

ART. XIII – *Rickerby: an estate and its owners. Part II – George Head Head and after*
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THE first part of this article¹ described the creation of the Rickerby estate in the late 18th and early 19th centuries by William Richardson and his successors the Grahams, and included the history of Graham's Bank, also called Carlisle New Bank. This second part examines the eras of George Head Head, Miles MacInnes, and after. For brevity G.H.H. signifies George Head Head and M.M.I. signifies Miles MacInnes, his successor.

G.H.H.'s forebears were farmers at Raughtonhead, Castle Sowerby, and Sebergham in the 17th and 18th centuries.² His grandfather, George Head of Raughtonhead, innkeeper, bought up land and styled himself "yeoman" there from 1775;³ he had been awhile in Cockermouth as "yeoman" in 1761. In 1782 he was of Raughtonhead, innkeeper again. His children included John who was, by January 1775, in Liverpool in trade or shipping;⁴ in 1773-4, he had arranged shipments of rum, brandy etc. to Sandsfield for his father, and in 1775 was writing home with news of more shipments. A further son, Joseph Monkhouse Head (hereafter J.M.H.) (1759-1841) was, by 1794, a grocer in Botchergate.⁵ The Monkhouses were likewise of Castle Sowerby, then Cockermouth;⁶ and George Head had been involved, as legatee, in the dispute over the will of Joseph Monkhouse, of Cockermouth, gent., who died in 1766. A number of experts had been consulted and, in May 1772, included the Reverend Doctor Richard Burn.⁷

On 29 February 1727/8, Thomas Pattinson, shoemaker, signed his marriage settlement to wed Mary Coulthard of Caldewgate. He was the eldest son of Susan(na) Pattinson of Botchergate-head, widow, who owned the first burgage-house and garth west of Botchergate's north corner, with a garth there (formerly Robert Slacks), mortgaged since 1715/6 but subsequently paid off.⁸ By 1745 she had acquired the whole corner-site and built a substantial thatched house and barn there, which was burnt down on Christmas Day 1745, to her great loss, when "the Highlanders fired the Great Can(n)on of the Citadel". By c.1749 she had rebuilt, but evidently had to sell the north-east corner to raise funds; her abutments on the east in 1756 were "houses of John Pattinson". She had died by then but her son, Thomas, settled the house and garth on his son, Charles, shoemaker, who lived there and had given £35 for it. The other abutments at that time were; on the west, a barn of Edward Lowery; on the south, a garth of Robert Graham; and on the north, Botchergate (street) - all included on the c.1749 map. In November 1757, Thomas, Mary, and Charles, their eldest son, mortgaged the family burgage to Isaac Thompson of Carlisle, mason: it then comprised a house, shop and room over, stable, garth, yard, and front; free rent to the City, a Lammass penny. The Pattinsons borrowed £110 further from Thompson between 1765-74 on four occasions. The 1757 fine describes their property as a house, brewhouse, stable, shop, and curtilage. In 1769, Charles leased, for eighteen years, from John Pattinson of Botchergate Within, butcher, and Isaac Thompson of St Mary's Within, stone-cutter, a ground floor room on the south-west of John's house. By 1786 Isaac, mason, had moved to

Irishgate-brow and died. His widow, Jane, had married Edward Slack of Thackwood Nook in Castle Sowerby, yeoman, who by 1790 was of Monk Hall, Crosthwaite. Isaac's son, John, was by 1786 of Bromfield Row, Dalston, yeoman, and that same year mortgaged to John Pattinson, his wife, and Martin Thompson (of County Durham by 1791), his burgage house of 13 feet frontage to the west side of Botchergate, abutting south on houses formerly Robert Graham's but now Robert Park's, and north and west on houses formerly Robert Pattinson's, late of Thomas Carrick, deceased.

In 1781, this Thomas Carrick of Botchergate, grocer, borrowed £200 from Isaac Thompson⁹ and, in March 1782, he bought a five-sided plot, 16 ft. by 10 ft. here, from the City. However, by 1785, he was gravely ill and made his will on the eve of a voyage to America, taken in the hope of a cure from sea air, and died shortly afterwards. His house etc. were sold and his daughter's husband, Thomas Bailey (by 1817 of St Mary-le-Bow, gent.), repaid the loan, expecting that J.M.H., acting for his new wife, Carrick's widow Elizabeth, would refund it. The resulting disputes were only settled in 1817 with J.M.H. paying £300. On Elizabeth's remarriage, and under Carrick's will, their daughter Eleanor had inherited the house.¹⁰ Also in the will were ten volumes of the *Encyclopedia Britannica*, the shop, together with stock-in-trade, and a one-eighth share of the sloop *Joyce and Ann*. The Baileys quitclaimed in return for the £300 in 1817. The owner of Carrick's house, in 1790, had been Edward Slack (see above), who sold it to Robert Story of Carlisle, Excise Officer, from whom J.M.H. acquired it on "1st of 12th Mo. 1806" – the transaction providing evidence that J.M.H. was a Quaker. Carlisle remembered J.M.H. as a "courteous, affable, yet strict man".

As for the thirteen-foot frontage burgage house adjoining south on Carrick's (formerly Susan Pattinson's), mortgaged for £43 in 1786, the mortgage was transferred in 1791 to Rowland Boustead of Rickergate, butcher, who died soon afterwards. His widow, Elizabeth Boustead, sold it to J.M.H., of Botchergate, grocer, on 31 July 1794, for £45.¹¹

On the north-west corner of Botchergate J.M.H. ran a flourishing grocery and chandlery business and, like the grander traders within the City walls,¹² his customers often asked him to advance or take care of money for them, and so he became an *ad hoc* banker. In 1804 he opened the "Carlisle Old Bank" (later name) there but continued as a grocer, and by 1829 J.M.H. and Son were wholesale grocers and tea-dealers in what had become Court Square, as well as being bankers.¹³ His first two children, born in 1790 and 1791, both named Joseph, died in infancy, as did Henry his third child (1794-6). His only other son was George, born on 29 August 1795, who by 1827 had followed genteel fashion and called himself George Head Head.¹⁴ J.M.H. had three daughters, Ann (born 1793), Elizabeth (born 1797), and Mary (born 1799).¹⁵ He was a member of the Society of Friends' Carlisle Monthly Meeting, and died on "5th Mo. 4, 1841": his children, including George, were brought up as active Quakers.¹⁶

