

James Dowker's Daughters: Benefactors of Kendal

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James Dowker of Kendal, attorney, was a significant figure in eighteenth-century Westmorland and his daughters made a substantial contribution to Kendal society but their importance for the town has not been noticed¹ (Figs. 1 & 2). In part, this is because the connection between Dorothy Dowker, her father and her sisters, Elizabeth (Carus), Jane (Harrison) and Thomasin (Richardson) has not previously been recognised.² However, the main reason for their absence from histories of Kendal or Westmorland is that, despite the number of children born to James Dowker and his wife, there were no grandchildren;³ Such chances may befall any family but that seems a poor reason to forget those who gave generously to their native town.

The Dowker family

RICHARD Dowker was baptised in 1680, a younger son of Samuel and Elizabeth Dowker of Beetham parish. At the time of his marriage to Elizabeth Dickinson in 1706, she was named as 'of Overforth' whilst Richard was 'of Beetham'.⁴ The couple had at least five children but only Elizabeth, Mary and James survived their father and were named in Richard Dowker's will dated 19 May 1732.⁵ By 1712 Richard and Elizabeth had travelled the very short distance to the thriving port of Milnthorpe where Richard acquired an estate (now Birkett's Farm) and in 1727 bought further lands from George Foxcroft, maltster.⁶ It is thought that Richard Dowker wrote the indenture which transferred this property together with other related documents, which suggests that Richard had a sound education with (in all probability) some legal training to follow.⁷ The reference by George Hilton of Kendal (dated 4 December 1702) to 'Ricd Dowcker all day witting for me' could well relate to this man.⁸ Richard Dowker's efforts must have generated substantial returns for his inventory shows a total of £388 4s. 7½d. This included oats and barley growing on the ground valued at £24, with meal and malt of £11 and ale in the cellars £6. The general impression is that he was running an inn alongside the unknown trades recorded in the Book Debts totalling £6 17s. 1½d.⁹ The most significant sums, however, were the mortgages, bills and bonds owing to Dowker which totalled £229 10s. If, as suggested above, Richard Dowker undertook legal work then he would be very well placed to become involved in a range of business opportunities.

Eighteenth-century attorneys and their multiple roles

Before turning to his son, the attorney James Dowker (1719-86), it is useful to review the many functions carried out by attorneys at this time for these men formed a key part of society in a number of significant areas. The terminology of the legal profession has changed since James Dowker's time and, in any case, the legal roles available to attorneys, barristers and solicitors were in a state of flux in the first half of the eighteenth century.¹⁰ The Coroners Act of 1751 made that post elective; subsequently

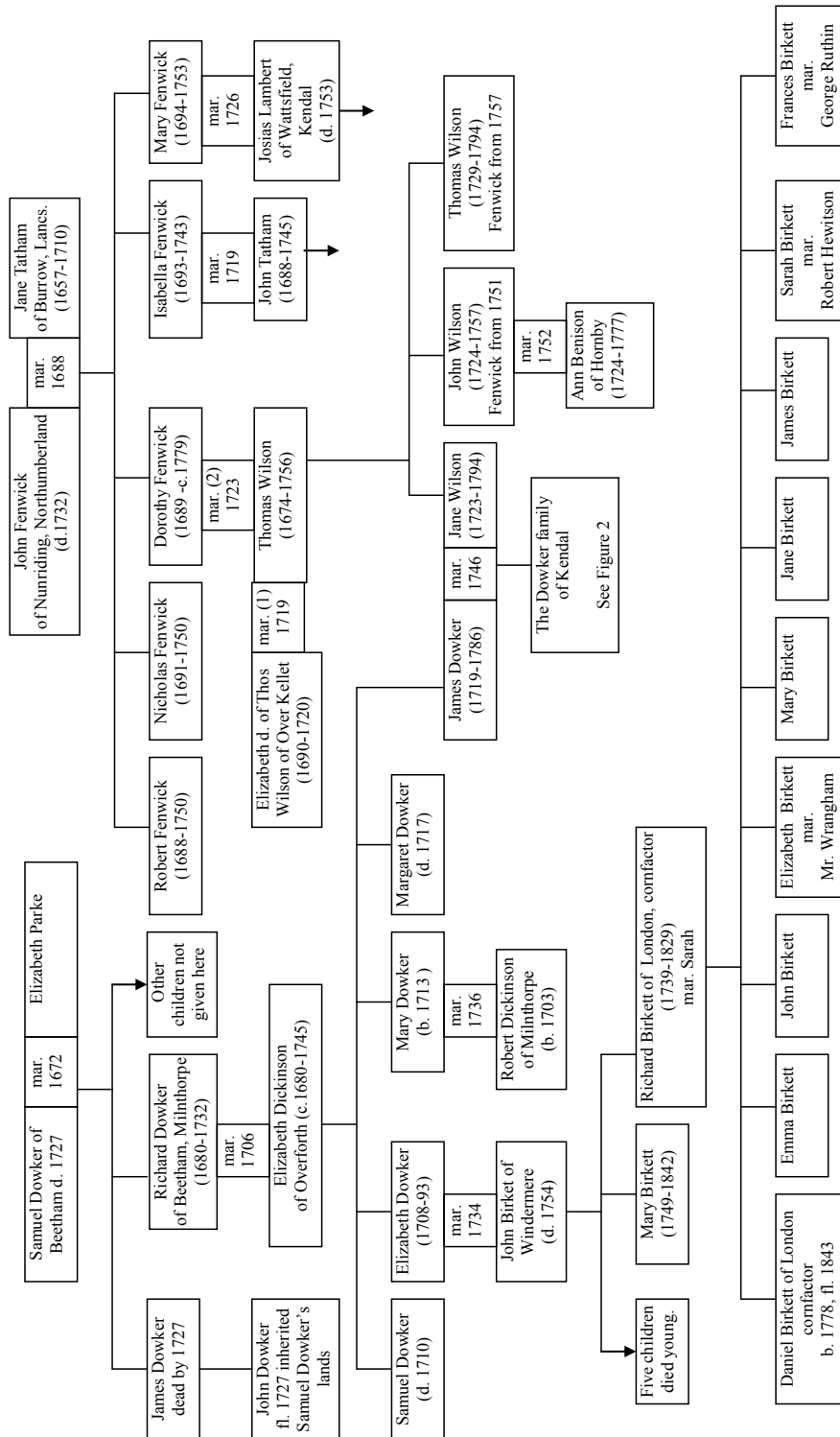


FIG. 1. Pedigree of the Dowker Family of Farleton in Kendal and Milnthorpe.

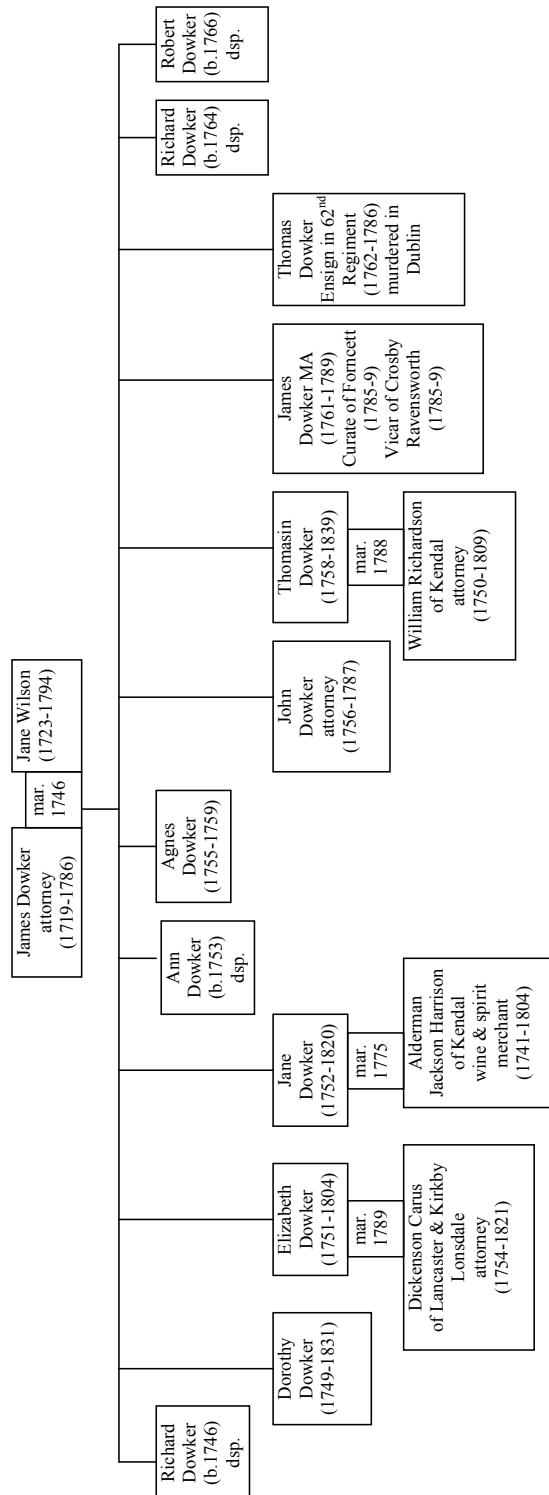


FIG. 2. Pedigree of the Dowker Family of Kendal.

