

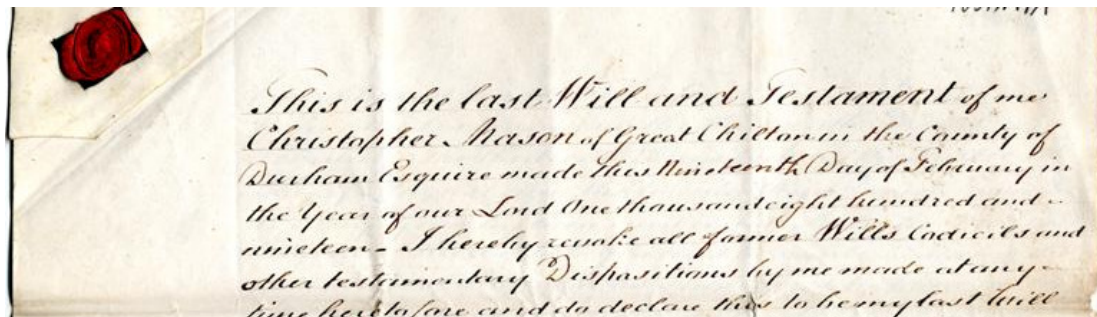


Breeders, Bankers and Bankrupts

Genetic engineering is not a new science. In the eighteenth century it was known as 'agricultural improvement'. Among the most noted improvers were several farmers and landowners of Durham and Northumberland; now, sadly, overlooked by national historians. Successful breeders amassed considerable wealth. This wealth in turn helped fund the nascent banking system in the days before corporate investment and limited liability. This wealth also helped fund the early industrial expansion throughout northern England during the nineteenth century, which was based on the coalfield and railway network. Not all of this investment was prudent, with many of the bankers succumbing to bankruptcy. This short article examines how probate records reveal the fortunes and failures of some breeders who in time became bankers, and bankrupts.

1. Breeders

One such enterprising individual was Christopher Mason of Great Chilton Hall in County Durham. Mason made his will on 19th February 1819 following the death of his wife.



[Excerpt from the will of Christopher Mason. Ref: DPRI/1/1837/M9/1-2.]

Upon his death in May 1836, Christopher Mason left an estate valued at £5,000, an estate that he had, in the usual form, made chargeable for all of his debts.

"I direct that all the just debts which I shall owe at the time of my decease and my funeral expenses ... shall be paid and I charge and make chargeable all my real and personal Estate whatsoever and wheresoever with the payment thereof".¹

Mason died after an illness, and perhaps suddenly, and left his estate still encumbered with an outstanding debt of £11,000 for an exchequer loan made to the Clarence Railway underwritten by him. The tithe apportionments for the parish of Chilton

¹ Will of Christopher Mason. Ref: DPRI/1/1837/M9/1-2.

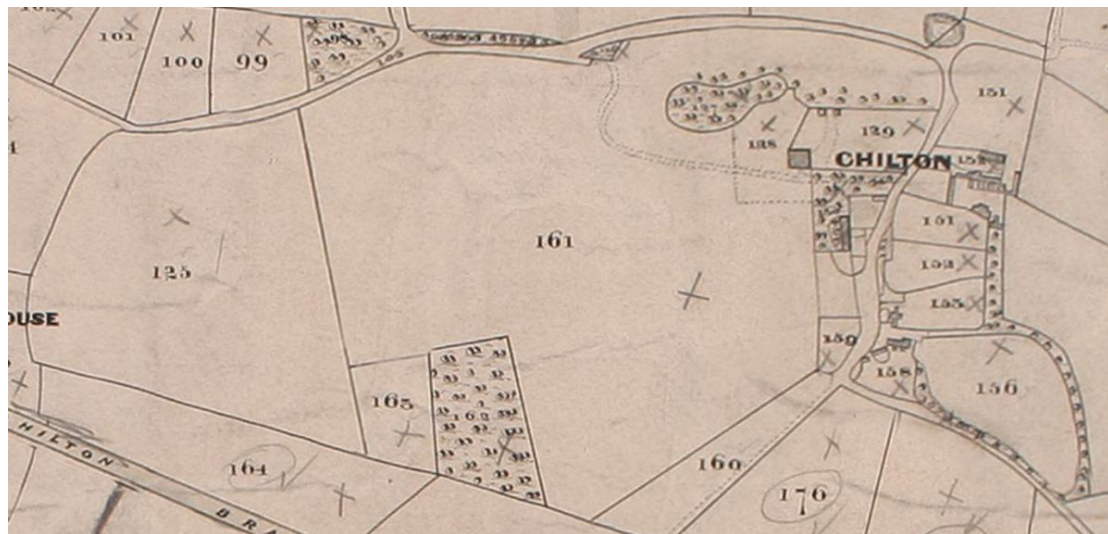
reveal that in 1838 Mason's estate was in the hands of his trustees Frances James Crowe, David Neasham and James Wilson.

In a Directory of the time, Chilton is described as,

'a township, containing a number of scattered houses, and the *village of Great Chilton*, 5 miles W. by N. of Sedgefield, and 1 mile NE. of Rushyford. It occupies a hilly region and formed part of the forfeitures of Wm. de la Pole, Earl of Suffolk, in 1388. Christopher Mason, Esq. of Great Chilton Hall, holds a large estate here.'²

His mansion house which,

'[had] been enlarged and rebuilt by the present owner, Christopher Mason, Esq., occupies a fine swell of dry, sandy soil. The township includes eight farmsteads and a colliery.'



[Chilton Mansion House (129), Chilton Tithe Plan. Ref: DDR/EA/TTH/1/42]

How Mason's portion of the manor came into his possession is quickly told.

'Great Chilton was the estate of the ancient Herons, and afterwards the Boweses of Dalden, the Blakistons, and the Halls of Newsham. The latter conveyed a moiety of the manor to John Jeffrayson and John Morland, Esqrs., who immediately conveyed to John Lord Bishop of Durham. The bishop settled the estate on his daughter, Dame Mary Gerard;* and it afterwards passed to the Greenwells and the Dunns. The other moiety was sold by the Blakistons to the Wildes, who conveyed to the Milbankes; and, in 1798, Edward Milbanke, Esq., conveyed to Christopher Mason, Esq., ... and the Rev. Robert Waugh. The portion of the latter was sold by him to Sir H[enry] V[ane] Tempest.'³

* He subjected it to the following charges:- To the Master and Fellows of Peter House, Cambridge, £58 per ann.; to the Master and Fellows of Caius and Gonville College, £28 per ann.; to the poore and impotent sicke in the hospital on the Pallace-green, in Durham, £70 per ann.; and to the keeper of the bishop's library on the Pallace-green, twenty marks, or £13 3s. 8d. per ann.'

² Parsons and White *History, Directory and Gazetteer of the Counties of Durham and Northumberland*, vol. 2, 1828, p243.

³ Mackenzie and Ross *View of the County Palatine of Durham*, vol. 2, 1834, pp311-312.

In his 1857 work Fordyce records a further charitable bequest of £3 15s by the Rev. Mr Simons in 1739, this time for the poor of Chilton itself. However, at this date the endowment was entangled with Mason's estate.

'Township of Chilton.- *Simon's Charity*.- £3 15s. left by the Rev. Mr. Simons, with £6 5s. derived from other sources, are now in the hands of the representatives of Christopher Mason, Esq., who pay 10s. a year interest, which is given away with the Chilton share of other charity monies.'⁴

William Whellan reports in his 1894 Directory that '[t]his charity seems to have been lost sight of', and also makes note of another charity that had become involved with Mason's estate.

'About 1810 a Mr Fenwick of Durham left to the township of Chilton ten acres of land, in front of Chilton Hall. During Christopher Mason Esq.'s time at the Hall he exchanged the ten acres for the present five acres and in lieu of the other five acres he agreed to supply seed potatoes. After his death the supply was discontinued. The allotment of land was evidently left to benefit the poor of Chilton. But owing to its lax government, those holding the greater portion are far from being 'the most needy.'⁵

Clearly the fallout from Mason's debts lingered for many years after his death, touching the most poor of his neighbourhood.



