

III.—MERCHANT CHARITIES OF NEWCASTLE UPON TYNE.

INTRODUCTION BY ELIZABETH M. HALCROW.

The reigns of the Tudors and Stuarts were periods of expanding trade and commercial activity both at home and abroad. Privateers made fortunes on the high seas and merchants amassed great wealth in the cities. The ascendancy of the merchant class was reflected in the control which it exercised over town life and affairs and the merchant gild was the instrument by which it achieved and maintained its control over the citizens and burgesses. Though granted only for the regulation and advancement of their trade, the mediæval gild was utilized in practice to give a kind of semi-corporateness to the borough community. The gild lost none of this importance in Tudor and Stuart times, for in practice the mayors, sheriffs and leading aldermen were drawn from the most active and influential presidents and counsellors of the gilds. Yet the power and influence of the merchants was not devoted solely to their own advancement and enrichment. Colleges, hospitals and other charities were established under their patronage and maintained at their expense. The merchant took his place side by side with the royal, ecclesiastical and baronial patrons of preceding centuries. Their attention was not confined to the encouragement of learning and alleviating the miseries of the sick, aged and infirm. They also took great interest in the struggles and efforts of young men of enterprise and industry but small means, who attempted to establish themselves as traders and merchants. At Newcastle upon Tyne two bequests were founded to this end, the first by Sir Thomas White and the second by William

Warmouth. Sir Thomas belonged to London whereas Warmouth was a Newcastle man, yet their careers and the ideas illustrated in the terms of their bequests are remarkably similar.

1.—SIR THOMAS WHITE'S BEQUEST.

BY BARBARA HARBOTTLE AND JOAN SLIPPER.

Sir Thomas White was a man of some importance of Tudor London, where he became Master of the Merchant Tailors' Company, and held the offices of both Sheriff and Lord Mayor. He was a great trader and one of the promoters of the Muscovy Company, but he is principally to be remembered for his numerous bequests, which include the foundation of two colleges at Oxford, St. John's and Gloucester Hall, and the charity of the twenty-three cities.

In his last will and testament Sir Thomas ordered that a sum of £104 from his estates near Bristol should be brought into the Merchant Tailors' Hall every year on St. Bartholomew's Day "while the world endureth", and from there paid to one of the 23 cities or towns he named, in strict rotation. He gave the cities in their order as follows: York, Canterbury, Reading, Merchant Tailors of London, Gloucester, Worcester, Exeter, Salisbury, Winchester, Norwich, Southampton, Lincoln, Whinchester(?), Oxford, Hereford, Cambridge, Shrewsbury, Lynn, Bath, Derby, Ipswich, Colchester, Newcastle, and Bristol. It will be noticed that the name of Winchester (Whinchester) occurs twice but this is doubtless a clerical error as the list thus contains 24 names. Of this £104, £100 was to be disposed of by the city authorities as he directed, and the remaining £4 were to cover any costs and charges incurred in the distribution. His purpose in making this bequest was to enable young men to set up business on their own, and so he ordered that sums of £25

should be lent to young freemen or citizens, preferably clothiers, for ten years without interest.

In 1577 the scheme was begun, and Newcastle received its first payment in 1599, the second following in due course in 1623. The third payment, though due in 1646/47, was delayed until 1651 because of the Civil War and the temporary sequestration of Sir Thomas White's estates.

The details of the distribution of the first £300 could not be traced, and it was supposed, in an undated note in the Account Book, that this loss was caused either by a fire, or by the storming of Newcastle in 1644 by the Scots, or else later by the subsequent "alteration in Government". It was further presumed that the money had been distributed by the Common Council, but in no orderly fashion because of the disturbed times. However, from September 1645 to July 1784, a detailed record is preserved of the applicants and their sureties in the same account book. This would appear from subsequent reports to have belonged to the Merchant Tailors. It is an indication of the muddled organization of the Corporation in those days that their "Journal Book" was always missing, it was never known what money was due or even to whom it had been lent. In the Common Council Book of 1665 there is a memorandum ordering the Journal Book to be looked for, and if it could not be found then a committee, including at least one ex-Mayor, was to be set up to reorganize the charity and enter the bonds in a book which could be referred to at any time.

In 1695 it was decreed by the Common Council that the money was for the petitioner's own use and no other purpose whatsoever. Whether there was some crooked dealing to occasion this warning it does not say, and it is natural that the Corporation, which was largely composed of freemen, should lend the money first to their own sons who were freemen by right of inheritance.