Dowker was appointed Coroner for Westmorland. More importantly perhaps, the introduction of fees and expenses also authorised scrutiny by the county justices.¹¹ It should be noted that, overwhelmingly, coroners were lawyers.¹² Similarly, manorial records show that the vast majority of estate stewards were, by this date, members of the legal fraternity.¹³ The many roles these men held made it all the more probable that they would be the first to know of property coming on the market.¹⁴ At a time before any formal banking system, the role of attorneys in circulating capital was critical.¹⁵ This was especially the case in the North West where small amounts of capital were fundamental in providing entrepreneurs with the modest amount of money required to start up a new business.¹⁶ This is attributed to the effectiveness of the attorney-driven system which was only replaced around 1800 when a multiplicity of small banks came into existence.¹⁷ Two studies, of which one looks at a father and son legal practice in Lincolnshire whilst the other discusses James Coulthard of London and his contacts are of interest here for Coulthard was born in Scotby, Cumberland and had close links with Thomas Wildman of Lincoln's Inn.¹⁸ The latter was born at Scambler (now Barkingate) in Roeburndale, Lancashire and (like Coulthard) made his fortune through the law. Both Coulthard and Wildman corresponded with James Dowker; mainly in connection with the affairs of Ann and Thomas Fenwick.¹⁹

James Dowker and his associates²⁰

James Dowker was born at Milnthorpe in 1719 to parents who had sufficient wealth to provide their surviving son with a good education. Like many other able sons with some capital behind them and access to business networks, James Dowker became a lawyer and, ultimately, the junior partner of his employer, one Thomas Wilson gentleman, attorney of 71 Stricklandgate in Kendal.²¹ By 1737 James Dowker was witnessing wills alongside Wilson and in 1746 married Wilson's only daughter Jane.²² Although Wilson would provide much of Dowker's legal training, under the 1729 Act for the Better Regulation of Attorneys, a five-year apprenticeship was served followed by some time at one of the Inns of Court. Subsequent to this training, they were examined by a Judge and (if deemed satisfactory) were sworn, admitted and enrolled; at which point, each one officially became a 'gentleman'.²³ Thomas Wilson had an extensive legal practice across Westmorland and beyond for which both his own links to the gentry and his marriage in 1723 to the eldest daughter of lawyer John Fenwick of Burrow Hall and Nunriding esquire provided a wealth of contacts.²⁴ The wider Dowker clan must have already known Thomas Wilson well for he appears as a bondsman in the administration papers of another James Dowker who died in 1720.²⁵ If Richard Dowker was indeed a law writer, then he and Wilson probably knew each other well.

As discussed above, attorneys in the north west of England are known to have formed extensive credit networks; to a degree this arose because they undertook tasks which today would be assigned to estate agents or property managers. James Dowker's place within the legal fraternities of Kentdale and Lonsdale is well evidenced. He is easily identified in his legal role whether, as Deputy Recorder of Kendal or Coroner for Westmorland, from at least 1753; he held both posts until his death in 1786.²⁶ Furthermore, Dowker inherited posts previously held by his father in law so that we

find him as steward of the Earl of Derby's lands in Westmorland.²⁷ Similarly, he was appointed as steward to the Earl of Suffolk and Berkshire on the death of John Martyr in 1759.²⁸ Every post held by an attorney enabled him to extend his network of contacts and these gave rise to specific business opportunities. The period between 1768 and 1774 when Dowker's brother in law, Thomas Fenwick, was one of the Members of Parliament for Westmorland must also have widened Dowker's network.²⁹ One source of income that Dowker shared with all the other prominent attorneys in Westmorland was the canvassing and other political work which they managed on behalf of Sir James Lowther.³⁰ The quality of the accounts the attorneys rendered is not lessened by the shrewd comments made by Lowther's agent when approving the sums of something over £30 *per annum*. which these men received.³¹

One business opportunity which came to Dowker followed his introduction to Alexander Leigh of Wigan, attorney. Leigh was a significant figure in the development of the Orrell Coalfield and he (together with his father in law, Robert Holt esquire) was to dominate the development of the Douglas Navigation which allowed coal to be freighted direct from the coalfield, via the Ribble estuary, to the open sea.³² Leigh was anxious to maximise the income to be derived from the Douglas Navigation and actively sought markets. 'Being informed that Kendal and other parts thereabout might possibly help our Consumption [of coal]' Leigh went to Milnthorpe to meet James Dowker with whom he was already acquainted.³³ The records of such meetings and the business outcomes are usually lost but Leigh and Dowker were to dispute the financial arrangements; the points under contention were referred to arbitrators and the relevant documents were retained.³⁴ This chance survival allows a more detailed examination of their business relationship than is normally the case.

Leigh's first need was to develop a base at Milnthorpe at which coal from the Orrell coalfield could be landed; Dowker identified Dices Tenement as being suitable.³⁵ It seems probable that this waterside customary estate (held of the Wilsons of Dallam Tower) was already a focus for shipping. In any event, Leigh, having seen the property and its location on the east side of Morecambe Sands with access to the deeper Kent channel, agreed to buy it.³⁶ However, his own resources were already heavily committed and it was left to Dowker to raise the necessary loan. Dices Tenement cost £110 (payable to the previous customary tenant) to which were added the £4 2s. 8d. in fines payable to Colonel Wilson as lord of the manor; two shillings in fees to the steward to get a copy of the Court Roll and Dowker's legal fees of £1 for drawing up the conveyance and attending the manorial court. The total of £115 4s. 8d. formed the mortgage granted by Dowker which ran from 2 February 1745 and bore interest of four and a half per cent.³⁷ Some of the property was then let by Leigh at five guineas per annum with Dowker (as his agent) collecting the rents and overseeing the repairs and renewals to the structures.³⁸ Over time, the buildings at Dices increased in complexity with a lime kiln, a warehouse and coal yard being recorded together with frequent repairs to the thatched roof of one of the buildings. In 1749 the records show a series of payments which amounted to nearly £30 and referred to the creation or refurbishment of 'a Room at Dices'.³⁹ These major works could relate to the use of part of the site as an inn. Dices is named as an inn in 1704 and, in 1755, Dowker (as Coroner) held an inquest there into the death of one George Harrison.⁴⁰ However, by

1758 it must have been decided to make a longer-term investment and upgrade the property for the purchase of one load of slates, 100 laths and 500 lath nails is noted. The following year saw the passing of a turnpike act which included provision to improve the road from Milnthorpe to Dixes and we may suspect that the two investments were linked.⁴¹ James Dowker supervised all these building works including the labour costs of the workmen. He was also responsible for the sale of the coal shipped into Milnthorpe. These tasks included putting the necessary advertisements in the Kendal newspaper. However, the most clearly recorded tasks are the payment of fairly substantial sums to the masters of the flatts in which the coal was shipped and which were intended to cover their subsistence costs and pay the 'Waterborne Duty'. There were also the township assessments and the annual customary rents to be paid on Leigh's behalf. Much of this work was time-consuming to do and explains the charges included by James Dowker in his statement of account and which were queried by Alexander Leigh. Dowker's commitments elsewhere meant that he could not have been in Milnthorpe for more than an occasional visit.⁴² The volume of coal trading recorded over the period in dispute (the year ended March 1748) only amounted to 141 tons in five voyages; Dowker sold this for £75 15s. 10d.⁴³ Whoever was Leigh's tenant at Dixes must have had dealings with more than the Leigh shipments with which Dowker was involved.

