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NATIONALITY. SATURDAY, FEBRUARY 2, 1918. ULSTER FOR IRELAND!

The English Premier has adjourned his Convention to await the result of the Armagh Election, as eight months ago he adjourned his statement in the English Parliament to await the result in Longford.

IRELAND FOR McCARTAN.

LEITRIM. Mr. James Dolan of Manorbhamilton and many of the men of Leitrim who fought the first Sinn Fein Election in Ireland were helping in the constituency on Sunday. LOUTH. Louth, North and South, is working with enthusiasm.

claim for international consideration, but they will not laugh in future. From all parts of the world messages are reaching John Bull with regard to Ireland. When he urges Germany to free Poland the reply comes, "Why don't you free Ireland?"

Attention! Line Up FOR LOUGHLIN'S Irish Outfitting Headquarters, 19 PARLIAMENT STREET, DUBLIN.

J. J. Walsh

New Songs (with Music) "Ireland Over All," "Easter Week" (to the air of "Who Feels to Speak of '98?") "Rally Round the Banner, Boys" (this is the song of the hour), and "The Triumph of Death," 1/- each.

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SOUTH ARMAGH ELECTION FUND.

Table with columns for names and amounts. Includes entries like Anonymous 10 0 0, Maurice Conway (Cork and Dublin) 10 0 0, Tom Clarke Sinn Fein Club, Gen. Co. Tyrone 3 0 0, Daniel T. Sheehan, M.B. 3 0 0, A Priest of Arch-Diocese 2 0 0, James P. Aiken, M.B. 2 0 0, H. L. Dalrymple 2 0 0, A Few Kilkenny Cats 1 10 0, A Few of the Boys 1 10 0, T. S. Duddy, T.C. (Cork) 1 1 0, Padraig Tearmant, M.G. 1 1 0, Rev. James Lagan, C.C., Glenchy, Co. Tyrone 1 0 0, Sacerdos Armeanus 1 0 0, Cerius Armeanus 1 0 0, X.Y.Z., Rathbar 1 0 0, M. McLaughlin 1 0 0, A Longford Priest 1 0 0, Anonymous 1 0 0, A West Limerick Friend 1 0 0, Rev. James O'Hart, C.C. 1 0 0, Rev. Frs. J. Donnelly, C.C., Clones 1 0 0, Rev. Patk. McQuaid, C.C., Clones 1 0 0, Rev. Denis Cahill, C.C., Clonsilla, Co. Down 1 0 0, Rev. B. McNamee, C.C., St. Paul's, Belfast 1 0 0, Rev. John McSparron, C.C., Aghazallon, Lurgan 1 0 0, Rev. Maurice Weynes, Mullingar 1 0 0, Rev. Athair Mac Aghaim, St. Malachy's College, Belfast 1 0 0, Rev. D. O'R., Tash, C.C., Belfast 1 0 0, S. Fa R. and M. O'R. 0 12 0, Dr. Moore, Bishopscourt, Downpatrick 0 10 0, No Partition 0 10 0, E. Pono 0 10 0, A. de Blachan 0 7 0, Miss E. Mac Hugh 0 5 0, C.H.F.B.S., per D. Hynes 0 5 0, Billie Nic an Ceasna 0 5 0, University Girl 0 5 0, Carr 0 5 0, N. Harding 0 5 0, "Chronos," Cork 0 5 0, Annie McWey 0 5 0, Annie Hayden 0 5 0, Bansha Rebel 0 5 0, Jerry Twomey (Frougoch) 0 3 0, Michael O'Ceallachain, Castleblinham 0 2 0, Charles Smyth, per M. Ua Ceallachain 0 2 0, P. T., Dublin 0 2 0, A Mitchell 0 2 0, Ned Murphy 0 2 0, Shivecullion 0 1 0

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PARTITION.

What Redmond said:— I regard the proposals as vital to the Irish cause. As Leader I point the way. If then this is the last time I ever can appeal to the people of Ireland, I will have done so in obedience to the dictates of my heart and conscience. If my own people decline to follow my lead I must decline absolutely to accept responsibility for the course that is against my conscience. (Belfast, June 23rd, 1916.)

What Dillon said:— The rejection of these proposals will mean the killing of Home Rule.

What Davlin said:— Mr. Davlin was even more emphatic and alarming.