In April 1800 he had bought the main share of the sloop *Whale* of Carlisle, 58 tons cargo capacity, hold 7 ft. 4 ins. deep, built at Maryport in 1766;¹⁷ his main fellow owner was William Nixon of Sandsfield, farmer and carrier, with two lesser owners, William Newby and James Allison, both of Liverpool, merchants. One of her crew, in 1811, was Johann Sankoffsky, born near Danzig in 1774, who went to

sea, settled in Carlisle in 1809 as John Cofty¹⁸ and married a Dalston girl. In that same year he set up a small shop in Dalston and also worked as a weaver but subsequently ran at a loss, sold up and took a room in Botchergate in 1811 when he "engaged with J.M.H., a grocer and tea-dealer, at the head of Botchergate Street. He had a sloop which went by the name of *Whalegannarly* and known as *Auld Whaly*", trading between Sandsfield and Liverpool. "I engaged in her for £3 a month with meat and drink . . . but had to supply my own bedding". This employment was terminated when the master cheated the four crew of victuals, and John left.

In February 1797 J.M.H. had been the 18th of the 19 owners of the vessel *Fanny* of Workington,¹⁹ built at Newnham on Severn in 1773, 139 tons, and which was lost with all hands in November 1798. From 1815-22 J.M.H. had the profits of the sloop *Ellen* and in 1828 he rented a vault in Carlisle Canal Basin for tar-cargo²⁰ brought in on the *Robert Burns*. He bought wheat, and sold herrings to Annan and Brampton, all in 1828. As his bank grew, so did his involvement and influence in local trade and affairs. In 1822 the first two vessels into Carlisle by the new Canal belonged to J.M.H. and his son George.²¹ A bundle of papers dated 1813 and 1821-39 show dealings with clients in Wigton, Carlisle, London, Ballymena, Uley (Gloucestershire), Annan, Uldale, Brampton, and Keith (Banffshire). Clients included Carlisle Canal Company; Dalston and Bell, iron-founders of Carlisle; Milbourne of Armathwaite Castle, deceased; Fearon of Uley; Gillbanks of Uldale; Greenup of Manchester, a failed tradesman; Daniel Burns of Carlisle (for a box of linen from Lisburn in Ulster); and John Pearson senior and junior of Dalston, both in 1830. Banks involved included Denison's of London; Pole's of London; the Aberdeen Bank; the Paisley Bank; Marryat's Bank, London (a branch near Halifax), and there are details of eight large sums of clients' money lodged with Masterman's Bank, London.²²

In 1833 G.H.H. had an offer for his land at Guysgill from John Palmer of Annan, nurseryman and, in 1834 John Stables, at Keith, sent him a bank-bill of Denison and Co., dated at Preston (Lancs.) 1825, to John Beck. Further books and papers of Head's Bank were found on the Midland Bank premises during internal reconstruction in 1963-5, and were used for a newspaper feature on the Bank in 1965,²³ but now their whereabouts are unknown either to the Bank's manager or to Midland Bank's head office.²⁴

On 12 April 1831 G.H.H. sent a letter to P. H. Howard of Corby Castle, esq., M.P., urging him to support the anti-Slavery motion soon to be moved by the Member for Weymouth. In politics he and J. M. H. were strongly Tory and many of the "county" families banked with them. Forster's Bank was also Tory. The textile manufacturers of Carlisle, however, were mostly Liberal, as was William James of Barrock Lodge, M.P. Quakers led the anti-slavery movement, however, and G.H.H. was known for zeal in philanthropy, hence this surprising note to a reformer of the opposite party.²⁵

G.H.H. also tried his hand as a mining-lessee. In 1827 ten people (many of them from Penrith) took a 21 year lease of Greenside Mine in Patterdale; in 1835 four of them, headed by G.H.H., and with one other newcomer, replaced this with a new lease for 14 years. In 1845 Thomas Parker of Penrith, gent., one of the lessees since 1827, sold two sixty-fourth shares of the mine "lead and copper", and of the

adjoining lead-vein on the north-east, to William Whitwell of Kendal, grocer, for £1,400. Greenside was a small mine until the Penrith lessees came and started smelting trials. G.H.H. bought the major shareholding in 1835 and pushed vigorously ahead. In 1838 smelting began; soon the Low Horse Level was driven and new ground opened up below. G.H.H. acted as their banker through J.M.H. and Co., and as a shareholder drew a fortune from the mine. Despite the copper mentioned in the 1845 deed, Greenside produced only lead, as did G.H.H.'s other mines, Roughtengill and Silver Gill in Caldbeck Fells (1848), leased to G.H.H. 'Esq', and to two of the Greenside lessees (both Penrithians); engrossed but not executed, perhaps because Greenside was by then the main project.²⁶

After joining J.M.H. in the Bank, G.H.H. opened a branch at Hexham.²⁷ In the mid-1830s Carlisle confidence was dented by the failure of several of its banks, but Head's survived and was able to secure some of their trade. G.H.H. succeeded his father as principal of J.M.H. and Co. in 1840, and under his control the bank flourished, accruing large reserves. By 1850 it had a branch at Whitehaven²⁸ and soon after established one in Workington which served the iron and steel industries there. Railways were thriving²⁹ and Head backed them, investing in many himself. Until the 1850s G.H.H. was sole owner of the Bank³⁰ but in 1853 he took into partnership Hubert Rawson, who had been on the staff since 1831,³¹ in 1855 had been local agent for Royal Exchange Assurance Co.,³² and by 1848 was living in Shadwell Lodge, London Road, as G.H.H.'s tenant; by 1868 he was of Stanwix House.³³

The Bank had various names: "Carlisle Bank" in 1830; "Head and Co." and "Head and Son" in 1830; "J. M. Head and Son" in 1825-6; "Head and Co., City Bank" February 1826; "J. M. Head and Co.", 1831-4; "J. M. and G. H. Head", 1833-4; but on its printed cheques from 1835, and in general, it traded as "Joseph Monkhouse Head and Co., Carlisle City Bank", although by 1840 it was known as "Carlisle Old Bank". "Old", perhaps, implied stability in an era of bank failures.³⁴