We can also consider what cargo was carried in the flatts on their return journey to south Lancashire. We know that James Dowker had irons in the fire beyond his law business, the related activities of coroner and deputy recorder and his agencies for men such as Alexander Leigh. Dowker was also in partnership with his brother-in-law John Birkett (who had married Elizabeth Dowker in 1734). The pair used the Dowker property at Milnthorpe as a base for at least one trading enterprise.⁴⁴ If we take into account that grain and malt represented a substantial portion of the goods of Richard Dowker at the time of his death and add to that the fact that Birkett's son and grandson were to become prominent in the City of London as corn factors, it is possible to suggest that the Dowker/Birkett partnership was linked to the grain trade.⁴⁵ Using the returning flatts to carry grain to the Orrell area must be a strong possibility although direct evidence is lacking. However, grain shipments, were not the only option since the existence of the limekiln at Dixes would suggest the production of burnt lime which could be used either in the metal working found in the Wigan area or as an soil improver. Furthermore, timber would always be in demand for a wide range of purposes including pit props, lifting gear and pit head buildings.⁴⁶ There is also the clearest evidence for the shipping of Westmorland slate via Milnthorpe. Munby describes the route from Longsleddale to Milnthorpe – a matter of 19 miles – and notes that Dowker (as steward) negotiated new leases on two quarries there in 1760.⁴⁷ Running parallel to Longsleddale on its western boundary is the township of Kentmere, the quarries of which were active until well into the twentieth century.⁴⁸ The manor of Kentmere had been purchased by Dowker's senior partner in 1745 and was to be inherited by Dowker's brother-in-law (Thomas Fenwick) in 1756. Unfortunately, Fenwick delegated the management of his quarries and related activities to Thomas Vipond (who was his agent in Kendal) so we lack the detail that would otherwise shine some useful light on the trade.⁴⁹

The extensive legal practice inherited from Thomas Wilson (who died in December 1756) was, in itself, a significant income generator – especially when it was extended by roles such as solicitor to the Dean Barwick Charity.⁵⁰ These activities gave Dowker access to the region's money markets but represent only one income stream; the coal trade appears to have been profitable and may have been combined with other shipping interests.⁵¹ To this may be added the stewardships which were lucrative in their own right and also allowed the steward to hold substantial amounts of cash on behalf of others. It was their position as almost the only 'cash-rich' citizens within the community – when added to their wide range of contacts – which made attorneys the perfect conduit for early banking.⁵² It also gave men such as Dowker considerable flexibility when it came to funding their own land purchases.⁵³ The most noticeable of these was the purchase of the Kendal Castle estates but there are other significant purchases, not least those from his brothers-in-law: John and Thomas Fenwick.⁵⁴ Both these men were born the sons of Thomas Wilson by his second wife Dorothy Fenwick and each, in turn, took the maternal surname as they inherited the Fenwick lands which were focused upon Burrow Hall in Tunstall parish (just south of Kirkby Lonsdale) but which also included the ancestral lands at Nunriding near Morpeth, Northumberland.⁵⁵ The bulk of those inherited lands were the subject of strict settlements made by their maternal uncles, Robert and Nicholas Fenwick and, as such, could not be mortgaged or sold. However, the family members who had bought the lands had taken out mortgages and other loans in order to purchase them. These debts needed servicing and replacement loans had to be negotiated as the originals fell due for repayment. There were times when new loans could not be found nor the interest paid on continuing debts. It was at moments like those that initially, James Dowker lent more money to Fenwick and eventually took possession of the property. It was by this route that lands at Bradleyfield in Kendal passed to Dowker as did the ancestral home at 71 Stricklandgate in Kendal.⁵⁶ By the 1760s, James Dowker would be amongst the wealthier men in Kendal.⁵⁷

John Birkett and his descendants

John Birkett too possessed a certain level of affluence and the networking opportunities offered by his marriage seem to have been thoroughly exploited. Although he died in 1754 his two surviving children clearly inherited both wealth and contacts.⁵⁸ Birkett's daughter Mary never married and, at some point, she retired to Kendal where she died in 1842 leaving her estate between her brother's children.⁵⁹ Birkett's only surviving son, Richard, was recorded in 1772 as a corn factor of 16 Little Tower St. In 1786 Richard Birkett was made a Freeman of the City of London Company of Ironmongers; by 1794 he is shown as holding insurance on 14 Great Tower Hill.⁶⁰ Richard Birkett died in 1829 and his eldest son Daniel followed in his father's footsteps for, as late as 1851, in the Census of that year his occupation was given as 'corn factor'.⁶¹ The handful of extant letters Daniel wrote in the early 1830s are in an educated hand and reveal that one of his sons was studying under the auspices of 'Dr. Moseley of Little Ealing'. The four letters are addressed from Trinity Square to Sir John Herschel (then Mr. Herschel) and relate to the estate of a Mr. Beckwith of which Birkett and Herschel (together with a Mr. Atkinson) were co-executors.⁶²

On the death of the last remaining child of his great uncle James Dowker in 1839, the family holding at Milnthorpe passed to Daniel Birkett. Birkett used Walter Berry, a carrier of Milnthorpe and tenant of the holding, as his agent there.⁶³ The rent of £130 *per annum* would have been welcome but presumably, owning property at such a distance was unsatisfactory, for in June 1844, it was sold to George Wilson of Dallam Tower (the manorial lord) for £7,000.⁶⁴ It is only after this sale that the property is formally recorded as 'Birketts' and it is possible that the driver for this naming was its incorporation into a gentry estate.

James Dowker's family

James Dowker and Jane Wilson had a long marriage which stretched from 1746 to 1786 and produced at least twelve children. It is remarkable that all six sons and two of the daughters pre-deceased their parents whilst, despite the marriage of three of their daughters, there were apparently no grandchildren. Of their sons, only John, James and Thomas Dowker survived to adulthood. John followed his father into the legal profession and was made a Freeman of Lancaster in 1783/4 but died from consumption on 23 May 1787.⁶⁵ James too made the first steps on the path to a successful career, for he was admitted to Trinity College, Cambridge in June 1781 and graduated Bachelor of Arts in 1785. On 20 March of that year, James Dowker was ordained a deacon and appointed to the curacy of Fornsett St. Mary and St. Peter, Norfolk. In November of the same year, he was presented to the living of Crosby Ravensworth by Viscountess Andover who, as daughter in law of one earl of Berkshire and Suffolk and the mother of another, would have known James Dowker senior through his role as steward for the family's estate at Levens. In this same busy year, James Dowker junior was made a Freeman of Lancaster.⁶⁶ Dowker's own accounts show he continued to live in Norfolk where he combined his duties at Fornsett with a temporary post at Ickleton.⁶⁷ The Rev. Samuel Reveley continued as curate at Crosby Ravensworth, where he was to be re-appointed vicar after Dowker's death on 19 October 1789.⁶⁸ The indications are that the vicarate and curacies James Dowker held were intended to be stepping stones to greater things.

It is possible that of all her son's deaths, Jane Dowker found that of Thomas the most difficult to bear. James and Jane Dowker had sought her brother's support in getting their son into the army and Thomas Fenwick appears to have responded appropriately.⁶⁹ Thomas Dowker was appointed to the 62nd Foot on 31 December 1784 with the entry in the *London Gazette* appearing on 15 March in the following year. However, Ensign Thomas Dowker's career was to be short for on 19 August 1786 he was murdered in Dublin where his regiment was stationed.⁷⁰ Nothing has so far been found that throws any light on the circumstances surrounding this. Of the Dowker children who died in infancy only the burial of Agnes has been found; her death is also recorded in the correspondence between her uncle and aunt for Thomas Fenwick wrote to his sister in law, Ann Fenwick from London on 27 February 1759 'I am extremely sorry to hear Mrs Dowker's fine daughter is dead'.⁷¹

Dorothy Dowker (1749-1831)

Dorothy Dowker, as the eldest daughter, became more prominent in her uncle's diary when she took a greater role in family affairs after the death of her remaining brother in 1789. We know that both Dorothy and Elizabeth Dowker went to boarding school for on 19 December 1765 Thomas Fenwick wrote from his chambers in Gray's Inn to their Aunt Ann to tell her 'Dolly & Bett Dowker (who are returned from Boarding School) are greatly improved.'⁷² We may assume that Jane and Thomasin Dowker followed a similar educational route. Dorothy Dowker lived to be 82 and clearly sought to leave her worldly goods in balance between her family and her birthplace.⁷³ To a degree, she was constrained by the terms on which the Dowker family estates passed to her on the death of Rev. James Dowker in 1789.⁷⁴ The lands which her father had inherited she left to her surviving sister Thomasin Richardson for life with remainder to her cousin Daniel Birkett and his heirs.⁷⁵ The lands her father had acquired were clearly regarded differently as they were divided equally between Daniel Birkett's younger siblings.⁷⁶ The cash legacies were spread amongst a wide group with £200 to her cousin Mary Birkett (Daniel's aunt) and £100 each to the three children of the late Reverend Henry Robinson, vicar of Kendal.⁷⁷ Further sums of £100 each went to the four daughters of John Thomson of Stricklandgate in Kendal with another £100 left to her god-daughter Mary Pick the wife of Robert Pick and daughter of John Hall of Thorney Slack in Skelsmergh. More modest amounts of 19 guineas each went to both Ellen Jackson the daughter of the late David Jackson, Alderman of Kendal and to the Reverend Edward Yeates of Beetham whilst Mary Parker of Farcross Bank, near Kendal (the daughter of the late Robert Parker) got £10. Her clothes were to go to Ann and Mary Wilkinson her two servants together with annuities of £20 and £10 *per annum* respectively. All her paintings, silver and so forth (apart from a legacy to the young Henry Robinson) went to her sister Thomasin. Kendal Dispensary received £100 to be held in trust. A similar amount was left to the Charity for the Relief of Necessitous Clergy within the Deaneries of Amounderness, Lonsdale, Kendal, Furness and Copeland.⁷⁸