In my judgment the only solution is the exclusion of six counties. The alternative means that oceans of blood will be spilt if the Unionist counties were included. Irishmen will never get anything unless they accept exclusion. (Belfast, 18th June, 1916.)

What O'Connor said:— The Nationalists must accept in principle the right of Ulster to exclude herself.

What Donnelly said at the Belfast Convention:— I vote for partition!

DILLONISMS.

John Dillon recently projected himself into American-Irish politics. It is probable the position of the Sinn Fein candidate in the South Armagh election may involve much mention of America. The first following extract is from a speech of John Dillon's, delivered before a meeting of the Legal and Economic Society, University College, in April, 1912. It is interesting in the light of Mr. Dillon's recent profundities on the state of Russia. His knowledge of that country, we may remark, is only equalled by his knowledge of Ireland.

The people of the United States are very sick of their Senate—at least, very many of them—the more democratic section of the U.S. I regret to say that, although the U.S. Senate has included within its members many of the ablest and most distinguished men in America, it is sorrowfully admitted by the leading men of the United States that the method of election to the U.S. Senate has produced perhaps the most colossal corruption the world has ever seen. Entire legislatures have been bought up for cash in connection with the election of a single U.S. Senator, and millions of dollars have been spent in corruption.

Mr. Dillon would help this corruption by helping it to fasten its claws on Dr. McCartan.

A study of the same speech yields the following sparkling profundities:—

I claim confidently that the financial provisions of the Bill (the Home Rule Bill now embodied on the Statutory Book) are sound financial proposals under which reasonable men and responsible men would not shrink from undertaking the government of the country. With regard to the question of financial independence there is a great deal of extravagant talk on the question of financial independence over and over again the statement, "How can any nation call itself a nation or pretend to be a nation that has not complete control over its own Customs?" What nonsense indeed!

A nation may be free and may be great. It is the fact that it has to control whatever over its Customs.

The elasticity of the word "free" has never before or since been so beautifully exemplified.

You really cannot have a nation federated as we have agreed that Ireland should be with England, tied by such close ties as for fifty years we have asserted our willingness to accept. You cannot claim for such a nation the right to enter into relations with foreign Powers which may upset perhaps the treaties of England and the Empire by which we are bound if we are part of the Empire equally with Great Britain. And let me say this: that we, at all events, who are engaged in conducting the Bill have already pledged ourselves, and must pledge ourselves frequently in the future if we take this Bill and accept it as a settlement, as we are prepared to do. We must not accept it as a leverage to get more. That would be dishonourable, and it could be betraying the British Ministers who are pledging their future credit to settle this great international quarrel. We will not consent to use it as a leverage to wring out of England further concessions in the direction of the separation of the two countries. For my part, as long as I live in Irish politics I will adhere honourably to that pledge, and will do everything in my power to discountenance any idea that we are not content to accept the position which is the basis upon which the Bill is founded.

Note the term "international quarrel" and the political precedence which allows him to settle it *secula seculorum* on a rickety domestic basis on which the Bill is founded.

Poor John! Poor old Melancholy Humbug! This Bill—the highest achievement of an untrammelled Parliamentary policy—has got on to the Statute Book. Even as a leverage to demand more it is not utilisable, but the beneficiaries are worth recalling. In all Mr. Dillon's years I have only known one political remark of his with which I can agree, though I am sure it came from him under a kind of false pretence. It was when, on an invitation from the Redmondites to join them in the amnesty movement, he wrote:—

Though I am strongly in favour of amnesty I cannot be present at your meetings, because I cannot consent to stand on the same platform with the Parliamentary supporters of Mr. John Redmond, who was, in my deliberate judgment, the most dangerous enemy of the Irish cause. That is the first and only glimmer of sense evidenced in John Dillon's political career. S. Mac Caolilo.

TO OUR READERS.

As "Nationality" is now strictly non-returnable, readers should arrange to obtain their copies from the same newsagent every week.

WEEK BY WEEK.

The Munster and Leinster Bank has had the most prosperous year in its records. In proportion to its paid capital it enjoys perhaps the largest deposits of any known financial institution. The following is an analysis of the accounts presented for last half-year with those of 1913 for comparison of pre-war conditions:—

Table showing Assets, 1917, for Munster and Leinster Bank. Columns: Thousands, Pounds, Per cent. of Funds. Rows: Loans, Cash, Treasury Bills, Investments, Bank Premises.