One of the two oldest Carlisle banks was Thomas Forster and Co., Castle Street, extant in 1790s, by 1829 also styling itself "Old Bank", but by 1831 it was in trouble³⁵ (the Grahams of Rickerby were also involved), and by 1836 it had crashed – a local disaster long remembered.³⁶ In 1828 Richard Cust banked with Forster's but later he was with Head's.³⁷ At the crash the partners were Joseph, John, and William Forster;³⁸ their clients retrieved 4s. 0d. in the pound. Letters from twenty-eight of their clients have survived in the Rickerby MSS, mostly about small sums, from ordinary people in Cumberland, Westmorland, Northumberland, Durham, Dumfriesshire, Manchester, and Leek in Staffordshire. They included the Rev Edward Carus Wilson (on behalf of a parishioner) and Colonel de Whelpdale of Penrith (through the "Cumberland Bank" there). Those empowered to receive the money included Mr Samuel Jefferson, bookseller of 34 Scotch Street, Carlisle (for a Lazonby man) in 1838, the Carlisle City and District Bank, Carlisle and Cumberland Bank, and the Northumberland and Durham District Bank. Several sent notes to Forsters; all wrote in hope or resignation in 1837-8.³⁹

Between 1811-1828 John and James Connell and Co. began as bankers in Fisher Street and, by 1836, the Cumberland Union Bank (opened in Workington in 1829 as the Union Joint Stock Banking Co.) had a Carlisle branch. When Connell's got into difficulties and knew that they had not sufficient gold to meet a run, the

Cumberland Union's Carlisle manager was ill and his wife was acting for him. Connell therefore took advantage of her inexperience and persuaded his clients to present his notes there. The ploy worked, though Connell's failed later that year, even so, and the Cumberland Union closed its branch to await return of stability and confidence. This bank did not return until 1865.⁴⁰

G.H.H. was widely respected throughout Cumberland and beyond, for his integrity, long career, stability, acumen, fine house, many benefactions and Christian spirit,⁴¹ but if he thought a client likely to be a risk he took a mortgage of his or her real estate and did not hesitate to foreclose if the time came: and, as sole owner of the Bank, he then added that client's estate to his own.⁴² Affluent clients faced with beggary did not deflect him. Unlike most local private banks, Head's was not run by a dabbler but by one with a keen natural instinct for banking and business. Lacking the Bank's ledgers and main letters, we only know through the Rickerby MSS. the extreme cases of trouble; and had not G.H.H. been astute and firm, his Bank would surely have sunk in the jittery 1830s. Thus John Twentyman, yeoman in Hesket parish, was sold up by G.H.H.'s order in 1829. In another example, William Wilson, a Carlisle baker, owned the Borough Mill and Bridge End Mill in Borough Street (near the present Citadel Station) and had five Building Club shares in 1842. He owed Head's Bank £1,250, secured partly by mortgage but as the mill's water supply was erratic, the mills were lacking tenants. He had them mortgaged to G.H.H. for £1,080 in 1843, with a plot next to Bridge End Mill. James Watson, a Carlisle grocer, client of the Bank, was bankrupt by October 1844. G.H.H. insisted on the *Carlisle Patriot's* owner, Robert Perring of Carlisle, assigning him its goodwill and copyright as security in 1854 for a total of £3,000, borrowed so far to finance improvements; Perring had "some time ago" bought the paper and presses. Henry Scobell Perring of Carlisle, client of Head's Bank, lodged a copy of his 1856 marriage settlement and new trustees deed (the original), 1859, with G.H.H., and, in February 1860, conveyed his wife's two houses in John Street, Bishopwearmouth for £1,200 to G.H.H. who then ran them through the Perrings' Sunderland agents.⁴³ In 1862 the tenants went on a rent strike until repairs were carried out. In the 1850s the developer of a house in Corporation Road, hitherto Hangman's Close (now Messrs. John, Peter, and George Dixon's), lodged his 1851-53 deeds with G.H.H.⁴⁴ He was Edward Hope of Globe Lane, joiner,⁴⁵ who bought the plot on 16 August 1851 and had built the house etc. there by 5 December. The Dixons had bought Hangman's Close from the Duke of Devonshire on 22-23 July 1823, freehold. Thomas Holstead, a Carlisle confectioner, mortgaged his house on the south side of Chapel Street to G.H.H., banker, for £500 in 1846. Holstead was to insure it for £400 but in 1857 G.H.H. and Rawson, as partners of the Bank, agreed to defer calling in Holstead's debts and to allow further credit. In 1860 David Thompson, a Carlisle plumber,⁴⁶ second mortgaged 2,193 square yards of Brunton Meadow, otherwise Petteril Butts, in the angle of the north-west corner of today's Greystone Road junction with Warwick Road, to Head and Rawson for £200. In February 1853 the Bank gave Thomas Robson, a Carlisle builder and developer, its agreement for up to £800 credit in return for his assignment of £800 life-policy (Royal Exchange Assurance, Head's agency), "Entered [in Bank's] Security Book page 113", but lost by Head's in 1862. In June 1858 Robson mortgaged his eight houses "in the Corporation Road", and his sixteen houses in Warwick Street and

Peter Street nearby, to Head's Bank for £1,000 subject to £2,300 existing mortgage, Robson to insure e.g. at the Royal Exchange Fire Office in London with interest payable for this mortgage at 5%. Robson's will was proved in 1869; Rawson was handling Robson's affairs in 1871 and the following year the Bank foreclosed on his various debts and mortgages, retaining his 1863-6 rental. He had built part of Woodrouffe Terrace.⁴⁷

J.M.H. was involved in the declining business of Henry Barnes, father of his nephew George Henry Barnes, of Princes Street, St James, Westminster, grocer and confectioner, who died in 1812 on the brink of beggary.⁴⁸ J.M.H. and his clerk, Mr Sisson, had been unable to rescue Barnes, although they did kit his son out for a war job in Portugal in 1812-13. J.M.H. suspected Henry Barnes of forgery. A file of letters and papers of Head's clients in Yorkshire and Lancashire has survived, dated 1825-26; these included John Hartley of Settle, solicitor,⁴⁹ and demonstrate how the network of English and Scottish banks operated.⁵⁰