The Dowker Hospital

The critical legacy for which Dorothy Dowker is remembered is the £3,000 to be held by the Corporation of Kendal and invested in three per cent Government Stock with the income 'to be laid out for six females of good and chaste character who were born in the town of Kendal and are of 50 years of age or more'.⁷⁹ So was the Dowker Hospital founded although it should be noted that the provision was for their maintenance and benefit rather than for the building of suitable accommodation to house them.⁸⁰ In the event, Dorothy's legacy was by no means the only significant donation for this purpose. Another came from Maria Wilson, the spinster daughter of James Wilson, a prominent attorney in Kendal, who was some years younger than Dorothy Dowker.⁸¹ Maria Wilson made two substantial contributions, donating £1,000 in her lifetime and leaving a further £1,097 under the terms of her Will.⁸² The Dowker Hospital was to be one of three buildings designed by George Webster of Kendal for members of the Dowker family.⁸³ Webster was paid £5 10s. for his plans and specifications with a further £7 10s. paid to him for supervising the building in 1834.⁸⁴ This small

almshouse stood on the east side of Highgate to the north of Kendal parish church. The land was owned by the Blue Coat School and one of its buildings was demolished to allow the building of the Dowker Hospital to which the School contributed £400.⁸⁵ As a result of this investment of land and money, the Dowker Hospital trustees paid £40 *per annum* to the trustees of the Blue Coat School.⁸⁶

The Dowker Hospital was demolished by Kendal Corporation in 1965 in order to give access to a car park and to allow the redevelopment proposed for this part of Kendal; the resulting stretch of tarmac was named Dowker Lane.⁸⁷ It is noticeable that some of the council officers involved in that decision said that the Hospital was an adaptation of buildings existing in 1834. These statements are not supported by the contemporary evidence but are on a par with the incorrect title of 'Mrs Dorothy Dowker' which appears in the official documents at some point in the mid-twentieth century.⁸⁸

Elizabeth Dowker (afterwards, Carus) 1751-1804

As children, all the Dowker offspring were part of the lives of their Fenwick relatives and none more so than Elizabeth their second daughter. In February 1757, John Fenwick died unexpectedly leaving a childless widow.⁸⁹ Ann Fenwick continued to live at Burrow Hall until at least May 1759 when she returned to the Hornby house her father had largely built and to which she was to put the final touches.⁹⁰ Subsequent to John's death, his younger brother Thomas took a much more prominent role in the family's affairs. Thomas Wilson junior was a barrister at Gray's Inn and had inherited his father's property on the latter's death in 1756, only two months before his brother's accident. Then, under the terms of the wills of his maternal uncles (Robert and Nicholas Fenwick) Thomas Wilson inherited the extensive Fenwick estates in the five northern counties. Initially, Thomas Fenwick (as he now became) maintained his emerging law practice in London. Consequently, he was rarely at Burrow and it may be for that reason that, in March 1757, the six-year-old Elizabeth Dowker went to live with her newly-widowed aunt at Burrow Hall. When Ann Fenwick moved to Hornby (where her own widowed mother still lived) Elizabeth went with her.⁹¹ During those years in the Lune valley, Elizabeth would make many friends and develop closer relationships with her maternal kin there including Rev. John Tatham who was vicar of Melling between 1750 and his retirement in 1794.⁹² The relationship between Ann Fenwick and the Dowkers was acknowledged by the legacies of £10 each (which Ann left in her will dated 1775) to her sister in law, Jane and her four surviving daughters.⁹³

Another person whom Elizabeth probably got to know during those years was Dickenson Carus (1754-1821) a younger son of William Turner Carus, an attorney with lands in Arkholme and elsewhere in Melling parish.⁹⁴ In 1789, Elizabeth married Dickenson Carus who was, by then, an attorney with a joint practice in Lancaster and Kirkby Lonsdale. The marriage took place in Melling church which is unexpected but, perhaps, reflects the visits that Elizabeth may have made to her cousin John Tatham and who would have officiated at her marriage. Subsequently they lived in Kirkby Lonsdale and Elizabeth appears much more frequently in her uncle's diary. Elizabeth Carus was the only one of the married daughters who pre-deceased her husband,

dying in 1804. Interestingly, her widower took out Letters of Administration five years after her death. This was a more common action than we might expect given that, during marriage, women owned nothing in their own right.⁹⁵ It probably indicates that Elizabeth Carus had been appointed executor or otherwise had responsibility for property – possibly that of James Dowker junior whose will has not, so far, been found.⁹⁶

Jane Dowker (afterwards Harrison) 1752-1820

Of the four girls it was only Jane who married in her youth for, in 1775 at the age of 23, she took as her husband, Jackson Harrison, the 34-year-old son and heir of George Harrison of Kendal.⁹⁷ Jackson Harrison was a wine and spirit dealer who went on to become an alderman of Kendal having served as Mayor of Kendal in 1777-8 and 1796-7. Both Jackson and Jane Harrison appear in the diary of her uncle Thomas but, from it, we get no sense of their personalities. Jane Dowker was the only one of three sisters who married in her home parish.⁹⁸ There are no children known of the marriage which ended in 1804 on Jackson Harrison's death when he left all his estate in trust for his widow after whose death the property was to be sold and the results shared equally between Harrison's nieces; Margaret and Jane Walton and Elinor the wife of Thomas Roby.⁹⁹ Jane Harrison was the first of the three remaining sisters to die, having survived her husband by 16 years. Her will was much more complex as she sought to balance family obligations with public benefits.¹⁰⁰ In fact, the bulk of Jane Harrison's fortune went to those good causes she had supported during her life. She left her real estate equally between her surviving sisters for life and, after the death of the survivor, to her cousin Richard Birkett and his heirs forever. Cash legacies of £50 were given to Jackson Gandy, William Gandy and Mrs. Mary Walton; Jackson Gandy also received all her plate whilst Richard Birkett got £500.¹⁰¹ There were various legacies to the children of Richard Birkett whilst his sister, Mary, was to have £400 outright.¹⁰² Various servants and others got modest annuities or other legacies and Jane directed that, on the death of each annuitant, the capital sum was to go to 'the trustees of the Blue Coat School or Hospital in Kendal'.¹⁰³ Out of the remaining estate, £600 was to go to 'the trustees of Sandys Widows' Hospital in Kendal' whilst the 'committee, trustees or managers of the Kendal Female Society for Visiting and Relieving the Sick Poor' were to receive £200 in addition to all her 'stock of wines'. Similar terms were used in relation to the legacies of £200 each to the Kendal Dispensary and the Kendal Bible Society. After payment of £200 to Mary Hall of Keswick and £20 to each of her executors (Thomas Fell gent. and Jonathan Hodgson, alderman and hosier; both of Kendal) Jane directed any residue was to be shared equally between the Kendal Blue Coat School and Sandys Widows' Hospital. These legacies for the benefit of Kendal were in addition to the support she had been able to give during her life but such lifetime gifts are much more difficult to identify.

Thomasin Dowker (afterwards Richardson) 1758-1839

In 1788, two years after her father's death, Thomasin (by then aged 30) repeated the pattern set by her parents in marrying her father's junior partner, William Richardson age 38.¹⁰⁴ The ceremony took place at St Andrews, Holborn, London where the

witnesses included Alan Chambre who is almost certainly the attorney of that name who came from a prominent Kendal family.¹⁰⁵ There is nothing to indicate why Thomasin was living in London at that time but her Birkett cousins were there and a visit to them, other kin and schoolgirl friends all remain possibilities.