[Poors Field (75), Chilton Tithe Plan. Ref: DDR/EA/TTH/1/42]

The summary of the landowners, confirmed by the Tithe Commissioners on 24 Apr 1839, for Chilton shows that the Trustees of Christopher Mason held two estates, one of 269 acres 2 roods and 13 perches and the second of 418 acres 3 roods and 16 perches.

To understand how Christopher Mason made and lost a fortune by the middle of the nineteenth century, it is necessary to go back to the agricultural revolution of the

⁴ Fordyce *The History and Antiquities of the County Palatine of Durham*, vol. I, 1857, p442.

⁵ Whellan *The County of Durham*, 1894, p282.

eighteenth century and examine its impact on farming practices of Durham and Northumberland.

During the second half of the eighteenth century changes occurred to farming practices, Townsend introduced turnips to crop rotation in East Anglia, the use of root crops replaced fallow in the traditional medieval three field rotation, and, together with clovers and grasses became the Norfolk four-course rotation; with half of production being grain for human consumption and the rest for animal feed. The landed gentry became seriously interested in livestock production and in an extension of the breeding of thoroughbred racehorses came the breeding of livestock. The Duke of Bedford was noted for his pig breeding; Thomas Coke, MP for Norfolk, bred Southdown sheep; but the most notable and influential was to be Robert Bakewell (1725-1795) of Dishley Grange in Leicestershire.

Sir John E. Russell paid a tribute to Robert Bakewell in 1941:

‘There had always been many varieties of domestic animals in Great Britain, but the first successful efforts at improvement were made in the second half of the eighteenth century by Robert Bakewell, of Dishley, Leicestershire, a farmer with real genius for live-stock. Up to his time animals that fattened well were sent early to the butcher, while those that did not were kept for breeding. He realised that this was wrong, and sought deliberately to produce animals that fattened easily and economically. In this he was very successful, and by careful breeding he fixed his types. His Leicester sheep gave rise to our most popular breed of sheep, and though his Longhorn cattle did not survive, his methods practised by his pupil Charles Colling produced the Shorthorn, now [1941] our most popular breed of cattle. His animals fetched high prices; indeed, some people complained they were ‘too dear to buy and too fat to eat’. But the cost of his experiments was even higher and he is said to have died poor. British agriculture, however, owes him an incalculable debt, and he gave to countless other farmers the means to live.’⁶

Bakewell’s pupils included George and Matthew Culley, originally from Beaumont Hill and then Denton in County Durham, who moved to Fenton, Northumberland, in 1767; and Charles and Robert Colling of Ketton Hall and Skerningham near Darlington, County Durham.

John Gall charts the prosperity of the Culeys in the *Durham Biographies*.⁷ Their elder brother Robert continued to farm at Denton when George and Matthew moved to Northumberland to be joined by their brother James. As well as being agricultural innovators they were in correspondence with Robert Bakewell, and others. George Culley’s *Observations on Livestock* (1786) became a standard text on breeding. Their land rental portfolio extended across Northumberland with rental outgoings in 1801 of £6,000 producing profits from farming of £9,000. In addition in the 1790s they purchased Akeld for £24,000. They had invested prudently during the boom years of the wars with France. They had also used Bakewell sheep and horses to produce the border Leicester sheep and Vardy or Bakewell horses.

In conjunction with John Bailey, George Culley wrote a *General View of Agriculture of Northumberland* for the Board of Agriculture in 1794. Elizabeth Culley made her will in 1805 after the death of her husband Matthew Cully in 1804, and in which she left “the Bureau and Book-Case of my late Husband with the Books therein” to her

⁶ Sir E. John Russell *English Farming*, 1941, pp18-19.

⁷ *Durham Biographies*, volume 3, edited by G.R Batho, Durham County Local History Society, 2003, pp54-55.

son Matthew Culley: her will was proved on 2 June 1814.⁸ George Culley made his will in 1810 and died in 1813, probate being granted on 28 June of that year to his son Matthew Culley.⁹

Charles and Robert Colling were some twenty years younger than the Culleys but in a rural community centred on Darlington the two families were acquainted. Russell delivers the anecdote of the founding of the shorthorn breed.

