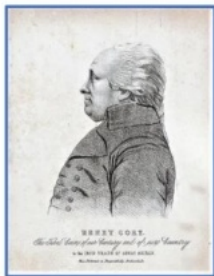


The early life and times of Henry Cort {draft}

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Henry Cort, published 1856

Details of Henry Cort's birth and parentage have been deliberately withheld by the family. Various statements regarding these are all myth or conjecture and none can be substantiated. There are no records of the birth of Henry Cort (or his sister Jane) in any online database.

The definitive document establishing Henry Cort's status and life is the will of Jane Cort, spinster, of Lancaster, probated in 1799 a few months before

Henry's own death.¹ By virtue of remaining single and surviving to the age of 87, she had managed to accumulate property and capital by inheritance and money lending as well as investing in the Bank of England.² She made bequests to a nephew John Cort 'now in the West Indies' as well as property in Lancaster to another nephew, Henry Cort of Lancaster (son of Thomas); the latter can be traced back to a marriage settlement of the said Thomas in 1729.³ But first she left money to 'my Cousin Henry Cort late of the Navy Office Crutched Fryers London but now of Gosport in Hampshire Gentleman' as well as making him an executor; she also left money to his 'sister Jane Cort of Standing in Herefordshire Spinster'; a unique reference to her. The term 'cousin' is notoriously vague and does not define an exact familial relationship. This implies that Henry Cort was in close contact with his Lancastrian family and of good standing and high status therein.⁴

Members of the Cort family were to be found clustered around the river Lune in Lancaster and upstream along its banks to Melling. Many were merchants connected with the burgeoning West Indies trade⁵ in which they had gained a niche market for candles. It was not until later in the 18th century that Lancaster achieved prominence in

¹ TNA PROB 11/317/3

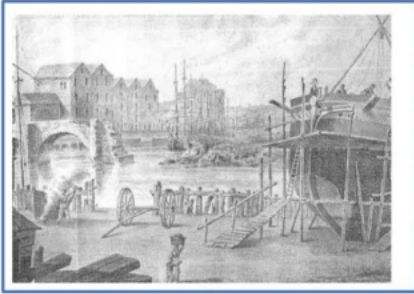
² Lancs Archives DOK/762/74: DOK 646/35: DQA 14

³ Henshall J D. *Statut of Lancaster* note 253: Invg. R, 1967, r

⁴ TNA IR 36/312/41: PROB 11/317/3

⁵ Lancashire Archives DOLFCB Registers of Vessels 1734-1946

the slave trade;⁶ during the 18th century, Lancaster slave ships carried in excess of 29,000 slaves, out of Africa. Though overshadowed by Liverpool, London and Bristol,



Brockbank's shipyard and warehouses of St George's quay Lancaster

these statistics put them at the forefront of smaller ports. Between 1750 and 1775 ships made 100 voyages to the African coast from St Georges Quay, Lancaster.⁷

A notable feature of Cort's early career was his easy access to the capital which would have been necessary for his apprenticeship/entry

premium, purchase of a partnership and providing the necessary working capital of his own business as well as his purchase of an estate in Hertfordshire; the last costing nearly £6000.⁸ The one section of the populace able to do this in a cash poor society was that of the West Indies planters who could amass huge cash fortunes from their endeavours.

Banking facilities outside London were only found in larger towns where there were bill brokers. The actual value of promissory notes and bills of exchange depended on the financial integrity of those issuing them. Bankruptcy of one could have a rapid domino effect as in the case of the Sone & Stephens ironworks at Sowley, Hampshire.⁹ Remitting large sums of cash from small provincial towns to the capital continued to be a problem until a reliable country banking system was established in the 19th century increasing the standing of those few cash rich families. Those with regular access to cash were therefore of an enhanced financial and social status.

It has been suggested that being illegitimate was a reason for the reticence of Henry Cort (and his family) reticence about the circumstances of his birth. The social stigma of

⁶ Lancaster Past and Present: Manchester: 4th H.M. Schofield. 'The slave trade from Lancashire and Cheshire ports Outside Liverpool, c 1750-1790; From Historic society of Lancashire and Cheshire, CIOB (1973), pp.30-72; H. Edele, *Lancaster and the African Slave Trade* (Lancaster, 1994)

⁷ Melville Elton, *The Slave Trade and the Economic Development of 18th Century Lancaster*, Kailis, 1992

⁸ Herts, RD A303/11

⁹ TNA WO 47/47 188, Greenwood Sowley

bastardy was considerably lessened for middling class or aristocratic families. Illegitimate sons had no rights of inheritance but came to the fore in cases where there were no legitimate ones. Land owners who may have spent generations building up a significant estate were understandably reluctant for it to be dispersed after their death. In such cases, it was felt preferable that such an estate passed intact to a bastard son; keeping the property within the biological family. Daughters were often ignored however.

