

The Evolution of Eighteenth–Century Upholders in London

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Abstract

This thesis is a study of the eighteenth-century upholding trade in London, concentrating on the last half of the eighteenth century. From using eighteenth-century newspaper advertisements and news items, along with archives and manuscripts, it was possible to quantify key business aspects of upholders. The upholding trade evolved mostly from manufacturing and selling furniture and upholstery goods at the beginning of the eighteenth century into a trade that included funeral undertaking as a core business line by the third quarter of the eighteenth century. A distinct and quantifiable increase occurred in the number of upholders becoming sworn brokers and appraisers after 1760. At the same time, upholders were often associated with auctions, mostly as information providers rather than as actual auctioneers. Another change examined in this thesis is the wide use of private credit in the second-half of the eighteenth century, which increased spending on consumer goods, including those sold by upholders. There was a demonstrable increase in upholder bankruptcies after 1760, mostly caused by the increased use of private credit. The social lives of upholders are also explored. Being a younger gentry son could mean securing an apprenticeship with an elite master and having important family financial backing. A few upholders received large marriage settlements that undoubtedly allowed them to grow their businesses. A handful of upholders accumulated enough profits to purchase country estates and invest in non-upholder related businesses. Most upholders, however, remained in the middling rank of tradesman. The role of women in the upholding trade is significant. Although dominated by men, the upholding trade had women apprentices, and some women carried on the businesses of their deceased husbands. All of the findings in this thesis add to the understanding of upholders and their role in the long eighteenth century.

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Introduction

Purpose of Study

Eighteenth-century upholsters were important contributors to London's social and economic fabric by providing stylish and fashionable residential interior furnishings, funeral undertaking, and a secondary market for used household goods. The genesis of this upholstering study came from prior studies of eighteenth-century English furniture and decorative art. A furniture-maker was sometimes called an *upholster*. However, there was usually little explanation of what an upholster was. The aim of this research and thesis is to explain what was an eighteenth-century upholster, how the upholstering trade operated in London, how the trade evolved over the century, and the ways upholsters fit in with society.

Another important aim of this work has been to add to the scholarship about London's eighteenth-century upholsters. The period of this study of upholsters coincides with important economic, social, and artistic changes that swept over Britain in the eighteenth century, especially in the latter half. Many of these changes began in the last quarter of the seventeenth century and evolved with rapidity in the first half of the eighteenth century.

Methodology

Newspaper advertising was a way for upholsters to promote their business lines and generate more business. The initial research methodology was the building of a database about eighteenth-century upholsters. This database was created from searching the British Library's online Burney Newspaper Collection using the search-words 'upholster' and variants like 'upholstery' and 'upholsterer'. A database of over

1,300 entries was created that included each upholder's name and address, the newspaper's name and date, and a brief summary of each advertisement's content. Upholder bankruptcy notices were counted. Analysis of this information led to specific questions. Why was there an increase in the number of upholders becoming sworn brokers and appraisers after 1760? Why and how did upholders participate in the auction business? How did upholders participate in the funeral undertaking business? Why did a large number of upholders become bankrupt after the Seven Years' War?

To answer these questions and others, primary research was undertaken, largely at The National Archives and London Metropolitan Archives. Names of upholders from the newspaper-advertising database were selected for detailed research. Genealogy and apprenticeship records helped build a better understanding of the business and social lives of select upholders. Enough primary information was available about two upholders, Robert Williams and John Trotter, that individual case studies could be written. Williams's sales ledger was particularly useful. The Royal Household Account Books were critical in understanding John Trotter's work as the royal upholsterer.

The Shape of This Study

The historiography section of this thesis, Chapter One, provides context to the social and business lives of upholders. Many changes occurred during the eighteenth century that affected the lives of the British population, not just upholders. While upholstery and cabinet-making were the core business lines of upholders, they often became involved in other businesses. Upholders were often involved in funeral undertaking, and Chapter Two is devoted to how upholders came to dominate this

business. Chapter Three of this work details how and why upholders added brokering, appraising, and auctioneering to their business lines.

Two case studies of financially successful upholders were completed and are included in this thesis: Chapter Four is about Robert Williams, and Chapter Five explores John Trotter. They both were specialized, rather than general, upholders and became wealthy. Investigation of their business and social lives required primary and secondary research into diverse topics. The East India Company, banking, royal household tradesmen, and military contracting were among the topics researched to add context to their business and social lives. Two questions directed the study of Williams and Trotter: were they self-made men, and what were the similarities and differences in their business trajectories?

Chapter One: Historiography

The eighteenth century was *long*, and it was *complicated*. The following historiography covers key issues that affected the social and business lives of eighteenth-century upholders. This survey covers these areas and selective views about the importance of material culture, apprenticeship and livery companies, consumption and consumerism, credit, empire, and marriage and family. There were significant shifts in several areas in the second-half of the eighteenth century that shaped upholders' activities.

Upholders and Their Trade

Literature about upholders is somewhat limited. Two books published in 1747 were useful in forming a basic understanding of an eighteenth-century upholder. R. Campbell's *The London Tradesman* is an apprenticeship advice book and described the upholding trade by function and the goods they sold. Campbell was clear that upholders were more than upholsterers; they were furniture-makers, too. More importantly, Campbell stated that upholders were central to supplying or 'fitting out' a residence with fashionable and tasteful furniture and upholstery goods.¹ He wrote:

I have just finished my house, and must now think of furnishing it with fashionable furniture. The upholder is chief agent in this case; he is the man upon whose judgment I rely in the choice of goods; and I suppose he has not only judgment in the materials, but taste in the fashions, and skill in workmanship.²

This 1747 extract from Campbell's apprenticeship advice book recognized upholding as a trade that went beyond the manufacture and assembly of household furniture. The elite upholder was also the main adviser in furnishing a home with

¹ R. Campbell, *The London Tradesman* (London: T. Gardner, 1747), 169–76.

² Campbell, *The London Tradesman*, 169–70.

tasteful and fashionable furniture. When Campbell wrote of furnishings, he did not mean only chairs, tables, and other items constructed mainly from wood. Furnishings also included ‘soft goods’ such as curtains, upholstery, and carpets.³ Thomas Waller’s 1747 apprenticeship advice book added that upholding was a “clean and genteel trade”.⁴

One of the first written uses of the word ‘upholder’, according to J.F. Houston, dates from 1258, when the word was spelled ‘uphelder’. The word had various spellings for the next one hundred and fifty years, including ‘upheldre’, ‘upheldere’, and ‘uphalder’. By 1500, ‘upholder’ had become the conventional spelling.⁵ The spelling and etymology of upholder is of some interest because it indicates the upholding trade was known as early as 1258. However, the context in how the word was used is more important. The *Oxford English Dictionary* considers the word ‘upholder’ obsolete and rare. The primary definition is: “A dealer in small wares or second-hand articles (of clothing, furniture, etc.); a maker or repairer of such things”. A second definition is: “Upholsterer”. A third definition is: “An Undertaker”.⁶ Karen Walton pointed out that medieval upholders were often called ‘frippers’.⁷ The *Oxford English Dictionary* defines ‘fripper’ as an obsolete term meaning “to tear to rags”.⁸

³ It might be assumed that an eighteenth-century upholder is similar to a modern day interior decorator. After all, understanding fashion and taste were as important for the eighteenth-century upholding trade as they are to the modern day interior decorator. However, this comparison between the two ends there. Upholders manufactured, assembled, and installed much of what they sold; modern day interior decorators do few or none of these tasks and mostly provide an advisory and purchasing service.

⁴ Thomas Waller, *A general description of all trades, digested in alphabetical order: by which parents, guardians, and trustees, may make choice of trades agreeable to the capacity, education, inclination, strength, and fortune of the youth* (London: Printed at Crown and Mitre, 1747), 214–15.

⁵ J.F. Houston, *Featherbedds and Flock Bedds* (London: Three Tents Press, 2010), 21–22.

⁶ *Oxford English Dictionary* "upholder, n.". OED Online. December 2018. Oxford University Press. <http://www.oed.com.oxfordbrookes.idm.oclc.org/view/Entry/219963?redirectedFrom=upholder> (accessed 6 January 2019).

⁷ Karin M. Walton, “The Worshipful Company of Upholders of the City of London,” *Furniture History Society* Vol. 9 (1973): 41–42.

⁸ *Oxford English Dictionary* "fripper, n.". OED Online. December 2018. Oxford University Press. <http://www.oed.com.oxfordbrookes.idm.oclc.org/view/Entry/74752?redirectedFrom=fripper> (accessed 6 January 2019).

One can deduce from these sources that upholders were once rag sellers, dealers in used household goods, upholsterers and undertakers.

Prior to the seventeenth century, upholders were often derisively referred to as rag dealers, pawnbrokers, sharpers, and dealers in stolen goods. True respectability did not come until 1626, when Charles I granted the upholders a livery company charter as The Worshipful Company of Upholders of the City of London. Upholders earned a reputation for being experts in the furnishing or ‘fitting out’ of residential interiors in the seventeenth and eighteenth centuries, though their livery company was never an important one, ranking around number fifty out of one hundred in size throughout the eighteenth century.⁹

The research found that upholders were more than rag sellers. They were dealers in used household goods, upholsterers, and funeral undertakers. And, an upholder also was someone who manufactured, assembled, and sourced interior household goods; could on a full-time or part-time basis broker and appraise household goods; participate in the auction business; provide funeral goods and services; and act as a client agent and intermediary.

A general historical definition of an upholder was someone who provided the household goods needed to furnish a residential interior. What Campbell and Waller did not provide was an analysis of how upholders were integral in furnishing residences and did not touch upon the business practices of upholders. A closer examination was needed of the eighteenth-century society and economy in which they operated.

Recently published academic works have provided additional information about upholders and are discussed below. Three studies specifically relate to

⁹ Walton, “The Worshipful Company of Upholders,” 41–42; Houston, *Featherbedds*, 77–78.

eighteenth-century upholders in London. Karin Walton gave a brief history of The Worshipful Company of Upholders of the City of London and lists the members and apprentices by their joining dates and addresses. Her history provides little information about the business lines and practices of London upholders, but it does give an overview of how the Company operated.¹⁰ J.F. Houston gives a historical account of The Worshipful Company of Upholders of the City of London and the key events in its history. Of particular interest, is the fact that upholders were the dominant, but not the exclusive, providers of funeral undertaking. Houston also explains how, early in the eighteenth century, a business feud occurred between the Upholders' Company and the United Company of Undertakers'. The United Company of Undertakers' attempted, unsuccessfully, to create a new livery company exclusively for funeral undertaking.¹¹ The third study specific to The Worshipful Company of Upholders of the City of London is *Frippers to Upholders*, authored in 2020 by David A. C. Ayres. This work provides short case studies of upholders from the sixteenth century to well into the nineteenth century. Ayres short chapter about George Oakley is important to mention here because, even though the Upholders' Company had become a social and charitable organization by the early-nineteenth century, upholding as a trade was still thriving. Oakley was an elite upholder and furniture-maker who ran a thriving business during the Regency. His clients included the aristocracy and the royal household.¹²

Geoffrey Beard's *Upholsterers and Interior Furnishing England 1530–1840* devotes an entire chapter to the upholding trade. This work, however, focuses only on

¹⁰ Walton, "The Worshipful Company of Upholders," 41–79.

¹¹ Houston, *Featherbeds*, 21–139.

¹² David A. C. Ayres, *Frippers to Upholders* (London: Sustine Press, 2020), 95–101.

the upholstery facet of the upholding trade.¹³ Adam Bowett is a furniture historian who provided little description of upholsters in his detailed writing about the materials and construction techniques used in manufacturing late-seventeenth-century and early-eighteenth-century English furniture. In *English Furniture 1660 – 1714*, Bowett acknowledges the importance of upholsters in producing over 200,000 upholstered chairs annually. However, he incorrectly states that the Upholsterers' Company, rather than correctly stating that the Upholders' Company, upholstered these chairs. He later referred to upholsters as upholsters with regard to the Upholders' Company complaining to Parliament that cane chair manufacturers were usurping work from established livery companies.¹⁴

Bowett's second book, *Early Georgian Furniture 1715 – 1740*, discusses how joiners and upholsters were the main furniture-makers. (He, again, incorrectly refers to the Upholders' Company as the Upholsterers' Company.) He states that upholsters were the largest group of furniture-makers represented in the *Dictionary of English Furniture Makers*. He acknowledges that upholsters became multi-faceted and began involvement in appraising and trading in second-hand goods. These multi-faceted firms were comprehensive, according to Bowett, and were a phenomenon of the second-half of the eighteenth century.¹⁵

Another furniture historian, Pat Kirkham, published *The London Furniture Trade 1700–1870*, which explained the manufacturing and business practices of the London furniture-making trade. Her research confirmed that members of the Upholders' Company and the Joiners' Company manufactured the majority of

¹³ Geoffrey Beard, *Upholsterers and Interior Furnishing England 1530–1840* (New Haven: Yale University Press, 1997), 4.

¹⁴ Adam Bowett, *English Furniture 1660 – 1714 From Charles II to Queen Anne* (Woodbridge: Antique Collectors' Club, 2002), 31, 84.

¹⁵ Adam Bowett, *Early Georgian Furniture 1715 – 1740* (Woodbridge: Antique Collectors' Club, 2009), 12, 27–32.

London furniture. Another finding from her research was that by 1750, just under fifty per cent of the Upholders' Company membership was made up of upholsterers. Kirkham also traced the evolution of the furniture-making trades into comprehensive firms. A comprehensive upholding firm offered more than the manufacture, assembly, sourcing, and sale of furniture and upholstery goods for residential interiors. Although comprehensive upholders remained anchored in their traditional upholstery and furniture-making business lines, many diversified into other areas, including appraising, dealing in used household goods, and auctioneering.¹⁶

Clive Edwards provided a richer description of upholders and their importance to the furniture trade. In the seventeenth century, upholsterers (upholders) became arbiters of taste and skilled in introducing new furnishing styles. As furniture retailers, upholders had two relationships with their customers in the eighteenth century. First, upholders served their clients' furniture needs through manufacturing or sourcing. Second, upholders were taste arbiters and advised their clients accordingly. Edwards also is clear that upholsters were dealers in second-hand goods.¹⁷

These sources each give part of the picture of what was an upholder. It is apparent that upholders had two main business lines: upholstery and furniture-making. Some of these sources mention other business lines in which upholders were involved, such as brokers and appraisers of used household goods and auctioneering. Houston was the only author who devoted a section to upholders being involved with funeral undertaking, which was an important business line for upholders in the second-half of the eighteenth century. The authors cited above generally concentrated on the upholstery and furniture-making aspects of upholding, rather than expanding on

¹⁶ Pat Kirkham, *The London Furniture Trade 1700–1870* (Leeds: Furniture History Society, 1988), 136–44, 57–68.

¹⁷ Clive Edwards, *Turning Houses into Homes: A History of the Retailing and Consumption of Domestic Furnishings* (London: Routledge, 2017, 31, 39–41, 71–4, 86.

upholders' extra business lines. These extra business lines were so important that one chapter in this work is devoted to upholders as funeral undertakers, and another chapter to upholders as brokers, appraisers, and auctioneers.

Although this study is focused on London, there were upholders throughout Britain. The elite from the provincial areas who had town homes in London could purchase household goods from Chippendale, for instance, and from him commissioned furniture for country homes such as Harewood House in West Yorkshire and Dumfries House in Ayrshire, Scotland. These were extensive and expensive commissions that required shipping and workers traveling to the houses to install the commissions.¹⁸ Those of lesser social status and financial means wanting stylish and fashionable household goods could visit upholder shops in the larger provincial cities. In York, for instance, Robert Barker and Richard Farrer were upholders who subscribed to Chippendale's *Director*.¹⁹ Barker was also an appraiser and an undertaker. From using the online database of British and Irish furniture-makers that included upholders, it was found that about half of British upholders were from London. Clearly London was the centre for British fashion and design. However, design books became available by the 1740s, allowing non-London upholders to manufacture, assemble, and copy fashionable household goods.²⁰

¹⁸ Christopher Gilbert, *The Life & Work of Thomas Chippendale* (New York: Tabard Press, 1978), 28–30.

¹⁹ Thomas Chippendale, *The gentleman and cabinet-maker's director* (London: Thomas Chippendale, 1754), vii–viii.

²⁰ Beard, *Upholsterers and Interior Furnishing*, 161–63; Michael Snodin and John Styles, *Design & the Decorative Arts: Georgian Britain 1714–1837* (London: V&A Publications, 2004), 76; Gilbert, *The Life & Work of Thomas Chippendale*, 77–78. Gilbert writes of the proliferation of design books; *The British and Irish Furniture Makers Online*, <https://bifmo.history.ac.uk/about/project> (accessed 12 October 2020). Using The British and Irish Furniture Makers Online database, a simple search was used to determine how many upholders were located in London and how many were from the provinces. The date range used was 1750 to 1780, the general active period of Thomas Chippendale. Using the search term 'upholder' for all locations, returned 986 upholders located throughout Britain and Ireland. Narrowing the search to London yielded 492 upholders. Subtracting the number of London upholders (492) from the total number of upholders in Britain and Ireland (986) equals 494 provincial upholders. This result confirms that upholders were spread throughout Britain and Ireland. It also confirms that London was the national hub for the upholding trade.

The upholder trade in the British provinces was similar in structure to the London trade. Furniture-making and upholstery were core business lines. Using Robert Baker from York as an example, upholsters outside London also practised funeral undertaking and appraising. How the apprenticeship system worked in provincial cities like York, Dorset, Bath, and Liverpool was not studied here, but their apprenticeship schemes were similar to those in London. This is reinforced by information noting that some upholsters took out their freedom in their particular city. Thomas Chippendale did not serve a London apprenticeship. He is thought to have learned the cabinet-making trade from Richard Wood, a cabinet-maker and joiner in York.²¹ One can assume from using Chippendale as an example that there were capable furniture-makers and upholsters in the provincial cities.

Consumption and Consumerism

Upholders operated in a society in which consumption habits were changing after the first half of the eighteenth century. By 1750, upholsters were supplying the growing demand for fashionable and stylish residential interior goods for the elite and the growing middling ranks. The lesser gentry, professions, merchants, shopkeepers, farmers, yeomen, husbandmen, and craftsmen populated the middle or middling ranks. By the mid-eighteenth century, over half of the population was in the middle rank.²² The increase in personal consumption of household goods in the last half of the eighteenth century was not a sudden event and should not be thought of as a revolution. Rather, it was an evolution that began in the seventeenth century. Disposable income rose for many in the middling rank from working longer hours or

²¹ Gilbert, *The Life & Work of Thomas Chippendale*, 3–5.

²² Lorna Weatherill, “The meaning of consumer behaviour in late seventeenth– and early eighteenth–century England,” in *Consumption and the World of Goods*, ed. John Brewer and Roy Porter (London: Routledge, 1993), 210.

from commanding higher wages. The choices offered in comfort and quality mattered in purchasing decisions. Upholders' expertise in producing and stocking household goods put them in a position to meet the increased demand from the middling sort. At the same time, some upholders found other sources of revenue from undertaking and funeral management, dealing in used household goods, auctioneering, and property agency.

Neil McKendrick maintained that the increase in English consumerism in the last half of the eighteenth century was a revolution as opposed to a gradual process beginning in the seventeenth century. This consumer revolution was the result of an increase of spending by the middling sort to emulate the materials and fashions of their social superiors. McKendrick also argued that the importation of colourful calicos by the East India Company set off a fashion revolution. Finally, he believed it was in clothing that the lines of social distinction became blurred. To support his analysis, he used a rather tidy way of explaining supply and demand by proposing that social expectations rose with family income.²³ There are differing opinions in naming increased industrial output and consumer purchasing a 'revolution'.

Sara Pennell argued against the idea of a consumer revolution. Consumption trends happened over time and "not in one sensational event like the Great Fire or the Restoration". Using thimbles as an example, Pennell pointed out that mechanical production was not an eighteenth-century event. Mechanical production of thimbles actually began in the late seventeenth century.²⁴ McKendrick does believe that consumerism had its roots in the seventeenth century, but he argues it was the middling

²³ Neil McKendrick, John Brewer, J.H. Plumb, *The Birth of a Consumer Society: The Commercialization of Eighteenth-Century England* (Bloomington: Indiana University Press, 1982), 9, 11, 14, 53.

²⁴ Sara Pennell, "Material Culture in Seventeenth-Century 'Britain': The Matter of Domestic Consumption," in *The Oxford Handbook of The History of Consumption*, ed. Frank Trentmann (Oxford: Oxford University Press, 2012), 76–78.

ranks and their imitation of the rich that created the eighteenth-century commercial revolution.²⁵ Jan De Vries also countered the consumer revolution argument. Rather than a consumer revolution, it was an “industrious revolution” that increased consumer purchasing of goods and services. The allocation of household leisure time from producing goods for direct or internal consumption to the production of goods for the outside markets created extra income that could be spent on consumer goods.²⁶

The word ‘revolution’ connotes a sudden and complete change. There were changes in production methods and purchasing habits, which were permanent rather than temporal or cyclical. However, these changes did not happen within a limited period such as in the last half of the eighteenth century. Rather, the changes that created manufacturing efficiency and supply and increased consumerism were evolutionary, not revolutionary, and began in the seventeenth century. Grant McCracken agreed in principle with McKendrick and argued that fashion was no longer concerned with utility, but with aesthetic and stylistic considerations. The clothing of the elite and wealthy was disposed of when styles changed in the eighteenth century. This disposal of the unwanted and out-of-fashion created a turnover in goods and made shopping a social experience. In other words, [fashion] obsolescence resulted in increased [fashion] consumerism.²⁷

McKendrick’s and McCracken’s arguments have been challenged. The argument that social emulation of the upper ranks’ material culture by the middling sort was responsible for increased consumption is problematic. Lorna Weatherill disputed whether people of the middle rank approved of copying the fashions of the

²⁵ McKendrick, Brewer, Plumb, *The Birth of a Consumer Society*, 14.

²⁶ Jan De Vries, “The Industrial Revolution and the Industrious Revolution,” *The Journal of Economic History* Vol. 54, No. 2, (Jun. 1994): 255–66.

²⁷ Grant McCracken, *Culture and Consumption* (Bloomington: Indiana University Press, 1988), 16, 9–21, 40.

higher orders of society.²⁸ Amanda Vickery's analysis of the diaries, account ledgers, and correspondence of Elizabeth Shackleton, a Lancashire gentlewoman, found that Shackleton, though not opposed to expressing social status through "things", disapproved of those "who did not know their place".²⁹

Ben Fine and Ellen Leopold state that wage growth, not emulation, created demand. For instance, they found that servants did not use their wages to purchase work clothing to emulate their employer; rather, the employer purchased their work clothing for them.³⁰ Recent research also disputes that obsolescence created increased consumer purchasing. Jon Stobart's work, for instance, showed that the lower ranks often bought second-hand goods and repurposed them. Furthermore, Stobart argued that the luxury goods associated with high status were seldom sold in the secondary market.³¹

Repairs, modifications, and repurposing of clothing were everyday activities.³² Clothes of quality were passed down, and garments were easily altered. In this regard, taste was passed on to others through alterations and by adding small accoutrements.³³ The innovative research into household thefts by Horrell, Humphries, and Sneath determined that price and fashion were important in consumer purchasing, but so was quality and comfort. For instance, thieves standing trial at Old Bailey preferred stealing quality feather beds and cotton counterpanes to cheaper versions. These

²⁸ Lorna Weatherill, *Consumer Behaviour & Material Culture in Britain 1660–1760* (Abingdon: Routledge, 1996), 20, 194–97.

²⁹ Amanda Vickery, "Women and the world of goods: a Lancashire consumer and her possessions, 1751–81," in *Consumption and the World of Goods*, ed. John Brewer and Roy Porter (London: Routledge, 1993), 286.

³⁰ Ben Fine and Ellen Leopold, "Consumerism and the Industrial Revolution," *Social History* Vol. 15, No. 2 (May 1990): 167–69.

³¹ Jon Stobart, "Luxury and Country House Sales in England, c. 1760–1830," in *The Afterlife of Used Things: Recycling in the Long Eighteenth Century*, ed. Ariane Fennetaux, Amélie Junqua, and Sophie Vasset (New York: Routledge, 2015), 31–32, 34.

³² Pennell, "Material Culture in Seventeenth Century," 73–83.

³³ Fine and Leopold, "Consumerism and the Industrial Revolution," 174–75.

authors conclude that it was prosperity evidenced by disposable income that created consumer purchasing.³⁴

One key theme in this thesis is the choices the middling sort had in how to spend their money. If one accepts that there was increasing demand for fashionable clothing, both new and used, then Fine and Leopold are correct that the incomes of tailors and seamstresses rose because their skills were in high demand.³⁵ Skilled workers, along with those putting in longer hours, had extra money. For the most part, consumer goods for the middling sort were household goods. This included items such as bedding, clothes, and household utensils. Carole Shammas estimated that these household items made up from fifty to seventy-five per cent of the total value of consumer purchases, with the wealthier households spending a smaller proportion of their wealth on this consumption.³⁶

Taste, Fashion, and Style

Compared to France, Britain was a laggard in design at the beginning of the eighteenth century. When the century ended, it was among the world's leaders in artistic development and style. One reason for this rapid change in artistic competency was the dispersal of French and other continental artisans throughout Europe, including England, during the late-seventeenth and early-eighteenth centuries. Many of these artisans were Protestant refugees from Catholic France. These French Huguenots, many of whom were skilled craftsmen from the state sponsored workshops of Louis XIV, had learned about French design. Part of their artistic

³⁴ Sara Horrell, Jane Humphries, and Ken Sneath, "Consumption conundrums unraveled," *Economic History Review* 68, 3, (2015): 830, 833, 849–50, 854–55.

³⁵ Fine and Leopold, "Consumerism and the Industrial Revolution," 173–74.

³⁶ Carole Shammas, "Changes in English and Anglo-American consumption from 1550 to 1800," in *Consumption and the World of Goods*, ed. John Brewer and Roy Porter (London: Routledge, 1993), 185–88.

education was in drawing, a requirement for rococo design. Along with drawing, designing required an understanding of classical architecture and its emphasis on proportion.³⁷

St. Martin's Lane Academy and Old Slaughter's Coffee House were where many London artists and craftsmen congregated. It is likely that Matthew Darly was the master who taught Chippendale the intricacies of rococo drawing because he collaborated with Chippendale on the *Director*, engraving ninety-eight of the one hundred forty seven plates. Darly was primarily an engraver, and well known to London cabinet-makers. He engraved plates for pattern books and produced some of his own designs. In 1748, he advertised his own chair designs and drawing lessons for tradesmen in St. Martin's Lane.³⁸

It is difficult to determine who were the arbiters of 'modern taste', but the royal court was not the main leader in taste, as it was in France. The royal court was not very influential in defining eighteenth-century English taste, not because they were unsophisticated, but because the early Georgian kings had to be frugal. They simply had limited funds provided by Parliament that had to be allocated across several areas. The architect William Kent designed a new royal mews, but St. James's Palace remained a ramshackle mess in contrast. Maintenance and renovation of the royal residences took precedence over expensive furniture and upholstery

³⁷ Michael Snodin and John Styles, *Design & the Decorative Arts: Georgian Britain 1714–1837* (London: V&A Publications, 2004), 14, 27; Kirkham, *London Furniture Trade*, 96–101; Amanda Vickery, *Behind Closed Doors At Home in Georgian England* (New Haven & London: Yale University Press, 2009), 279–283.

³⁸ Gilbert, *The Life & Work of Thomas Chippendale*, 5–7; Matthew or Matthias Darly (c.1720–1778) published *A New Book of Chinese, Gothic and Modern Chairs* (1751), *A New Book of Chinese Designs* (1754), and *The Chair-Makers' Guide* (1766). His Chinese designs were used in the production of chinoiserie linens and wallpaper. Darly and his wife, Mary, became known for their political satire prints after 1760. See: Kirkham, *London Furniture Trade*, 97; Snodin and Styles, *Design & the Decorative Arts*, 47, 79, 86–7, 93; Christopher Gilbert, "The Early Furniture Designs of Mathias Darly," *Furniture History* Vol. 11 (1975): 33–39; Timothy Clayton, "Darly, Matthias," in *Oxford Dictionary of National Biography*. 23 September 2004. For a discussion of Chippendale, Darly, designers, and Old Slaughter's Coffee House, See: Heckscher, Morrison, "Chippendale's Director: A Manifesto of Furniture Design," *The Metropolitan Museum of Art Bulletin* Vol.75, No. 4 (Spring 2018): 1–50.

commissions.³⁹ Even British court clothing, as Hannah Greig points out, was “anachronistic and a relic of a former age”. The court was attached to traditional clothing and “immune to new styles rather than a source of fashion leadership and innovation”.⁴⁰ Rather than being a leader in style and fashion, the British court’s role was seen as being an important part of the political process.⁴¹

In Britain, a more open and meritocratic elite dispersed taste-making to a wider audience than royal circles. For society’s elite, Lord Burlington and the Society of the Dilettanti certainly were influential, but so was Horace Walpole. William Hogarth made comedy of the elite British copying French fine taste in his engraving *Taste in High Life*, but at the same time, in 1753, wrote about the “serpentine line of beauty” in *The Analysis of Beauty*, where he praised the lines of the rococo.⁴²

Taste in fashion was not only of concern for the social elite. The middling rank was growing as was their consumption, and a middling sense of taste emerged by the mid-eighteenth century. Consumerism offered the middling rank choices in how to spend their extra money. They were exposed to new tastes through newspapers, shop windows, and outdoor venues, like Vauxhall Gardens.⁴³ Newspaper advertisements that stated “prices on the most reasonable terms” probably were meant to appeal to the middling sort, perhaps allowing purchase on credit. Thomas Chippendale and other upholders considered eminent rarely advertised, probably

³⁹ Hannah Smith, *Georgian Monarchy: Politics and Culture, 1714–1760* (Cambridge: Cambridge University Press, 2006), 59–120.

⁴⁰ Hannah Greig, “Faction and Fashion : The Politics of Court Dress in Eighteenth-Century England,” *Apparence(s)* (6 August 2015): Abstract and Section 6, no page numbers. <https://journals.openedition.org/apparences/1311#toctoIn> (accessed 19 October 2021).

⁴¹ Hannah Greig and Amanda Vickery, “The Political Day in London, C. 1697–1834,” *Past & Present* Vol. 252, Issue 1 (August 2021): 119.

⁴² Snodin and Styles, *Design & the Decorative Arts*, 11, 44–45, 70–82; Jeremy Black, *Culture in Eighteenth-Century England: A Subject for Taste* (London: Hambledon Continuum, 2007), 38.

According to Black, artistic patronage came from landowners and the middling orders.

⁴³ Black, *Culture in Eighteenth-Century England*, 105, 114, 121, 150.

because they had an established wealthy clientele.⁴⁴ Upholders who did advertise were probably targeting the middle ranks and their growing disposable income. The middling sort developed their own sense of taste, and, rather than emulating the elite, they bought what appealed to their own senses, not what appealed to others.⁴⁵

According to John Brewer, by the 1780s the middle ranks of society were the new audience for the arts, and women were very much involved. They were avid readers of periodicals and novels, attendees of the performing arts, collectors of fine art, frequent visitors of the pleasure gardens, and “the family member most likely to preside over most forms of decoration and furnishing”.⁴⁶ Women were more associated with shopping on a regular basis than men.⁴⁷ The importance of women in making consuming decisions was not lost on the upholding trade.

Two indicators that the upholding trade recognized the importance of women as decision makers in the purchase of furniture and decorative art come from Campbell and Waller. Campbell’s descriptors included ‘fashionable’, ‘tasteful’, and ‘genteel’.⁴⁸ Waller was direct in writing that upholders had to be “clean” and “genteel” for the ladies.⁴⁹ One can argue that these descriptors were gendered words that indicated an upholder’s goods needed to appeal to a female clientele. One feminine selling technique upholders often used was displaying framed needlework beside mahogany furniture.⁵⁰

When it came to manufacturing and selling tasteful, fashionable, and genteel household goods, upholders were the main providers. A comprehensive upholder

⁴⁴ Gilbert, *The Life & Work of Thomas Chippendale*, 25–27. Chippendale and Rannie advertised the *Director* and their workshop on six consecutive June days in 1754. Gilbert considered this very clever as a new Parliament opened on 31 May.

⁴⁵ Lorna Weatherill, *Consumer Behaviour & Material Culture*, 20, 194–97; Richard H. Randall, Jr., “The French Taste,” *Bulletin of the Museum of Fine Arts* Vol. 60, No. 320 (1962): 54.

⁴⁶ John Brewer, *The Pleasures of the Imagination* (London: Routledge, 2013), 9, 72–73.

⁴⁷ Amanda Vickery, “Women and the world of goods,” 281.

⁴⁸ Campbell, *The London Tradesman*, 169–70.

⁴⁹ Waller, *A general description of all trades*, 214–15.

⁵⁰ Vickery, *Behind Closed Doors*, 254, 256.

provided upholstery goods, furniture, rugs, curtains, wallpaper, and more. They were, as Campbell wrote, "...set up as a connoisseur in every article that belongs to a house".⁵¹ Although upholders were sometimes involved with funeral undertaking, appraising, and brokering in the first half of the century, the research found that they increased their involvement in these business lines and others after 1760.

Few upholders served the aristocracy and elite exclusively, like Chippendale.⁵² The majority probably sold most of their goods to the middling sort. It was the wealthier among the middle rank that owned an array of household goods and often purchased new and decorative items. New and decorative goods were displayed in the domestic spaces where they could be seen by visitors and interpreted as social markers.⁵³

While the upholder was the main provider of new household and decorative goods for the middling sort, the market for used luxury goods must be considered, as upholders also were sellers of used household items. The challenge for an upholder aspiring to become wealthy was to manufacture and sell fashionable and tasteful goods, rather than new goods that were ordinary. Campbell wrote that business success was dependent on designing and manufacturing something new and fresh that appealed to the consumer. He added that an upholder waiting to replicate a new style produced in Paris or by a competitor would never grow rich or eminent.⁵⁴ R.S. Clouston challenged Campbell in 1906. In his opinion, Chippendale was not an

⁵¹ Campbell, *The London Tradesman*, 171; Waller, *A general description of all trades*, 214–15; Kirkham, *London Furniture Trade*, 57–68. Kirkham devoted a chapter to the comprehensive manufacturing firm.

⁵² Kirkham, *London Furniture Trade*, 82–93. Kirkham emphasizes that an entrepreneurial furniture-maker was also a designer, not just a craftsman who made and sold furniture.

⁵³ Lorna Weatherill, "The meaning of consumer behaviour in late seventeenth- and early eighteenth-century England," in *Consumption and the World of Goods*, ed. John Brewer and Roy Porter (London: Routledge, 1993), 210–14.

⁵⁴ Campbell, *The London Tradesman*, 171.

inventor, but an adaptor as were other designers.⁵⁵ Clouston's opinion is probably true because English furniture evolved throughout the first half of the eighteenth century, mostly from modifying French styles.⁵⁶ However, a new distinct style change occurred in the second-part of the eighteenth century. This style change was the neo-classical style and was not invented by upholsters and cabinet-makers.

The neo-classical style was coming into vogue in Britain, mostly through the designs of the architects Adam, Stuart, and Chambers.⁵⁷ Because of his overall impact, this furniture design is often called the Adam period and for cabinet-makers it marked the "taking back" of interior design elements by the architects. There was some uneasiness in roles between Chippendale and Chambers, but for the most part architects, especially Adam, simply charged clients for drawings and allowed the cabinet-maker to carry out the work.⁵⁸ Because Chippendale continued to receive commissions, lost business from architects and interior designers was negligible.

The initial Adam period designs were meant for the elite. The middling ranks probably were interested in new designs, but it would have taken some time for upholsters and cabinet-makers to adapt to neo-classical design. The upholsters selling to the middling sort first needed to adapt production and procure suitable materials. At the same time, the new designs created a supply of older style furniture that upholsters would have sold. Design changes increased business for upholsters willing to find innovative ways to produce less expensive versions of expensive furniture. At the same time, opportunities arose to increase sales of used furniture.

⁵⁵ R.S. Clouston, *English Furniture and Furniture Makers of the 18th Century* (London: Hurst and Blackett, Ltd., 1906), 24.

⁵⁶ Gilbert, *The Life & Work of Thomas Chippendale*, 109–113; Randall, "The French Taste," 47–48; Snodin and Styles, *Design & the Decorative Arts*, 44–48, 120. It was not only furniture-makers adapting French designs. The silk designers and weavers in Spitalfields developed a distinct English interpretation of French rococo.

⁵⁷ Snodin and Styles, *Design & the Decorative Arts*, 50; Black, *Culture in Eighteenth-Century England*, 51–52, 182–183, 185.

⁵⁸ Gilbert, *The Life & Work of Thomas Chippendale*, 94–98.

Material Culture

Studying material culture gives insight into behaviour, social rank, and residential interiors. Upholders were important contributors to the material culture of eighteenth-century London through the materials, ornamentation, and designs they used. It may be that many of them did not understand the historical meanings of, for instance, neo-classical ornament and merely copied furniture made in that style. Nonetheless, to make a profit, upholders needed some understanding of the material culture their business depended on.

Karen Harvey wrote that the historical study of material culture is “one part of the endeavour to comprehend the complexities of people’s lives and experiences”.⁵⁹ Archaeologists studying material culture, according to Helen Berry, ask questions about an artefact’s form and function, which are classified into two areas: the *material* and the *contextual*. The material questions archaeologists ask about an artefact’s form can include such things as the material used and its source, the construction methods employed to create it, and its production date. Contextual questions are asked about an object’s function, including who used it and how and when it was used.⁶⁰ Answering material and contextual questions requires our mind to process the information and make judgements. This mental processing allows us to understand an object’s function and gives it context. Determining social standing is complex, and scholars have shown that studying material culture offers insights into social status.

⁵⁹ Karen Harvey, “Introduction,” in *History and Material Culture*, ed. Karen Harvey (Abingdon: Routledge, 2009), 12.

⁶⁰ Helen Berry, “Regional identity and material culture,” in *History and Material Culture*, ed. Karen Harvey (Abingdon: Routledge, 2009), 141–42.

Social standing depended on numerous considerations: family, property, profession, and less definably ‘connections’, ‘politeness’, and ‘breeding’.⁶¹ Paul Langford wrote that applying these considerations to a material item created contextual information. Ultimately, this played a large part in determining a person’s social rank. Langford’s considerations, however, go beyond the messaging associated with material culture, and, for instance, are among the conditions considered for an acceptable marriage. Harvey’s point that historical study of material culture aids in understanding the complexities of people’s lives and experiences is an important one, and the archaeologist’s method of breaking down the study of material culture into the *material* and the *contextual* is a reminder that even an everyday object can have significance.

Chairs were everyday items sold by upholsters, but by adding upholstery, the chair might have more significance. A simple object with significant contextual meaning is the eighteenth-century clay tobacco pipe. Mostly men used them in a social context in settings like pubs and coffee houses. Pipes subtly changed over time and usually had a maker’s mark, which makes dating them easy. They were inexpensive and disposable, making them common archaeological finds. Pipes are not of much intrinsic interest to the archaeologist as a tobacco-smoking implement, but useful in dating when the pipe and other objects were disposed of in the area being studied. The clay pipe and other objects found in the study area can be put into a material context for a certain date. Material study helps scholars understand whether

⁶¹ Paul Langford, *A Polite and Commercial People: England 1727–1783* (Oxford: Clarendon Press, 1989), 62.

there was previously a pub, a residence, or a rubbish pit on the site, and how frequently the poor, middling sort, wealthy, or military frequented there.⁶²

There can be a regional interpretation of material culture as pointed out by Helen Berry in her case study of north-east England glass manufacturers. There existed a bias that goods manufactured in or imported into London were the most prestigious. In north-east England (Tyneside), the Beilby family was noted for sourcing goblets and bowls from Newcastle lead glass manufacturers and adding white enamel and other decorative elements to them. Within its region of manufacture, Beilby glass was considered ordinary glassware. In London, however, Beilby glass was seen as sophisticated and used on special occasions. Beilby glass was expensive and difficult to make, which highlighted the wealth and status of the owner. While the enamel work and engraving were recognized as artistic achievements, the status of owning this glassware was increased by the use of familiar symbols seen during the Grand Tour and through adding British iconography. These decorations made Beilby glassware appropriate for a sophisticated London dinner party. Today, Beilby glass is highly prized by major museums and private collectors throughout the world. In contrast, at the time of Berry's writing in 2009, a local museum in Newcastle displayed its collection of locally made Beibly glass in a poorly lit gallery with scant label information.⁶³ This regional bias against local manufacturers probably applied to regional upholders. Although many local upholders could probably craft furniture and upholstery goods according to the latest designs, there probably was a regional bias that only imported or London-made goods were socially sophisticated.

⁶² Pennell, "Material Culture in Seventeenth-Century," 74–76; Sara Pennell, "Mundane materiality, or, should small things still be forgotten?," in *History and Material Culture*, ed. Karen Harvey (Abingdon: Routledge, 2009), 178.

⁶³ Berry, "Regional identity and material culture," 145–53.

British eighteenth-century material culture had many forms. Upholders, for instance, provided a range of residential interior goods. Luxury goods in the mid-to-late century included “clothing, the glass chinaware, and silver accoutrements of the tea and dining table, the mirrors, ornamental ware, and seating furniture of dining and drawing rooms”.⁶⁴ There are, however, problems with drawing conclusions from studying eighteenth-century luxury items. Sara Pennell points out that the main problem in studying items in museum collections is that they are usually luxury objects that lack provenance, meaning that the conclusions about how they fit into the material culture of the time are mainly speculative. Furthermore, she writes that the poor had a material culture as well as the elite. Finally, Pennell states that even repurposed second-hand clothing was part of the overall material culture.⁶⁵ Her position that the worn and used could be repurposed is confirmed by Jon Stobart’s study of the recycling of goods from country houses and Olivia Fryman’s writing about how the Stuart Court’s out-of-fashion and broken furniture was often remade or altered.⁶⁶ An upholder’s shop had the ability to repair and alter furniture and the talent to repurpose upholstery goods.

Considering that it was not just luxury materials that had an attached cultural meaning validates Harvey’s belief that comprehending the complexities of people’s lives and experiences is a critical endeavour in the study of material culture. Eighteenth-century material culture was complex because the consumers of material goods were from differing social status levels and moved between them on occasion.

⁶⁴ Maxine Berg, “Luxury, The Luxury Trades, and Industrial Growth,” in *The Oxford Handbook of The History of Consumption*, ed. Frank Trentmann (Oxford: Oxford University Press, 2012), 186.

⁶⁵ Pennell, “Material Culture in Seventeenth-Century,” 67–70, 78–83; Richard Grassby, “Material Culture and Cultural History,” *The Journal of Interdisciplinary History* Vol. 39, No. 4 (Spring 2005): 597–98.

⁶⁶ Stobart, “Luxury and Country House Sales,” 31–2, 34; Olivia Fryman, “Recycling Furniture in the Late Stuart Court (1689–1714),” in *The Afterlife of Used Things: Recycling in the Long Eighteenth Century*, ed. Ariane Fennetaux, Amélie Junqua, and Sophie Vasset (New York: Routledge, 2015), 89–92.

Pennell's finding that worn and used material had its own culture adds to the complexity. In studying material culture, according to Richard Grassby, the most effective method is to combine written literature, primary and secondary, with the physical evidence.⁶⁷ This is true, but, as Pennell points out, the link between the literature and the material is usually missing.⁶⁸

"The material aspects of culture should never be subordinated to symbolic manifestations", added Grassby. "Artefacts do not usually offer a clear message, or even an adequate picture, of everyday life". He warns that attaching meaning to an object that is no longer in its original context is speculation as people thought differently in the eighteenth century than they do today. "The study of objects does not reveal archetypes; on the contrary, it suggests how easily a culture fragments. Theory has too often obscured a proper analysis of visual images and artefacts and sidestepped the question of quality".⁶⁹ Following Grassby's line of thinking would appear to make it impossible to find context for nearly any eighteenth-century image or artefact given that documentation is scant. His theory highlights the need for cultural historians to develop cogent opinions based on the best information they have.

Andrew Morrall provides a good contrast to Grassby's thinking, at least when it comes to decorative art. Morrall wrote that ornamentation was responsible for proclaiming a decorative art object as something with "definable social, political, ideological, or cultural values".⁷⁰ Morrall's belief that ornamentation could turn a decorative art object into one with various meanings should not be taken at face value for two reasons. First, the ornamentation of an object must be purposeful and transform it by assigning it a meaning beyond that of being a well-made item of

⁶⁷ Grassby, "Material Culture and Cultural History," 602–3.

⁶⁸ Pennell, "Material Culture in Seventeenth-Century," 78–83.

⁶⁹ Grassby, "Material Culture and Cultural History," 598–601, 603.

⁷⁰ Andrew Morrall, "Ornament as evidence," in *History and Material Culture*, ed. Karen Harvey (Abingdon: Routledge, 2009), 47.

decorative art. ‘Viewers’ must also be able to read the object, although they may disagree on how to read it. Reading an object assumes the viewer understood the creator’s intended message, which can be subject to various interpretations. Nonetheless, cultural historians continually develop opinions about the meanings of objects’ ornamentation.

There were also different levels of viewers. Considering that Campbell believed upholders understood what made a fashionable interior, it follows that they also knew what was fashionable and stylish for their customers’ social rank. The social elite and the country gentry were the highest level of viewers. These were the high-end customers that elite upholders sought. The middling sort was another type of viewer. Lorna Weatherill wrote that the “lesser gentry, professions, merchants, shopkeepers, farmers, yeomen, husbandmen, and tradesmen” populated the middling ranks.⁷¹ Jon Stobart believes that fashion distinguished the elite from the other ranks. Elite taste was “exclusive rather than inclusive” and “insulated them from democratization of consumption”.⁷² Could this exclusiveness be attributed to the elite’s desire to maintain control and retain power over the lesser ranks? Perhaps, but being wealthy in itself also contributed to the elite maintaining control and retaining power over the middling sort and poor rather than merely owning an elite interior object which only the elite could properly see and read. Wealth and elite objects were connected to each other and wielded power. It was not only interior objects that expressed power, but exterior objects, too. Objects of wealth like carriages and homes, for instance, were seen as an expression of taste and status.⁷³

⁷¹ Weatherill, *Consumer Behaviour*, 13–14.

⁷² Jon Stobart, “Gentlemen and shopkeepers: supplying the country house in eighteenth-century England,” *The Economic History Review* Vol. 64, No. 3 (Aug. 2001): 897.

⁷³ Anne Laurence, “Using buildings to understand social history,” in *History and Material Culture*, ed. Karen Harvey (Abingdon: Routledge, 2009), 115–17.

If the middling sort were unable to read the meaning of an object, then why would they purchase it? Again, upholders determined fashionable and stylish interior furnishings for the middling ranks and probably explained material meanings to their customers. Some historians believe the middling sort purchased fashionable and stylish objects because they wanted to emulate the elite. Cynthia Wall argued that the non-elite purchased fine and decorative art at auctions as a way of projecting themselves into a higher social order.⁷⁴ Wall's argument from 1997 probably emanated from Neil McKendrick and Grant McCracken's arguments from the 1980s claiming consumerism was driven by status emulation.⁷⁵ In contrast, Weatherill disagreed with this assertion in 1996, "It is not even established that people of middle rank approved of copying people of higher rank."⁷⁶ Jon Stobart's recent work on the auctions of the household goods of Northamptonshire area country homes found no convincing proof that consumers of second-hand goods were motivated to emulate a higher order. It was purchasing a quality item at a reduced price or obtaining an item that could not be gotten elsewhere that appealed to buyers of used goods at country home auctions.⁷⁷ Although some emulation by the middling sort of the elite's household goods probably happened, the middling rank bought stylish and fashionable home furnishings for a variety of other reasons, which could include the attractiveness of the object's materials, seeing the item as a conversation piece, or that the buyer simply enjoyed it.

In the last half of the eighteenth century, the middling sort had choices of how to spend their money. They acquired items that defined their own identity and tastes.

⁷⁴ Cynthia Wall, "The English Auction: Narratives of Dismantling," *Eighteenth-Century Studies* Vol. 31, No. 1 (Fall, 1997): 1–15.

⁷⁵ McKendrick, Brewer, Plumb, *The Birth of a Consumer Society*, 11; McCracken, *Culture and Consumption*, 19–21, 40.

⁷⁶ Weatherill, *Consumer Behaviour*, 20, 194–97.

⁷⁷ Stobart, "Luxury and Country House Sales," 31–2, 34.

Would a consumer purchase a decorative or furniture item because sweeping C- and S-scrolls, chinoiserie decoration, or exotic materials were visually attractive or created conversation? Simply enjoying an item because of its beautiful appearance rather than its possible social meaning could have applied to the middling order, especially those at the lower end. Perhaps those at the lower end purchased used and worn items that gave them enjoyment, whether or not they could read material culture meanings. One must also consider that an upholder selling new and used interior goods to the middling sort provided information to customers about an item's meaning.

Probate and appraisal analysis is sometimes used to determine which occupations and social groups owned certain goods. Lorna Weatherill noted that probate studies are useful to the study of material culture, but not perfect. Problems with using probate inventories occur "...due to the complexity of the mechanisms by which inventories were made and subsequently kept".⁷⁸ For instance, appraisals were often done at low valuations because if the goods did not sell at the appraised value, the appraiser could be required to buy the items at the appraised value. Also, household goods were often valued on a lump sum basis rather than itemized, making it difficult to interpret what individual objects were worth, making conclusions based on probate inventories somewhat subjective.⁷⁹ Within this scholarship, the emulation argument to explain aspects of consumerism is subjective. However, Jon Stobart's research into eighteenth-century country house sales provides valuable and verifiable insight into how luxury items were purchased for recycling, rather than for emulation of a higher social order.

⁷⁸ Weatherill, *Consumer Behaviour*, 201–207.

⁷⁹ Joshua Montefiore, *A Commercial Dictionary: Containing the Present State of Mercantile Law, Practice, and Custom* (London: For the Author, 1803), APP. No page number; indexed by subject.

Credit

Increasing demand for fashionable household goods was not lost on upholders. Although some upholders expanded their businesses before 1760, opportunities to expand their businesses after 1760 grew. Upholders increased stock and added new business lines or services with the expectation of increased sales. Because of the limited number of coins in circulation, this expansion was possible by utilizing personal credit. While using credit for business expansion provided a convenient way for cash-strapped upholders to take advantage of perceived opportunities for more profits, it carried risks because their income had to expand to cover loan costs. The biggest risk in using credit was insolvency, which often led to bankruptcy. Research for this thesis found that 163 London upholders were declared bankrupt in the last half of the eighteenth century. Forty-two per cent of these upholder bankruptcies occurred between 1760 and 1779. While it is not always possible to determine the reason(s) for any bankruptcy, the fact is that upholder bankruptcies increased during the period of accelerated consumerism. This fact suggests that upholders either relied on credit to conduct their business or offered goods and services no one wanted.

Prior to the mid-eighteenth century, the two most common forms of credit were government and corporate. Private credit was used on a smaller, localized scale. The government borrowed money and issued bonds to fund large expenses, most notably wars. Repayment of these loans was predicated on future tax revenue and was a method of deferring large expenses. Large corporate entities, such as insurance companies and turnpike trusts, borrowed money to fund their operations, repayments to be met from immediate profits. As the Seven Years' War ended and consumerism increased, smaller business owners, including upholders, increasingly used private credit to purchase raw material and increase stock. Purchasers of their goods and

services favoured using private credit over paying in cash, presumably as a way to help manage cash flow. The most common forms of private credit were bills of exchange and promissory notes.⁸⁰

Bankruptcy is an important component of this thesis, especially in Chapters Two and Three. The increase in consumerism after 1760 was fuelled by personal credit. The expanding use of credit also caused increases in upholder bankruptcies.⁸¹ For instance, there were ninety-three upholder bankruptcies in the first half of the eighteenth century. One hundred and sixty three upholders went bankrupt in the second-half of the century. This increase in upholder bankruptcies paralleled the expansion of credit that was tied to consumerism. Economic downturns and war created credit risk. During the American War of Independence, for instance, forty-two upholders became bankrupt.⁸² Despite the risks, upholders were obliged to use credit.

Consumers often purchased small goods on credit and settled their bills when they had money. By 1760, consumers were purchasing more expensive items on credit.⁸³ Extending credit had now become more complicated than merely making an entry in a shopkeepers' ledger. Promissory notes were commonly used to pay for goods. Because a shopkeeper often wanted more immediate payment, the note would be assigned or endorsed over to another party and used to pay for goods the

⁸⁰ Julian Hoppit, "Financial Crises in Eighteenth-Century England," *The Economic History Review* New Series, Vol. 39, No. 1 (Feb. 1986): 41–3; John Smail, "Credit, Risk, and Honor in Eighteenth-Century Commerce," *Journal of British Studies* Vol. 44, No. 3 (Jul. 2005): 442–45.

⁸¹ Julian Hoppit, *Risk and failure in English business 1700–1800* (Cambridge: Cambridge University Press, 1987), 102, 162, 166–67.

⁸² Hoppit, *Risk and failure*, 98–99, 122–39. Upholder bankruptcy numbers were derived from counting bankruptcy notices found in the Burney Collection of Eighteenth-Century British Newspapers. Bankruptcy notices were generally published three times, followed by a notice of the issuance of the bankruptcy certificate of conformity. Because this was a manual counting process, there is the possibility a few notices were double counted or not counted at all.

⁸³ Joanna Innes, "The King's Bench prison in the later 18th century: law, authority, and order in a London debtor's prison," in *An Ungovernable People*, ed. John Brewer and John Styles (New Brunswick: Rutgers University Press, 1980), 251–53; Hoppit, "Financial Crises in Eighteenth-Century England," 41–3; Smail, "Credit, Risk, and Honor," 442–45.

shopkeeper needed.⁸⁴ Upholders used credit in this way to sell more goods and in turn to purchase raw materials and stock. The private credit system worked well until there was a market disruption.

The main problem with private credit was that promissory notes were assigned to others, often more than once. This created a chain of responsibility from one note owner to another. It was a convenient way to conduct commercial activities when hard currency was scarce. It was ideal until a disruption occurred, whether a real or imagined economic crisis. A matured note was presented to the original issuer and hard currency demanded, rather than the note being renewed. If the issuer did not have hard currency, the note holder lost out on the principal value plus any accrued interest. More important, the holder of the worthless note was often unable to make good on any notes he had issued. When this happened, credit chains were broken and bankruptcies ensued.⁸⁵

At the individual level, an upholder was at risk of bankruptcy if the promissory notes accepted from sales became uncollectable. An upholder carrying a large stock of unwanted goods was also at risk, which made controlling stock and selling fashionable goods important.⁸⁶ Although many upholders carried fire insurance, there was business risk if the business under insured.⁸⁷ Even the untimely death of a partner could cause financial distress, as was the case with Chippendale when his main financial backer suddenly died and the family demanded return of the partner's invested capital.⁸⁸ Of all the reasons for bankruptcy at the individual level, it

⁸⁴ Hoppit, "Financial Crises in Eighteenth-Century England," 52–54.

⁸⁵ Hoppit, *Risk and failure*, 162–63, 166–67.

⁸⁶ Peter Earle, *The Making of the Middle Class: Business, Society and Family Life in London, 1660 – 1730* (Berkeley: University of California Press, 1989), 118–23.

⁸⁷ Earle, *Making of the Middle Class*, 78–79.

⁸⁸ Gilbert, *The Life & Work of Thomas Chippendale*, 11–15, 30–33; *London Chronicle*, 8–11 February 1766. This notice announced the partnership dissolution between Chippendale and James Rannie; Thomas Haig was named as Chippendale's new partner.

was the assignment and trading in promissory notes that was the most dangerous economic risk because it cast a wide net.

Despite the risks of using credit, upholders aspiring for financial success had to use it to compete with other upholders. Financially prudent upholders probably aimed to organically grow their business by using profits to expand their business. Most upholders beginning their business probably began modestly and eschewed a large stock of goods. Campbell estimated the required capital for an upholder setting up business at between £100 and £1,000 in the late 1740s.⁸⁹ Establishing an upholding business at the lower end was not too difficult for someone who was thrifty and was able to borrow money from family members. Starting the trade at the upper end was more difficult because it required more capital to establish a comprehensive stock of goods and hire capable workers.

London retailers grew their businesses through reinvesting profits and borrowing money. Upholders wanting to expand into non-traditional business lines to make more revenue often used private credit. Most upholders probably used credit prudently, but they still could become bankrupt because of circumstances outside their control. Small business owners with no intention of expanding their operation were exposed to credit markets through the use of the credit instruments they issued to suppliers and received from their customers. Thomas Mortimer published advice on how to lower bankruptcy risk. Mortimer's advice included presenting the note to the issuing bank before day's end, verifying valid dates on the note, and not allowing

⁸⁹ Campbell, *The London Tradesman*, 340.

the customer to take goods until the payment cleared the bank.⁹⁰ His practical advice did not eliminate bankruptcy risk, but it did help mitigate it.⁹¹

Some upholders chose to pool capital and created partnerships to expand their businesses. It may seem that the pooling of capital would spread the business risk among the partners, but partnership arrangements were not without risk. A bad decision by one partner could require the other partners to make good on a debt.⁹² Sometimes misfortune, rather than bad decision-making, caused financial stress. Misfortune happened to Chippendale when his partner, James Rannie, unexpectedly died, and he was faced with Rannie's relatives demanding the return of his invested capital. The firm was saved when a junior partner put up additional capital, but Chippendale never financially recovered.⁹³

Small shops extending credit to their customers had no quantifiable method by which to determine risk.⁹⁴ Understandably, provincial shops had an advantage in personally knowing their customers and whether or not they were honest, responsible, and trustworthy. Uncertainty creates risk, and London retail shops were often in the difficult position of having to decide whether or not to extend credit to a customer they knew little of. For upholders, especially those selling to the higher end of the middling sort and to the elite, extending credit on a large scale could be risky. An upholder extending credit to the nobility for expensive commissions was in a particularly difficult position because, although selling a large amount of household furniture to a country house owner could yield a large profit, the nobility were

⁹⁰ Thomas Mortimer, *Every Man His Own Broker*, 4th ed. (London: S. Hooper, 1761), 128–29.

⁹¹ For a contemporary description of the bankruptcy process, see: Thomas Mortimer, *Merchant's Directory, Being a Guide to all Men in Business*, 4th ed. (London: J. Rivington and Son, 1783), 527–612.

⁹² Smail, "Credit, Risk, and Honor," 439.

⁹³ Gilbert, *The Life & Work of Thomas Chippendale*, 11–15, 30–33; *London Chronicle*, 8–11 February 1766. This notice announced the partnership dissolution between Chippendale and James Rannie; Thomas Haig was named as Chippendale's new partner.

⁹⁴ Margot Finn, *The Character of Credit – Personal Debt in English Culture, 1740 – 1914* (Cambridge: Cambridge University Press, 2003), 288.

notoriously late paying and, in some cases, exempt from lawsuits. Chippendale's firm frequently had problems in collecting payment on expensive commissions.⁹⁵ While waiting for payment, workers and suppliers had to be paid. The personal conditions of customers in large cities sometimes changed, and it was difficult for business owners to stay informed of increased risks. To counter this problem, trade protection societies appeared in last quarter of the eighteenth century. These societies, such as Society for the Protection of Trade against Swindlers and Sharpers, informed their subscribers about London fraudsters and provided legal assistance.⁹⁶

Margot Finn pointed out that it was the competition for customers from the 'right class' that allowed cheats to flourish.⁹⁷ Her research relied on written material that often described what could go wrong when someone's character was misjudged. Hoppit wrote about how bankruptcy filings ebbed and flowed with certain macro-economic events, especially with the uncertainties that surrounded war.⁹⁸ Despite the risks, consumer purchasing on credit burgeoned after 1760.

Rather than writing about what could go wrong in extending credit, like Finn and Hoppit, John Smail wrote about what it was that made credit work in most instances. Trusting a borrower was important, but trusting implies accepting risk. A borrower's reputation, both financial and moral, was considered, but it was difficult to monitor a borrower's reputation from afar. It was the linking of honour to credit and masculinity in the eighteenth century that reduced lending risks. For the commercial rank, according to Smail, it was playing to the sense of honour that allowed lenders to

⁹⁵ Gilbert, *The Life & Work of Thomas Chippendale*, 11–12.

⁹⁶ Finn, *The Character of Credit*, 288–294. Established in 1776, the Society for the Protection of Trade against Swindlers and Sharpers or Guardians, was the first trade protection society. Their 1799 membership list included over eighty different trades, including the upholder George Oakley. Prior to this, the trades would have relied on *Public Advertiser* bankruptcy listings, news stories and obituaries from the newspapers, and word of mouth to monitor the personal conditions that affected the credit worthiness of their customers.

⁹⁷ Finn, *The Character of Credit*, 294.

⁹⁸ Julian Hoppit, *Risk and failure*, 122–29.

successfully negotiate with distressed borrowers.⁹⁹ Reputation was a key element in the underwriting process, but the physical characteristics of a potential borrower were sometimes important underwriting elements. Physical characteristics included such things as clothing, cleanliness, and mannerisms.¹⁰⁰

Eighteenth-century consumerism relied on a credit system that was based on trust, character, and honour. Smail and Pearson described these subjective assessments in different ways. Smail's argument that honour was critical to extending credit is compelling because of its emphasis on dutifully paying back debts. Pearson's view that physiognomy assessments (judging someone by looks, dress, and speaking skills) were important is also compelling because often there was little objective information that could be assessed, making extending credit in the eighteenth century more of an art than a science. Using credit to sell more products, however, was not always a prudent choice. Extending credit with a reasonable expectation of being paid back was the ideal. Recovering money through the courts was costly, and it often yielded a settlement that was much less than the original loan.¹⁰¹

Upholders often advertised credit availability for their household goods. John Mayhew and William Ince informed the public "... they would be pleased to honour them with their commands that shall be executed with the neatest taste, at the most reasonable rates, and exact punctuality".¹⁰² Terms like 'most favourable rates' and 'most reasonable rates' advertised a willingness to sell goods or services on credit. Finn was correct in stating that cheats were a persistent problem for shopkeepers. One upholder experienced a sharper who used credit to furnish an empty house. Once the furnishings were delivered, the sharper began to remove them. The upholder was

⁹⁹ John Smail, "Credit, Risk, and Honor," 445, 451–56.

¹⁰⁰ Robin Pearson, "Moral Hazard and the Assessment of Insurance Risk in Eighteenth- and Early-Nineteenth-Century Britain," *The Business History Review* Vol. 76, No. 1 (Spring 2002): 1–2, 34.

¹⁰¹ Smail, "Credit, Risk, and Honor," 445.

¹⁰² *London Evening Post*, 18–20 January 1759.

alerted and immediately came to secure his property.¹⁰³ Nevertheless, upholder bankruptcies increased as the so-called ‘consumer revolution’ gained momentum. Credit was the main ingredient for increased household consumption. Upholders used credit to grow their businesses and increase their stock of goods, and selling on credit was a tool to increase sales. Using credit wisely could result in the accumulation of great wealth. Robert Williams (Chapter Four), for instance, accumulated great wealth through using credit on a commercial scale to provide goods to East India Company ship officers.

Apprenticeship and Livery Companies

Upholders needed production employees who could meet consumer demand. To this end, the apprentice system was integral in training competent employees as well as providing low cost labour. Population growth increased demand for household goods in eighteenth-century London, which created a need for increased supply. Supply was provided in two ways: importation and domestic production. Formerly an importer of finished goods, Britain increasingly became an importer of raw materials and an exporter of finished goods.¹⁰⁴ London upholders were major suppliers of ‘fashionable’ household goods, and either manufactured or acquired goods from wholesalers.¹⁰⁵ Part of meeting demand was having a competent group of skilled employees and apprentices.

Originally controlled by medieval guilds, early modern government regulation over apprenticeships started during the reign of Elizabeth I. The government recognized that taxing apprenticeship agreements or ‘bindings’ was a new revenue source and in 1709 extended this taxation by the Stamp Act. Because about a quarter

¹⁰³ *Gazetteer and New Daily Advertiser*, 2 December 1768.

¹⁰⁴ Snodin and Styles, *Design & the Decorative Arts*, 25–26.

¹⁰⁵ Campbell, *The London Tradesman*, 169–70; Waller, *A general description of all trades*, 214–15.

of a million apprenticeships were recorded between 1710 and 1762, the tax was an important revenue source. However, Joan Lane stated that there was probably a considerable amount of underreporting of apprenticeship bindings.¹⁰⁶

Generally, apprenticeship began at fourteen years of age and lasted seven years.¹⁰⁷ The tradition was that a youth's parents or guardian paid a premium to the master. In return, the master provided training in the trade and usually provided room and board. An indenture was signed that outlined the responsibilities of both parties.¹⁰⁸ Although there were other types of apprenticeships, this traditional servitude apprenticeship is discussed here.¹⁰⁹

Parents and guardians knew how apprenticeship schemes worked and were aware of the various routes for securing a suitable apprenticeship for a young man or woman. The youngster probably had some input into the selection process based on his/her aptitudes and preferences. Placing a younger son in a traditional apprenticeship with a suitable master was a parental goal, even for the gentry. According to Kirkham, from 1712 to 1741, eight per cent of apprentice furniture-makers and twenty-two per cent of apprentice upholders were the younger sons of gentlemen.¹¹⁰ Parents believed apprenticing a younger son to a 'gentleman-tradesman' would help ensure that their son would retain the comportment taught to them at home.¹¹¹ According to Lane, the most frequent way of finding an apprenticeship was

¹⁰⁶ Joan Lane, *Apprenticeship in England, 1600–1914* (London: UCL Press, 1996), 3; Kirkham, *London Furniture Trade*, 40.

¹⁰⁷ Some apprenticeship age aggregations determine an average age of twenty. See: Robert Bucholz and Joseph Ward, *London: A Social and Cultural History 1550–1750* (Cambridge: Cambridge University Press, 2012), 79. Lane's research found that the average apprenticeship age depended on trade type, sex, and physical maturity. See: Lane, *Apprenticeship in England*, 12–14.

¹⁰⁸ Lane, *Apprenticeship in England*, 3, 12–17; Kirkham, *London Furniture Trade*, 40, 174–80.

¹⁰⁹ Parish and charity/pauper were the other apprenticeship types. See: Stuart Raymond, *My Ancestor Was An Apprentice* (London: Society of Genealogists Enterprises Ltd., 2010), 13–26; Lane, *Apprenticeship in England*, 71–82.

¹¹⁰ Kirkham, *London Furniture Trade*, 172.

¹¹¹ Henry French and Mark Rothery, *Man's Estate: Landed Gentry Masculinities 1660–1900* (Oxford: Oxford University Press, 2012), 115.

through personal connections. A parent sometimes knew a master, a relative, or a neighbour who could make a personal recommendation. Advertising by a master or a parent for an apprenticeship was another way of matching an apprentice and a master. Non-London geographical connections were sometimes successful in securing a London apprenticeship.¹¹²

Gentry families apprenticed a younger son to an upholder because it could lead to financial independence and improved gentlemanly comportment. Henry French and Mark Rothery wrote that apprenticing a younger son “in the household of a wealthy, fashionable ‘gentleman-tradesman’ may have involved similar constraints to those imposed on sons at home”.¹¹³ Mr. Bradshaw, an upholder in Soho, advertised: “Wanted an apprentice to an upholder. Parents or guardians wishing to establish a young man of good family and morals in a genteel business, where proper care will be taken care of him”.¹¹⁴ Mr. Bradshaw, it appears, wanted a young apprentice who would live up to the moral clauses of the standard apprenticeship indenture, which included promises not to gamble, fornicate, and drink alcohol. Mr. Bradshaw’s responsibilities would have included providing room and board and the training needed to become financially independent. His advertisement characterized his upholding firm as a “genteel business”. T. Waller’s apprenticeship advice book from 1747 described upholding this way “...the working part is not hard, but clean and genteel ... therefore fit for smart youths, who have no strength to spare ...”¹¹⁵ Overall, securing an apprenticeship enabled younger gentry sons in a system of primogeniture to enter a trade or profession that led to their financial independence.

¹¹² Lane, *Apprenticeship in England*, 9.

¹¹³ French and Rothery, *Man’s Estate*, 115.

¹¹⁴ *Daily Advertiser*, 10 July 1777.

¹¹⁵ Waller, *A general description of all trades*, 214–15.

Tim Leunig, Chris Minns, and Patrick Wallis disputed the importance of social networks in searching for an apprenticeship. Their study found no “systemic quantitative evidence on the extent to which masters and apprentices were actually bound by the narrow ties of kin, place of origin, or parental guild or occupation”.¹¹⁶ These authors used apprenticeship data from sixty-five livery companies, but admitted to missing data from some large companies, including the goldsmiths and the merchant tailors. With this data, they formed conclusions about the apprenticeship system as a whole, rather than on a company-by-company basis. They concluded that apprenticeships were found through indirect ties, which they do not clearly explain.¹¹⁷ The work of Leunig, Minns, and Wallis is useful for understanding London employment demographics as a whole. Apprenticeship recruitment, in their opinion, was an open process where aptitudes were matched with opportunities, rather than a recruitment process based on personal ties.¹¹⁸ In researching an individual livery company, the Upholders’ Company in this case, the research of Leunig, Minns, and Wallis was helpful. However, with Kirkham and Lane’s research in mind, personal connections among gentlemen did count in securing apprenticeships for younger sons.

It is possible to draw conclusions on how some upholder apprenticeships were found. The two case studies in this work indicate that a gentry background and familial connections were important factors in apprenticeship placement. Robert Williams (Chapter Four) was from a Dorset gentry family and began his apprenticeship in 1749. His apprenticeship document cannot be located, which adds credence to Lane’s statement that there was underreporting of apprenticeship bindings. However, there is much information about his upholding business and his entry into

¹¹⁶ Tim Leunig, Chris Minns, and Patrick Wallis, “Networks in the Premodern Economy: The Market for London Apprenticeships, 1600–1749,” *The Journal of Economic History* Vol. 71, No. 2 (Jun. 2011): 416.

¹¹⁷ Leunig, Minns, and Wallis, “Networks,” 413–38.

¹¹⁸ Leunig, Minns, and Wallis, “Networks,” 436.

the banking and East India Company businesses.¹¹⁹ John Trotter (Chapter Five) was from a Scottish gentry family and a cousin of the Coutts brothers, the founders of London's famous Coutts Bank. His apprenticeship binding exists. He was bound to Henry Williams, the royal joiner.¹²⁰ These two cases illustrate that family and, possibly, geographic connections were important in finding apprenticeships for the Upholders' Company and the Joiners' Company.

For this study, Lane's research was more pertinent. Studying a specific company requires research into individuals, even those with common surnames such as Smith or Jones. A qualitative method rather than quantitative approach helps us understand patronage or ties as a micro-study. As Margaret Ponsonby explains in her study of the nineteenth century household, "Whereas in quantitative analysis everything is reduced to averages and means and no individual household emerges, in the qualitative approach the analysis applies to the individual."¹²¹

By the beginning of the eighteenth century there was a rapid decline in guilds and livery companies, according to Paul Langford. He argued that training became "dubious", as indicated by the training period being reduced to as low as three years.¹²² Apprenticeship training may have been routinely lowered for some trades. However, Kirkham's study of the furniture trade challenges Langford's assertion, and found that a seven-year apprenticeship was seen in at least eighty per cent of the cabinet-making and upholding apprenticeships between 1711 and 1779.¹²³ Relying on Langford's length of apprenticeship service as a proxy for the loss of livery control over all trades is suspect, which is especially true for the eighteenth-century furniture

¹¹⁹ See Chapter Four: Robert Williams. References 1, 3–9.

¹²⁰ See Chapter Five: John Trotter. References 1–3, 5, 8.

¹²¹ Margaret Ponsonby, "Ideals, Reality and Meaning: Homemaking in England in the First Half of the Nineteenth Century," *Journal of Design History* 16, No. 3 (2003): 204.

¹²² Langford, *A Polite and Commercial People*, 180.

¹²³ For instance, a five-year apprenticeship was normal for lawyers, milliners, and mantua-makers. See: Lane, *Apprenticeship in England*, 15; Kirkham, *London Furniture Trade*, 174.

and upholding trades. These trades were largely unaffected by mechanical inventions and required substantial time to learn.¹²⁴

It is difficult to pinpoint a specific reason for any particular high or low apprenticeship premium, often making conclusions from quantitative analysis somewhat speculative. The analysis of apprenticeship premiums for furniture-makers and upholders as a method to measure the loss of livery control is not useful in drawing meaningful conclusions. Even though quantitative information is available from the Tax Act records of premiums, it is difficult to determine significant upward or downward trends. The average premium for an apprentice cabinet-maker was twenty-one pounds in the 1740s and twenty-four pounds in the 1780s. For the upholding trade, however, the average apprenticeship premium was thirty-three pounds in the 1740s and fifty-two pounds in the 1780s, an increase that is not indicative of the loss of livery company control. There were even differences in apprenticeship premiums with the same master. The reasons for the differences in premiums are not often apparent, but it may be that a particular apprentice had a business sense that could be groomed for management. Or, it may be a family could not afford a higher premium. Kirkham mentioned that John Trotter received an unusually high £200 apprenticeship premium from the binding of Samuel Betts because of his management skills.¹²⁵ This high apprenticeship premium cannot be solely attributed to managerial talent. John Trotter's wife, Ann, was the illegitimate daughter of Mrs. Betts and John Locke, a member of the Turkey Company.¹²⁶ It is probable that Ann Locke and Samuel Betts were sister and brother. Locke took responsibility for his illegitimate daughter and provided a £5,000 marriage

¹²⁴ Kirkham, *London Furniture Trade*, 109.

¹²⁵ Kirkham, *London Furniture Trade*, 44–45, 174–80.

¹²⁶ Timothy Powys-Lybbe (heir general of John Trotter) et. al., e-mail messages to author, 14 August to 17 August 2015.; Trustees from the Turkey Company. <http://www.british-history.ac.uk/survey-london/bk10/pp36-51> (accessed 23 November 2015).

settlement.¹²⁷ He probably paid Trotter the high premium for Samuel's apprenticeship as another act of responsibility.

Lane gives a logical reason for the decline in the importance of apprenticeships by the end of the eighteenth century. The sheer number of young people apprenticed into the manufacturing trades devalued the concept of apprenticeship as a way to learn a trade and become financially independent. However, Lane also points out that the apprenticeship system for the best careers and professions remained effective.¹²⁸ For upholding, the formal apprenticeship system had significantly declined by the early nineteenth century. This decline was not because of a surplus of young apprentices learning the trade elsewhere or because of mechanisation, but because the Upholders' Company itself no longer had control over the upholding trade.

The apprenticeship system provided the means to develop skilled tradesmen and tradeswomen. There was a defined route to becoming a member of The Worshipful Company of Upholders of the City of London, which included the area beyond the City walls. It was an entrenched tradition among the City companies to serve a seven-year apprenticeship, known as servitude, before becoming a journeyman member of the company and "free" to work for pay. The apprentice was bound to a master upholder by an indenture, which laid out the terms of both parties. At the same time, the master promised to provide complete instruction in the mysteries of a trade.¹²⁹ As much as their masters tried to ensure apprentices under their tutelage lived up to their moral obligations, apprentices had a reputation for breaking all the rules, including participating in riotous behaviour.¹³⁰

¹²⁷ *London Evening Post*, 23–25 June 1752.

¹²⁸ Lane, *Apprenticeship in England*, 215.

¹²⁹ Kirkham, *London Furniture Trade*, 40–41.

¹³⁰ Bucholz and Ward, *London: A Social and Cultural History*, 80.

The power of livery companies over their membership and their trade was waning before the eighteenth century. Population growth is often the reason given for the demise of livery control over the trades. As previously mentioned, Lane believed that the sheer number of young men and women apprenticed led to the system's failure.¹³¹ Was the decline in livery company influence attributable to the same reason for the breakdown of the apprenticeship system? This was not the case. What happened was an increase in journeymen practicing a trade without a livery company affiliation. By the end of the sixteenth century, guilds were losing control over their respective trades because the population growth beyond the city walls and in the suburbs made it difficult to enforce livery company rules and oversee production. More importantly, Kellett wrote, "... the general system of industrial and craft functions assigned to the Companies ... had been undermined by more than one decision in Court of Law and Privy Council".¹³² The implications from the Common Council and guilds losing court cases were great. The biggest implication was that the livery companies became social and charity organizations by the first part of the nineteenth century.

The first case the Common Council lost was a 1599 ruling that the confiscation and forfeiture of goods from company searches was illegal. In that same year, a court ruled that company trade rules had to be "constant to law and reason".

¹³¹ See: T.K. Derry, "The Repeal of the Apprenticeship Clauses of the Statute of Apprentices," *The Economic History Review* Vol. 3, No. 1 (Jan. 1931): 67–87.

¹³² J.R. Kellett, "The Breakdown of Gild and Corporation Control over the Handicraft and Retail Trade in London," *The Economic History Review* New Series, Vol. 10, No. 3 (1958): 383. These five cases included: declaring as illegal searches made for banned or poorly made goods that were not consonant to law and reason [*Watham v. Austin*, C.P. 1599, *Case of London, 8th Part, Reports of Sir Edward Coke* 125a, Vol. IV, (J. F. Fraser's ed), 386–400.]; overruling the rule that a freeman from a livery company could not practise another trade unless he joined the other company [*J. Tolley v. Upholders' Company*, W. Bohun, *Privilegia Londini* (1702), 115.]; an ordinance preventing a freeman from subcontracting work from a non-freeman was declared nonbinding [*Davenant and Hurdis*, 12 *Coke*, 86a. W. Bohun, *Privilegia Londini* (1702), 115.]; and two non-London cases that determined the Lord Mayor's Court forcing a non-freeman to join a livery company could be legally challenged [*Pasch.* 12 Jac, 9254 in *Godbolt's Reports* (1652), B.M. 6120, b6.] and [*Pasch.* 14 Jac. 211 in *Hobart's Reports* (1641), B.M. 513, h19.]

Also, in 1599 it was ruled that there was no binding force behind an ordinance prohibiting a freeman to subcontract work to non-freemen. In 1614, the Upholders' Company lost a case to compel a freeman from another company, but practising upholding, to seek admission to the Upholders' Company. Now anyone having served an apprenticeship in a trade could move to a different trade as they saw fit. Finally, in 1616, it was ruled that a tradesman trained outside London could not be compelled to join a livery company. Kellett cogently argues that these five cases, all decided before 1620, were responsible for the erosion of Common Council and livery company control over the craft and retail trades.¹³³ Although there were problems with apprenticeship, including unruly youths, the apprenticeship system had considerable advantages. The greatest was that a good apprenticeship could provide an adult with financial stability.¹³⁴ A fully trained apprentice who became a journeyman was allowed to work for wages.

Servitude was the most common qualification, followed by patrimony and redemption.¹³⁵ Upon completion of the apprenticeship by servitude, the master presented the aspiring upholder to the Court of Assistants (the membership) to become 'free' of the Upholders' Company as a journeyman. For the Upholders' Company, the standard practice for an apprentice accepting freedom was the presentation to the Company of a two-ounce silver spoon. In the eighteenth century, nearly all apprentices paid a fine or fee of 10s. in lieu of silver plate.¹³⁶

The Upholders' Company was male dominated, but women were admitted.

¹³³ Kellett, "Breakdown of Gild and Corporation Control," 383–85.

¹³⁴ Lane, *Apprenticeship in England*, 2–3.

¹³⁵ J.F. Houston, *Featherbedds and Flock Bedds* (London: Three Tents Press, 2010), 91–93, 98. The Company secured an Act of Common Council in 1750 requiring anyone practicing upholding without being a member of the Company to join or face a fine. This resulted in 116 upholders joining the Company.

¹³⁶ The Worshipful Company of Upholders, *Worshipful Company of Upholders Financial History 1678 – 1939* (London: Printed for The Company, 1934. Reprinted 1999), 4.

Sarah Chapman, apprentice to Joseph William Thomas, was admitted free by servitude on 6 July 1737. She, in turn, bound Anna Hunt as an apprentice on 3 October 1737. Interestingly, Sarah Chapman also bound her sister, Elizabeth, on 22 October 1747.¹³⁷ The upholding goods and services Sarah Chapman provided are not known. However, it is apparent that the Upholders' Company welcomed women into their livery.

The upholding trade probably relied on women for upholstery work. Robert Williams (Chapter Four), for instance, met his wife, Jane Chassereau, while he was an apprentice upholder and she was working at the shop as an upholsterer.¹³⁸ It can not be determined what type of upholding shop the women associated with Sarah Chapman worked in, but it may be that they specialized in fabric and upholstery work. There is also the possibility that they concentrated on the funeral undertaking business. Jane Whittle and Mark Hailwood's research into the female/male division of labour in south-western England found that in the craft and cloth industries women were frequently employed, "... dominating the sale of textiles, despite not weaving or finishing the cloth themselves". Furthermore, their research concluded that in craft production there was a significant division of labour, where women predominately did certain tasks and men other tasks. Women, for instance, dominated the buying and selling of textiles.¹³⁹

The Upholders' Company recognized that the children of livery members often learned the trade by growing up around the family business. The Company allowed these children to become free by patrimony. This method required the parent

¹³⁷ Worshipful Company of Upholders in the City of London, *Meeting Notes of the Court of Assistants and Livery*, 6 July 1737, 3 October 1737, 22 October 1747. (Guildhall Repository). [hereafter Company of Upholders, *Meeting Notes*].

¹³⁸ Kenneth Holden et. al., *Williams Deacon's 1771 – 1970* (Manchester: McCorquodale & Co. Ltd., 1971), 6–7.

¹³⁹ Jane Whittle and Mark Hailwood, "The gender division of labour in early modern England," *Economic History Review* 00, 0 (2018): 18, 23.

to be free of the Company before the child was born. For instance, Robert Humphreys, son of William, was made free by patrimony on 3 May 1732, and Sarah Hallford, daughter of Samuel Hallford, was made free by patrimony on 29 October 1734.¹⁴⁰ Customary fees were still required to be paid at this time. A third way of joining the Company was through redemption, which worked well for an experienced tradesman migrating to or immigrating to London. These trained tradesmen simply purchased their freedom. The total fees for redemption and, many times, the right to open a shop, were 16s. 8d.¹⁴¹

A new way of entering the Worshipful Company of Upholders was developed by the 1750 Act of Common Council, which was responsible for governing the City and the surrounding seven miles. The Common Council and the livery companies tried as late as 1750 to regain their power. Then the Common Council of the City of London passed an act that reaffirmed the power of livery companies, including the Upholders' Company, resulting in an increase in membership into the 1790s. There were 1,095 admissions into the Upholders' Company during the eighteenth century.¹⁴² This Act was passed because there was considerable concern within the Company that the number of people practicing trades in the City and the surrounding seven miles were not freemen. With this in mind, the Upholders' Company petitioned the City's legal authority, the Common Council, on 3 August 1749, for the passage of a law requiring practitioners of the upholding trade to be freeman of the Company.¹⁴³ The "Act for Regulating the Company of Upholders in London" was passed in 1750 and recorded in the *Assistant's Book* on 30 July 1750. The aim was that non-freemen practising the upholding trade were required to join the Company under the Act, i.e.

¹⁴⁰ Company of Upholders, *Meeting Notes*, 3 May 1732, 29 October 1734.

¹⁴¹ Company of Upholders, *Meeting Notes*, 21 September 1730.

¹⁴² Kellett, "Breakdown of Guild and Corporation," 381–94; Walton, "The Worshipful Company of Upholders," 49–50; Houston, *Featherbedds*, 91–99; Kirkham, *London Furniture Trade*, 136–44.

¹⁴³ Company of Upholders, *Meeting Notes*, 30 July 1750.

pay a fine (membership fee), or face legal consequences. Many joined, but one noted upholder who refused to conform was George Seddon of Aldersgate. Seddon ran the largest furniture company in London and consistently refused demands to become a Company freeman.¹⁴⁴ The Seddon situation must have been an embarrassment to the Company, and how best to get him to take his freedoms was discussed by the Court of Assistants on 4 July 1781.¹⁴⁵ For unknown reasons other than, perhaps, the threat of expensive legal action from the Company that he might have lost, George Seddon joined the Company in 1787 and began binding apprentices, including his nephew.¹⁴⁶

The case of George Seddon is one example of what was happening to the livery companies. The tight control of apprenticeships and freedoms that they had known as late as 1700 was waning. The companies had been very protective of the quality of the goods produced by their members. The fine for an upholder using sheep's leather in chairs was 20s. per chair, and the fine for using bad stuffing material was £5 for each offence.¹⁴⁷ "It is noteworthy that the last recorded search for inferior quality goods of an upholder took place in 1726".¹⁴⁸ Upholders often avoided Company rules by binding apprentices to other companies, and a few also purchased licences to hire non-freemen on a short-term basis, as long as at least one apprentice was properly bound.¹⁴⁹ The issues around the binding of apprentices were of minor concern. The real concern was tradesmen advertising themselves as upholders but not members of the Company. It is in this regard that the Upholders' Company was relentless in pursuing those who had not taken their freedom. On 7 January 1778, the Upholders' Company Court of Assistants ordered the Clerk to abstract and advertise

¹⁴⁴ Kirkham, *London Furniture Trade*, 48.

¹⁴⁵ Company of Upholders, *Meeting Notes*, 4 July 1781.

¹⁴⁶ Kirkham, *London Furniture Trade*, 142–143.

¹⁴⁷ Company of Upholders, *Financial History*, 5.

¹⁴⁸ Company of Upholders, *Financial History*, 10.

¹⁴⁹ Kirkham, *London Furniture Trade*, 143.

in the *Daily Advertiser* “The Act of Common Council from July 1750 ‘An Act for regulating the Company of Upholders’”.¹⁵⁰ Still, as seen with George Seddon, there was resistance to joining the Company, and there were upholders like John Cobb who successfully avoided taking his freedom in the Company.¹⁵¹ Even with the resolution of the Seddon situation, the Company continued to face challenges in bringing interlopers into the membership. The Company was losing its importance. Upholders without Company membership were profiting from the accelerating consumerism occurring in the last half of the eighteenth century. The economic benefits of livery company membership were less and less attractive, of which Walton wrote “... in 1802, the Upholders’ Company had ceased to be much more than a social and welfare society.”¹⁵²

Marriage and Family

Marriage could be important to an upholder’s success. Campbell estimated that between £100 and £1,000 was needed to set up business as a master upholder, and a marriage settlement was a big advantage in beginning a business.¹⁵³ Another advantage of marriage was that the wife could assist in running the business.¹⁵⁴ The apprentice, of course, was an integral part of the business, but servants and others living under an upholder’s roof were important in helping in the business when needed and watching over young children.

Upon marriage in the eighteenth century, a middling couple usually established their own separate household. Amanda Vickery added that marriage was the time when the newly weds began to make renovations and acquire the interior

¹⁵⁰ Company of Upholders, *Meeting Notes*, 7 January 1778.

¹⁵¹ Walton, “The Worshipful Company of Upholders,” 50.

¹⁵² Walton, “The Worshipful Company of Upholders,” 50.

¹⁵³ Campbell, *The London Tradesman*, 340.

¹⁵⁴ Earle, *Making of the Middle Class*, 162–64.

furnishings for their new home.¹⁵⁵ Upholders were in the business of ‘fitting out’ residential interiors, and could provide a middling family the needed furnishings. In the eighteenth century, according to Naomi Tadmor, family meant everyone living under the same roof, including servants and apprentices.¹⁵⁶

Shops were generally located at ground level, and tradesmen and their families usually lived above the shop. For a large business, the family might live in a home next door. Servants, apprentices, and renters were lodged in the upper floors. For a more modest business, family members may have slept in the shop. According to Peter Earle, women usually ran the front of the workshop. These women included an upholsterer’s wife, daughters, and, possibly, female servants. It was the men who did the heavier work in the shop’s rear.¹⁵⁷ Although the upholding trade was male dominated, it was not unusual for women to run an upholding business, especially widows. For example, when upholsterer Peter Deschamps died, his widow and eldest son carried on the business.¹⁵⁸ Another example was Mrs. Ann Seabrook, widow of Samuel, who advertised that she “intends to carry on the (upholding) business in all branches with the aid of a proper assistant”.¹⁵⁹ It is apparent that women were often knowledgeable of their husbands’ businesses, enough that they could carry on the business. Hannah Farmborough is an example of a woman running a well-known upholding business. When her husband, William, died she continued to run his upholding business, including continuing in the role as the royal upholsterer.¹⁶⁰

¹⁵⁵ Vickery, *Behind Closed Doors*, 89, 291.

¹⁵⁶ Naomi Tadmor, “The Concept of the Household-Family in Eighteenth-Century England,” *Past & Present* No. 151 (May 1996): 112–13, 123. Tadmor’s argument that an apprentice was part of the family is somewhat difficult to grasp today. An apprenticeship was itinerant, not permanent. Still an apprentice could receive training in a trade and instruction and advice on proper behaviour and morals. An apprentice following this formula could become a journeyman and, possibly, a master, keeping in mind that financial independence was the parental goal.

¹⁵⁷ Earle, *Making of the Middle Class*, 163, 209–11.

¹⁵⁸ *Gazetteer and New Daily Advertiser*, 23 July 1766.

¹⁵⁹ *Gazetteer and New Daily Advertiser*, 13 June 1768.

¹⁶⁰ *Public Advertiser*, 4 December 1773.

A marriage settlement from a wealthy woman gave an upholder the extra money needed to set-up business or expand an existing one.¹⁶¹ News about important marriages often reported the amount of the marriage settlement. The *General Evening Post* reported a 1751 marriage as follows: "... an eminent Upholder (Thomas Burnett) in The Strand to Miss Jenny Parker of Fleet Street; an agreeable young Lady with a Fortune of £10,000".¹⁶² Samuel Seabrook's 1763 marriage announcement included, "Eminent Upholder, married Miss Nancy Butler of Clerkenwell Green, an agreeable young Lady with a real fortune of £5,000 and all other necessary qualifications".¹⁶³ "Other necessary qualifications" meant that the bride was qualified to organize and run a household. She also had the ideals for a genteel man that included conversation, discretion, and chasteness. The use of the terms 'eminent', 'lady', and 'gentleman' indicated that these were marriages between people of good social standing. In searching newspaper marriage announcements for upholders, some marriage announcements did not include financial details. For instance, Richard Secombe's bride, Patty Kemp, was "a young lady possessed of every virtuous and polite qualification with a very handsome fortune".¹⁶⁴ Chapter Five, about John Trotter, provides a good example of the importance of a marriage settlement. Trotter's 1752 marriage to Miss Anne Betts, included a £5,000 settlement, a significant amount of money that he probably used to establish his upholding business, become the royal upholsterer, and, eventually, establish a successful military camp supply contracting business.¹⁶⁵

Marriage settlements sometimes were controversial. Ingrid Tague wrote about various didactic and satirical writings from the eighteenth century that disapproved of

¹⁶¹ Earle, *Making of the Middle Class*, 190.

¹⁶² *General Evening Post*, 7–9 May 1751.

¹⁶³ *Gazetteer and London Daily Advertiser*, 7 June 1763.

¹⁶⁴ *Read's Weekly Journal or British Gazetteer*, 4 August 1753.

¹⁶⁵ *London Evening Post*, 23–25 June 1752.

some marriages in the gentry and nobility ranks, describing them as being mercenary. A mercenary marriage was one intended to combine the wealth and power of two families, rather than to spiritually unite a man and woman through love.¹⁶⁶ The marriage settlements mentioned above were not mercenary. The families were members of the middling class, tradesmen or merchants, and not of the upper ranks. Although it is not certain, these marriages were probably based on love first and money second because, according to Tague, “Even within the aristocracy, it is clear that couples expected love to flourish in marriage”.¹⁶⁷

Marriage settlements were a material part of some marriages, but there were material items that represented a blossoming romance and a loving marriage. In the second-half of the eighteenth century, homemade Valentine’s Day cards became a popular way for both sexes to show more than a casual interest in each other. These cards were expressive with personally created verse or snippets of verse from well-known authors. Sally Holloway wrote that Valentine’s Day in the last half of the eighteenth century allowed women for one day a year “to take ownership of the language of love” and step away from their expectations of “modesty, chastity, bashfulness, and virtue”.¹⁶⁸ Marriage lines (wedding certificates) were material objects that also represented the romantic union of a couple and displayed the marriage’s validity and legitimacy to the community. According to Katie Barclay, marriage lines in Scotland materialized representations of love.¹⁶⁹ These material objects often signaled what today we might term ‘romantic love’ because they

¹⁶⁶ Ingrid Tague, “Love, Honor, and Obedience: Fashionable Women and the Discourse of Marriage in the Early Eighteenth Century,” *Journal of British Studies* Jan. 2001, Vol. 40, No. 1: 76–81. Also: J. J. Habakkuk, “Marriage Settlements in the Eighteenth Century,” *Transactions of the Royal Historical Society* 1959, Vol. 32: 15–32.

¹⁶⁷ Tague, “Love, Honor, and Obedience,” 90.

¹⁶⁸ Sally Holloway, “Love, Custom & Consumption: Valentine’s Day in England c. 1660–1830” *Cultural and Social History* 2020, Vol. 17, No. 3:302–304, 308.

¹⁶⁹ Katie Barclay, “Doing the Paperwork: The Emotional World of Wedding Certificates,” *Cultural and Social History* 2020 Vol. 17, No. 3:313, 327.

symbolize a nonverbal language of love.¹⁷⁰ Even in death, one might ascribe romantic love to George II's request that he be buried in a way that his remains and Queen Caroline's could intermingle.¹⁷¹

The age of marriage for both men and women slightly varied across the eighteenth century.¹⁷² In first marriages of the middling sort, eighty per cent of wives were younger than twenty-five and forty per cent younger than twenty-one. Middling men were about five years older than their wives, according to Earle.¹⁷³ Keeping in mind that Earle's work only covered the period up to 1730, Vickery wrote that in the last half of the eighteenth century the average age for middling first time marriages was about twenty-six for men and about twenty-five for women. Marrying at this age allowed the couple to save enough money to have their own residence, which "... was central to social respect and personal autonomy..."¹⁷⁴

Although this research did not investigate how upholders' children carried on the business, some evidence emerged that the children of very successful upholders did not carry on the business. Interestingly, the research for the Chapter Four case study of Robert Williams found little newspaper information about him. Genealogy sources confirmed that Williams and his wife, Jane Chassereau, had five children. They all lived into adulthood, and each married. Research for the Chapter Five case study of John Trotter found some newspaper items, the most significant being his marriage announcement. Again, genealogy sources were used to verify family information. The research into Williams and Trotter found no indication that any of their children carried on the upholding business. Newspaper research found examples

¹⁷⁰ Katie Barclay and Sally Holloway "Interrogating Romantic Love," *Cultural and Social History* 2020 Vol. 17, No. 3; 272.

¹⁷¹ See Chapter Two: Upholders and Funeral Undertaking in London. Reference 17.

¹⁷² E.A. Wrigley and R.S. Scholfield, *The Population History of England 1541 – 1871* (Cambridge: Cambridge University Press, 1989), 423.

¹⁷³ Earle, *Making of the Middle Class*, 181.

¹⁷⁴ Vickery, *Behind Closed Doors*, 6-7.

of sons taking over their fathers' upholding businesses. When Mr. Carpenter died in 1775, for example, his son-in-law who had managed the shop for several years carried on the upholding business.¹⁷⁵ John Spurrier of Leadenhall Street announced he was opening his own business, which followed the footsteps of his father, Jonathan, an auctioneer, appraiser, upholster, and undertaker of James Street.¹⁷⁶ When Mr. Weatherall retired, he announced "his son will pick up the business".¹⁷⁷ At Thomas Skerrett's death in 1789, his son carried on the business.¹⁷⁸

As for the daughters of upholsters, nearly all news items were about marriages. However, a handful of news stories appeared involving younger children. The five-year-old daughter of Mr. Brinkwell fell from a stair window into the street and was instantly killed.¹⁷⁹ Falling out of stair windows must have been a child hazard. The daughter of Robert Williams fell out of a window and landed in the street, resulting in a broken arm and leg.¹⁸⁰ Although it was commonplace for widows to take over their husband's upholding business, it was unusual for daughters to take over a furniture-making business. However, there was one notable exception. Catherine Naish's father, Henry Williams, was the royal joiner and, after his death in 1759, she continued to supply furniture to the royal household.¹⁸¹

It was marriage that anchored an upholster in business. Although mostly a masculine business, the wife played many roles, including running the household and helping with the business when needed. Given that widows often took over the business when a husband died before retirement, it is apparent that many wives were

¹⁷⁵ *Daily Advertiser*, 17 September 1775.

¹⁷⁶ *Daily Advertiser*, 18 October 1777.

¹⁷⁷ *World*, 1 December 1788.

¹⁷⁸ *Morning Herald*, 19 January 1789.

¹⁷⁹ *Morning Post and Daily Advertiser*, 30 August 1776.

¹⁸⁰ *Gazetteer and New Daily Advertiser*, 13 June 1777. This daughter was Anne who lived into adulthood and married.

¹⁸¹ Kirkham, *London Furniture Trade*, 85. John Trotter was an apprentice for Henry Williams.

more than passive participants in the business.

Empire

Robert Williams (Chapter Four) was a beneficiary of commercial trading in the British Empire. He became the managing partner of a commercial bank and the owner of thirteen British East India Company (EIC) ships. Williams accumulated great wealth in his lifetime. The EIC stockowners were primarily from the “bourgeoisie and mercantile-business groups”, not from the “landed interest or aristocracy”.¹⁸² Williams’s rise into the commercial aristocracy is an example of the trading opportunities available within the British Empire. Another upholder studied in this work, John Trotter (Chapter Five), also became commercially successful. In contrast to Williams, Trotter did not accumulate wealth from overseas trading. He was a military contractor and capitalized on supplying the army camp equipment needed by British troops stationed throughout the Empire. These are just two examples of the wealth that was created with the growth of the British Empire in the eighteenth century.

The British Empire grew throughout the eighteenth century because of war, mostly with France. The Royal Navy was formidable at the end of the War of the Spanish Succession (1701–13) when France and Spain agreed to a peace. Britain defeated France again in the Seven Years’ War (1756–63). War started again in 1793 between Britain and France, this time lasting nearly twenty-five years. Britain’s successes in these wars meant that it protected its colonies and trade routes, allowing the Empire to grow, despite losing colonies in the American Revolution. Through control of the sea, Britain had a free flow of trade to North America and the West

¹⁸² H.V. Bowen, “Investment and Empire in the Later Eighteenth Century: East India Stockholding, 1756–1791,” *The Economic History Review* Vol. 42, No. 2 (May 1989): 191–92, 194–95.

Indies and growing trade with India, especially after the defeat of France in the Seven Years' War. "... at the end of the Napoleonic Wars in 1815, Britain was the leading world power". Britain, formerly an importer of finished goods, increasingly became an importer of raw materials and an exporter of finished goods.¹⁸³

The East India Company trade with China and Japan created new opportunities for upholders selling furniture and tableware. While only the nobility and wealthy could afford genuine Chinese porcelain or lacquered cabinets, Europeans began to copy original works in a style known as "chinoiserie."¹⁸⁴ As the Chinese kept porcelain and lacquer formulas secret, European craftsmen experimented with making their own.¹⁸⁵ Dutch and English blue and white earthenware ceramics called "Delftware" were made and painted in the manner of genuine Chinese porcelain.¹⁸⁶ English-made furniture was lacquered in a Chinese style with homemade recipes, a process called "japanning," which became a "fashionable pursuit" in the late 1600s, lasting well into the mid-eighteenth century.¹⁸⁷ One can speculate about why the term "japanning" was used rather than another term, but it may be that the European craftsmen did not distinguish between lacquered furniture from China and that from Japan because of the lack of complete geographical understanding of that time.¹⁸⁸

The Atlantic trade brought opportunities to upholders in the furniture trade, not only for new furniture but for used furniture, too. Mahogany, for instance, replaced walnut as the furniture wood of choice for English cabinet-makers, though it was not used exclusively. Mahogany was brought back to English ports from the West Indies in enormous quantities after the import duties on timber were removed in

¹⁸³ Snodin and Styles, *Design & the Decorative Arts*, 22–26.

¹⁸⁴ Snodin and Styles, *Design & the Decorative Arts*, 45.

¹⁸⁵ Percy MacQuoid, *A History of English Furniture* (London: Bracken Books, 1988), 305–309.

¹⁸⁶ Peter Ward-Jackson, *English Furniture Designs of the 18th Century* (London: HMSO - Victoria & Albert Museum, 1958), 131.

¹⁸⁷ MacQuoid, *A History of English Furniture*, 156–63.

¹⁸⁸ Adam Bowett, *Early Georgian Furniture 1715 – 1740*, 148–49.

1733. So much was available that furniture was often made of solid mahogany, as opposed to being made with veneers as was previously common with walnut. Mahogany was considered as beautiful as walnut in colour and figure, and it was relatively easy to carve compared to walnut and oak, allowing for fine details.¹⁸⁹ Along with new mahogany furniture, upholsters could now sell used oak and walnut furniture.

While the commercial and military interests made money from the British Empire colonies, there were some who made their fortunes at a terrible human cost that was at play with British Imperialism. This is apparent in this 1773 advertisement by E. Smith, an upholster from Blackfriars:

... To the Captains and Gentlemen trading to the East
Indies a musical clock suitable for the slave trade.¹⁹⁰

From using the Burney Newspaper Collection for this research, approximately 1,300 upholster news items and advertisements from the eighteenth century were examined, and this advertisement was the only mention of the slave trade. The EIC was not involved in the Atlantic slave trade.¹⁹¹ The EIC, however, had become more involved in the Indian Ocean slave trade when this advertisement was published. Richard Allen estimates that the English traded approximately 10,500 to 12,500 Indian Ocean slaves from 1628 to 1789. Of that total, 8,000 to 10,000 slaves were traded from 1762 to 1781.¹⁹² Allen's research corresponds with the ending of the Seven Years' War and the British gaining control of the Indian subcontinent. It is probable that the upholster,

¹⁸⁹ MacQuoid, *A History of English Furniture*, 216–17.

¹⁹⁰ *Daily Advertiser*, 7 December 1773; Walton, "The Company of Upholders," 43, 62. E. Smith was probably Edward Smith who became free of the Upholders' Company by servitude in 1765.

¹⁹¹ Kenneth Morgan, "Remittance Procedures in the Eighteenth-Century British Slave Trade," *The Business History Review* Vol. 79, No. 4 (Winter 2005): 716–17, 722. British slave ships were individual charters and did not sail in a convoy system.

¹⁹² Richard B. Allen, "Satisfying the 'Want for Labouring People': The European Slave Trading in the Indian Ocean, 1500–1850," *Journal of World History* Vol. 21, No. 1 (Mar 2010): 62–3. The French, in comparison, traded approximately 335,000 to 384,000 Indian Ocean slaves from 1670 to 1848.

E. Smith, knew that the EIC had increased its involvement with the Indian Ocean slave trade and believed the musical clock was a suitable barter item.

There is no evidence that any of the ships Robert Williams owned participated in the transporting of Indian Ocean or Atlantic slaves. Still, as pointed out by Allen, forced migrations and slavery were important in creating imperial networks within the colonies.¹⁹³ It was from these colonial networks that goods such as tobacco, mahogany, and fabrics from India were imported into Britain at attractive prices. Most consumers at that time probably knew that the tobacco they smoked, the solid mahogany chair they sat in, or the India chintz shirt they wore was largely gotten from colonial forced labour. The use of forced labour would have been especially known in the last quarter of the eighteenth century with the increased publicity from the Wilberforce and Wedgwood anti-slavery campaigns. Luxury came at a high moral price.

Not all goods upholders sold were domestically produced, which made it important that they understood the laws relating to imported goods. After the Seven Years' War, Britain instituted a variety of trade regulations that concerned the American colonies. Although the seventeenth-century Navigation Act, which allowed importation of continental goods into the American colonies upon payment of a re-export tax at a British port, was still in place, the British government under George Grenville (1763–1765) began making rule changes. Subsequent governments amended, withdrew, or added new regulations, creating uncertainty among domestic and colonial manufacturers and merchants. One justification for these changing laws was that continental Europe was becoming more protectionist, a trade war mentality. However, the new regulations were probably not as much about protecting domestic

¹⁹³ Allen, "The European Slave Trading in the Indian Ocean," 73.

production as they were as a way to increase tax revenues. In Stephen Conway's opinion, these regulations did not stop the colonists from buying both illegal and legal foreign goods.¹⁹⁴

While Conway had focused on the colonies importing foreign goods, Jon Stobart analysed the colonial goods that were popular in rural England. Sugar and tobacco were the most popular exotic goods that were found in village shops. Spices, tea, and coffee were often found in shops, too, especially in the larger villages. As one would expect, the availability of these items increased from limited amounts in the seventeenth century to fairly common amounts as the eighteenth century progressed. Interestingly, in contrast to increased regulations after the Seven Years' War, the Commutation Act of 1784 dramatically lowered the tax on tea. The result was tea consumption increased, even for the rural poor.¹⁹⁵ The 1784 reduction of the tea tax may seem like a shift in government policy from the reliance on heavy taxation in favour of increasing demand so much that the tax reduction was revenue neutral, that is no tax revenue was lost. Neutrality was not the case, however, because the bill also included a tax on windows as a method to make up for lost tea tax revenue.¹⁹⁶ The relaxation of import duties would have allowed upholders to expand their offerings and give their customers more choices.

Upholders probably did not care much about what made the Empire grow. What mattered to them were the business opportunities it brought to their shop doors. The Empire was not just a commercial exchange enterprise, nor just about exchanging

¹⁹⁴ Stephen Conway, "British Governments, Colonial Consumers, and Continental European Goods in the British Atlantic Empire, 1763 – 1775," *The Historical Journal* 58, 3, (2015): 717–27, 729, 731–32.

¹⁹⁵ Jon Stobart, "Making the global local? Overseas goods in English rural shops, c. 1600 – 1760," *Business History* 59:7, (Mar 2017): 1138–41, 1148.

¹⁹⁶ Hoh-Cheung and Lorna Mui, "William Pitt and the Enforcement of the Commutation Act, 1784 – 1788," *The English Historical Review* Vol. 76, No. 300 (Jul. 1961): 447–65. This act reduced the tax on tea from 119 to 19.5 per cent, which effectively ended the financial incentives associated with smuggling tea. At the same time, The British East India Company achieved trade dominance with China.

commodities. The British Empire, according to Natasha Glaisyer, was comprised of many different networks: scientific, political, cultural, commodity, and other networks that interacted together.¹⁹⁷ According to Cain and Hopkins, the driving force for the growth of the Empire was not industrialization or a combination of networks as Glaisyer suggested. British Empire growth was initially driven by a small group of elite land owners, sometimes called ‘rentier capitalists’ because their income was derived from rents. Manufacturers had little political influence because they were occupied with running their businesses and, located in cities such as Manchester and Birmingham, were generally isolated from the City commercial networks. Gentleman capitalists were not burdened with work, understood the market economy, wielded political influence, and drove the Empire forward. Aristocratic dominance was challenged by the ‘monied interest’ during the eighteenth century. Among the ‘monied interests’ were the merchants, bankers, and shippers, located in the City.¹⁹⁸ Whether or not it was aristocratic or the commercial wealth that upholders most sought out as customers is not known, but their wealth certainly attracted high-end upholders.

Cain and Hopkin’s belief that aristocratic landowners and ‘monied interests’ drove British colonial expansion is compelling. However, Glaisyer’s belief that the Empire grew because of the interlocking of various networks should not be dismissed. The case studies of Robert Williams and John Trotter highlight the importance of family and social networks in achieving commercial success. Both men benefited from the Empire. By coming from minor gentry families, they had the social connections and access to the money needed to enter the upholding business and

¹⁹⁷ Natasha Glaisyer, “Networking: Trade and Exchange in the Eighteenth-Century British Empire,” *The Historical Journal* Vol. 47, No. 2 (Jun. 2004): 467–76.

¹⁹⁸ P.J. Cain and A.G. Hopkins, “Gentlemanly Capitalism and British Expansion Overseas I. The Old Colonial System, 1688 – 1850,” *The Economic History Review* Vol. 39, No. 4 (Nov. 1986): 503–25.

eventually other business enterprises. Much of their initial success can be attributed to their familial networks.

Historiography Summary

This historiography of eighteenth-century upholders highlights the key factors that made upholders what they were. These factors must be linked together, rather than seen individually, to create an overall understanding of what was occurring within and outside the trade. One theme that cannot be ignored is that London upholders had choices in how they defined their own businesses. Should they join a livery? Should they specialize in only one or two core areas? Was expanding stock through using credit a worthwhile business risk? These are among the choices that upholders and other tradesmen probably had to make.

The next chapter examines how upholders often became involved in the funeral undertaking business. The subjects surveyed in this historiography were important parts of this examination. Consumerism, material culture, credit, and marriage and family were especially important in studying the role upholders playing in the funeral trade.

Chapter Two: Upholders and Funeral Undertaking in London

*Here I lie on my back,
S, the partner of Slack,
Upholder, and Undertaker,
Now I've finish'd my trade,
And my beds are all made,
I'm gone to take rest with my Maker.¹*

Upholders provided funeral materials and services to the elite and middling ranks in the eighteenth century. They were part of a funeral undertaking trade, which had emerged by the end of the seventeenth century with a handful of full-time suppliers of funeral goods and services. The establishment of funeral undertaking as a trade meant that, rather than contracting with multiple suppliers and tradesmen, the deceased's family could have an undertaker 'undertake' all the arrangements. Moreover, funeral goods could be purchased or rented, which gave the consumer choices and purchasing power. Consumerism in the funeral undertaking trade had grown rapidly by the middle of the eighteenth century, and upholders became a main provider in London. This chapter establishes the reasons why a full-time funeral undertaking trade began emerging around the time of William and Mary. It explains why upholders were often associated with this trade, and considers the changes to the commercial environment after 1760, which attracted more upholders to this business. Finally, it examines upholders' business practices and business risks specific to funeral undertaking.

A New Business Opportunity: The Funeral Trade

Political, legal, economic, and social changes created a new business opportunity in the last quarter of the seventeenth century, the management and

¹ 'An EPITAPH on an Upholsterer'. *Middlesex Journal or Chronicle of Liberty*, 8–10 October 1771.

furnishing of funerals. Although these changes occurred by 1690, they did not happen suddenly. Rather, these changes evolved over the course of the seventeenth century.

There were two political and legal changes that supported the creation of the funeral trade. The first change occurred when the College of Arms lost its control over heraldic funerals in the late seventeenth century. Heraldic funerals were for armigers, those who held grants from the College of Arms. The College began experiencing challenges to its authority over elite funerals after the Glorious Revolution.² A confluence of factors occurred that led to challenges to the College's authority. First, the tradesmen who provided the approved funeral furnishings for College of Arms's funerals had an expertise that appealed to the growing middling rank. Second, the wealthier among the middling sort wanted to have more elaborate funerals. Third, tradesmen experienced in supplying aristocratic funerals challenged the College of Arms by supplying funeral goods and services outside heraldic control. Ralph Holmes, for instance, was a banner maker for the College, who furnished an elite funeral outside College control in 1667. The College considered tradesmen like Holmes interlopers and threatened them with legal action.³

The court case that ended the College of Arms's monopoly over funerals occurred in 1691. The Court of Chivalry brought a legal action against a cheesemonger, Charles Domville, for managing and furnishing heraldic funerals without a licence from the College. Domville successfully challenged the Court of Chivalry's action by appealing and winning his case in the Court of Exchequer. The College then appealed to the House of Lords to void the Court of Exchequer's ruling. The House of Lords refused the appeal and upheld the decision by the Court of

² Ralph Houlbrooke, "The age of decency: 1660 – 1760," in *Death in England: An Illustrated History*, ed. Peter C. Jupp and Clare Gittings (New Brunswick: Rutgers University Press, 2000), 190.

³ Paul Fritz, "The Undertaking Trade in England: Its Origins and Early Development, 1660 – 1830," *Eighteenth Century Studies* Vol. 28, No. 2 (Winter, 1994–1995): 246.

Exchequer.⁴ Although the Painter-Stainers' Company had agreed with the College to not paint inauthentic devices in 1686, the loss of the Domville case made this agreement ineffectual.⁵

Losing legal oversight over an emerging and unlicensed undertaking trade was not the major setback for the College of Arms. Although the College survived the Puritan policies against ostentatious displays of wealth, the major political setback came when William III refused to renew the College's royal commission to issue funeral certificates for the elite.⁶ The government now wanted the money the College collected from funerals to help fund its war with France. The College petitioned the government for an act by which it would be the official source of baptismal and death certificates and marriage licences. Parliament refused the petition, and instead passed an act that authorized the government to collect taxes and fees on issuing these documents. This was the Birth, Marriages, and Burials Duty Act of 1695.⁷ Losing the Court of Exchequer case, the non-renewal of the College's royal commission, and the government's takeover of certifications essentially opened the way for the commercialization of funerals.

The economic change that was responsible for the commercialization of funerals was the burgeoning of the 'middling sort'. No matter the demand from the middling sort for more exclusive funerals, it was the breaking of the College's monopoly over elite funerals that allowed suppliers to freely supply the demand. Paul Fritz wrote that the commercial consequence from the loss of the College of Arms's monopoly over elite funerals was indicative of Britain's movement from a feudal

⁴ Fritz, "The Undertaking Trade," 242–44.

⁵ Julian Litten, *The English Way of Death: The Common Funeral Since 1450* (London: Robert Hale Ltd., 1991), 193–94.

⁶ Ralph Houlbrooke, *Death, Religion, and the Family in England 1480 – 1750* (Oxford: Oxford University Press, 2006), 278–79.

⁷ Fritz, "The Undertaking Trade," 244. Also see: Colin Brooks, "Political Arithmetic and the Act of 1695," *English Historical Review* Vol. 97, No. 382 (Jan. 1982): 31–53.

society to a commercial society increasingly based on competition and profit.⁸ Major economic change takes time, and Fritz's argument seems even more compelling when one considers Mark Noble's writing about a growing profit-motivated middling sort during the reign of Charles I. He wrote that from the reign of Elizabeth onward, a middling rank emerged. Though the middling rank was considered respectable, Charles I essentially ignored the contributions they brought to the kingdom's wealth. These riches came from commerce. The middling ranks were a valuable part of the community, and they considered it degrading that their plate was confiscated and their seals destroyed for improper heraldic use after visitations from the local heralds. They also were forbidden to use a velvet funeral pall.⁹ (A pall is a large cloth that covers a casket.¹⁰) The growing middling sort had the disposable income that could take advantage of choices in funerals. The wealthier among them could now afford the social prestige of an elite funeral, while those of more modest means had less expensive choices. Despite these political, legal, and economic changes, the consumer demand that was necessary for the growth of the undertaking trade came from social desire.

Eighteenth-century funerals were meant to convey family status and had little to do with the transfer of political power from one heir to the next in line.¹¹ The executors and family of the deceased decided how elaborate the funeral would be. The funeral was often a show of the family's wealth and status (or lack of it), rather than just an event to mourn the loss of a family member.¹² Families aimed to provide what was called a 'decent funeral'. Ralph Houlbrooke characterizes the time period

⁸ Paul Fritz, "The Undertaking Trade," 246.

⁹ Mark Noble, *A History of the College of Arms* (London: J. Debrett, 1804), 222–24.

¹⁰ Geoffrey Beard, *Upholsterers and Interior Furnishing England 1530–1840* (New Haven: Yale University Press, 1997), 325.

¹¹ Clare Gittings, *Death, Burial and the Individual in Early Modern England* (Beckenham: Croom Helm Ltd., 1984), 88–89, 135, 181–82, and 197.

¹² Houlbrooke, *Death, Religion, and the Family*, 293.

1660–1760 as the ‘Age of Decency’, defining decency as “appropriateness, fitness, seemliness, order, comeliness, good taste and the avoidance of vulgarity or excess”.¹³

Defining what contributed to a ‘decent funeral’ is difficult, however, just as it is defining the meaning of ‘good taste’, though one can historicize its meaning. Christians at that time may have thought that, at least in the eyes of God, an expensive funeral was no better than an inexpensive one. Puritans, for instance, considered ostentatious displays of wealth as sinful. From a religious standpoint, all that mattered was that the funeral was done in a Christian manner. Requesting a modest funeral in one’s will was probably meant to save the survivors the angst of burdensome expenses.¹⁴ It was also an expression of piety. The will of Soho upholder John Trotter (Chapter Five), for example, requested a decent but not expensive burial inside the vault beside his wife at St. Ann’s Church, Soho.¹⁵ An act of Parliament prohibited vault burial beneath a church for sanitary reasons, not the least of which was offensive odours. Burial beneath a church and in a churchyard were socially popular and brought in money to the church, making the law impossible to enforce.¹⁶ Trotter’s wife had died nearly thirty years before him, and it may be that he wanted to ensure that his financial legacy was not spent on a lavish funeral, but rather passed on to his three children. Or, he may have had a pious aversion to ostentatious displays like those he had furnished as the royal upholsterer. Therefore, it may be that the executors provided him with the decent but not expensive funeral that he requested. Just what ‘a decent but not expensive funeral’ meant was left to executors to determine. However, according to Fritz, the family largely had control of the

¹³ Ralph Houlbrooke, “The age of decency,” 174.

¹⁴ Litten, *English Way of Death*, 87.

¹⁵ The National Archives, Kew. PROB 11/1194/170. Will of John Trotter of Soho Square, Middlesex. 24 July 1790.

¹⁶ Mark Jenner, “Death, Decomposition and Dechristianisation? Public Health and Church Burial in Eighteenth-Century England,” *The English Historical Review* Vol. 120, No. 487 (Jun. 2005): 628–29.

funeral.¹⁷ Gittings pointed out that requesting burial beside a loved one was common in the eighteenth century. For example, George II made arrangements that the facing sides of his and Queen Caroline's coffins were removed so that their decaying remains would intermingle.¹⁸ More importantly, Gittings pointed out that the large majority of executors arranged funerals that were commensurate with the deceased's social rank.¹⁹ Houlbrooke wrote that a decent funeral could have different contextual meanings, including "appropriate to the rank of the deceased, free of ostentation or excess, sober, sufficient, respectful, and dignified".²⁰ Social standing usually determined funeral expense, and funeral undertakers were more than willing to help families err on the side of spending too much money rather than spending too little.²¹

Commercialization of the Funeral Trade

Although funeral furnishing was not the exclusive purview of upholsterers (upholders), they dominated this burgeoning business.²² This dominance did not necessarily emerge in the late-seventeenth century. There was much business acrimony that developed among the College of Arms, the Painter-Stainers' Company, the Upholders' Company, undertakers with no livery affiliation, and surgeons because funeral undertaking was a financially attractive business. The first quarter of the eighteenth century saw attempts to form a new livery company, called the United Company of Undertakers. A leading member of this new company was Robert Legg, Sr., an eminent undertaker from Bloomsbury. The United Company of Undertakers

¹⁷ Fritz, "The Undertaking Trade," 250.

¹⁸ Jeremy Black, *George II: Puppet of the Politicians?* (Exeter: University of Exeter Press, 2007), 253; Andrew Thompson, *George II: King and Elector* (London & New Haven: Yale University Press, 2011), 125, 290.

¹⁹ Gittings, *Death, Burial and the Individual*, 86–87, 94.

²⁰ Houlbrooke, "The age of decency," 188.

²¹ Houlbrooke, "The age of decency," 189–91.

²² Fritz, "The Undertaking Trade," 248; Houlbrooke, "The age of decency," 190; Litten, *English Way of Death*, 19.

was unsuccessful in gaining livery status from Guildhall in the 1720s and 1730s and little was heard of them afterwards. Litten speculated that the Upholders' Company mounted a vigorous defence against these interlopers' growing influence in the funeral trade and prevented the formation of a new livery company representing undertakers.²³ John Houston agreed with Litten and elaborated further on these complicated business feuds. The College of Arms and Painter-Stainers' Company lamented the loss of their monopoly over heraldic funerals. Independent undertakers wanted to protect their business interests in the growing funeral trade by joining the Upholders' Company, which rejected their membership. When the independent undertakers tried to charter their own livery company, the Upholders' Company conspired against them. Finally, surgeons wanted protection from non-surgeons practising any aspect of embalming.²⁴ Fritz wrote that one pamphleteer at this time, T.T. Merchant, argued that the commercialization of middling class funerals would hurt not only the woollen trade, but other trades because renting goods meant that a funeral item could be used multiple times, rather than purchased.²⁵

There was one main reason for this acrimony: money. Given that elite funerals were available to anyone who wanted to pay the costs, there were funeral furnishers available to meet the demand. Even non-elite funerals could be expensive. Litten fittingly wrote:

There were plenty of outlets for one's cash: printed invitations, mourning rings, hatbands, scarves, gloves, complete suits of mourning for pall-bearers, plus as many mutes and attendants, feathers, plumes, lights, and carriages as one would care to hire.²⁶

²³ Litten, *English Way of Death*, 22–23.

²⁴ J.F. Houston, *Featherbedds and Flock Bedds* (London: Three Tents Press, 2010), 84–86.

²⁵ Fritz, "The Undertaking Trade," 246.

²⁶ Litten, *English Way of Death*, 161.

This competitive environment among the various trades for control of the undertaking business at the end of the seventeenth century can also be linked to the breakdown in the livery system. As previously stated, the traditional protections London's livery companies enjoyed were not upended by one sensational change in crown policy, act of Parliament, or court ruling. The loss of livery company control over their respective trades evolved over a period of time. The power of the livery companies declined through a series of court cases from the late-sixteenth century to the early-seventeenth century. The cumulative effect of five court rulings *against* various livery companies limited their power in the seventeenth century.²⁷ Also, according to J.R. Kellett, the growth of London beyond the City walls, exacerbated by the Great Fire and Plague, greatly weakened livery company control over their respective crafts.²⁸

The diminished power of the livery companies became apparent early in the eighteenth century. The loss of power was especially so in the case of freemen from one livery company practicing another trade without joining the other company. For instance, most furniture-makers were members of the Joiners' Company or the Upholders' Company, but some makers belonged to other companies, usually through patronage. At the same time, there were masters and journeymen practising a trade with no company membership. By the mid-eighteenth century, renowned master

²⁷ J.R. Kellett, "The Breakdown of Guild and Corporation Control over the Handicraft and Retail Trade in London," *The Economic History Review* New Series, Vol. 10, No. 3 (1958): 381–85. Kellett states there were five seventeenth-century court decisions that diluted livery company authority. These five cases included: declaring as illegal searches made for banned or poorly made goods that were not consonant to law and reason [Watham v. Austin, C.P. 1599, Case of London, *8th Part, Reports of Sir Edward Coke* 125a, Vol. IV, (J. F. Fraser's ed), 386–400.]; overruling the rule that a freeman from a livery company could not practise another trade unless he joined the other company [J. Tolley v. Upholders' Company, W. Bohun, *Privilegia Londini* (1702), 115.]; an ordinance preventing a freeman from subcontracting work from a non-freeman was declared nonbinding [Davenant and Hurdis, *12 Coke*, 86a. W. Bohun, *Privilegia Londini* (1702), 115.]; and two non-London cases that determined the Lord Mayor's Court forcing a non-freeman to join a livery company could be legally challenged [Pasch. 12 Jac. 9254 in Godbolt's Reports (1652), B.M. 6120, b6.] and [Pasch. 14 Jac. 211 in Hobart's Reports (1641), B.M. 513, h19.]

²⁸ Kellett, "Breakdown of Guild and Corporation Control," 381–82.

furniture-makers like Thomas Chippendale, William Hallett, and John Cobb belonged to no livery company, having trained outside London.²⁹ The loss of livery company control over the trades added to the opportunities for the commercialization of funeral furnishing and management. Now nearly anyone with enough money, livery company member or not, could practise the undertaking trade.

Without livery control, the funeral undertaking trade was largely unregulated. However, one act that Parliament passed did have a direct impact on undertaking. First passed in 1666, the An Act for the Burying in Woollen Only was intended to protect domestic woollen production from imported textiles. The Act required that corpses should be buried in wool, including the burial clothes, the shroud (or winding sheet in the case of the poor), and the fabrics used on a coffin's inside and outside. Violators were subject to a £5 fine, but plague victims were exempted from the Act.³⁰ The 1666 Act was quickly amended. A revised Act for Burying in Woollen was passed in 1667 and became effective in 1668. This Act improved the discovery and prosecution of violators. Executors and families were required to obtain a sworn affidavit, at no cost from their parish authority, stating that the deceased was buried only in wool and then present it to the parish where the deceased was buried. Churchwardens were required to keep track of burials and collect the affidavit for each burial. Fines for violating the Act remained at £5 and plague victims were still exempted.³¹ It was common practice by the time of these Acts that even the poorest

²⁹ Pat Kirkham, *The London Furniture Trade 1700–1870* (Leeds: Furniture History Society, 1988), 136–37.

³⁰ "Charles II, 1666: An Act for Burying in Woollen," in *Statutes of the Realm: Volume 5, 1628–80*, ed. John Raithby (s.l: Great Britain Record Commission, 1819), 598. *British History Online*, <http://www.british-history.ac.uk/statutes-realm/vol5/p598a> (accessed 27 March 2017).

³¹ "Charles II, 1677 & 1678: An Act for burying in Woollen," in *Statutes of the Realm: Volume 5, 1628–80*, ed. John Raithby (s.l: Great Britain Record Commission, 1819), 885–886. *British History Online*, <http://www.british-history.ac.uk/statutes-realm/vol5/pp885-886> (accessed 27 March 2017).

were shrouded.³² The wealthy often ignored the Act, paid the £5 fine, and were buried in more luxurious material than wool.³³ One example of where a fine would have been paid is the 1772 funeral of the Lady Heathcote, which was managed by Chippendale Haig & Company. Her shroud was made of superfine crape, and the coffin mattress, pillows, sheet, and quilt made of rich sarsnet. The coffin was covered in black velvet.³⁴ These silk and velvet fabrics violated the Act, and a £5 fine would have been imposed. There is no indication that the Act of Burying in Woollen was a controversial burial requirement, probably because a woollen shroud was not expensive and was an expected element of a decent funeral.

Promoting the Undertaking Trade in the Early-Eighteenth Century

The commercialization of undertaking occurred in the first quarter of the eighteenth century, but quantitatively measuring the involvement by upholders in the trade is difficult. Thomas Waller's advice book and Richard Rolt's trade dictionary give weight to the consensus that upholders dominated the undertaking trade. However, quantifiable information to support these suppositions is lacking.

There were a handful of newspaper advertisements for undertaking and funeral services in the late-seventeenth century. These advertisements often were narrative in form and not as succinct as they were fifty years later. A coffin-maker, James Morris in Cheapside, advertised funeral goods and services in 1682. He advertised his ability to preserve a body without any sign of physically invading the corpse. The second-part of Morris's advertisement stated that he provided woollen dresses for the dead, velvet pall, mourning cloaks, black hangings, sconces, a hearse,

³² Clare Gittings, "Sacred and secular: 1558–1660," in *Death in England: An Illustrated History*, ed. Peter C. Jupp and Clare Gittings, (New Brunswick: Rutgers University Press, 2000), 157.

³³ Gittings, *Death, Burial and the Individual*, 113.

³⁴ Christopher Gilbert, "Chippendale as Undertaker," *Furniture History* Vol. 9 (1973): 116–18.

and coaches, all “fit for persons of quality”. Significantly, he stated that items such as palls and mourning cloaks were for hire.³⁵

Some of those who began practicing the undertaking trade, at least initially, had a previous connection with the College of Arms. William Russell was a London provider in the emerging funeral trade. He had opened his London undertaking business by at least 1682. He managed funerals for London’s elite and upper middling rank, eventually providing services in the provinces. According to Fritz and Litten, Russell was a member of the Painter-Stainers’ Company, which explained how he acquired the knowledge to manage an elite funeral.³⁶

Russell placed a narrative newspaper advertisement on 1 July 1682. He told the readers that he had skill in preserving dead bodies “without emboweling, embalming, cutting, mangling, or defacing”. According to him, he had invited numerous parties to come to his home to view a corpse that he had preserved. After displaying the body for thirty-seven days, he sent it to the deceased’s friends in Germany. Russell ended this section of the advertisement by reminding the readers that others “have egregiously failed on the bodies of some persons of quality of late, to the annoyance of their relations”.³⁷

The last section of Russell’s advertisement was more direct. He stated that all funeral furnishings and necessities were available from his Aldermanbury home. This included woollen dresses of all sorts, mourning attire, hangings for rooms, cloaks, rings, gloves, funeral tickets, velvet palls of all sorts, and choices in coffins. He ended by telling the reader that these items were available at reasonable rates. Russell’s list of funeral goods and corpse-preserving service was wide ranging and indicates that he

³⁵ *Impartial Protestant Mercury or Occurrences Foreign and Domestick*, 28 April–2 May 1682.

³⁶ Fritz, ‘The Undertaking Trade’, 242; Houlbrooke, “The age of decency,” 190; Litten, *English Way of Death*, 17.

³⁷ *Loyal Protestant and True Domestick Intelligence*, 1 July 1682.

was a large provider. His narrative was very similar to Morris's, but it was placed two months later. The two narrative portions were so similar that it appeared that Russell plagiarised Morris's advertisement.

The opening sentence of Russell's advertisement stated that he was licensed by his most gracious majesty, something Morris either could not say or inadvertently omitted. He also added that he provided whatever clients desired of heraldry items. If Russell was a member of the Painter-Stainers' Company and a heraldic device painter, it is interesting that in this advertisement he called himself a coffin-maker and not a painter. It appears that he was positioning his business as a funeral provider rather than as a painter. This advertisement is evidence that he began this business about six years before the College of Arms lost its dominance over elite funerals. By stating that he held a royal licence, he may have been appealing to the vanity of wealthy merchants and the upper middling sort. He was advertising exclusiveness, but he was careful in his wording not to overtly offer heraldic funerals to those without heraldic status. Just how the College reacted to Russell's advertisement is unknown. Nonetheless, his advertisement had to be uncomfortable to the College and seen as another threat to its dominance. This discomfort probably extended to surgeons who considered embalming their exclusive domain.

These two advertisements show that there were large, if not full-time, funeral providers in the early 1680s. Letting or renting certain funeral goods, as Morris did, was not an eighteenth-century development, but an established business practice by at least the late-seventeenth century. Finally, each man identified himself as a coffin-maker, rather than as an undertaker or funeral furnisher. The convention at this time probably was to use the term coffin-maker. However, only identifying themselves as

coffin-makers rather than as a painter-stainer, joiner, or upholder makes it difficult to determine livery membership, if any.

In 1949, Robert Aubin presented a differing version of the establishment of the undertaking and funeral trade. According to him, "... theology, sentimental concern for the material needs of the dead, and the social pretensions of the rising middle class worked together between 1680 and 1700 to create a wide demand for embalment, coffin burial, funeral show, and made-to-order heraldry... The way was open for the popular purveyor of these goods and services."³⁸ He wrote that William Russell was the driving force in establishing the undertaking business around 1680, and, contrary to what some contemporary historians, including Fritz, