



<http://kentarchaeology.org.uk/research/archaeologia-cantiana/>

Kent Archaeological Society is a registered charity number 223382

© 2017 Kent Archaeological Society

## KENTISH TRADESMEN IN THE EARLY NINETEENTH CENTURY

By ELIZABETH MELLING, B.A.

AMONG the County Records in the Kent Archives Office, County Hall, Maidstone, is a very large series of account books and papers of insolvent debtors covering the first half of the nineteenth century in date.<sup>1</sup> The survival of such a group as this appears to be unique among County Records, and should provide an interesting source of information concerning the small tradesman and businessman of one particular area in the early nineteenth century. The records of large and important businesses with a continuous history have a good chance of survival, but the records of the small tradesman, particularly if unsuccessful, are not so easily found, a fact which adds to the importance of this collection.

From the end of the seventeenth century Acts of Parliament for the relief of insolvent debtors were passed regularly, the execution of these Acts being carried out by the Courts of Quarter Sessions. In 1820, by an Act of 1 George IV c. 119, a change was made in the system and a new court called "The Court for Relief of Insolvent Debtors" was set up, three commissioners being appointed to preside over it. The court could direct final examinations of debtors to be taken at Quarter Sessions and it is probable that much of its work was delegated to the justices in Quarter Sessions. In 1824, however, an amending Act was passed (5 George IV, c. 61), and the jurisdiction of the justices in Quarter Sessions over insolvent debtors was ended. The number of commissioners was increased from three to four and the commissioners were to make circuits separately to hold courts. The clerk of the peace or his deputy was to attend the courts held in his county and to act as clerk to the commissioner. Schedules and books belonging to debtors were to be lodged with the clerk of the peace so that they could be inspected by creditors.

This Act appears to be the origin of the formation of the collection under consideration and thus these documents and books of insolvent debtors are, strictly speaking, records of the clerk of the peace and not of Quarter Sessions. The bulk of the books and papers were filed with the clerk of the peace between 1830 and 1846, though the outside dates of deposit, as far as can be ascertained are 1825 and 1856. The outside

<sup>1</sup> Ref. Q/CI.

dates covered by the contents of the books themselves (as opposed to the dates when the books were deposited) are 1737 and 1855, but the bulk of the books concern the years 1820 to 1845. The books and papers of approximately 540 insolvent debtors have survived. For many of them only one or two books were deposited, but for some half a dozen or a dozen are found, and in one case forty-five. There are thus well over a thousand books. The papers are far fewer and consist of conveyances, leases, copies of wills, assignments of property for the benefit of creditors, bills, letters and odd memoranda.

Most of the books and some of the papers were endorsed, presumably by the lawyer acting for the debtor, with the name of the debtor, the prison where he was lodged, the number of books and papers deposited and the name of the lawyer. Some lawyers also added the date when the documents were filed with the clerk of the peace. The bulk of the books are also marked with a serial number, which, with some exceptions, corresponds to the chronological order in which they were deposited. There are, however, some books and papers to which no serial number has been given, and some which have no endorsement at all.

No detailed examination of all this material has yet been attempted, nor is it possible in a short article to do more than indicate a few points of interest which even a cursory examination has revealed and to mention a few of the more interesting items found in the collection. The five hundred and more debtors in question were engaged in many different trades, but as might be expected the number of traders engaged in the more common trades who became insolvent, is greater than the number of those engaged in the less usual ones. There are many bakers, grocers, butchers, tailors, cobblers, carpenters, builders, carriers, and horse-dealers to be found, though the largest number of tradesmen engaged in any one trade who became insolvent at this date were decorators cum glaziers cum plumbers cum carpenters. The number of publicans is also high. The relaxation of the licencing laws in 1828 and 1830 may have encouraged a sudden increase in the number of innkeepers and many evidently fell into debt. A number of traders were engaged in more than one trade at the same time. One man appears to have been both a coal merchant and a builder and joiner; a certain baker and grocer also kept and trained gun dogs. Several publicans had an additional occupation, one for instance as a cobbler, another as a cobbler and brushmaker and hirer of horses and chaises. Letting lodgings was also an extra source of income to some of these debtors.