For various reasons the payments of Sir Thomas White's bequest were very irregular. By the new reckoning the fourth was due, and did indeed arrive in 1674, but the fifth was not

received until 1699, three or four years late. This postponement was once more blamed on the Civil Wars, though that seems a rather unlikely explanation after nearly thirty years had elapsed, and the date is too late to refer to the disturbances which occurred on the accession of William and Mary. The sixth payment was due in 1722, but was delayed until 1725 because of a dispute concerning land-tax on the estates. The seventh, eighth and ninth sums of £104 seem to have been paid without delay in 1746, 1770, and 1794. Indeed, with regard to the latter, there is still preserved a letter from R. Hawkswell on behalf of the Bristol Corporation, who announced that the money was due and asked that an authorized person from Newcastle should collect it either from his office or from Messrs. Barnett, Hoare and Co., a firm of London bankers.

The tenth payment, due in 1818, was not received by the Newcastle Corporation until 1829, because of a litigation begun against Bristol by the other towns and cities named in the will. The only document relating to this case is a copy of the Vice-Chancellor's judgement, but it includes much information about the White Bequest that cannot be found elsewhere. Sir Thomas White gave £2,000 to the City of Bristol under an agreement that they should buy with that sum lands and buildings which would produce at least £120 a year from rents. From 1567 to 1577 Bristol was to enjoy £100 a year, and then the rotation of the 23 different cities was to begin. This arrangement worked quite satisfactorily but the lands increased steadily in value, until they were worth several thousand pounds yearly, but still the Corporation of Bristol paid out only £104 each year. Therefore in 1818 the other twenty-two cities called upon Bristol to account for the surplus money, which they declared should not be used for the benefit of that one city. The Vice-Chancellor judged that Bristol entered this transaction as trustees, not as purchasers, in which case they had no right to the surplus rents, which should be used only for the maintenance and upkeep of the original estates. There also still

exists the copy of the receipt of the eleventh payment in 1842, which was signed by Thomas Dunn, then Mayor of Newcastle.

In 1784 the records in the MS. Account Book come to a sudden end, and we depend for our further information on innumerable loose papers, petitions, bonds, letters and reports. It appears that the Corporation were still shockingly inefficient about administering the loans, for in 1788 the Town Clerk was reminded that it was his task to collect the debts and that he must use "proper methods".

In 1829 a Committee was set up by the Common Council to investigate the whole workings of the White Charity, and in the same year they produced a report concerning the first results of their search. They found no records among the Corporation muniments, but discovered among those of the Merchants Tailors', an account "couched in the quaint language of the day", together with records of the loans and a suggestion that the loss of the first writings was due to the Scottish attack. From these and other indications it appears that the MS. Account Book did not belong to the Corporation but to the Merchant Tailors, so the former cannot even be credited with making these records. What happened to their own or whether they really had any at all is a matter for speculation. Because of all these difficulties, meaning once again the Scots, it was argued by the Committee that the Corporation could not be blamed with negligence and were therefore not liable for any loss.

In 1830 this Committee made another report which included suggestions for the future administration of the trust, such as the immediate issue of all the money in the hands of the Corporation, and the use of printed forms for petitions, which were to be signed both by the petitioner and his four sureties. They also decided that the Corporation was not responsible for losses through default in payment in the past and declared that they would continue the investigation. A third statement advised the Corporation that it was not responsible for losses before 1765, which had mostly been

paid back by grants, but that the Common Council should make good deficiencies in the fund since that date by paying in £200 a year. They were then to lend out all the money at present in their hands.

There are no further documents dealing directly with the administration of the fund, but only a mass of printed petitions which were issued as a consequence of the Committee's report. These are naturally of one pattern and do not make interesting reading. Yet there are among them one or two letters and pleas which are more amusing. There is a petition in 1841 from William Hall to be excused the repayment of the £25 lent to him, and he adds a list of shops he has lost, firstly by removal by the Corporation, secondly by being prosecuted as a nuisance, thirdly by a robbery and another removal by the Corporation, and finally by the intervention of a Mr. Dixon Dixon. Such a run of bad luck must be almost without equal. He ends by saying "Your Persecuted Petitioner hopes you will take his case into your consideration". In 1833 a young housecarpenter named George Richardson applied for a loan, and included as one of his sureties a George Cram. The latter turned on him nine months later, and in a letter to the Corporation stated that George Richardson "has been acting very ungratefully to his Father and I fear would make a bad use of the money". The loan did not go through.