Although Thomasin was only 30 at the time of her marriage she too was to be childless. William Richardson died in 1809 leaving Thomasin to survive him by 30 years. She found herself increasingly wealthy as her older sisters passed on family landholdings and other legacies. In particular, we know that Thomasin Richardson was the main benefactor and founder of the church of St. Thomas, Stricklandgate which was also designed by George Webster.¹⁰⁶ Indeed, such was her contribution that her name influenced the church's dedication. The memorial tablet to her (in the bottom of the church tower) records her gifts of £1,000 which represented the bulk of the building costs and a further £1,000 to augment the benefice. The connection between the Dowker Hospital and St. Thomas's Church, Kendal (and which presumably affected the selection of George Webster as architect of both) has not previously been identified. The Dowker link between the two churches dedicated to St Thomas in Kendal and Milnthorpe explains why the latter is 'a reduced version of St Thomas's Kendal'.¹⁰⁷ The writer of the notice of Thomasin Richardson's death which appeared in the *Preston Chronicle* certainly knew of her contribution for he (or she) wrote:

On the 5th inst., In Kendal, Mrs Thomasin Richardson, advanced in years, who will long be remembered for her almost boundless charitable gifts. To her, Kendal owes the erection of St. Thomas's Church. She also built and endowed the new church at Milnthorpe. Kendal Castle and lands are understood to be bequeathed by her as an endowment to an educational establishment in North America.¹⁰⁸

Consideration of the wider Dowker family and their connection with the Fenwick family of Burrow Hall also provide a solution to something that puzzled Angus Taylor in his painstaking examination of the Websters' work. The Presbyterian Church at Morpeth, Northumberland may be the work of Miles Thompson of Kendal and Taylor was not aware that Morpeth is the market town for the inhabitants of Nunriding which was then in the ownership of the Fenwick family who were cousins of the Dowker family.¹⁰⁹

Thomasin Richardson was active in charitable works during her marriage and later, through the 30 years of her widowhood. The 1811 report for The Society for Relieving the Sick Poor recorded 'The society owes its origins to the benevolence of Mrs Thomasin Richardson, whose heart and hand were in constant communication in such work'. The report continues that the subscriptions in the previous year had been £116 0s 11d and that the sum included interest derived from the Society's capital endowment of £267 10s.¹¹⁰ In a general way, the support shown by all the Dowker daughters continued the charitable giving of their father who paid two guineas to Kendal Dispensary in 1786; presumably this was his annual donation.¹¹¹ In the following year, James Dowker's subscription for Kendal Sunday Schools was one guinea, whilst that of his junior partner (and future son in law) was again one half of the amount.¹¹² However, these modest sums may have been no more than the

casual expenditure of locally prominent men, that given by their women folk was of a different order of magnitude. Furthermore, it is clear that they also gave of their time.

The commitment of the Dowker women comes across most clearly in the five letters which Thomasin Richardson sent to John Gibson between 1815 and 1819.¹¹³ Whilst the bulk of this correspondence is now lost to us, the vigorous language used by Thomasin in describing her efforts in running and supporting schools in Kendal with further information about those at Allonby (where she had hoped that 'summer visitors' might be generous with their money) gives a good picture of her enthusiasm and constant dedication to the task of supplying suitable literature. Gibson was clearly much involved with contemporary evangelism and the letters include a number of glowing comments by Thomasin to his work.¹¹⁴ The references to clergyman she met and their own efforts and attitudes show that she knew and approved of Rev. William Carus Wilson of Casterton (the nephew of her brother in law, Dickenson Carus) who is known to posterity as 'Mr. Brocklehurst' in *Jane Eyre*. It is possible to read into Thomasin's writings, something of the flavour of patronage and self-satisfaction that Charlotte Bronte perceived in Wilson. Certainly, Thomasin Richardson's comments in her letter of 5 July 1819:

I will not sully my paper in giving you <an> account of the preparations now making for opening our Canal on Friday with the celebration of the Waterloo Battle Dinner, Ball and every other possible gaiety, which portends, excess of wickedness Expense and a great danger awaits us I am afraid.¹¹⁵

are those of a woman who fears that any pleasure is sinful. At the same time, she was clearly enjoying herself enormously in ordering such pamphlets as 'Friendly Hints to Servants' and running a school for the elderly in her own home.¹¹⁶

Whilst William Richardson's will was very simple (for he left all his property and goods to Thomasin), his widow's will was to be as complex as those of her elder sisters for she too extended her substantial lifetime donations.¹¹⁷ Leaving her 'clothes and wearing apparel' to the poor, all the rest of Thomasin's possessions passed into the hands of her executors: Thomas Holme Maude of Blawith Cottage, Edward Tatham of Kendal and Anthony Battersby Tomlinson of Biggins. The three men were directed to pay £100 each to the Society for Visiting and Relieving the Sick Poor of Kendal, Kendal Dispensary, National School for Girls in Kendal, Sunday Schools in Kendal. The lands of Kendal Castle and others 'formerly my father's' at Kendal, Milnthorpe and Bradley Fold together with all other lands were to go to 'Daniel Birkett of London corn factor'. These lands were subject to various bequests of £100 each which Birkett was to pay to Thomasin's god daughter Elizabeth Tatham daughter of Rev. John Tatham, Nancy Kirkby wife of Rev. John Kirkby of Sheerness, Tamar Anne Lawson daughter of Rev. George Lawson, Ann Fayrer daughter of Captain Robert John Fayrer, Sarah Christian daughter of Henry Christian of London, Rev. Richard Crampton Fell, to each of her three executors and to her servant Daniel Ellwood. A further £100 was to be shared between Eliza Smithies, Dorothy Procter and Emma Ellitson, the three daughters of her late cousin John Tatham of Lowfields [Burton in Lonsdale] with £200 left to Charlotte Elizabeth Richmond daughter of the late Rev. Legh Richmond. A codicil dated 19 March 1839 revoked the bequest to Kendal Sunday Schools and the £100 was instead to go to the Sunday Schools at St. Thomas's Stricklandgate.

Furthermore, half the residue of her estate was to be invested in Government Stocks with the interest going to enhance the benefice there.

Conclusion

The daughters of James Dowker gave much to their natal town. In addition to the bequests, there is ample evidence to show that support, both financial and practical, was forthcoming from the women during their lives. The assistance they gave through their daily activities is immeasurable and we can only attempt a total of some of the financial benefits – see Table 1.¹¹⁸

TABLE 3. Known Dowker benefactions

Charity	Donor	Amount	Totals
Charity for Necessitous Clergy	Dorothy Dowker	£200	£200
Dowker Hospital	Dorothy Dowker	£3,000	£3,000
Kendal Bible Society	Jane Harrison	£200	£200
Kendal Dispensary ¹¹⁹	Jane Harrison Dorothy Dowker Thomasin Richardson	£200 £100 £100	£400
Kendal Girls School	Thomasin Richardson	£100	£100
Kendal Blue Coat School	Jane Harrison	£890 1s. 8d. £225 0s. 0d. ¹²⁰	£1,115 1s. 8d.
Sandys Widow Hospital	Jane Harrison plus half the residue of her estate	£600 n.k.	£600+
Society for Visiting and Relieving the Sick Poor of Kendal	Jane Harrison - plus her 'wines' Thomasin Richardson	£200 £100	£300+
St. Thomas's Church, Kendal	Thomasin Richardson - towards the total building costs of c. £3,000 - capital endowment – benefice for the Sunday Schools - half the residue of her estate to be invested in Government Stocks as an endowment	£1,000 £1,000 £100 n.k.	£2,300+
St. Thomas's Church, Milnthorpe ¹²¹	Thomasin Richardson - the larger part of the total building costs of £1,200 - capital endowment – benefice	c. £1,000 £1,000	£2,000+
Grand Total of known benefactions			£10,115+
To the above must be added the shares of the residues of Jane Harrison's and Thomasin Richardson's estates and the lifetime donations of the three women.			

Let us conclude with some final thoughts about these women who made a difference to Kendal. As noted above, Thomasin wrote interesting letters; they are commentaries, full of detail and employing a wide vocabulary in a fluent style. We should assume her sisters were equally well educated and that their mother – who is almost as invisible here as she was in brother's Diary – was made in a similar mould. These were not

merely 'do-gooders' filling their otherwise empty hours. Rather, they were educated, intelligent people who, once they set their hands to a task, saw it through. This perspective serves to throw a different light on the late marriages noted above. It has been suggested elsewhere that this might have been due to a controlling father in the style of Mr. Barratt of Wimpole Street.¹²² However, it might have been more the case that they enjoyed masculine company and conversation with their father and brothers. Consequently, it was only after the string of deaths in the 1780s that the women felt a need to seek closer ties which would serve to recreate that ever-present masculine component. It is noticeable that Elizabeth and Thomasin both married men whom they had known virtually all their lives. Whether or not this supposition is correct, James Dowker's daughters were people whose company we might well have enjoyed and, most certainly, worthy of our respect and a more prominent place in Kendal's history.