One Guide book wrote;

When a European arrives, he finds it necessary to provide himself with a housekeeper or mistress...some of them are so much educated as to be able to read and write. They are tasty and extravagant in their dress; but when once an attachment takes place, it is inviolable. They embrace all the duties of a wife, except presiding at table; so far decorum is maintained, and a distinction made. They employ themselves in needle-work, and other domestic affairs. Their usefulness in preserving the arts and diffusing the habits of cleanliness is felt and allowed by all, there being very few civilized European women ... the children are sent back to England for education.¹⁰

Examples of this are readily found, for example Edward Brailsford of Jamaica by his will of 1794 bequeathed annuities to Mary Beavis, his free quadroon housekeeper, and to Charlotte Brailsford, her daughter.¹¹ Closer to home, Anthony Bacon of Cyfarthfa left his estate to his three illegitimate sons by Mary Bushby.¹² Intriguingly, Joseph Robinson of Dominica declined to make a bequest to his mistress as she was wealthier than him.¹³

Taken together, an intelligible (although obviously somewhat conjectural) conclusion arises that he was the son of a Jamaican planter/merchant which class often had 'duplicate' families in the West Indies as well as their legitimate one in England. Such liaisons were not necessarily short term and could give rise to semi official families with the children recognised by the father.

¹⁰ Robinson, H. *A Voyage to the Senegal; Containing a Statistical Account of the settlements there*. 1806. Berbeia 31

¹¹ PRO ZTH5A/E119

¹² PROB 1/14 125/300 188 of Anthony Bacon of Cyfarthfa.

¹³ 'John Robinson of Dominica', Legacies of British Slave-ownership database, <http://www.depts-ville.ucl.ac.uk/lbs/person/view/2146635156> [accessed 23rd April 2018]; PROB 1/1/1506/156

It is suggested that Henry Cort was the son of yet another Henry Cort who died in Jamaica in 1754, intestate, being described as a 'merchant late of Lancaster' whose widow Ellin was granted administration of his solely monetary estate. Being illegitimate, he would have been baptised under his mother's surname (unknown) yet would have adopted his father's family name on taking over the estate.¹⁴ There are no records of any Cort family births in Jamaica during the mid 18th century which is not surprising as the registers have suffered greatly from war, riot, climate, insects and general neglect. Neither is the known death of the previously mentioned Henry Cort noted. Henry senior's widow died in Lancaster in 1767.¹⁵



The Old Navy Pay Office, Old Broad Street, City of London, 1811. Artist: George Sidney Shepherd

There are even fewer indications as to his date of birth but 1740 seems to be the best approximation based on the earliest date of his entering into contracts to collect pay, by power of attorney, on his own behalf for which he would have had to have been aged twenty one.¹⁶ The age appearing in his printed marriage licence is a fabrication.¹⁷ His education was probably at Lancaster grammar school

although no records have survived for that period.

Why Cort should have decided to go into business as a navy pay agent is unknown; although his family were evidently acquainted with the Toulmin family. Oliver Toulmin (1721-99) was born into a wealthy family in Bolton le Sands, a few miles from Lancaster, by the 1760s he was just one of a plethora of navy pay agents operating in London in what was then a newly emergent financial sector. He rapidly became the leading Navy pay and prize agent with profits to match so that his marriage in 1760 was in St Paul's cathedral. He was possibly influential in Cort entering the same line of business although they only worked together in one prize case.¹⁸ He had offices in 37

Crutched Friars and died a wealthy man in 1783 whilst the firm of pay agents was

continued by his eponymous nephew.¹⁹

Officers had their Prize Agents who looked after their interests, becoming in effect their bankers; Nelson had a particularly close association with Alexander



The Point Portsmouth. Rowlandson

Davison who was also a fraudulent Government contractor.²⁰ The seamen, however, were forced to turn for assistance to the tradesmen of the naval towns who were the link between themselves and the naval authorities. At first, the system was unofficial and based on mutual trust. In the course of time, however, it became clear that many seamen were being cheated by unscrupulous slopsellers, and especially by publicans and brothel keepers. Legislation was enacted in 1809 which required all lower deck seamen to be registered with a licensed navy agent who was to protect their interest. To obtain a licence, a Navy Agent had to post a bond with two sureties, under penalty of £200.²¹