‘Charles Colling farmed at Ketton, near Darlington. After his return from Dishley he was dining with his brother Robert and a friend, who jointly wanted a bull. Charles said he had seen an excellent animal as he passed Haughton-le-Skerne church; it had a mossy coat, looked like putting on fat and, most importantly from Charles’ point of view, was mellow to the touch: the ordinary cattle of the time were hard as boards. It belonged to a small farmer and bricklayer, and Charles was authorised to buy it for eight guineas [£8.40]. But Robert did not much care for it, and after a time Charles, who still kept faith in it, bought it back for its original price. He named it Hubback and hunted round for suitable mates, also mellow to the touch; with the help of his wife he ultimately found four. From this small herd all our shorthorns are descended, and Hubback rose from obscure beginnings to become the father of a famous breed. There was, of course, much in-breeding; Comet, one of the most renowned of all domestic animals of the nineteenth century, was got by Favourite out of his own daughters.

‘Colling’s main purpose was beef, but later on a milk branch of the breed was started by Thomas Bates, of Halton, in the Tyne valley, and later of Kirklevington. A legacy left him by an aunt enabled him to purchase the animals he fancied and to make the necessary experiments.’¹⁰

From the early days of breeding these eighteenth century farmers kept herd books. These records are published by the various breed societies. An animal gains entry by birth. For shorthorns four crosses of registered blood are required for females, and five for males. The Shorthorn Society had some of the earliest records of livestock pedigrees.

‘J.A. Scott Watson relates: ‘If, on a day in or about 1822, there had been seen coming over the ridge into Wharfedale an old man on a white horse, it might have been George Coates, with his satchel full of calf records and bull pedigrees. Since 1812 the breeders of Shorthorns had been urging the obvious need of publishing records, and Coates undertook the work of compiling the Herd Book. This was printed at the Wharfedale Stanhope Press, Otley, with drawings in stone of many of the noted cattle of the day. It was the first book of its kind, excepting only the *General Stud Book of Thoroughbred Horses*’.¹¹

‘The most popular dairy cow is the Shorthorn. Probably the next favourite is the Ayreshire, the only native dairy animal of Scotland; it originated in the eighteenth century in the district of Cunningham, North Ayreshire, but its history is not recorded.’¹²

The Colling herds were built up from the 1780s with major dispersal sales being held in 1810, 1818 and 1820. Charles’ sale in 1810 was at the height of the war time boom, with the bull Comet making a record price of 1,000 guineas, bought by a local syndicate of Trotter, Wetherill, Wright and Charge. Also at the sale was Christopher Mason.

⁸ Will of Elizabeth Culley. Ref: DPRI/1/1814/C23/1-2.

⁹ Will of George Culley. Ref: DPRI/1/1813/C15/1-11.

¹⁰ Sir E. John Russell *English Farming*, 1941, pp19-20.

¹¹ Edward Hart *North Country Farm Animals*, 1975, p49.

¹² Sir E. John Russell *English Farming*, 1941, p22.

‘Mr Mason was long an eminent breeder of stock. By spirited and judicious purchase from Mr. Colling’s stock in 1810, he obtained the pure breed of improved Durham short-horns, of which, it would appear, he had previously possessed individual specimens. The prices which were offered and refused for some of this breed must appear enormous to the uninitiated. For the cow *Marcia* (daughter to *Gaudy*, who was got by *Favourite*) [a half-sister to *Comet*] Mr. Mason, in 1807, refused 700 guineas. *Charles*, of the same breed, was let for the highest sum which any bull ever obtained in England, viz., four hundred and fifty pounds for two seasons.’¹³

The height of these prices might be compared to a farm labourer’s annual salary in 1865 of £35.

The Colling brothers in 1783 were members of the Agricultural Society of Darlington, and in 1803 along with Christopher Mason were members of the Rushyford Experimental Society. Dr Winifred Stokes, writing in *Durham Biographies* regards Mason as having been mentioned by Bailey alongside the Collings ‘and yet he is now virtually unknown’.¹⁴ Bailey in his *General View of the Agriculture of County Durham* (1810) describes how this small society was dedicated to ‘experimenting with crops, fencing, draining, manure, and to establishing the best stock for particular purposes’.