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Notes and references

1. All five appear in such useful nineteenth-century sources as J.F. Curwen, *Kirkbie Kendall* (Kendal, 1900); C. Nicholson, *The Annals of Kendal* (Kendal, 1861) and J. Routledge & J.H. Farmer (eds.), *Local chronology: being notes of the principal events published in the Kendal newspapers since their establishment*, (Kendal, 1865) but they are always discussed in isolation. Hereafter, *Kendall*; *Annals* and *Chronology*.
2. The Dowker family and their wider kin are shown in Figure 1; the children of James and Jane Dowker in Figure 2
3. The records show that at some point the Dowker coat of arms has been placed in Kendal church. Sad to relate, these arms were granted to Rev. Edmund Dowker in 1834 and there is no known connection with the Dowker family of Kendal.
4. Overthwaite (also known as Overforth) lies on the boundary between the former Beetham and Heversham parishes at SD 520 812. The later history of Birkett's Farm is discussed by J.F. Curwen. Curwen, *History of Heversham with Milnthorpe* (Kendal, 1930) 77 hereafter Curwen, *Heversham*; Beetham parish register.
5. There are other children were Samuel (buried 24 July 1710) and Margaret (bur. 22 May 1717); in both cases, Richard Dowker was 'of Millthropp'. In his will dated 1776, James Dowker referred to his sisters Moorhouse and Dickinson and his nephew and niece Birkett. Richard and Mary Birkett were the children of his sister Elizabeth and her husband John Birkett and are discussed below. The identity of 'sister Moorhouse' is unclear. Beetham parish register. Lancashire Archives (hereafter LA) WRW/K/1732 Will of Richard Dowker of Milnthorpe yeoman, WRW/K/1786 Will of James Dowker of Kendal gent.
6. The port at Milnthorpe has existed since at least 1389. In 1773 the Land Tax payable by James Dowker to the township of Milnthorpe was 17s. 4d. L. Smith, *Kendal's Port: A maritime history of the Creek of Milnthorpe*, (2009) 4; CAS (K) WQ/R/LT; Museum of English Rural Life, Tate Papers ms 1234B/3/13.
7. Other documents in this collection are in the same hand as the indenture under discussion. The contemporary convention that the writer of a document (when acting as a witness) signed last, gives us the necessary evidence that Richard Dowker was also the amanuensis for this indenture although not, in this instance, a witness too. The underscoring and curlicues, which attend Dowker's signature, are further confirmation that he was indeed the amanuensis. Museum of English Rural Life, Tate Papers ms 1234B/3/14, 15.
8. 'The Rake's Diary; the journal of George Hilton' ed. A. Hillman, *Curwen Archive Texts* (Kendal, 1994) 52.
9. If George Hilton's later reference to 'Dic Dowcker's' also related to the man under discussion here, then he must have kept an inn (at what was later known as Birkett's) in Milnthorpe. A number of Dowker men and women are referred to by Hilton. George Hilton, 72.

10. A useful description of these changes may be found in V. Parrott, 'Manchester attorneys: occupation, communication and organization, a study of the profession before 1838' *Transactions of the Lancashire and Cheshire Antiquarian Society* 88, (1992), 87-103.
11. Consequently, most coroners' archives date to after 1751.
12. There is a particularly good discussion the coroner's role in Fisher's short book whilst the northern dimension is surveyed by Sharpe and Dickinson. P. Fisher, *An Object of Ambition? The Office and Role of the Coroner in Two Midland Counties, 1751-1888*, (Leicester, 2003); J. Sharpe and J.R. Dickinson 'Coroners' Inquests in an English County, 1600-1800: A preliminary survey' *Northern History*, 48, (2011), 253-69.
13. Hainsworth study is still probably the best work on this subject. D.R. Hainsworth, 'The Estate Steward' in W. Prest (ed.) *The Professions in Early Modern England* (London, 1987) 154-80.
14. A. Schmidt, 'Marketing Property in eighteenth-century England' *Huntington Library Quarterly*, (1992), 62.1/2, 115-43.
15. Devine, in his overview of Scottish migration, states that in the last quarter of the nineteenth century 'At the heart of the business [of investment] was the Scottish legal profession'. T.M. Devine, *To the Ends of the Earth; Scotland's Global Diaspora*, (London, 2011) 244.
16. Anderson's work on this is still an excellent starting point. B. Anderson 'The Attorney and the Early Capital Market in Lancashire' in F. Crouzet (ed.) *Capital Formation in the Industrial Revolution*, London, (1972) 223-55.
17. Chandler's work discusses the complexities of these banks and their eventual absorption into what became Barclays Bank whilst Kerridge's work gives a solid framework for understanding the way the early financial markets operated. George Chandler, *Four Centuries of Banking*, vol II, *The Northern Constituent Banks*, (London, 1968); E. Kerridge, *Trade and Banking in Early Modern England*, (Manchester, 1988).
18. A. Schmidt 'The Smiths of Horbling: Country Attorneys' *Huntington Library Quarterly*, 54.1, (1991), 143-176; A. Schmidt 'Provincial to Professional: The mentalité of attorney James Coulthard (1718-86)' *Law Review Association of Quinnipiac University, School of Law*, 22(2), (2003) 213-33.
19. Wildman was a kinsman of Ann Fenwick of Hornby; he and Coulthard were appointed trustees under her Act of Parliament. J.S. Holt (ed.) 'The Diary of Thomas Fenwick Esq. of Burrow Hall, Lancashire and Nunriding, Northumberland, 1774-1794' *List & Index Society, Special Series, vol. 50*, Appendix D, Item IV (c).
20. From the middle of the nineteenth century, various authors have said that James Dowker came from a Quaker family. There is no evidence to support this statement which continues to be repeated. He and all his known family were baptised, married and buried according to the rites of the established church whilst the offices he held as Coroner for Westmorland and steward for members of the peerage (see below) would also indicate a solid Church of England background.
21. The building still stands with the upper floors apparently little changed; the ground floor currently houses Kendal's McDonald's. A photograph taken about 1900 appears in Curwen's *Kirkbie-Kendall* although the accompanying text is not wholly reliable. Thomas Wilson and his successors are briefly discussed by J.D. Marshall in 'Kendal in the late seventeenth and eighteenth centuries', *CW2*, 75 (1975) 188-257. *Kendall*, Entry 71.
22. *Records of Kendale*, vol. I, 127.
23. It has not, so far, proved possible to identify which Inn provided Dowker's training.
24. The diary of Thomas Fenwick (who was James Dowker's brother in law) has been edited by the author and published by the *List & Index Society*. The legal networks which stretched across the north of England and down to London are discussed there. J. Holt (ed.) 'The Diary of Thomas Fenwick Esq. of Burrow Hall, Lancashire and Nunriding, Northumberland, 1774-1794' *List & Index Society, Special Series vols. 47-50* (2011, 2012) hereafter *Fenwick Diary*.
25. Whilst this James Dowker was probably fairly close kin of the Richard discussed here, there appear to have been several James, John, Richard & Samuel Dowkers and disentangling them provides significant problems. LA, WRW/K/1720 Will of James Dowker of Beetham yeoman.
26. CAS (K) WQ/SR/234/14.
27. CAS (K) WDB 22/1/1, LA DDK 1552/1-6.
28. Julian Munby's paper on Westmorland slate is an excellent introduction to both quarrying and the transport of the stone. It contains much detail which expands the discussions here. J. Munby, 'Westmorland Slate at Buckland (Berkshire) & the Bath 1754-9. *CW2*, 89 (1989) 233-248, hereafter *Westmorland Slate*.