The first note of Henry Cort's employment occurs in an unwittingly prescient entry in HMS *Guernsey's* pay book for the entry for 20 Jan 1762 for 'Messrs Batty & Cort Atty[attorney]', is countersigned by Adam Jellicoe.²² Destined to play a major part in the affairs of Cort's business, Adam Jellicoe, then First Clerk in the Office of the Paymaster to the Treasurer of the Navy, detailed his pay and career in 1781;

His salary, as first clerk in the office of the Paymaster to the Treasurer of the navy, is eighty pounds a year, subject to the deduction of sixpence in the pound [Land

¹⁴ Lancashire Archives R 096/56: WFW/A

¹⁵ Lancashire Archives R 102/62 1767 May 9 Cort, Ellen Lancaster, Widow wif: Jamaica Church of England Parish Register Transcripts, 1664-1850. Ancestry. In any case, he would have been baptised under his mother's name.

¹⁶ ADM 22, 25, 32-35, 346.

¹⁷ Bos, A.R. *Allegations for Marriage Licences in the Consistory Court of Surrey 1674-1770*, 1907

¹⁸ ADM 106/1150/12; ADM 106/1268/602; NHM ADM 354/195/112; PROB 1/11/107/242

¹⁹ PROB 1/11/107/242

²⁰ Martyn Downer, *Nelson's Purse*, 2004.

²¹ TNA HCA 30/14, 15; G. L. Green, 'The Royal Navy and Anglo-Jewry, 1740 - 1820' (1989); Tony Guttridge 'Aspects of Naval Prize Agency, 1793-1815', *Mariner's Mirror*, 80, 1994, 45-53

²² TNA ADM 33/564



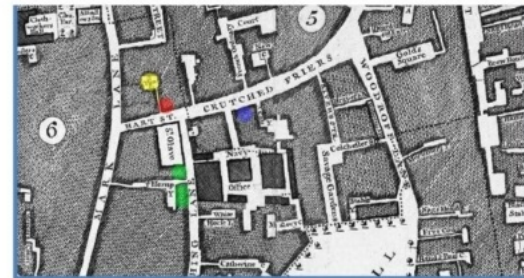
tax]. He has, besides his salary, an extra allowance, at the rate of seven shillings a day, for attending payments of wages and the yards, which has been an usual allowance before, as he has been informed, and ever since he has been in the office; he has also a perquisite under the description of odd pence; it has always been customary for all the clerks employed in the payment of the officers, seamen, and artificers in the dock-yard, to retain for their own use the odd pence, under sixpence, in every payment in consideration of which, each clerk is bound to make good any mistakes made by him in the payments; such mistakes do sometimes happen in the hurry of payment: But where the payments are small, and the person appears to be an object, the odd pence are not deducted, but increased in his favour to even money. He has another perquisite, which is a gratuity paid by the chaplains, surgeons, and pursers, for casting and paying their several shares of the deductions made out of the seamen's wages; this gratuity is usually at the rate of one guinea per cent. The sum of £305 5s. 10d. is the whole amount of the profits for executing the duties of his office, received by him between December 24, 1779 and December 25, 1780.

Since he came into the office, above forty years ago, the business having greatly increased, the number of clerks in this branch has been also increased, from eight to sixteen, besides a temporary assistant clerk; the greatest number was

added in the-year 1758, when Mr. Grenville's act passed. The additional clerks were appointed by the Treasurer, with the approbation of the Navy board.²³

To confuse matters, clerks in the navy pay offices also acted as pay agents like Cort utilising surplus funds in the office. Adam Jellicoe was one of these, having been appointed a clerk in the navy Pay Office in 1746²⁴ and he himself describes his subsequent career in 1786.²⁵ He was by then deputy paymaster and had been employed in the pay office for nearly 47 (sic) years working in all the king's yards particularly Portsmouth where he had resided nearly 20 years.²⁶ He attended from 10 am to 4 pm. His salary had been raised to £370 (net of Land tax) plus £60 from the perks of odd pence and medical supplies from Apothecary's Co to surgeon, abated from their wages. He stated;

in consequence of his office he generally has a surplus of public money in his hands subject however to daily calls. At present, such surplus is small and from the uncertainty of retaining it, it produces him but a trifling advantage. The office of pay clerks of the outports is in time of war very laborious. In time of peace they have not full employment... they act as agents to Navy agents from which in time of war they make considerable advantage, their commission 3d in £ upon all they receive.²⁷