Robert Surtees offers evidence of this drainage and land improvement activity along the South Skerne.

‘A flat of marshy land, peat bottoming on clay, extends along the whole upper course of the Skerne, and various plans have been proposed for a general drainage. A few years ago the main course of the Skerne was almost entirely choaked by weed and sedge, the water stagnated in a number of small trenches and on the surface, and the whole herbage was composed of rushes and the coarsest aquatic grasses. It appeared that there was a sufficient fall to enable the proprietors near the head of the stream to throw off a great portion of the water. The main course was cut straight about four feet deep, and nearly two yards wide; the small side cuts were in general suffered to close, or reduced to open grips, but a deep and wide trench was opened parallel to the main stell (and at intervals communicating with it), exactly where the marsh joins the sound land to intercept the springs which burst from the limestone rock. The effect was visible the first year, and has gone on constantly increasing. About two feet and a half of dry surface have been obtained, and the peat, drained of the water which it held, is gradually changing into soil; finer grasses have succeeded to the aquatics, and these unprofitable swamps are converted into pasturage, which retains its verdure in the most parching drought, and is peculiarly valuable to the occupier of the adjoining gravely and calcareous soil.’¹⁵

The Great Stell across Morden and Bradbury Carrs provides testimony to these agricultural pioneers, after two centuries still draining the land.

2. Bankers and Bankrupts

During the late eighteenth century many landowners moved into banking. The bank of Surtees and Burdon at Newcastle, known as the ‘Exchange Bank’ was opened early in 1768, the original founders being Aubone Surtees - the father of Bessie Surtees and father-in-law of John Scott 1st Lord Eldon - and Rowland Burdon of Castle Eden, MP for Sunderland; and in 1788 a branch was established at Berwick. John Bailey and

¹³ William Fordyce *History and Antiquities of the County Palatine of Durham*, 1857, p442.

¹⁴ *Durham Biographies*, volume 3, edited by G.R. Batho, pp126-130.

¹⁵ Robert Surtees *The History and Antiquities of the County of Durham*, Vol. III, p21.

Christopher Mason were involved with the Berwick Bank. Christopher Mason was also in partnership with Arthur Mowbray in the Durham and Darlington bank.

John Brandling joined the Exchange Bank upon the death of Aubone Surtees in 1800, which bank, however, failed in 1803.¹⁶ The liabilities against the estates of the partners were:

| | |
|-----------------------------|-----------------|
| Aubone Surtees | £75,288 5s 7d |
| John Surtees | £73, 841 13s 4d |
| Rowland Burdon | £85,368 8s 10d |
| John Brandling | £127 0s 3d |
| John Embleton ¹⁷ | - - - |

Brigadier-General H. Conyers-Surtees in his *Records of the Family of Surtees* relates that these debts were paid in full, and reports the failure was caused by the rash speculations of the younger members of the firm.

John Mason, father of Christopher Mason died in 1813. At this juncture Christopher Mason withdrew from the Durham and Darlington Banks. His partner in the bank Arthur Mowbray was declared bankrupt in 1815 when Mowbray & Co. collapsed in the post Napoleonic War depression, along with a number of other north-eastern banks. Arthur Mowbray had been the receiver and manager for Sir Henry Vane Tempest's estates and Receiver-General of Rents and Fines for the Bishop of Durham, two of the most powerful appointments during the development of the collieries in County Durham in 1795.

Like a phoenix rising from the ashes of the Durham and Darlington Banks, Mowbray became involved with the Hetton Coal Company from 1820 until 1832, and had cleared his debts by 1823. The shares he bought in 1820 at £250 had appreciated to £18,000 each when he sold them in 1832 to fund his retirement. He died at Hurworth in 1840 when most of his property and shares were left to his widowed daughter Hannah Jane Cochrane.¹⁸

Despite Mowbray's resilience, Christopher Mason's withdrawal from the banks in 1813 may not have been without just cause given the experience of another victim of the banking crisis, Rowland Burdon. Burdon had been instrumental in funding and obtaining Acts of Parliament for the iron bridge across the Wear at Sunderland, opened on 9 August 1796.

