

F I N I S.

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Prior.

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Where more of Nature's seen and less of Art.*

Prior.

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