Rocque 1746

²³ The parliamentary register: or, History of the proceedings... 405. PP HC 1752 APPENDIX, No. V. <https://books.google.co.uk/books?id=9Q3MAAAAYAAU>

²⁴ ADM 106/1027/25

²⁵ PP HC 1826 at (2020) 131-4th report App

²⁶ By this date he was living in Highbury Place Islington

²⁷ PP HC 6th Report

Jellicoe's son, Samuel, started as a Clerk in the Navy Pay office in London in 1776.²⁸

The Navy Office occupied various sites in the vicinity of Tower Hill prior to 1654. At this time, the office moved to a building at the junction of Crutched Friars and Seething Lane. This building was burnt down in 1673 but a new office on the same site was completed in 1682. The Navy Office remained at Tower Hill until 1786 when it was moved to more spacious accommodation at Somerset House together with other government offices.²⁹



25 Crutched Friars before demolition

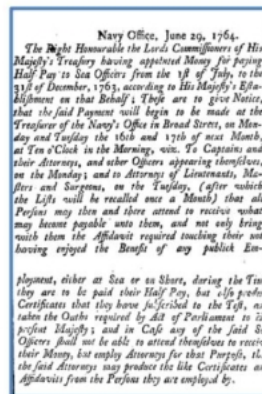
The earliest records mentioning Henry Cort by name are found in pension books for Navy widows.³⁰ Widow's remittances are paid once a year. Some widows delegate collection of their remittances to an attorney; the basis of much of the pay agents' business. In October 1757, Cort is cited collecting widows' remittances on behalf of attorney T Bell & Co and Batty & Co.³¹ Cort first corresponded with the navy in April 1762, acting on his own behalf, regarding problems in resolving questions about pay due to his clients; usually because they were dead.³² The

following year he is noted as 'Messrs. Battie and Cort' in relation to similar proceedings.³³ The various pay agents seem to have worked together in a series of loose associations or partnerships. From 1762 onwards, Henry Cort wrote on behalf of the widows of officers lost at sea to collect unpaid pay; not without dispute as Philip Stephens wrote to the Navy Board in 1763;

The Executors of the late Lieutenant Fletcher, have applied for the want of some journals lodged with Messrs. Battie and Cort, which they will not deliver, to be dispensed with so his wages can be paid for the Nassau. Messrs. Battie and Cort have delivered the journals into this office and received the usual certificate for

payment of the wages and we should not interfere between the parties.³⁴ Those officers on half pay receive remittances twice a year however they were only paid on certain specified days advertised in the *London Gazette* and which were not known in advance. Consequently, payees gave power of attorney to pay agents to collect on their behalf which sums then had to be remitted around a country with no proper banking system with only bill brokers in major towns. Only the Bank of England was allowed to print banknotes.

The half-pay clients of Thomas Bell had moved to Thomas Batty by 1761 whilst full-pay clients were with 'Batty & Cort'.³⁵ Other records show how Cort progressed to becoming first a partner in the firm of 'Batty and Cort' and then sole proprietor of his own firm by 1764.³⁶ Batty and Cort are noted at '35 Crutched Fryers, merchants' in 1763 whilst later directories (1765-69) show Cort alone there after which he moved to the adjacent 4 Gould square, Crutched Friars, London until 1775 after which he moved to Gosport.³⁷



Notification of days of half pay settlement

Cort would have paid a premium for his clerkship and further amounts when he became a partner. By 1763 he had become the sole proprietor of the agency and with the end of the Seven Years War, many ships were laid off and half-pay rolls rose so the number of Cort's half-pay clients rises from 19 to 91. For the next ten years of peace it remained above 70; in some it exceeds 100.³⁸ In 1771 he acted on behalf of four admirals (including HRH Frederick, Duke of Cumberland), 28 captains, 31 lieutenants, six masters and five

²⁸ ADM 20/268

²⁹ BL, 800 HS 2006/1 24 6 LONDON. Purchase of premises in Broad Street for the Navy Pay office 1724

³⁰ ADM 22/75 at HQ

³¹ ADM 22/75

³² ADM 354/168/261

³³ ADM 354/172/145. Similar letters occur until August 1772. ADM 354/177/166. ADM 354/184/137. 307. ADM 354/186/297. Batty and Cort. Crutched friers merchants, comerce[?] A Comptrol guide to All Persons Who Have Any Trade or Concerns Within the City of London, and Parts Adjacent. 9th. edn., 1763.