The single arch bridge of 236 feet 8 inches, with 94 feet clearance at low tide for sailing vessels, had been fabricated at Coalbrookdale from 260 tons of iron, an early example of industrialisation. The total cost had been £34,000 of which Burdon subscribed £30,000. When his bank collapsed, leaving him with liabilities of over £85,000, his shares were disposed of by lottery. The bridge was replaced in 1859 by the Wearmouth Bridge, supervised by Robert Stephenson at a cost of £40,000. Rowland Burdon died at the age of 82 on 17th Sep 1838.¹⁹

¹⁶ Will of Aubone Surtees of Newcastle, DPRI/1/1800/S25/1-5.

¹⁷ Brigadier-General Herbert Conyers Surtees *Records of the Family of Surtees*, 1925, p69.

¹⁸ Will of Arthur Mowbray of Hurworth House, DPRI/1/1840/M18/1-3.

¹⁹ Will and four codicils of Rowland Burdon of Castle Eden, DPRI/1/1838/B41/1-5.



[A South East View of the Cast Iron Bridge over the River Wear at Sunderland in the Co. of Durham. Built by Rowland Burdon Esq.^r M.P (c.1796). Ref: DUL Topo/ENDU/Sun/A/1]

Christopher Mason's own financial troubles originated in the railway and colliery expansion in the late 1820s and early 1830s. His neighbours at Little Chilton, Edward Wilkinson and John Evelyn Dennison, MP for Ossington in Nottinghamshire, were exploring for coal on their estate, as a colliery already existed at Ferryhill. The Clarence Railway had opened as an alternative route, (from Simpastures to Stockton) to the Stockton and Darlington Railway. The Clarence had also extended to Coxhoe and Ferryhill to service the mining interests of William Hedley (1779-1843). Christopher Mason opened a colliery at Chilton Buildings with an additional lease from the Dean and Chapter to work Leasingthorne [Leasingthorne Colliery, 1836-1967].

The finances of the early railways were never the most solid investments, so that when Christopher Mason died in 1836 the Clarence Railway was dependant upon exchequer loans, partly guaranteed by himself. At the time an Act of Parliament for the Chilton extension to Leasingthorne had not been promulgated.

Dr Winifred Stokes states in her biography of Christopher Mason,

'The Clarence Railway minutes record that Chilton colliery had ceased work before his death 'unexpected difficulties having been encountered'. It seems likely that the difficulties were financial rather than geological and that Mason had mortgaged or borrowed against large sections of the estate.'²⁰

²⁰ *Durham Biographies*, volume 3, edited by G.R. Batho, p129.

This assertion is born out by later statistics. In 1950 Chilton Colliery had an average weekly output of 7,500 tonnes.²¹

‘Had he survived and had the act to provide an extension to the Chilton branch line gone through, both his heirs and the railway company would have been saved a great deal of financial embarrassment.’²²

Conclusion

The Clarence railway route survived the financial traumas of its early days and the section from Ferryhill to Stockton continues to be used daily by freight traffic. Original road bridges which cross the route at Mordon still exist, providing a lasting testament to the foresight of the early investors in new technology of the late eighteenth and early nineteenth century.

The changes in farming practice in the last sixty years have seen the demise of the Dairy Shorthorn and Ayreshire cattle herds, but the Border Leicester sheep continue to provide meat for the population of Britain. The men and women who farmed in Durham and Northumberland during the eighteenth and early nineteenth centuries have left the nation a tangible and tasty legacy.

This article was written by Tim Brown, with contributions from R. Sewell and the late S. Todd of Ferryhill History Society, and published as part the North East Inheritance Project (2008): <http://familyrecords.dur.ac.uk/nei/>.

²¹ Sedgefield Rural District, *The Official Guide* 1955, p57.

²² *Durham Biographies*, volume 3, edited by G.R. Batho, p129. The finances of the Clarence Railway are explored by Dr Winifred Stokes in a paper ‘Who ran the early railways? The case of the Clarence’, Papers from the 2nd International Early Railways Conference, 2003.