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411

James Kelly,  
(Trading as M Rowe & Co.)

REPORTED ON BY COMMITTEE

25-8-16

Policies Retd 29.9.16.

W.

1st October, /7.

re Claim No. 411.

Dear Sir,

I beg to acknowledge receipt of your letter of the 29th ultimo, re fire policy with the County Fire Office (No.1945494), and to enclose herewith copy of a letter sent to Mr Dugald Blue on the 26th ultimo.

Yours faithfully,

Mr James Kelly,

213 North Circular Road,

Dublin.

213 North Circular Road, Dublin  
29 Sept 1917

Dear Sir /

With presentation of my claim  
for destroyed premises 28 North Earl Street -  
claimant James Kelly - a fire policy  
of the Country Fire office for £1500  
was put in. As this has not been returned  
to me I presume it is still in your  
custody. I will feel obliged if you will  
send it to this address as the Company  
require a surrender of it

I think my claim Number was 411.

Yours faithfully  
James Kelly.

Hand copy of Mr. J. J. Kelly's letter

to Mr. Kelly

sent

11/10/17

To the Secretary

Property Losses Committee

Board of Works

Stephens Green.

---

26th September, /7.

No. 411 - Rowe & Co., 28 North Earl St.

Dear Sir,

Referring to your recent telephone inquiry regarding the Fire Insurance Policy with the County Office (No. 1945494) on the above-named premises, I regret that the Policy cannot be traced. It was retained by the Assessors to deal with the building claim but they have not now got it, nor was it given to the head landlord's representatives. If the Policy was not handed to you or to Messrs. Rowe by the Assessors, perhaps your requirements can be met by the issue of a duplicate Policy by the Company.

Yours faithfully,

Dugald Blue, Esq.,  
1 & 2 Foster Place,  
Dublin.

Mr Healy,

re Claim No. 411- Jas. Kelly.

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Telephoned to Mr Montgomery to-day re missing Policy in reference to above when he stated he would have search made for same.

Received telephone communication from him later to the effect that search had been made for the Policy but it could not be found.

*ell.*

22/9/17.

Telephoned to Messrs. French & French Solicitors for Landlord, to know if they had Policy, they stated they would have search made.

Recd. communication from them by telephone later that they had not got the Policy.

*ell.*

26/9/17.

411

1 & 2 FOSTER PLACE.

~~Dame House,~~

~~25, Dame Street,~~

Dublin, 9th Oct. '16

TELEPHONE No. 343. 1039.

DUGALD BLUE,  
FIRE LOSS ASSESSOR.

J. J. Healy Esq.

Secretary,

Property Losses Committee.

51. St. Stephens Green E.

DUBLIN.

*recommended  
25/10/16 £9890*

Re Rowe & Co. 28 North Earl Street, Dublin.

Dear Sir,

Referring to your's of the 1st inst. enclosing Fire policies in this case, I do not appear to have received the County Fire Office Policy No. 1945494<sup>B</sup> in the joint names of above and the representatives of James Vokes Mackey.

Yours faithfully,

Dugald Blue  
Per N.C.

*no known  
9/11  
10/10/16*

I Telephoned Messrs Montgomery.

They have retained A B in connection with the building claim not yet reported on.

II Informed Mr. Blue that A. B. is retained in connection with the building claim.

*Jm  
16/10/16*

# GOVERNMENT COMPENSATION CLAIMS.

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WM. MONTGOMERY & SON,  
INSURANCE ASSESSORS,  
VALUERS AND SURVEYORS, &c.

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*Temporary Offices,*

*2 College Green,*

*Dublin, 22nd Sept. 1916* ..... 1916.

J.J. Healy Esq, Secy,

Property Losses (Ireland) Committee, 51 Stephen's Green.

Dear Sir, re Claim No 411: James Kelly trading as M. Rowe & Co  
28 North Earl Street.

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In reply to your enquiries of 20th inst the whole records of Mr Kelly's trading were preserved in a series of carefully kept books.

The term "sudden increase of stock" is not accurate.

Mr Kelly was induced to place larger orders than usual towards the end of 1915 in view of the expected increase in price which would be charged later on, practically every trader being advised to this effect.