Upon receipt of a bond, signed on 10 November 1849, G.H.H. lent £8,000 to John Wood of Maryport, shipbuilder, trading as Kelsick Wood and Sons, on security of the Dearham estate of John Nelson Wood, an affluent Liverpool merchant,⁵¹ who signed, little knowing what was soon to befall him. On 20 March 1852 his Dearham deeds were lodged with Head's for £5,000 mortgage forthwith: 42³/₄ acres in all, it included Kirkborough. Head took a list also of J. N. Wood's shares in fifteen vessels, and their value; these included *Aspatia*, *Wilton Wood*, *Dan Glaister*, *John Glaister*, the wherry *Carlisle*, and the brig *Albion*. In 1854 Kelsick Wood and Sons went bankrupt and J. N. Wood's share of the 1849 bond was called in by G.H.H. On 2 December 1854 J. N. Wood wrote to G.H.H. direct – K. Wood and Sons' failure at Maryport had jeopardised his own firm in Liverpool: to sell his lands would beggar him, "I never dreamt that the Bank would lend Wood's more than £4,000".⁵² He was then aged sixty-two, had no family, his trade had died away and he threw himself on G.H.H.'s generosity. G.H.H. did not reply: on 30 April 1855 J. N. Wood's Liverpool solicitor, writing to G.H.H.'s (Saul and Co.), said, "Is there no mercy?" J. N. Wood's December letter to G.H.H. was in reply to Saul's of 6 November to him, stating that even after selling his Dearham lands (in 1853-4) he still owed Head's £2,700 and interest: "Mr Head wishes to know how you propose to clear it." On 7 June 1855 Head's sent Saul's "the pass book of the late firm of K. Wood and Sons" to send to Henry Jenkins who was J. N. Wood's Liverpool solicitor. By now J. N. Wood was ill; he died on 12 June 1855;⁵³ his sole heir was his widow Mary, who by July 1856 had moved to Rock Ferry in the Wirral. On 25 July 1856 his fifteen unsecured lesser creditors made a general release; G.H.H., secured by bond, had first claim, was owed £2,926 2s. 10d., and allowed the fifteen others 10s.0d. in the pound; witnesses included Wilton Wood.⁵⁴

J. N. Wood of Liverpool, merchant, had, on 22-23 July 1836, joined with twenty-two others in founding a company to reclaim the Mersey foreshore at Rock Ferry near Birkenhead; a trust deed was signed on 21 February 1837. Here, between the river and the Esplanade, the company built baths, pump, cottages and a lodge. On 16 October 1860 J. N. Wood's widow, now of Workington, sold her two 1/23rd shares in the company to G.H.H. for £80, G.H.H. declaring that "no widow of his" will ever claim dower from the Company. G.H.H.'s heir, Miles MacInnes was still a shareholder in 1891 when new trustees were appointed for the "Rock Park

Proprietors" and their baths, cottages, lodge and pump, and the ground rents therefrom, at the "Rock Park". The baths cottages were sold for £650 in August 1891 for the Proprietors.⁵⁵

On 15 February 1850 the *Carlisle Journal's* front page exhibited the names of the various Cumberland banks and their shareholders' names, abodes and callings.⁵⁶ Top of the list was J. M. H. and Co., sole owner G.H.H., with branches in Carlisle and Whitehaven; next was Joseph Dickinson of Alston, sole owner; then the three other banks, each with many owners all over Cumberland and beyond (Carlisle City and District, launched by the Liberals in 1837,⁵⁷ Carlisle's main traders etc.; Carlisle and Cumberland; and Cumberland Union).

Hartley and Potter, Whitehaven's first bank, began in 1786;⁵⁸ at Workington, in 1800, Wood and Company was launched;⁵⁹ the Union Bank, by 1847 the "Cumberland Union", began in Workington in 1829; in 1850 most of its owners were West Cumberland people. Head's opening of his Whitehaven and Workington branches, to tap industries there, led the Cumberland Union to seek him as an ally rather than a rival, for merger would give them a strong entry to Carlisle. On 14 December 1864 a large turnout of shareholders (over 100) backed the forming of a new, enlarged, limited company, and backed the negotiations then in hand with J.M.H. and Co. for sale, transfer, or merger, i.e. the final touches, to unite "the two oldest and largest Banks in the County. Head and Co. have taken a large number of shares". The actual merger took place early in February 1865:⁶⁰ G.H.H. became its chairman, and his partners, Rawson and MacInnes, joined the new board. The non-limited status of the bank hitherto had "deterred" many local rich people from banking there. Not all agreed: the former manager of Head's Workington branch was to open the new Workington branch of the rival Carlisle City and District bank on 2 January 1865.⁶¹ Miles MacInnes himself felt laid-aside and soon after left for London.⁶² The head office of the new Cumberland Union bank was in the chairman's premises in Court Square, Carlisle, which was rebuilt, on a much grander scale, in 1866.⁶³ In 1864 G.H.H.'s capital in the Old Bank was £13,596; he and his two partners received 2000 shares of £30 each, £12. 10s. 0d. paid, in the new bank, and £55,000 cash for their large interest. By August 1865, the bank's capital was £219,340; net profit was £28,246 and gross income for 1864-65 was £59,796: its thirteen main owners included Salkeld of Holm Hill, Senhouse of Netherhall and John Steel M.P.⁶⁴ Several of Head's clients (probably most) transferred their accounts to the new bank.

In 1833 G.H.H. married Maria Woodrouffe,⁶⁵ only child of Thomas Woodrouffe Smith, who made, or inherited, a large fortune in trading from London to Russia; she was a cousin of Anna Sophia Reynolds, mother of Miles MacInnes. Ann, eldest child of Foster Reynolds of Mitcham in Surrey, esquire (1738-97), had married Thomas Woodrouffe Smith in 1789; her brother William Foster Reynolds bought Carshalton House, Surrey, which their youngest brother Jacob Foster Reynolds (father of M.M.I.'s mother) had to leave after business losses.⁶⁶ Maria brought with her several books on natural history, one of which was given to Eden School, Rickerby, as was a copy of her portrait.⁶⁷ Her father, who made his will in 1807, owned estates in the City of London; Stockwell Park (his seat) in Lambeth, Surrey, and lands on the nearby Brixton Road, Lambeth, and Clapham; Esher, and Kingston upon Thames (Surrey); Teddington, Middlesex, as lord of the manor; and

Hornchurch (Essex). His second seat was Sprowston Hall in Norfolk.⁶⁸ He bought the Stockwell and North Brixton estate from W. B. Angell in 1803. His trustees sold some of it piecemeal to developers in 1819, and leased more of it for the same in 1829, under strict conditions of plan, workmanship, and materials, to ensure good architecture.⁶⁹ Teddington he acquired in 1801;⁷⁰ G.H.H. retained it, enfranchising its copyholds in 1862-3. G.H.H. retained Stockwell and Brixton (as did M.M.I. until 1907 at least), and Sprowston until 1869, and erected a monument to him and Maria in Teddington church. After Maria's death,⁷¹ G.H.H. dealt with her Woodrouffe relatives, and with her younger sister Ann's in-laws, the Bartons (Ann had married John Barton, economist, who died in 1854).