In 1894 the Corporation claimed against Thomas Southern for £25 which he owed as a surety for James Baines Wright, who, though living, had no money. This claim was duly met by the surety as the accounts of the City Treasury show. These accounts mention sixty advances during the past hundred years—forty-seven of these between 1854 and 1898 and the remaining thirteen between 1936. Only one application has been made since 1936 and this was in 1950, but no loan was made.

To sum up, there are no loans outstanding and repayments have been met usually within the period laid down for repayment. Only four advances proved wholly irrecover-

able and in three cases the loan was only partially repaid. The last payment of £100 received by the Treasurer was in 1938 so that, as there are twenty-three cities named as beneficiaries in addition to Newcastle upon Tyne, no further benefit is due until 1962. The money is still held in trust in the City Treasury to be lent out to applicants who conform to the conditions of the bequest "while the world endureth".

2.—WILLIAM WARMOUTH'S BEQUEST.

BY ELIZABETH M. HALCROW.

William Warmouth¹ was one of the great personalities who made their mark upon the history of Newcastle upon Tyne. He was sheriff in 1598 and three times mayor in the years 1603, 1614, 1621 and one of the leading aldermen of the town. In addition, like so many of his fellows of the Common Council, he was one of the Company of Merchant Adventurers, the most powerful and influential Company in the city. When he died at the age of eight-three on July 22nd, 1642, he left a bequest for the benefit of Newcastle citizens, particularly those of the Company of Merchant Adventurers. In his brief introductory statement to the articles regulating the administration of the bequest he tells how he "through the blessing of God and his owne indeavours having gained a competent estate by Traffique and Merchandizing did by way of Thankfulnesse for soe Great a Benifitte Received and to encourage others in that Trade Give and Bequeath unto to Towne of Newcastle above mentioned one hundredth pounds sterling currant money of England for the use and benifitte of the Societie of Merchant Adventurers". The money was to be loaned out under specified conditions in the hope that it might "be a means to Raise many a good

¹ William Warmouth is described as a mercer in the *Register of Freemen* in 1589—ed. Newcastle upon Tyne Records Committee, 1923, p. 4; see also *The Mayors &c of Newcastle upon Tyne*, 1940, p. 48.

Merchant for", Warmouth adds, he himself had "noe more than one hundred pounds to begin with when he first adventured beyond the seas".

The conditions governing the bequest were expressed in six articles, which were to be observed by the Common Council which he made responsible for the administration of the money. In the first place preference was to be given to freemen of the Company of Merchant Adventurers, but if no one eligible was to be found in the Company the money could be lent out to any deserving merchant. Secondly the recipient of the loan of £100 was to enjoy it for three years only. Thirdly, before receiving the money, he was to find three sureties who would guarantee that he would repay it at the end of the three years. In the fourth place the Common Council were to continue lending out the £100 triennially for ever. The fifth article states that the loan was not to be granted to the same person twice. Finally Warmouth directed that the "Townes Seale" must be used on receipts and that proper accounts were to be kept and audited. These articles are followed by the signature of Henry Warmouth, his son, who appears to have been charged with setting up the bequest.

The terms of the bequest are followed by copies of the receipts for the loan. The first payment was made in 1647 to Andrew Barker, merchant, who entered into the bond for repayment on July 8th, 1647. His sureties were Mr. Henry Maddisone, George Beadell and Phineas Allen, merchants. All three appear in the Register of Freemen of Newcastle upon Tyne. The receipt was signed by the Mayor, Henry Dawson, and the Sheriff, Henry Rawling. Under the year 1653 a letter is copied which was written by Henry Warmouth on behalf of William Gray. It was addressed to George Dawson, Mayor, and to the Common Council and was a request that Gray's application, refused in the first place, should be reconsidered. Henry Warmouth mentions that the Council had found Gray inadmissible as a candidate for the loan because he was serving an apprenticeship.

He goes on to explain that he had perused the articles of the bequest carefully and was convinced that Gray could be accommodated without infringing the trust of the donor. Although not yet a freeman himself, Gray was, entitled to be admitted one and both his father and grandfather had been freemen though not free merchants. This letter was read at the Common Council on October 3rd, 1653, and Gray's application received a favourable reply. The last recorded payment in this volume is dated 1747, when the loan was paid over to Robert Greenwell.