29. Fenwick was also Recorder for Kendal from 1766 to 1777.
30. Since Thomas Fenwick stood (successfully) against Lowther's candidate in the 1768 election we must presume that Dowker may not have been whole-hearted in his support for his brother in law.
31. CAS (C) DLONS Box 1171.
32. The discussion here draws upon the documents found in Wigan Archives under references D/D Lei B/C1-C6.
33. The earliest extant letter, dated Jan. 1744/5, makes it clear that Leigh already had an established coal trade through Milnthorpe. When Leigh started dealing with Dowker he stopped his previous arrangement with Mr. Curtis of Kendal. It is known that Leigh and Dowker later met by chance at Lancaster Assizes; these and other gatherings were of great importance in building and developing networks. Wigan Archives, D/D Lei B/C/4
34. Dowker fulfilled a number of roles in connection with Alexander Leigh's business but only one account was rendered so that each strand needs to be extracted from the whole and separately examined.
35. The property is named variously as Dix's, Dixe's, Dixies and Dices. Munby considered that this was probably the only wharf at Milnthorpe. Westmorland Slate.
36. The term Morecambe Sands is anachronous here but provides a clearer placing for those unfamiliar with the locality.
37. The conventions of the time meant that Dowker was entered as customary tenant of Dices during the term of the mortgage; it would only pass to Leigh if the mortgage was fully discharged at which point Leigh would be liable for a further fine and legal fees. In fact, a General Fine of £6 7s. was levied on Colonel Wilson's death in 1754 and this too was chargeable to Leigh. Typical of its time, the mortgage was open ended and was only cleared by Leigh on the sale of Dices.
38. This seems a tiny rent for a fairly substantial property but other evidence indicates that Leigh retained rights in part of Dixies. Without the original lease any thoughts must be conjectural.
39. In this place and time, the term 'room' could be taken to indicate 'space or working area'.
40. Typically, inquests were held at the nearest inn as being the nearest available space capable of holding the number of people who might have to attend. CAS (K) WQ/SR/251/8. 'The Rake's Diary; the journal of George Hilton' ed. A. Hillman, *Curwen Archive Texts* (1994) 61.
41. Turnpike Act 32 Geo II, 1759.
42. It is possible that Dowker's brother in law, John Birkett, acted on his behalf – see below.
43. The costs of lighting (unloading) and so forth were offset against this figure.
44. The point at which the holding acquired the name it now carries is discussed below.
45. Between 1791 and 1794, Richard Birkett appears to have been in partnership with a Thomas Fothergill for these corn factors paid premiums on 'Sharps Granary near The Watermans Arms at Pickle Herring' and 'Bull Porters Warehouses'. Their address was given as 14 Great Tower Hill (London). London Metropolitan Archives, Sun Fire Office, MS 11936/377/584159, 381/592127, 385/600937, 388/601321, 395/615298, 399/630473.
46. Although there is no clear evidence for Dowker's involvement in these other trades, neither is such involvement improbable.
47. In 1760, Dowker paid to the Levens estates an annual rent of £26 in respect of Wrengill and Stockdalebank quarries; it is unclear if this transaction was on his own behalf or as agent for another. R. David, 'The Slate Quarrying Industry in Westmorland, Part I' *CW* 2, 87 (1987) 213-227 quoting ref. CAS (K) Levens MS Box 6 No. 14 Accounts and Leases; Westmorland Slate.
48. David, Slate Quarrying.
49. *Fenwick Diary* For references to Thomas Vipond and mineral resources – see Index; for description of the lands see vol. 50 Appendix A.
50. Dean Barwick died in 1664 leaving money for the benefit of the people of Witherslack. B.L. Thompson, 'Dean Barwick and his Will' *CW* 2, 65 (1965) 240-83.
51. Thomas Wilson's death is recorded in the Court Rolls for Kentmere for he was Lord of the Manor there. CAS (K) WD PP Box 1.
52. It should be noted that whilst the mortgage between Leigh and Dowker generated income for the latter, the cash held by Dowker as agent did not carry interest payable to Leigh. In the contemporary mind, there was a clear demarcation between formal loans which bore interest and informal debt generated by (generally unavoidable) delays in settling accounts.

53. A classic, in its way, is the mortgage granted in 1758 by Elizabeth Taylor of Finsthwaite; a loan for £600 bearing 5% interest was made to Jane Brookbank and her daughters and secured on their joint property at Bank Head in Bradley Field. By 1774, Taylor no longer wanted this investment and assigned the mortgage with its accrued interest (amounting to £793 3s. 6d. in all) to James Dowker. It is not known if the lands secured ultimately finished up in Dowker's hands. LA DDPD 41/4.
54. Kendal Castle Estate. *Records of Kendale* vol. III, 308-311.
55. There were also Fenwick family lands in County Durham and in many parts of the Lune and Kent valleys. The total land holdings were enormously complex. *Fenwick Diary* vol. 50, Appendix A.
56. But see also the Taylor/Brookbank mortgage discussed above.
57. He certainly had a high profile as his unusual name makes him readily identifiable in the record.
58. The infant children of John and Elizabeth Birkett are recorded on the gravestone of their maternal grandfather, Richard Dowker. Heversham Parish Church, Monumental Inscription.
59. Mary Birkett must have been on good terms with her Dowker cousins for Jane left her £400 whilst the legacy from Dorothy was £200. TNA PROB 11/1633 Will of Jane Harrison of Kendal; LA WRW/K/1831 Will of Dorothy Dowker of Kendal, WRW/K/1842 Will of Mary Birket of Kendal.
60. *Lowndes Directory for 1772*; London Metropolitan Archives MS 11936/388/601321.
61. Although most of Daniel and Elizabeth Birkett's children had left home by that date, their household at 10 Old Terrace, Hackney included an upper servant, cook and two house maids. TNA H.O. 107/1503
62. The very different occupations of Birkett and Herschel throw an interesting light on social circles in the 1830s. It is thought that 'Mr. Atkinson' may have been an attorney; the identity of 'Beckwith' is not known. Royal Society, Correspondence of Sir John Herschel, Astronomer Royal. HS.4.97, 98, 99, 100.
63. Berry's duties included supplying hams at Christmas; the costs of these, together with their carriage, were deducted from Birkett's rents and the balance paid into Wakefield & Company Bank in Kendal. Berry is also discussed by Curwen and Vickers. Curwen, *Heversham* 77; Rob Vickers 'Country Carriers in Victorian Lakeland' *CW* 2, 98 (1998) 279-86; CAS (K) WDB 1/1, 26, 34, 1/2, 26.
64. The catalogue entry describes it as 'freehold house, cottage and estate of 66 acres between Church Street Milnthorpe and Milnthorpe' and included allotments made under the Heversham Enclosure Award. CAS (K) WDD M/2/24.
65. Thomas Fenwick records his illness and death. *Fenwick Diary*; T. Cann Hughes *et al.* (eds), *The rolls of the Freeman of the Borough of Lancaster, 1688-1840*, *Record Society of Lancashire and Cheshire* vol. 87, 90 (1935-38) 95, John Dowker was buried at Kendal. Kendal Parish Church, Monumental Inscription.
66. T. Cann Hughes *et al.* (eds), *The rolls of the Freeman of the Borough of Lancaster, 1688-1840*, *Record Society of Lancashire and Cheshire* vol. 87, 90 (1935-38) 96.
67. CAS (K) WD MM Box 32 Personal Account Book of James Dowker jun. 1786-88.
68. D. Risk, *Clergy of Crosby Ravensworth 1564-2005*, (2006, privately published); <http://venn.lib.cam.ac.uk> accessed May 2013; CAS (K) WD MM Box 32 Personal Account Book of James Dowker jun. 1786-88.
69. *Fenwick Diary*.
70. Thomas Dowker pre-deceased his father by two days but, judging by Fenwick's Diary, some little time elapsed before the news reached his family. *Fenwick Diary*.
71. Agnes Dowker was buried at Kendal Church on 2 Feb. 1759, *Fenwick Diary* Appendix C; LA RCHy 2/6/2.
72. *Fenwick Diary* Appendix C; LA RCHy 2/6/3.
73. LA WRW/K/1831 Will of Dorothy Dowker of Kendal.
74. LA WRW/K/1786 Will of James Dowker senior of Kendal.
75. To a degree, the descent of the lands held by James Dowker were controlled by his will; he did not envisage that his children would leave no direct heirs.
76. Richard Birkett died in 1829.
77. Henry (one of these children) was also to have the 'silver waiter which I purchased at the sale of his father's effects'.
78. Kendal Dispensary was founded by voluntary subscription in 1782. It features in the wills of both Jane Harrison and Dorothy Dowker so we may suppose they were supporters of this charity during their lives. The largest recorded donation to the Dispensary was the £500 made by James Gandy – presumably the same man who was a beneficiary under the sisters' wills. *Annals*, 230-1
79. The capital sum purchased Consols with the face value of £3,242 1s. 9d. which generated £97 5s. 6d. annual income. CAS (K) WD AG Boxes 150-153 Report by John Hudson into Kendal Charities, 1847, 24-5.