Some of the account books give the names and addresses of customers and thus afford information of over how wide an area a particular tradesman carried on his trade. In many cases this was over a radius

of several miles and sometimes a tradesman's customers might be scattered over half the county. The radius of trade was naturally affected by the type of trade carried on. A supplier of food such as a butcher or baker usually served a smaller area than a carpenter, builder or tailor, while wine merchants and sellers of ale and porter seem to have had particularly large areas of trade. Gunsmiths and grain-merchants also seem to have drawn their customers from a fairly wide area, and professional men such as lawyers, auctioneers and valuers had clients from a large part of the county. A certain brandy merchant of Greenwich, called John Slee, had a very extensive trade. He supplied brandy to inns all over the country including many in the Midlands, Lancashire and Cheshire. A number of the debtors came from that part of Kent which is now in the London area, and some even from within London itself. Two account books and a letter book of a London merchant importing muslin from the Low Countries, France and Germany, are among the more interesting items in the collection. As might be expected, close trading connections between Kent and London are apparent. Kent tradesmen bought goods from London tradesmen, presumably wholesale, in order to resell them, and London tradesmen naturally had customers in Kent. The contents of some of the account books in which important local families figure as customers, supplement information provided by the account books of the same families among the private estate and family collections in the Archives Office.

In almost all cases where the name of the prison is given, the debtors were imprisoned at Maidstone, no matter where they lived. There are only three instances where another prison is noted, namely, Canterbury, Gravesend, and "The Debtors' Prison" at Hoo. Maidstone lawyers appear to have had almost a monopoly of dealing with the debtors' cases. Where the lawyer's name is given, five, four of them definitely styled "of Maidstone," dealt with the bulk of the cases, two others dealt with a few cases and six other names appear once only.

Many of the account books of these debtors are exceedingly rough and some are almost incomprehensible. In some cases it is by no means easy to find out in what trade the accountant was engaged. There are two main types of account book, rough Day Books giving details of the items sold, or the work done on a particular day and the amount of money charged, and ledgers with the accounts arranged under the names of the customers. The knowledge of book-keeping displayed is in most cases rudimentary, and judging by this it is not surprising that the owners of these books became insolvent. The accounts were seldom balanced and the tradesmen can have had little idea of an overall picture of his financial affairs at any one time. Often the books deposited for one particular tradesman only cover a few years

so that it is not possible to follow the fluctuation and ultimate decline of his affairs over a long period. Some of the books also are completely undated or else give no year dates.

On the whole the debtors in question were merely small local tradesmen and their books and papers show mainly details of their day-to-day business, but some contain items of more general interest. There is, for instance, an account book of a Thames River Pilot, dated 1841-42, and at the back of the book are set out directions for the navigation of the River Thames. Or there is the Tunbridge Wells glazier and decorator who did work for the Duchess of Kent at Mount Pleasant House, Tunbridge Wells; "2 Sq<sup>s</sup> in Princesses Room 17½-12½" were supplied on the 10th September, 1834, at a cost of ten shillings. A publican in East Kent had occasion to supply "the celebrated Lord Byron," as he described him, with several pots of beer and glasses of gin during March, 1822.

An interesting set of account books are those of William Slater, a schoolmaster. When the accounts begin in 1823, he evidently kept a boarding school for young ladies in Ilford, Essex. The accounts for the board, tuition, stationery, haircutting, shoemending and medical attention of the girls are set out, and whether they were parlour boarders. By 1827, William Slater had crossed the river to Greenhithe in Kent, and was teaching boys, most of them day pupils. From 1829 to 1832, he is found in charge of the National School at Greenhithe with both boys and girls for pupils. In addition, from 1827 to 1831, he ran an Evening School. At the same time he also took some private pupils both day and boarding. His educational activities were thus many and varied. Yet another interesting account book is that of Stephen Stevens of Hastings, who, between 1833 and 1838, hired thirty toll-gates on turnpike roads in Kent and Sussex. The accounts show that this was not a paying proposition. He seldom made more than a few pounds profit per annum on any one gate and in many cases he did not receive in tolls as much as he paid in rent for a particular gate.

The most interesting and exciting of all the books is one which is marked on the front "Re Skinner" and contains at the beginning and end very rough accounts, apparently of a carrier, dated between 1819 and 1827. The bulk of the book, however, consists of a detailed log of a ship, H.M.S. *Valontaire*, running from May, 1810, to January, 1811, while the ship was on active service in the Western Mediterranean patrolling the coast of Spain. Here is set out each day the state of the weather, the position of the ship, the details of setting the sails, what other ships were sighted, punishments given to members of the crew, and the general activities of the ship: how privateers were chased and boarded, French troops on the shore engaged, Spanish troops carried

from one place to another, how the ship was supplied with food and how she was refitted in port. Such details as the firing of a twenty-one gun salute on the 30th May, 1810, in honour of the King of Spain's birthday, are noted, or how on the 18th October, 1810, marines were sent on shore to assist in levying contributions on the inhabitants of Cadequees. Here hidden among the petty accounts of small local tradesmen lies an enthralling story.

Apart, however, from items of special note, this whole collection should be of interest to the general economic historian and to the student of local history, and may well present the pattern of lesser business life in an unusual light.