Henry Warmouth, the son of William Warmouth, followed in his father's footsteps. He appears to have had a very successful business career as a mercer,² he served on the Common Council, and he was Mayor in 1644. Following his father's example, he included a bequest of £100 in his will, made April 18th, 1654. The description of this, in his own words, runs as follows: "I Give to the Maior Aldermen and Common Councill of Newcastle upon Tyne the sume of one hundred pounds to be disposed of by them to Ancient decayed Merchants of that Towne in like manner as the one hundred pounds was disposed of which my father Mr. William Warmouth deceased putt into the Towne Chamber of the Town." This money was to have been paid to the Council by Mr. Thomas Bonner and William, his son. As, however, money was due to the Bonners from the City for conveyance of ballast at Saint Anthonies Shore they decided to keep the money until their account had been duly paid. This matter was settled on April 2nd, 1672, and the first loan under the terms of Henry Warmouth's bequest was made to Josuah Parnell on May 13th, 1674. He cited three merchants, Gilbert Dobson, Josuah Oley and Nicholas Ridley, as sureties. The last entry in this book relating to Henry Warmouth's bequest states that, in 1742, the Common Council approved a loan to Henry Eden, merchant.

The administration of these charities appears to have

² He is described as a mercer in 1632 in the *Register of Freemen*, p. 17.

been less efficient in the later half of the eighteenth century. In 1780 the Merchants' Company held a meeting on December 12th which appointed a Committee to enquire into the state of the funds of the Company and of all moneys due. A report was made on the Warmouth Bequests and the Committee were of the opinion that the money "ought to be made good and forthcoming by the Mayor and Burgesses".³ No progress appears to have been made towards this end for, on October 9th, 1815, the Company discussed the Warmouth Bequests once more, and the Governor suggested steps should be taken to secure interest on the money which had been in the hands of the Corporation for upwards of fifty years without any payment. Accordingly a memorial was prepared and presented to the Common Council. This was considered by Robert Clayton and Benjamin Sorsbie Esquires and Aldermen, and Mr. Nicholas Naters and Mr. James Archbold. In the case of William Warmouth's legacy, they discovered that the last repayment into the Towns Hutch was by the widow of Mr. Thomas Charlton on April 21st, 1760. Since that date the Corporation had held the money interest free. As to Henry Warmouth's legacy, however, they could find no trace of a payment after April 21st, 1742, when it went out to Mr. Henry Eden. As there was no entry relating to repayment they thought it might have been lost "but whether the Corporation as trustees was answerable for such loss the Committee did not feel themselves called upon consider".⁴

Loans from both the Warmouth Bequests were made by the Corporation in 1816, the £100 of William Warmouth being paid to Henry Threlkeld, a decayed member of the Merchants' Company, and that of Henry Warmouth to Samuel Mowbray.⁵ Payments appear to have ceased at an early date, however, for the Company raised the question again in 1866 when, on October 9th, on the motion of Mr.

³ *Newcastle Merchant Adventurers, Surtees Society*, 93 (1894), p. 274.

⁴ *ibid.*, pp. 275-6.

⁵ *ibid.*, pp. 276-7.

Henry Ingledew seconded by Mr. Pollard, a memorial was commissioned to remind the Corporation of their responsibility. This is printed in full in the *Newcastle Council Reports*.⁶ It repeats the terms of the 1816 memorial and proceedings and the statement at the meeting of the Company in October 1866. Alderman Ingledew asked for the report of the Finance Committee on the matter at a Council meeting on October 2nd, 1867, where Mr. Gregson maintained that attempts had been made to trace the bequests but they were "lost, to use a poetical expression, in the mists of obscurity. He believed there was no record of Corporation liability."⁷ The question of the Warmouth charity was raised again in 1868, at a Council meeting on October 7th. Mr. Ingledew once more asked for the report and protested that the matter had stood over two years to which Alderman Harle replied, "Well, let it stand over other ten."⁸ The Merchant Adventurers did not in fact recover their money and loans are no longer made from the Warmouth bequests to commemorate the achievements and fame of the worthy merchants who founded the charity.

⁶ Newcastle Council Reports, 1866-7, pp. 59-61.

⁷ *ibid.*, pp. 464-5.

⁸ Newcastle Council Reports, 1867-8, pp. 420-21.