Maria was a Quaker when she came to Carlisle, as indeed was her husband G.H.H. and his father; but in March 1844 she sent her written resignation to Carlisle Monthly Meeting, having "for considerable time not derived comfort or satisfaction" in their mode of worship, and feeling that it was isolated from the rest of the Church. This was minuted without comment or attempt to dissuade her.⁷²

Very possibly she then tried to draw G.H.H. into the Church of England too; and he certainly was blossoming into unQuakerly ways, with his doubled name, love of architectural follies (castles and towers particularly),⁷³ his pack of foxhounds,⁷⁴ his taking an Anglican priest as chaplain in his year as High Sheriff in 1851 and presenting him (or rather, his widow) with a special large Bible "as a Token of his affectionate Esteem";⁷⁵ all this led to the issue of a Testimony of Disownment against G.H.H. being approved by Carlisle Monthly Meeting (headed by Jonathan Dodgson Carr) on 19 March 1852, for paying church rates and tithes and "voluntarily subscribing, and otherwise supporting an ecclesiastical system opposed to our views of Christian Truth". Two deputations had been sent to try and convince him of his errors but he had declined to meet either; they therefore disowned him, "trusting that God's grace will reclaim him".⁷⁶ On 3 September 1845 he had paid £150 for "the best Pew in St Cuthbert's",⁷⁷ from 1837 known as "No. 56"; its previous owners since the reopening in 1779 had included Monkhouse Davidson (died c.1795), of Fenchurch Street, City of London, grocer, who had a large house in Newtown near Carlisle, Robert Warwick of Warwick Hall Esq. (1813), Jane Forster of Carlisle, widow (1837), and the Rev Thomas Wilkinson of Stanwix (1845) who sold it to G.H.H.. St Cuthbert's was the parish church for Botchergate and, though a leading Quaker, J.M.H. was one of 45 people sharing seven pews there in 1779.⁷⁸ This the local Quakers were evidently willing to tolerate. By 1865 G.H.H. had long since ceased using Pew No. 56, and the churchwardens allocated it to a pewless regular; G.H.H. protested; their defence respectfully but firmly outlined their rights, citing chapter and verse in law as well as Vestry minutes; but in return for G.H.H.'s past generosity they assigned him half of it. Doubtless his non-use was due to Rickerby's being in Stanwix parish, and G.H.H.'s attendance there.

By 1853 Maria was plainly dying of an incurable disease;⁷⁹ she had had no children. Her nearest of kin were six cousins, and she and G.H.H. resolved to assess each one to see if any had the right Christian spirit and business ability to be made heir to the Estate and to all G.H.H.'s local works. The tenants knew exactly what was afoot as one by one the cousins went with G.H.H. to visit the farms.⁸⁰ In the first carriage, the locally famous blue and crimson upholstered barouche with its grey horses, went G.H.H. in grey top hat, and Maria; in the second carriage went

the cousin then on trial; in the third, the party's picnic hamper for lunchtime. The tenants hoped that M.M.I. would be Head's choice, or so they recalled over fifty years later. The Heads indeed chose him; he had lately come down from Oxford, declined to take Holy Orders (his parents' hope) or to become a master at Marlborough College, or to take up the Law. One week after deciding to go to his uncle J. G. Fry's in London to learn business, came G.H.H.'s invitation, "that they both wish me to come to Rickerby on a long visit, to work in the bank", and succeed to the estate "if I proved suitable. I was too much surprised to say much". He discussed it with his old headmaster Dr Tait, who was by that time Dean of Carlisle and, on 3 December 1853, accepted. The same year that G.H.H. had taken a partner in the Bank, viz. Hubert Rawson – "They both belonged to the old school, who took no holidays", wrote M.M.I. in 1902, "but I went up to Fern Lodge occasionally". Fern Lodge was his parents' Hampstead home.⁸¹

Life was quiet at Rickerby House, for a young, energetic man fresh from Balliol, schooled at Rugby, who had returned as stand-in teacher there; G.H.H. was not on that wavelength, having been schooled at the Friends' School, Leeds,⁸² thence straight into the family shop; he was 58, Maria 59, and M.M.I. 23.⁸³ With them was Maria's companion since spinsterhood, Miss Elizabeth Graves, same age, born at Newington Butts near Maria's Stockwell,⁸⁴ she doubled as housekeeper, in "very practical" sole charge until her death in 1866. Maria found M.M.I.'s arrival "of great interest"; she lay in the South Room, in bed, and he visited her in the evenings. At his request, she gave him a text as a maxim, Proverbs iii. 6, his great anchor ever after. Hers was "a very sweet nature", but life was monotonous, especially after her death on 8 February 1854;⁸⁵ such few visitors as came were met at the Brampton (Military) road-end in Stanwix by the barouche (a cart met the servants and luggage at the station) and driven to Rickerby; as they passed the North Lodge a bell rang in a tree, alerting the mansion; G.H.H. and Maria met them on the step. In the 1840s dinner was at 4 pm., with needlework, talk, but no books, for the ladies, after dinner; on Sunday they went to St Cuthbert's "loose-box pews and three decker pulpit" to hear the earnest Rev Fawcett.⁸⁶

Three months after M.M.I.'s arrival, Maria died; but Tait had him often to dinner in the Deanery, got him involved in the local committees, e.g. the Weavers' Relief Fund – "The Weavers Bank, between Eden Bridge and the Castle, was raised at that time, and I used to pay the men at night for their day's work".⁸⁷ In 1856 Chancellor and Mrs Burton arrived in Carlisle and started St Mary's Home for Penitents, and Strathclyde House for Incurables, both strongly supported by Rickerby House. Tait's final week in Carlisle was spent at Rickerby; his successor, Dean Close, an Evangelical, was equally welcome there.⁸⁸

M.M.I. often spent his weekends at the Hodgkins' in Whitehaven, a lively, cultured Quaker family in Lowther Street.⁸⁹ Thomas Hodgkin was then (1852-55) manager of Head's Whitehaven branch, who found M.M.I. very silent for a non-Quaker and more interested in banking for its own sake than he (he later became a historian, Doctor Hodgkin). Thomas's two resident sisters later married Sir Edward Fry, and Alfred Waterhouse, the architect. The family was related to the Gurneys, Peases, and Backhouses, of Darlington, Norwich, London etc. into whom G.H.H. was to marry three years later; the inner circle of the wealthy Quaker bankers on the national scale now thought him fit to join them.