The purchases between the 1st February and the time of the disturbances were £4813. Drapers insure for about the average stock that they estimate they would hold throughout the year. The consequence is that when April comes around, new Spring Goods have been accumulating before the season for sale sets in, and they are all underinsured at that period. To replace the stock it would cost Mr Kelly 20% more than what he paid for the goods, and with the exception of some minor adjustments, his original claim was fairly presented.

Yours faithfully,

*W. Montgomery for*



1 & 2 FOSTER PLACE.

411

~~Dame House,~~

~~25, Dame Street,~~

TELEPHONE No 343 **10391**

DUGALD BLUE,  
FIRE LOSS ASSESSOR.

*Dublin,* 2nd Oct. '16

The Secretary.

Property Losses Committee.

51. St. Stephens Green E.

DUBLIN.

Claim No. 411. Rowe & Co.

Dear Sir,

I am obliged for your's of the 28th ult. enclosing Fire Insurance Policies in connection with above.

Yours faithfully,

*Dugald Blue*

*Per Mr.*

*Per Mr. Blue  
7/11/16  
3/11*

Mem. 6

Mem. 6

9/15/16

## Assessors Report.

Claim No. 411 Name of Claimant James Kelly, Draper, Trading as M. Rowe &amp; Co.

Situation of Property 28, North Earl Street, Dublin.

Description	Claim	Insurance (if any)	Commissioners Valuation of Buildings	Assessors Valuation of full Damage	Loss Payable on basis of Insurance	Excess of Loss over and above amount payable under the Policies
Stock in Trade	£9039 -9 -2	£6500		£8487	£6500	£1987
Household Furniture	200 -0 -0	200		180	180	Nil
Trade & Office Furniture, Fixtures & Fittings, Plate Glass fronts & Mirrors.	1741 -0 -0	800		1243	800	443
Rent & Rates & Taxes, Net Profit & cost of claim.	1290-0 -0	Nil		Nil	Nil	Nil
(Rent payable £180)						
TOTALS, £	12270-9-2	£7500		£9890	£7480	£2410

No Plate Glass Insurance.

Interests in the buildings

Building claim in detail to follow, not ready to date.

W. Dwyer

Underinsured owing to  
sudden increase of stock on war

£9890

7th August 1916.

Award of Committee: Contents

do. Buildings

TELEPHONE No 343-1039.

DUGALD BLUE,  
FIRE LOSS ASSESSOR.

J. J. Healy Esq.  
Secretary,

Property Losses Committee.

51 St. Stephens Green, E.

DUBLIN.

Re M. Rowe & Co. 28 Nth. Earl St.

Dear Sir,

I shall be glad if you will return me the Insurance Policies in this case to enable me to obtain a refund of premiums from the Offices involved.

Yours faithfully,

*J. M. [Signature]*

*Policies returned*

*29/9/16*  
*J.M.*

*Mr. Healy  
29/9*

1 & 2 FOSTER PLACE,

~~Dame House,~~

~~25, Dame Street,~~

*Dublin*, 26th Sept 16

*411*

411

# Property Losses (Ireland) Committee, 1916.

51 ST. STEPHEN'S GREEN, EAST, DUBLIN.

## Claim for Damages caused during the Disturbances on the 24th April, 1916, and following days.

I *James Kelly trading as St Rows & Co* now residing

at *213 North Circular Road* in the City of *Dublin* County of *Dublin*

do hereby solemnly and sincerely declare that on or about the *28<sup>th</sup>* day of *April* 1916, damage was done to the undermentioned Property, namely:—\* *Buildings*

\* State situation of property damaged.

*Contents of No 28 Nth Canal St Dublin*

and such damage was occasioned to the best of <sup>my</sup>our belief by\*\* *fire*

\*\* Here state cause of damage.

And <sup>I</sup>~~We~~ further declare that the Property and Articles specified on the other side were so destroyed or damaged; that the Cost Price of same was as shown in each case; that at the time of the destruction or damage they were respectively of the Values specified under the head "Value of Property at time of Destruction or Damage"; and that, in consequence of such destruction or damage, claim is hereby made for the sums specified under the head "Amount Claimed"; that the Claim is made by <sup>me</sup>

as† *owner*; and that no person is interested in

† Insert "Owner," "Lessee," or "Mortgagee," as the case may be.

the said property except‡ *myself and land lord -*

‡ Insert "myself," or "ourselves," and the names of Mortgagees, Lessors, Lessees, or joint owners (if any).

and that it is not insured by <sup>me</sup>us or any other person, § except as follows, namely:—

§ Strike out the words following if the property is not insured.