³⁴ NPH ADM 354/168/261 and many other similar references e.g. ADM 354/172/145

³⁵ ADM 22, 25 *passim*

³⁶ TNA ADM 22/75; C 12/218/5; ADM 346/4/17HM Sloop Bonetta: assigned 'Captain John Casey', 'Joseph Milburn' and 'H J Cort'; 2 July 1762 to 6 February 1764; West Indies to England, S Coast, via United States, E Coast 1762 Jan 01 - 1764 Dec (245 to 252); ADM 346/10/12 HM Bomb Vessel Firedrake: assigned 'Captain James Orrok [Orrock?]', Commander, 'James Allen' and 'Bath & Cort'; 1 December 1761 to 30 September 1762; Bay of Biscay to Straits of Gibraltar 1761 Jan 01 - 1762 Dec 31; 1763 Cort alone ; ADM 346/6/50 HMS Dreadnought: assigned 'Captain Thomas Lee Commander', 'P Turner' and 'H Cort'; 14 July 1763 to 14 July 1764; Mid-Atlantic to West Indies

³⁷ A Comptrol Guide to All Persons Who Have Any Trade or Concerns Within the City of London, and Parts Adjacent. 9th. edn., 1763. London

³⁸ ADM 25/61-79

surgeons – in total 95.³⁹ He also collected normal pay against pay tickets. The 2½% commission he charged³⁹ provided a basic income but it was acting as a banker/financial adviser that provided greater profits. Other pay agents, like Oliver Toulmin & son,⁴⁰ usually augmented their income by acting as prize money agents where the commission rates were not controlled. Prize agents became notorious for their corruption and venality so that they were eventually required to be licensed in 1814.⁴¹

Cort acted as a sort of financial advisor/financier/ attorney. He kept accounts for his clients and honoured their bills of exchange although his lack of care in accounting and investment soon becomes very apparent.⁴² A number of them sued him in Chancery for his neglect of their affairs. A case arose after Captain Thomas Lee drowned when his ship, the *Aurora*, sank in the Indian Ocean. Cort was Lee's pay agent but Lee's sister Hannah Clarke and her husband Arthur win administration of Lee's estate and accused Cort of withholding information; a persistent theme in Cort's business affairs.⁴³ The case of David Parry is notable and illustrates Cort's business as a financier and low-level banker and financial advisor. From 1768 there was a business link between Parry and Henry Cort, which led to litigation in 1775. In 1782, with his friend Lord Shelburne heading the Government, Parry was appointed Governor of Barbados.⁴⁴ Parry is just another of the clients of Cort who he managed to antagonise; a pattern that was frequently repeated. As Parry wrote 'I would rather leave... and never more hear the name of Mr Cort, who has used me so ill'.⁴⁵

A curious incident occurred in 1773 which culminated in an accusation of libel levelled by Lord Sandwich against the *London Evening Post*.⁴⁶ An article had been published charging Lord Sandwich, as First Lord of the Admiralty, with corruption in the sale of the office of a commissioner of the navy for £2000, whilst further insisting that Lord Sandwich had employed one Henry Corte [sic] as his agent to negotiate the affair. The information was attributed to Henry Cort. At the trial, the Attorney General declaimed on the absurdity of the conduct 'that he should entrust a stranger [Mr. Corte] with his

fame, his reputation, and his honour; that he should empower this stranger to barter all with another stranger for the paltry inadequate sum of two thousand pounds'. It was contended that;

the action ought to have been brought against the agent Corte; it was he, if any person, who had traduced the noble lord's character; it was he who had cast a stigma upon his reputation by offering to treat for the disposal of places in the noble lord's department.

A Captain Luttrell deposed that when the death of the commissioner was imminent, he received a message from Mr. Corte that if he could advance the sum of £2000, he might be appointed to the place. Cort was not called as a witness. Sandwich was awarded £2000 in damages.