Meanwhile, from 1853, M.M.I. went regularly to the "Old Bank"; G.H.H. drove there regally in the barouche, scattering religious or political tracts on occasions as he went.⁹⁰ One morning, at 9.40 am. on arrival for opening at ten, he found he had left the Bank's key on the mantelpiece at Rickerby; even Head's might be suspected of a crash, and a panic started, if still closed at ten. Miles had been a great runner since schooldays, so he now ran back to Rickerby, got the key, and reached the bank before ten o'clock – a run of two miles each way.⁹¹ For that, and his evident love of banking, G.H.H. had, by 1865, made him a partner in the bank, second to Rawson; for even G.H.H. had cash-flow problems in the difficult 1860's.⁹² In 1858 he had married Sarah, eldest daughter and heiress of the late Samuel Gurney of Ham House, Upton, Essex;⁹³ Samuel had lent him £30,000. In 1864 G.H.H. mortgaged his Carlisle estate for £5,000 and was one of the two vendors of the County (now Cumbrian) Hotel; M.M.I. often went to London on G.H.H.'s behalf.⁹⁴ After the "sale" (merger) to the Cumberland Union Bank in 1866, M.M.I. took over the firm of his only brother, John Reynolds MacInnes, corn-factor of Hampstead, who had died in 1865.⁹⁵ Although based in Mark Lane, City of London, until December 1876, when G.H.H. died leaving him as heir, he had remained welcome at Rickerby. But only his father's large legacy, and his profits in Mark Lane, enabled him to return and live at Rickerby.⁹⁶

There had been Gurneys amongst Norfolk's gentry since medieval times; John G(o)urney of Norwich (1655-1721), merchant, was their first Quaker; his son Joseph, Esquire, settled at Keswick, three miles south-west of Norwich, marrying Sarah Middleton of Silksworth and Belsay in the North-East. His son John married Elizabeth Kett; their children married into the Barclays and Hanburys. The Barclays were an ancient Scottish family whose kin, by 1820, included Samson Lloyd of Birmingham, banker, Jacob Foster Reynolds and John Gurney Hoare. The first Quaker Gurney's two sons, John and Henry, founded Gurney's Bank in Norwich in the 18th century; by 1810 the family was extremely wealthy, and several were also fine scholars, active Quakers, and philanthropists. Samuel Gurney's sister Elizabeth (Mrs Joseph Fry) was, from 1813, a leading prison and social reformer.

In 1800, aged fourteen, her brother Samuel had entered her tea-merchant and banker husband's counting-house in the Poultry. Married in 1808, he inherited his father-in-law's fine mansion, Ham House (Essex), and wealth; this, and his father's legacy, soon made him a partner in Richardson and Overend, by 1810 becoming the world's biggest discounting-house. By 1825, as Overend, Gurney and Co., it was also a vast bank, rescuing many firms in the 1825 panic, and known as the "bankers' banker", taking the surplus cash previously deposited with the Bank of England: by 1856 it had £8 million deposited.⁹⁷

Samuel Gurney helped Mrs Fry in her worthy reform movements and in causes relating to anti-slavery, Liberia, Ireland etc. Vast crowds came to his funeral in 1856, a year after his wife's; his genius had made his firm unrivalled for forty years. But without him it was merely competent, and failed, on 10 May 1866, owing £11 million, and causing a national two year slump.

Its influence had been vast; and it was into this tight knit circle of wealthy Quaker bankers that G.H.H. married; for Sarah was the eldest daughter of this same Samuel. As a newcomer to the circle, G.H.H. caused the Cumberland Union Bank to invest strongly in Overend, Gurney and Co., even in its final year. In September

1865 he directed his bank to deposit £14,930 2s 8d., and paid in there to his account the £2,493 from property in St Mary Axe (his first father-in-law's). On 14 May 1866 he and M.M.I. had a long discussion with his City lawyers; he decided to mortgage Sprowston estate and tithes for "£25,000 or £30,000", e.g. from Gurney of Norwich, but they demurred, so he mortgaged it "to Mr MacInnes and Mr Miles MacInnes" for £10,000 and borrowed £25,000 from his marriage settlement trustees, in September, to pay off the liquidators' calls on his 1,000 shares in the late firm. Further calls in August 1867 led to the need of £8,000 to £10,000 more; another long meeting by G.H.H., M.M.I., and his lawyers ended in Mr MacInnes being entrusted with asking Barnett, Hoare and Co. to lend it on a bill of exchange or promissory note rather than on a mortgage; they agreed at once. In September 1866, and perhaps after, he still owed the late Samuel Gurney the £30,000 loan made him pre-1856, i.e. before they had become kin.⁹⁸ Sprowston was sold to "Mr Gurney of Earham" (near Norwich) in March 1869 for £41,267 5s. 0d., the MacInnes' mortgage paid off, £10,000 paid to Barclay and Co. "for the credit of the Cumberland Union Bank", and the final £10,000 paid to G.H.H. via M.M.I. on 15 April. When the crash came in May 1866, G.H.H. frankly admitted his responsibility in leading the Cumberland Union into loss and dipped into his own pocket to save them and their depositors.⁹⁹ His obituary adds that he could well afford it.¹⁰⁰

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Notes and References

All the sources cited below are in the Cumbria Record Office, Carlisle, unless otherwise stated.