80. Any residue was to go equally between the eight Birkett children.
81. Attempts have been made to see if James Wilson attorney of Kendal was related to Dorothy Dowker's grandfather, Thomas Wilson attorney of Kendal. Whilst a link is possible, no evidence for such a connection has been found. There were just too many families called Wilson in Kendal and all with a high proportion of males called Thomas or James. However, Thomas Wilson owned Underhelm in Stainton township which raises the possibility that he was a member of the Wilson clan who owned Underley for Henry Wilson (who died in 1639) made his nephew Thomas Wilson of Underhelm his main heir. *Records of Kendale*, I, 323.
82. Maria Wilson's lifetime gift was made by a deed dated 13 May 1839 some years after Dorothy Dowker's death but very shortly after the death of Thomasin Richardson, the last surviving Dowker daughter. Interestingly she did not appoint the Kendal Corporation as trustees which is the route Dorothy Dowker took. Perhaps Maria believed in the cause but not the agents appointed? Maria Wilson died in 1863 aged 91. *Annals*, 228-9.
83. The churches of St. Thomas at Milnthorpe and on Stricklandgate, Kendal which were built at much the same time, are discussed below.
84. The place of the Webster family in the architectural history of the north west of England together with other information about the Dowker Hospital is given in A. Taylor, 'The Websters of Kendal: a north-western architectural dynasty' *C&WAAS Record Series 17* (Kendal, 2004) 154.
85. The Dowker Hospital records state the capital sum to be £450. CAS (K) WSMBK Acc 2522; CAS (K) WD AG Boxes 150-153 Report by John Hudson into Kendal Charities, 1847, 24-5.
86. There was a certain amount of 'left hand, right hand' about this since, in both cases, the trustees were Kendal Borough Council.
87. The Dowker Hospital appears to have been in very poor condition by then and a lack of plumbing and sanitation would have made it expensive to bring it to a reasonable standard. On the other hand, it had been in the ownership of Kendal Borough Council from the very beginning and there is an impression that very little upgrade work had ever taken place. The door arch may now be found in Websters Yard off Highgate. CAS (K) WSMBK Acc 2522.
88. The correspondence and minutes connected with the last 20 years of the Hospital's existence and, in particular, the internal discussions about future actions are capable of more than one interpretation.
89. Fenwick was obviously a keen hunter; from 1745 until his death he was a Bowbearer of Bowland. He was buried in Tunstall Church on 10 Feb. 1757. Registers of Tunstall Parish ed. W.H. Kendall & H. Brierley *Lancashire Parish Register Society*, vol. 40 (1911) 140; C.J. Spencer & S.W. Jolly 'Bowland: The Rise and Decline, Abandonment and Revival of a Medieval Lordship' *The Escutcheon vol. 15*, Journal of the Cambridge University Heraldic & Genealogical Society (2010).
90. Part of the financial settlement that Thomas Fenwick made in 1759 was intended to complete the out buildings. *Fenwick Diary*, vol 50, 51.
91. The list of expenditure includes some delightful detail with regular hair cuts at a cost of 6d. each, all kinds of clothing and a spelling book costing 1s. 6d. References to Betty Dowker continue into 1758; these are given in the correspondence between Ann and Thomas Fenwick, *Fenwick Diary* vol. 50, Appendix C; LA RCHy 2/4/30.
92. John Tatham then became vicar of the adjacent (and much less demanding) parish of Tatham where he remained until his death in 1809. He was followed at Melling by his son (another John) who remained as vicar until his death in 1851 so that, father and son held the vicarage for a total of 101 years. W Farrer & J Brownbill (eds.) *The Victoria History of the County of Lancaster* (London, 1906-14) viii, 190, 224.
93. LA RCHy 2/1/60 Will of Ann Fenwick.
94. Carus was a little younger than Elizabeth Dowker, the youngest son of William Turner Carus of Arkholme by his wife, Elizabeth née Dickenson, he was baptised at Melling Church on 16 April 1754. Parish Registers of Melling in Lonsdale, Jennifer S. Holt (ed.), *Lancashire Parish Register Society vol 172* (2010) 30.
95. The author intends to publish the results of her research into the wills made by married women and administration bonds granted to their widowers and others.
96. The five-year delay is intriguing.
97. Jackson Harrison was baptised the son of George and Mary Harrison on 23 Feb. 1741, he married Jane Dowker on 25 Dec. 1775; the witnesses were William Haygarth and Ellinor Atkinson. Kendal Parish Register.
98. Elizabeth married in Melling whilst Thomasin married in London.

99. Notice of Jackson Harrison's death 'after a tedious illness' is given in *The Lancaster Gazette and General Advertiser for Lancashire, Westmorland etc* of 20 Oct. 1804; TNA PROB 11/1424 Will of Jackson Harrison of Kendal.
100. Notice of Jane Harrison's death is given in *The Lancaster Gazette and General Advertiser for Lancashire, Westmorland etc* of 29 Jan. 1820; TNA PROB 11/1633 Will of Jane Harrison of Kendal.
101. Jackson Gandy, merchant of Liverpool was described as the son of the late Thomas Gandy esquire of Kendal on his marriage to Mary the daughter of Richard Atkinson esq. of Castle Park, Lancaster in 1818. The coincidence of the Gandy's christian name with that of Jane Harrison's husband when combined with the legacy of plate indicates a familial link. *Chronology*, 17.
102. It seems likely that Mary Birkett was living in Kendal by this date – see above.
103. These capital sums were intended to be invested and the income arising spent as the charity's trust deed directed.
104. William Richardson's origins are not known although a 19th century writer thought he came from Reagill near Shap (however, the same author seems to be the source of the belief that James Dowker was a Quaker from Crook). CAS (K) WDY 79, 39.
105. London Metropolitan Archives, Register of St Andrews Holborn.
106. Taylor, 'Webster', 44, 142-3, 267.
107. However, the link has been identified in the new 'Pevsner' for Cumbria. M. Hyde and N. Pevsner, *The Buildings of England, Cumbria*, (London, 2010), 527-8; Taylor, 'Websters' 143.
108. There is nothing in Thomasin Richardson's will which indicates a legacy to which the last comment could refer. *Preston Chronicle*, dated 19 Jan. 1839; Borthwick Institute of Historical Research, 1839 SEP Prerogative Will vol.200, f.233. Will of Thomasin Richardson of Kendal 1839.
109. In fact, the 19th century Fenwicks had a number of links to Kendal families and were descended from the Lamberts of Wattisfield (also prominent attorneys). Taylor, 'Websters', 143. *Fenwick Diary*, vol 50, Pedigree 6.
110. *Annals*, 226-8.
111. A similar assumption is made about William Richardson's one guinea given in the same year. CAS (K) WPR 43 18/2/3.
112. CAS (K) WPR 43 18/2/4.
113. The earliest letter is addressed to John Gibson at 11 Hill Street, Finsbury, London. Gibson (the son of George Gibson, King St. Whitehaven) was apprenticed to William Peat Litt a merchant and commission agent of Liverpool. Litt subsequently moved to London and Gibson accompanied him there. CAS (W) YDX 119/7.
114. The suspicion must be that it was these comments that caused Gibson to keep those particular letters out of what was obviously a fairly regular correspondence.
115. The canal from Lancaster to Kendal was finally completed in this year; the Battle of Waterloo took place on 18 June 1815. CAS (W) YDX 119/7.
116. She supplied them with spectacles before attempting to teach them to read the good works she provided. Letters of 8 Aug. 1815 and 2 Aug. 1816. CAS (W) YDX 119/7.
117. TNA PROB 11/1532 Will of William Richardson of Kendal 1809; Borthwick Institute of Historical Research, 1839 SEP Prerogative Will vol.200, f.233, Will of Thomasin Richardson of Kendal 1839.
118. Although there are useful comments about Kendal's earlier charities in the *Annals of Kendal* and elsewhere, there appear to be no substantial original documents which would allow their story to be told. The annual reports were sometimes summarised in the *Lancaster Gazette*; see 12 Jan. 1805, 25 Jan. 1806, 28 Jan. 1809.
119. Marshall states that Kendal Dispensary was 'under the leadership of a Unitarian Group' which may tell us something about the sisters' religious stance. J. D. Marshall, 'Kendal in the late seventeenth and eighteenth centuries', *CW* 2, 75, (1975) 188-257.
120. This £225 capital generated the £10 p.a. annuity to Mary Bainbridge who had been Jane Harrison's servant. TNA PROB 11/1633 Will of Jane Harrison of Kendal.
121. T. Bulmer, *History, Topography and Directory of Westmorland*, (Preston, 1906), 545.
122. *Fenwick Diary*, vol 50, p. 90.