It is a consistent feature of all Cort's ventures that he was an excellent salesman yet displayed a remarkable propensity for paying little attention to his client's affairs thereafter. He managed to antagonise every iron manufacturer with whom he came in contact so that none were prepared to support his (or his families) petitions for pensions in recognition of his contributions to industry.⁴⁷

Again, demonstrating his easy access to capital, Cort bought an estate in Colliers End, Standon and Great Hormead Hertfordshire in 1763 for £6000 where his sister Jane lived although nothing further is known about her although she was noted as a spinster there in 1798 whilst the estate passed later to Cort's widow.⁴⁸

Cort's first marriage was to Elizabeth Brown of St Giles in the Fields, London whom he married in the obscure parish of Crowhurst, Surrey (by licence) on 21 April 1764 although neither spouse can be linked to Crowhurst and nothing is known about her.⁴⁹ Her fate is unknown; it is probable she died in childbirth. He next married Elizabeth Heysham in 1768 at St Thomas The Apostle, London and made a marriage settlement of the Standon estate together with further lands that he had purchased in 1769.⁵⁰ She was the daughter of William Attwick's half sister Ann and her father Thomas was an

39 ADM 25/80 Jan- Jun 1771

40 C 106/72-5 Toulmin v. Copland, *London Gazette* passim

41 Tony Gutridge 'Aspects of Naval Prize Agency, 1793-1815', *Navalists' Mirror*, 80, 1994, 45-53; 54 *Geo.* III, c.93

42 ADM 354/166/261; C 12/565/35 Parry v. Cort, 1775 Cort was acting as financial advisor to David Parry to recommend dividends and sell stocks although not very successfully.

43 C 12/1034/17 Clarke v Cort 1771; C 12/2404/40 1778 Waller v Cort; C 12/1685/2 1784 Cort v Seibert

44 E 140/85/12

45 E 140/1/23 CORT AND GUYON v PARRY

46 1773 *London Gazette* 475 [and other newspapers] 'A circumstantial Account of the Proceedings at Westminster Hall, on Thursday June 8, on the Trial of Lord Sandwich against Mr. Hilier'.

47 C 12/218/5; C 12/2404/40 1778 Waller v Cort; C 12/565/35 Parry v. Cort 1775; C 12/1034/17 1771 Clarke v Cort; NHP ADM 358/33A/91-2 Cort's widow awarded pension from 1800.

48 Hertfordshire Addresses and Local Studies DEIA/901-3

49 LHA DWHP/061/112

50 Hertfordshire Archives and Local Studies DEIA/907-9

attorney in Romsey (later of Gosport) mostly occupied with the administration of the Titchfield estate of the Duke of Portland from 1734 which was sold to Peter Delmé in 1742 and continued in Heysham's charge.⁵¹

Cort was thus firmly ensconced in a milieu of middling class London professionals through his new family connections; nearly all associated with member of the Attwick family – including many attorneys. These included the composer and musical events organiser, John Marsh, who had left Lincoln's Inn in 1774 and initially set up as an attorney in Romsey even though, by his own admission, the town was overpopulated with lawyers. He had extensive social and professional dealings with William Attwick in both Gosport and London.⁵² His father (possibly quite coincidentally) was the short lived third husband of William's sister Susannah. He describes a particularly convivial evening on 21 April 1774;

Mr Cort (who married a niece of my mother & Mr Attwicks) living now at Kentish Town, on the 21st. it being a very fine day, I walked there with all the Attwicks & Capt. Beecher [John Beecher] to dinner, after w^{ch} Messrs Attwick Cort Beecher & I strolled out & called on a Mr Thomas there, where nothing wo^d serve but we must taste some of his curious shrub after one bowl of w^{ch} a little diluted with water we all rose up to go, on w^{ch} he was so urgent for us to take a 2d. bowl, that he insisted on going to fetch one, after which we might (he said) do as we pleased about drinking it & to prevent our making our escape in his absence (as we continued standing with our hats in us hand) he locked the parlour door after him. Finding ourselves now in this ridiculous situation, one of us proposed getting out of the window into the fore court, just having done w^{ch} Mr Thomas returned with the bowl & seemed piqued at our having over reached him; asking whether this was Portman Square manners etc. We therefore now returned on his promise to let us off after this bowl. But unfortunately, by the time this was exhausted we all found ourselves in such spirits, being now joined by a clergyman, that little effort was made against providing a third & still less against a 4th. bowl so that we soon began to make a fine noise in the house singing laughing etc. during w^{ch} (being by no means used to such copious draughts of this pleasant but deceitful beverage) my head was so affected that it

seems I began to fancy myself at a tavern & call about me 'Waiter bring in some supper' etc. to the great diversion of the elders of the party, particularly old

Beecher who co'd have drunk the whole quantity himself that had been drunk amongst us, without being much affected by it.⁵³

By the end of 1771, William Attwick decided to get out of the ironmongery business as it hardly accorded with his position as a prominent attorney in upmarket



Portland Place London c1800

Portman Square. He had no further dealings with the navy. The purser, Thomas Morgan⁵⁴ of Gosport, was one of those for whom Cort acted as navy pay agent as well as being a financial adviser. Quite how Morgan came to be apprised of Attwick's situation or why he should choose to invest in a venture, of which he had no experience or knowledge, is not known. It is strange that Cort should recommend Morgan as the sole active partner in Attwick's business particularly as it was essential for the enterprise to be successful as Cort had put up the mortgage to allow Morgan to purchase his share. The only security for this was a whole life insurance policy which proved to be valueless.