<i>Sun. Ins. Company Policy No. 11588915</i>	<i>£2000</i>
<i>Abornian Ins. Company, Policy No. 2597</i>	<i>Amount £1000</i>
" " <i>2598</i>	" <i>£1000</i>
" " <i>2599</i>	" <i>1000</i>
<i>County Fire Office</i>	" <i>1945494</i>
<i>Royal Ins. Coy</i>	" <i>14213752</i>
	" <i>£1500 Bdy.</i>
	" <i>£2500</i>

And I make this solemn Declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

Made and subscribed the *7<sup>th</sup>* day of *July* 1916, at *17 John Place* *Dublin* in the said City, County,

before me, a Justice of the Peace for the said City County. *James O'Dwyer J.P.*

Signature of Claimant } *James Kelly*

NOTE—This Claim should be accompanied by the Policies of Fire Insurance and the last receipt, in each case, or certified copies of same. When completed it is to be forwarded to the Secretary of the Committee, 51 St. Stephen's Green, East, Dublin.

# PARTICULARS OF THE CLAIM.

(TO BE GIVEN IN DETAIL.)

DESCRIPTION OF PROPERTY DESTROYED OR DAMAGED.	Cost Price.			Value of Property at time of Destruction or Damage.			Value of Salvage.			Amount Claimed		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Stock in Trade				9039	9	2	nil			9039	9	2
Household Furniture				200			nil			200		
Buildings as per Estimate of Geo. Thomas & Co. Est. A.I.				5750			nil			5750		
Trade & Office Furniture Fixtures Fittings &c.				1243	15		nil			1243	15	
Rent & Rates & Taxes, Net Profit Cost of Claim				1290						1290		
				£ 17523	4	2				£ 17523	4	2

Details as far as possible for the above items are contained in the accounts which accompany this form.

Carried forward,

41

Particulars of  
Claims for  
Damage to Shop &  
Premises 28 North Canal St  
Dublin  
the property  
of  
James Kelly trading as  
Mc. Rowe & Coy.  
Drapers.

Prepared by:  
W. J. A. Blue  
Fire Loss Assessor  
172 Foster Place, Dublin

Details of Claims  
for.

James Kelly Esq. trading  
as

Mr. Rowe & Co

28 Wth Lane St

Dublin

amounting to

£ 17,523 4 2



$$\begin{array}{r}
 15000 \overline{) 50000} \quad 3 \\
 \underline{45} \\
 50
 \end{array}$$

docs 3/4

Per Books

£3709

{ Cash sales  
 +  
 bill

3682 13 7

~~547 3 2~~

$$\begin{array}{r}
 920 \\
 72 \\
 \hline
 992
 \end{array}$$

$$\begin{array}{r}
 10914 \\
 5180 \\
 \hline
 5734
 \end{array}$$

Stationery at 5th July £34.4.5

off. purchase £4664 @ 3% disc £138  
 " profits 2% 73  
 " appreciation cost 5% 361  
 £572

J. Kelly Esqr trading as

M. Rowe & Coy.

28 1/2th Earl St.

Dublin, Draper.

Claim No 1. Stock in Trade:

Feb. 1. To Stock in Trade.	✓ 5180 7 4	
29 " Purchases per Invoice Book.	✓ 2123 12 5	
Mar 31. " " " " " "	✓ 1013 7 4	
Apr 22 " " " " " " " 4664-14-11	✓ 1527 15 2	
Feb 1. " Carriage for year	✓ 131 3 11	
" " Feb. Mar & Apr.	✓ 17 8 9	
Feb 29 By Sales.		1121 4 7
Mar 31 " " " "		1207 1 3
Apr 22 " " " "		3682-13-7 1354 7 9
To Gross Profit on Sales <sup>25%</sup>	847 -920 10 .	
By Balance being Stock on hands Apr 22. 1916.	72	7231 11 4

£10914 4 11    £10914 4 11

Stock in Trade as above    7231 11 4  
Add extra cost to purchases    361  
per Comparative price list <sup>25%</sup>    1807 17 10

Amount claimed in respect of Stock in Trade    £9039 9 2  
572  
£8467

not counted as assets

Claim No. 2.