- ¹ CW2, xcii, 229-250.
- ² D/Ric/65-67; pedigrees D/Ric/103, 119.
- ³ By 1776 he had a London Bank, Messrs. Croft, Backwell, Roberts, and Croft (D/Ric/67).
- ⁴ D/Ric/67.
- ⁵ J.M.H. in Botchergate, buys Pattinson's, D/Ric/68.
- ⁶ D/Ric/65; pedigree D/Ric/103, 12.
- ⁷ D/Ric/67 (the will proved at York). George Head's wife, Ann, died in 1806, aged 85 (*Carlisle Journal* 8 November 1806); she was a niece of Joseph Monkhouse (see his will dated 1766).
- ⁸ "Susan(na)": she is Susan in these deeds, Susanna in her 1746 petition (CQ/11/1746 Easter/1). For her house's elevation as a gutted shell, see "Q" on G. Smith's 1746 Map of Carlisle (DX/334/1). "By c.1749", see the c.1749 map in D/Mh/3/2/9. "1756", see D/Ric/71, describing the property as "in Botchergate Without".
- ⁹ Isaac Thompson was described in 1781 as living "without the Walls tho' within the Liberties of the City of Carlisle" (D/Ric/71). The 1781 loan was by bond.
- ¹⁰ By 1817 Eleanor Bailey was long since dead. For other Botchergate Pattinsons in the 18th century see D/Ric/75 and PR/117/104,105. PR/117/105 shows their intermarriage with the yeoman family Beck of

- Botchergate, one of whom was a partner in Graham's Bank (PR/117/108, deed 21 April 1849).
- ¹¹ D/Ric/68; *Cumberland News* 9 December 1888, 8.
- ¹² see Part 1 of this article *CW2*, xcii.
- ¹³ As an *ad hoc* banker see Jean MacInnes, *History of Rickerby* (pamphlet for the use of Eden School), 4; cf. *Carlisle Journal* 26 February 1965. As grocers, see various directories, e.g. Parson and White (1829). By 1811 J.M.H. was also a Stamp Distributor and Agent to the Royal Exchange Insurance Office (Jollie). G.H.H.'s Bank continued this agency (D/Ric/76). For J.M.H. as a grocer see also DX/644/1 and for his pedigree see D/Ric/103. His book-keeping used Quaker dating (D/Ric/126). J.M.H. died intestate on 4 May 1841 (D/Ric/139, at 1847 recital). For J.M.H. and G.H.H. as grocers in the 1820s see D/Ric/126.
- ¹⁴ D/HC/1/27. Such fashion was unQuakerly.
- ¹⁵ DFCF/5/15-16; DFCF 5/15 omits the birth of Henry but DFCF/5/16 records his burial.
- ¹⁶ For J.M.H. as an active Quaker see Carlisle Monthly Meeting, DFCF/3/102 and see his note on the wrapper of D/Ric/71. His marriage to Mrs Carrick was not within Friends in Cumberland and South Tynedale (DFCF/5/17), nor was he admitted a freeman of Carlisle.
- ¹⁷ For a description and details of owners see TSR/4/1, 7. She was broken up c.1820.
- ¹⁸ For his autobiography see DX/644/1. Seamen often supplied their own bedding.
- ¹⁹ TSR/1/2, 22.
- ²⁰ For the sloop *Ellen*, the Canal Vault and the tar see D/Ric/126. *Ellen* was bought in January 1814 for £700.
- ²¹ Jean MacInnes, *op. cit.*, 4.
- ²² Client's papers and cheque, D/Ric/126; further Head's Bank cheques are in D/Ric/129 (1836). The cheque is signed by J.M.H. and G.H.H., 1827.
- ²³ *Carlisle Journal* 26 February 1965.
- ²⁴ Letter to me from the manager, Court Square, 1988.
- ²⁵ For G.H.H.'s writing cf. John Carleton-Cowper's (D/CC); both were successful self-made businessmen. G.H.H. dates his letter "12/4 Mo.", i.e. was still a Quaker (D/HC/1/27). For Tory banks see R.S. Ferguson, *Cumberland and Westmorland M.P.s 1660-1867* (1871), 308-9; for Liberals see *ibid.*, 306-8). For "County" families as clients of Heads see *Carlisle Journal* 26 February 1965. For William James as a client see Ferguson, *op. cit.*, 389-90.
- ²⁶ D/Ric/86 recites the 1827 and 1835 leases, and is the 1845 sale-deed. For details of the mine's history, based on the mine's accounts in C.R.O. Kendal, I thank Mr Samuel Murphy of Aston University. See also Ian Tyler, *Greenside* (Ulverston, 1992). For share-deeds of this mine see also DX/130/32, 37.
- ²⁷ *Carlisle Journal* 26 February 1965; it had closed by 1850 – *Carlisle Journal* 15 February 1850, 1.
- ²⁸ *Carlisle Journal* 26 February 1965.
- ²⁹ *Ibid.* and notes on dorso of his probate dated 1876.
- ³⁰ *Carlisle Journal* 15 February 1850, 1.
- ³¹ D/Ric/126 and M.M.I. himself in Anna Grace MacInnes, *Recollections of Miles MacInnes* (Longmans, 1911), 88.
- ³² D/Ric/76 and D/Ha/Acc. 5791/2.
- ³³ DRC/8/22; 1868, schedule beginning at 15 August 1868 in D/Cart/C11/24, 1908 schedule.
- ³⁴ D/Ric/126, 127, 129, 139 (1858); for 1840 see *Carlisle Journal* 26 February 1965; for "Carlisle Old Bank" see D/Ric/74 (1855).
- ³⁵ D/Ric/28.
- ³⁶ R. S. Ferguson, *op. cit.*, 309.
- ³⁷ D/Cart/C11/27 (1828).
- ³⁸ D/Ric/23, cf. TL/828/1/7.
- ³⁹ DX/1188/1; DEC/9/1 (Carlisle Dispensary). The Carlisle City and District Bank began in 1837 *Carlisle Journal* 26 February 1965
- ⁴⁰ *Carlisle Journal* 26 February 1965. The Connells were party to the erecting of Rose Hill, near Scotby (TL/828). Cumberland Union 1829, see Parson and White, *op. cit.*
- ⁴¹ *Carlisle Journal* 26 February 1965.
- ⁴² D/Ric/72-81, 124-130.
- ⁴³ D/Ric/75. H. S. Perring's 1859 Trustees were two further Perrings, one the Postmaster of Shrewsbury, the other a Government Inspector. For the Perrings see also D/Ric/79.
- ⁴⁴ D/Ric/80 (1851, recited).