According to Watson;

Attwick signified to Mr Cort his intention of retiring from business if he could meet with a proper person to take off his stock with an allowance as a consideration for resigning the same. Mr Cort mentioned it to Mr Thomas Morgan who, after several interviews with Mr Attwick, agreed to give him the sum of £5000 as a consideration for the Goodwill of the Contract, & to take the Stock at a fair appraisement'.⁵⁵

In April 1772, Morgan was Deputy purser on the *Swiftsure* yet by August the Commissioner at Portsmouth instructed the Navy Board 'to make out bills in the names

⁵³ Robins, B (ed) *The John Marsh Journals: The Life and Times of a Gentleman Composer (1752-1828)* 1998 passim

⁵⁴ Not to be confused with the anonymous publication: bankrupt. Hampshire Chronicle 14 Apr 1777 Hw: 1784

⁵⁵ National Archives of Scotland GD5/1/2/10/2 MEMO: JAMES WATSON to HENRY DUNDAS 4 May 1790.

of William Attwick and Thomas Morgan for ironmonger's wares in future'.⁵⁶ Two years later, they wrote to the Board;

Mr. Attwick resides in Town and it is inconvenient to conduct any public business. Ask for the contract to stand in the name of Thomas Morgan in future and for the name of William Attwick to be withdrawn.⁵⁷

Part of the transaction was financed by a loan from Attwick whilst Cort 'from the opinion he entertained of Mr Morgan' put up most of the remainder against securities provided by Morgan. Attwick and Morgan became joint partners whilst the business was carried on by Morgan alone until sometime in 1775 when he found;

he was utterly unable to discharge his debt to Mr Cort, and Mr Attwick had then withdrawn his assistance from him. Mr Cort therefore became not only saddled with the debt due from Mr Morgan to him, but it was either necessary to continue his further assistance to Mr Morgan to enable him to carry on the Contract, or otherwise Mr Morgan would have been deprived of all means of reimbursing the same. Mr Cort being so large a sum of Money in advance to Mr Morgan, was thereby put to great inconvenience.⁵⁸

Cort had already been withdrawing from the navy pay agent business although it seems he was forced to do so as he was losing clients so rapidly and he hoped thereby to liquidate the capital therein and recover the large sums said to be owing to him. He was influenced by Attwick's claims that the Gosport business was a lucrative investment. Accordingly, he approached his fellow agent, Oliver Toulmin, who took over Cort's Agency business in 1775 and who allegedly advanced Cort £20000.⁵⁹ The year end accounts for Portsmouth dockyard show that it owed £3029 to William Attwick and Thomas Morgan for ironmongery.⁶⁰

Watson's account claims that by 6 Dec 1773 Thomas Morgan owed Henry Cort £6676.7.11 whilst his debt to Attwick was nearly £4000 when he took possession of the stock at Gosport. The demands of all Morgan's creditors forced Cort to either write off the loan or agree with Morgan to take a share in the business (which he did) and

⁵⁶ ADM 106/121/141

⁵⁷ ADM 106/1223/50 17/05/1774; ADM 106/1230/260, 307, 317 Portsmouth Officers. Request for stores from Thomas Morgan, 02/05/1775 - the last

⁵⁸ National Archives of Scotland GD51/2/101/1-2

⁵⁹ C 12/218/5 1796 Norfolk v Attorney General

⁶⁰ NP99 POR/D/19

continued to advance money from time to time. By 1774 Cort had been forced to invest £11,131 in the business and at the same time he was left to pay William Attwick the further sum of £2700, being the residue of the £5000 agreed by Morgan to be paid Attwick for Goodwill, with Interest thereon.