Household Goods etc.

The upper portion of premises were occupied partly as Stock rooms & partly by the Proprietor and the Staff as Living Rooms. and Consisted of.

4 Bedrooms.

1 Large Dining room to seat 40 people

1 Cloak room for Assistants

1 Kitchen

Laboratories etc.

All above were fully and suitably furnished and there was a full supply of kitchen utensils also cutlery china Dishes & linen.

Amount claimed in respect of Furniture

£200.

180

Claim No 3.

Building

Amount as per

estimate by

Geo. L. O'Connor C.E., F.R.S.E.I.

£ 5750 .

Claim No 4:

Trade & Office Furniture Pictures  
Fittings and Utensils

new Price			
105	Adding Machine	605	
	20 chairs	5	
	Table Desk in office	2	
	Table in office	1	
	3 Chairs	15	
140	Overhead Cash System	100	
included	Press fittings	20	
	Safe	10	
	Fixtures Counters shelving Drawers. Window Screens etc	1000	
	per Architects Estimate		£124315

In items Bill, adding machine £105-0-0  
overhead cash system 100  
Press fittings 20  
safe 10  

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235

Claim No. 5.

Uninsured.

Rent of premises 1 year.	180 . .
Assessors fees and Expenses.	70 . .
Nett profit for one year	1000 . .
Rates & Taxes . 1 year	40 . .
	<hr/>
	£1290
	<hr/>

# Summary of Claim

1 Stock in Trade .	9039 9 2.
2 Household Goods .	200 . .
3 Building	5750 . .
4 Trade & Office Furniture fixtures & fittings	1243 15 .
5 Sundry items	1290 . .

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£17523 4 2

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CASEY, CLAY & COLLINS,  
SOLICITORS.

TELEGRAMS  
"CASEY, CLAY, DUBLIN"

TELEPHONE N<sup>o</sup> 77.

21, ST. ANDREW STREET,

DUBLIN, 10<sup>th</sup> July, 1916

Property Losses Ireland Committee 1916  
re Claim for Kelly 28 North Earl Street,  
trading as Lawes & Co

Dear Sir,

We now enclose the following documents:-

1. Claim in duplicate.
2. Details of claim.
3. Sun Insurance Co Policy N<sup>o</sup> 11588915
4. Hibernian Fire Co " N<sup>o</sup> 2597
5. Do Do " N<sup>o</sup> 2598
6. Do Do " N<sup>o</sup> 2599.
7. County Fire Co " N<sup>o</sup> 1945494
8. Royal Coy " N<sup>o</sup> 14218252
9. Estimate from Mr. George L.  
O'Connor, Architect.

If there is any further information you  
require, please let us know.

Yours faithfully,  
James J. O'Connell

The Secretary,  
Property Losses Ireland Committee  
51 Stephens Green R<sup>d</sup>

**ENCLOSURE**Policies of Insurance enclosed :-

- |    |  |
|----|--|
| 1. | <u>San Insur. Co Policy No 11588915.</u> |
| 2. | <u>Hibernian Insur Co. Do. 2597</u>      |
| 3. | <u>Do Do Do. 2598</u>                    |
| 4. | <u>Do Do Do 2599</u>                     |
| 5. | <u>County Fire Co. Do. 1945494</u>       |
| 6. | <u>Royal Insur. Co. Do. 14218252.</u>    |

**EXTRACT FROM ORDER OF 21st SEPT., '04 (12,918-04).**

Documents shall only be removed from files when actually required for use in detached form.

The usual notation as to the particular papers taken, and the purpose for which detached, with the initials of the Officer responsible for the removal, and the date, shall be made on the packets in every case.

The documents shall be restored as promptly as possible, and the dates of return noted.

Only such documents shall be placed in packets as could not otherwise be conveniently examined, or as might be liable to mutilation if pinned to the files in the ordinary way.

Balance of

J. Kelly trading as  
M. Rowe & Co.

25 North Canal St.

Dublin.