- ⁴⁵ D/Ric/80.
- ⁴⁶ D/Ric/77; see also D/Cart/C13/15 (1923-1925).
- ⁴⁷ D/Ric/76, 78, 139; see also further note below. He died worth about £20 only (Probate 1869), leaving a wife and daughter to whom he bequeathed "all my religious books".
- ⁴⁸ D/Ric/125. Deceased had two houses in Westminster, and one at Waltham Green (Middlesex). J.M.H. was his joint executor.
- ⁴⁹ D/Cart/C11/64.
- ⁵⁰ D/Ric/127.
- ⁵¹ D/Ric/74, 75, 90.
- ⁵² D/Ric/74 ("I would wish to maintain the station in Society I have hitherto enjoyed"). In 1842-c.1844 he had also part-owned the vessel *Nelson Wood* of Maryport, 309 tons, built there 1826, wrecked off County Galway c.1844 (TSR/2/1, 90).
- ⁵³ Probate at York on 21 December 1855 and Canterbury 1856 (D/Ric/75 and 90), shipbroker.
- ⁵⁴ D/Ric/75.
- ⁵⁵ D/Ric/90; another shareholder in 1891 was Wilton Wood Duncan, of Liverpool (*ibid.*). (Rock Ferry is in Bebington parish, Cheshire).
- ⁵⁶ Shareholders in the Carlisle City and District Bank, 1850, included Peter Burn, the Brampton poet and "character" (for him, see *Carlisle Journal* 26 February 1965).
- ⁵⁷ *Carlisle Journal* 26 February 1965. For the shock of the Clydesdale Bank's later arrival see T. Bulmer, *Directory of East Cumberland* (1884), 53-4.
- ⁵⁸ Mannix and Whellan's *Directory* (1847), 391.
- ⁵⁹ D/Cu/5/220, 223 (as J. C. Curwen's bank). In 1809 the Workington Bank was extant; its one-guinea note shows Workington Hall (D/Cu/5/224), the reference also for an unnamed Workington Bank's destroyed banknotes register 1797-1801.
- ⁶⁰ D/Ric/78; *Carlisle Journal* 16 December 1864, 5,8; *Carlisle Journal* 26 February 1965; D/Cart/C11/24, bank book: J.M.H. and Co., 31 January; next entry is Cumberland Union Bank, 21 February.
- ⁶¹ Mr John Allison (*Carlisle Journal* 9 December 1864, 4).
- ⁶² Anna Grace MacInnes, *op. cit.*, 111-2.
- ⁶³ Ca/E4/711.
- ⁶⁴ *Carlisle Journal* 26 February 1965; *Carlisle Journal* 4 August 1865, 8. G.H.H. was not, however, a Trustee of the Carlisle Savings Bank (DX/1188/1, at 1872). In 1885 the Court Square bank was enlarged (Ca/E4/1758).
- ⁶⁵ D/Ric/103, cf. Anna Grace MacInnes, *op. cit.*, 75, 82, 86.
- ⁶⁶ D/Ric/173.
- ⁶⁷ Jean MacInnes, *op. cit.*, 4.
- ⁶⁸ He was owner by 1821 (Cary's, *Roads* (1821), 545). Sprowston is three miles from Norwich, the heartland of G.H.H.'s second wife's family, the Gurneys.
- ⁶⁹ D/Ric/93-98; the houses were to have marble chimney-pieces and (1829) W.C.s.
- ⁷⁰ D/Ric/170-172, including fine plans.
- ⁷¹ In 1829 she was living in Chichester, a spinster (D/Ric/93).
- ⁷² In Friends' Carlisle Preparative Meeting, First month 1833, the twenty Guides (active leaders) were headed by J. D. Carr, J.M.H., George Head, in that order, and included Benjamin Scott and Hudson Scott. There had been little expansion that year, and drowsiness at meetings (DFCF/2/30). Maria's resignation was minuted by Carlisle Monthly Meeting on "3rd Mo. 22nd 1844" (DFCF/2/6, 106-7).
- ⁷³ Cf. Jean MacInnes, *op. cit.*, 6.
- ⁷⁴ *Carlisle Journal* 8 February 1850 under Local News.
- ⁷⁵ The chaplain was Rev John Fawcett and the Bible, presented to St Cuthbert's church, Carlisle, Fawcett's church, by Fawcett's grandson in 1885, was found behind the organ there in 1979 and deposited soon after as PR/79133.
- ⁷⁶ DFCF/2/7, 124-126.
- ⁷⁷ D/Ric/60. The price in those days was generally £150 each time.
- ⁷⁸ D/Ric/124.
- ⁷⁹ Anna Grace MacInnes, *op. cit.*, 86, 104; Jean MacInnes, *op. cit.*, 6.
- ⁸⁰ *Carlisle Journal* 19 December 1916, 4; 26 December 1916, 4; Anna Grace MacInnes, *op. cit.*, 102.
- ⁸¹ Anna Grace MacInnes, *op. cit.*, 85-88, 103-4. Tait was the headmaster of Rugby 1842-50, Dr Arnold's successor.

- ⁸² *Carlisle Journal* 19 December 1916.
- ⁸³ Census 1841, 1851.
- ⁸⁴ Anna Grace MacInnes, *op. cit.*, 87, 107.
- ⁸⁵ *Ibid.*, 87.
- ⁸⁶ *Ibid.*, 102-3, 107.
- ⁸⁷ *Ibid.*, 87-8.
- ⁸⁸ *Ibid.*, 107-9.
- ⁸⁹ *Ibid.*, 109-111 and see their pedigrees in Durham Record Office.
- ⁹⁰ Jean MacInnes, *op. cit.*, 5.
- ⁹¹ He ran no more after being shot in the foot in 1864 – Anna Grace MacInnes, *op. cit.*, 130; Jean MacInnes, *op. cit.*, 7. The Key Race was run each summer by Eden School, Rickerby, see *Cumberland News* 3 July 1987, page 3. The school closed in July 1993.
- ⁹² D/Ric/173.
- ⁹³ Anna Grace MacInnes, *op. cit.*, 90.
- ⁹⁴ *Ibid.*, 111-2.
- ⁹⁵ *Ibid.*, 130-1.
- ⁹⁶ *Ibid.*, 147.
- ⁹⁷ *DNB; Burke's Landed Gentry* (1853).
- ⁹⁸ Samuel's loan was secured by a bond on Sprowston Estate (D/Ric/173 at January 1862).
- ⁹⁹ From 1860 G.H.H. was selling off the London estate (D/Ric/173).
- ¹⁰⁰ *Carlisle Journal* 15 December 1876, 5.