Watson stated;

The Contract stood in the name of Morgan only and the Navy Board at that time refused to admit the name of Cort to be joined therein, but he took an Assignment of the Contract from Mr Morgan agreeing to allow him the sum of £200 per Ann. during the time his name might continue in the same. He then went to Gosport to take upon himself the management of the Business and the supply of the Contract in the month of July 1775: from that time to the year 1780 the Profits tho' considerable were not sufficient to clear the concern of its incumbrances and Mr Cort of his debts. Interest and commission paid by Mr Cort came to several thousand pounds within that period, and the balance appearing due to Mr Toulmin at the close of the accounts with him was about £20,000.⁶¹

Attwick's contracts were transferred to Morgan with the customary delays by the navy.⁶² During 1773 ironmongery supplied by William Attwick and Thomas Morgan only amounted to £300; Morgan then had a contract in his own name in 1774⁶³ although the extent to which the items concerned were actually made in Gosport is uncertain; this continued – in theory - until 1779 by which time he had long left the business.⁶⁴ A contract for making and repairing anchors was awarded to Morgan in July 1777⁶⁵ although it appears that Morgan had subcontracted the manufacture of anchors etc. due on his contract to William Boulton of Gosport but only officially from 1778, sometime after he had re-joined the navy.⁶⁶

On 1st October 1777, Morgan suddenly re-joined the navy becoming purser on board the *Russell* whilst later he transferred to the *Alfred*, which took part in actions at Chesapeake, St Kitts, and the decisive action against the French West Indies fleet at Les Saintes near Guadeloupe in 1782. The heavily damaged French flagship, *Ville de Paris*

⁶¹ National Archives of Scotland GD51/2/101/2 MEMO: JAMES WATSON to HENRY DUNDAS 4 May 1780.

⁶² ADM 48/121/83 Portsmouth making and repair anchors 1777; F10 Thomas Morgan contract (ironmongery wares)

⁶³ NP99 POR/D/19. TNA ADM 48/120, 148; ADM 106/1228/97 Portsmouth: to receive mooring chain with a shackle to each 10 fathoms from Mr. Morgan.

⁶⁴ ADM 48/121, 10-12

⁶⁵ ADM 48/121

⁶⁶ ADM 106/1246/236, 301 buoy chain, brails, nails, sheathing, pump chain hooks, capstan pins and chain, iron crow, cold chisels, boat tiles 1779 Aug 7; ADM 106/1242/281

was taken into the English fleet immediately and to which Morgan was appointed purser. Fortunately for him, he decided to take voluntary leave of absence and returned home separately.⁶⁷ In September 1782 the *Ville de Paris*, was one of several battle-damaged warships convoying a fleet of 94 merchantmen to England which foundered when they were hit by a hurricane on the Grand Banks with a total loss of over 3,500 men.⁶⁸

Morgan never returned to the ironworks but died abroad in 1786⁶⁹ still in the navy. Henry Cort, as both his executor and creditor, attempted to recover Morgan's debts however as Henry Bell Cort (son of Henry) stated;

he hath made enquiry at the Equitable insurance office upon lives where deceased had insured his life but that insurance had been discontinued for several years before his death on which account his policy was void.⁷⁰

This further increased the financial pressures on Cort as he had yet to see any profits from his inventions.

The Cadells having taken control at the Cramond ironworks in Edinburgh, made a determined effort to expand their customer base including the customers of Attwick and Morgan. Cramond continued to supply Cort at Gosport but there were many problems about incorrect orders and nails of bad quality⁷¹ so that Cort refused to pay them in 1778 and again in 1779.⁷² This was the impetus towards setting up their own nailery at Gosport.

Quite what prompted Cort to investigate new methods of making bar iron is unknown. His researches date from about 1780 when he acquired the lease of Titchfield Hammer which provided him with a satisfactory power source for the first time. He was probably stimulated to discover a new method of making bar iron by his deteriorating financial systems and the possibility of producing bar iron for sale to the navy cheaper than Russia or Sweden who were subject to ever increasing duties.

To be continued....

67 ADP 34/799 Ship's Pay Books. *Ville de Paris* 13/04/1782 Thomas Morgan absent with leave on board. *Procès-verbal* ADP 6/23/174 16 Dec 1783 warrant to Thomas Morgan late purser *Ville de Paris* to be in the Bay

68 *Newport Journal* 09 January 1783

69 PROB 11/1144/145 will of Thomas Morgan, ironmonger of Gosport dated 1775 but probate granted 8 July 1786 ADP 32/218

70 *THA PROC* 11/1144

71 Patrick Cabell, *The Iron Mills at Cramond* (Edinburgh, 1973).

72 National Library of Scotland Acc.5381 box 31 17 December 1779