Table showing Assets, 1913, for Munster and Leinster Bank. Columns: Thousands, Pounds, Per cent. of Funds. Rows: Loans, Cash, Treasury Bills, Investments, Bank Premises.

The increase in loans is only £240,000, a very small amount of accommodation, which has gone down from 50 to 32 per cent. Cash on the other hand, has expanded by £1,300,000, and investments in British securities by £500,000. The balance of the five millions increase in funds derived from deposits was transferred to the British Treasury, whose bills to the amount of £2,848,000 were taken up by this Bank. If we add the increased investments due to purchase of War Loan Stocks to the British Treasury Bills bought we arrive at the handsome contribution of £3,380,000 presented by the Munster Bank to the war funds of the British Government. This money was paid into the Government account at the Bank of England, to be paid out to English contractors, who distributed it in the shape of wages to the munition workers, who spent it in the shops, which lodged this large capital mainly and ultimately into the hands of the English banks. These facts were not mentioned at the meeting. To sum up, then, we find that in four years the assets increased by five millions. One and one-third millions, roughly, went into "cash on hands at the Bank of England and with other bankers." The cash, too, as well as the investments, appears to have gone largely to England either directly or via the Bank of Ireland, in the manner which we indicated last week. Three and one-third millions were sent to London to the British Treasury. That accounts for four and two-third millions. The balance of one-third of a million or less was alone retained in Ireland, we hope, in the shape of accommodation for traders. Only five per cent. of the increased assets were rendered available for the encouragement of Irish agriculture, commerce and industry.

We now turn to the liabilities. It is advisable to bear in mind that in examining a balance sheet the assets should first be examined. Their amount and nature should first be scrutinised. The attention given to deposits is fallacious. Deposits are a liability, not an asset, and care should be taken not to be misled by Chairman's insistence on the growth of deposits as an evidence of either financial stability or prosperity on the part of a bank. No doubt, they are pleasing indications of the growth of savings and profits on the part of those engaged in farming operations; but they are little indication whatever of prosperity on the part of a bank. One never hears the head of an industrial or commercial company insisting on the very large increase of the company's debts as a prominent factor. Yet the unique heads of financial institutions in Ireland seem to revel in the amount they owe the public. It cannot be too clearly understood that deposits have no existence except on paper. They are debts of the banks, and not assets.

Table showing Liabilities, 1917, for Munster and Leinster Bank. Columns: Thousands, Pounds, Per cent. of Funds. Rows: Capital & Reserves, Undivided Profits, Deposits.

Table showing Liabilities, 1913, for Munster and Leinster Bank. Columns: Thousands, Pounds, Per cent. of Funds. Rows: Capital & Reserves, Undivided Profits, Deposits.

The principal feature is the rise of deposits, by no less than nearly five millions in four years. We do not, however, see what credit attaches to the bank for this rise, which was due to causes over which it had no control, except in so far as it showed energy in opening up branches and tapping new sources of wealth. The net profits, after providing for expenses, relate on bills, interest on deposits, and for all had and doubtful debts, amounted to £34,962. The total profits of the year were £72,050, not a great sum to earn with eleven millions of deposits. The available working capital of the bank was, however, very much less than this. At the beginning of the year it had £8,103,000 assets on loan or invested. During the year, principally in the third quarter, it received the very large accession of £2,064,000 new deposits, of which we estimate that about one-fourth only was available for loan or investment during the period reported. On this basis the profit of the bank was only 0.82 or thirteen-sixths of one per cent. Considering that it works practically on deposits, on which it pays 2 1/2 per cent., the rate of interest earned by its funds is roughly three and a half per cent., together with whatever percentage represents the working expenses. The working costs we estimate at from one to one and a-half per cent. of the useable resources. The gross banking profits were apparently from 1 1/2 to 5 per cent. of available funds. It is significant that most of the capital of the bank is invested in Five per Cent. Treasuries and Four and a Half per Cent. War Loan, these apparently being the governing factors in the earnings of the bank; and it is probable that the margin in excess of those rates charged for Cork loans was balanced by the cheap rates at which one and a half millions of money were lent

over the water" mainly on call and short notice. The greater part of the Irish deposits have certainly gone out of the country.

Table showing Capital Exported by the Munster and Leinster Bank. Rows: Treasury Bills, Investments, War Loan, Indian and Colonial Stocks.

This sum considerably exceeds the accommodation (£3,900,000) rendered to Irish customers.

This we know to be definitely exported to finance English industry and to swell the deposits in English banks. In addition to capital there has also been a considerable export of cash and coin, as is shown by the following comparison of the cash accounts for December, 1916 and 1917:—

Table comparing Cash on Hand & at Other Banks & Short Notice for Dec 31, 1917 and Dec 31, 1916.

The increase of a million in the cash at call and short notice in one year is very remarkable. No explanation of this large movement of money appears to have been given by the Chairman at the meeting. If the money were placed in Ireland it is a fair assumption that there would at least be some trace of it to be discovered. It is generally believed that the Irish banks have lately resorted to sending Irish deposits to English banks, and the troubling of the cash at call in one year strongly confirms this view. We are not criticising the policy of the Irish banks at present. We merely wish to establish the facts, and we intend to draw conclusions later on, when the whole position can be reviewed. The failure to find employment for Irish savings is due to many causes for which the banks are not necessarily to blame, but it is impossible to resist the belief that much more could be done to find openings for the employment of capital in Ireland, particularly in the direction of short loans.

The failure of the Munster and Leinster Bank to disclose its working expenses renders its report of lessened value, as shareholders cannot judge the ability of the management from the information disclosed. Most of the other Irish banks disclose this information. The general position of the bank, from a financial point of view, is a strong liquid one. It is able to meet all possible demands with promptness, and when the large increase of deposits come into full earnings the profits of the bank this year should show a large rise.

At the last Fermoyle Quarter Sessions, a claim was heard from Mrs. Mabel Sadler, The Grange, Fermoyle, for £400 compensation for cattle maliciously injured on the lands at Grange on Christmas Eve. A claim was heard for £20 from Mrs. Spillane, victualler, who had a bullock injured on the same occasion. Evidence was given by David Kearney, farm labourer; Mr. Creagh, veterinary surgeon; Mr. John Magee and Mr. Barry, cattle dealer. The evidence showed that six soldiers were discovered on the lands at 3.30 in the afternoon. They had driven the cattle into a corner, brutally beaten them with sticks, cut off the tails of two, and afterwards perpetrated acts of unmentionable cruelty upon the unfortunate animals, causing them internal injury. The Recorder found it impossible to determine whether the six soldiers who committed the outrage were from Fermoyle Barracks or Kiltwacker Camp, six miles distant. Therefore, in allowing £20 to Mrs. Sadler and £10 to Mrs. Spillane for the injury caused to the cattle, he directed the money should be levied off both the urban and rural districts.

This unspeakable outrage was perpetrated not by any of the people of Fermoyle or of the surrounding country, but by six English soldiers. And the people of Fermoyle and the surrounding country are forced to pay for the damage done. A sample of the working of English law in Ireland!

AN BEIRTE DAN.

AN ESCAN-BEAN CRISTE. 1. Cúig í do pearsaí! Tá tú leat! Pórcat an t-ograp táim pó-cé!

AN CARLA SIMSIRE. 1. Tá an t-ograp ag óráit anoir. Péicé aip! Agur nílim ag máis u púic n-ao cap.

AN ESCAN-BEAN CRISTE. 1. Tá an t-ograp ag óráit anoir. Péicé aip! Agur nílim ag máis u púic n-ao cap.

Approximate Pronunciation.—1. Eye-ree i dhu hasco. Thór i le! Fuskal un dhurús!

4. Thaw un dhurús err uskal, amish! Fay-uch err! Ogus nyeelim a noogoo foath in ay chur. 5. Bodha-wem a lóidhe shin a yeen-oo err gh-winch err bee-uch shay oge noo kéena. 6. Beem a d-yeen-co nu yee-hid, low iss dh-ee, iss bee-un thoo sun dhim-roo-ee um, re-uv iss ch-ee. 7. Naw klishim fukal ela asath amcheth. Noor-ir kos-so in h-roo hoo, veesh lay buch-th. 8. Nyeer kaws dhith, un lay oedh, a ve a lou-ir gu ty-an. Iss thoo gun vroge ogh dh-dh ch-ush, sgun

hatha 'goth dh-dh h-y-an. Nyeer hach-oo with k-yach-thar okh shooth ohin i le. Shoch urn-sa iss k-yarth a wee-a-chaa a ve?

Translation. The Pair of Women. The Cross Old Woman.—1. Stand up! Come here. Open the door, I am too hot. 2. Is that the door? Are you blind? That youder is it, you silly! And do not be slow! 3. Where are you going? Do not go to the fire. All you want is to be making fun of a person!

The Serving Maid.—4. The door is open, now. Look at it! And I'm not making fun of you at all. 5. Far from me to do the like of anyone, be they young or old! 6. I do be doing my best, day and night. And you do be scolding me continually.

The Cross Old Woman.—7. Do not let me hear another word out of you to-night! When you came across me you were absolutely destitute. 8. There was no possibility for you that day to be talking so high and mighty! And you not having a shoe for your foot, nor a hat for your head. 9. Neither of these has been lacking to you from that to this. And isn't it to me the thanks are due?

(To be Continued.) —Alice Furlong.

NOTE.

The subscriptions acknowledged for the Armagh Election Fund are those received up to Saturday. Since then a large amount has been received.

We are obliged to hold over the Sinn Fein Victory Fund List.

We are obliged to hold over several columns of advertisements.

ANNOUNCEMENTS.

poite bpiúoe. MEETING BRANCH. CEILIDH in Mansion House, 2nd February. Tickets, 3/- each.

LIVE PROVINCES BRANCH. CONCERT (Traditional Music), Mansion House, 8th February. Tickets, 3/-, 2/-, 1/-.

IS THE HOOTER GONE? NOT GONE, BUT GOING FOR THE BROTHERS PEARSE CLUB. Ceilidh móir

To be held at ST. ENDA'S, RATHFARNHAM, ON SATURDAY, 2ND FEBRUARY.

Tickets can be had from Sammas O'Donoghue, 10 Angier St., and Whelan's, 17 Upper Ormond Quay.

Don't Forget the Call! an cumann saobhadac. Colaptra na h-Iol-poite.

CEILIDH M R NA ULIAONE. SA CRUMH-HALLS, 105 AN SP-THOIP. DE SATARD, FEABRA 2. HOSUR 8.45 p.m. PÓRSEAN CLARK-BARRY 10 p.m. an éireil. Lué Dublín, eac. 5/-

NOTE THIS DATE! MONDAY, FEBRUARY 25th, 1918, For the CROKE CLUB CONCERT

In the MANSION HOUSE, DUBLIN. Brilliant Array of Irish-Ireland Talent. Tickets - - - - - 3/-; 2/-; 1/-

MARYBOROUGH SINN FEIN CLUB. The Monthly Meeting of the Maryborough Sinn Fein Club will be held at the Town Hall on next Monday evening, February 4th, at 8 o'clock.

As matters of pressing importance will come up for consideration, all members are expected to attend punctually.—M. S. O'Siordain, Run.—(Advt.)

SEAN Mac DIARMADA CLUB. MOUNTJOY WARD BRANCH SINN FEIN. Watch Competition.

The Watch stopped at 5-25-03, and the Winner is a Student in Castleknock College.

KILFINANE ANNUAL DANCE. Will be held in the CONVENT SCHOOLS, On FRIDAY, 8th FEBRUARY, 1918.

Double Tickets, 11/-; Gents 7/6; Ladies 7/- Full String Orchestra, Dancing 9 p.m.

SKIBBEREEN RURAL DISTRICT. THE Council of this District will hold their Adjourned Quarterly Meeting in the Court-house, Skibberreen, on Saturday, 9th Feb., 1918, at 12 o'clock, noon, for consideration and acceptance of TENDERS for Maintenance of Roads, etc. Tenders to be lodged on previous Friday up to 5 o'clock, p.m. Particulars of Contracts, etc., to be had on application at my Office.

(By Order.) D. McCARTHY, Clerk of Council. Boardroom, 28th Jan., 1918.

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I have reduced the British Revenue by more in one year than the Irish Praty has in 40. EXPERT WORK. LOWEST TERMS.

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All literary communications should be addressed to the Editor. All business communications to the Manager. 6 Harcourt Street, Dublin.

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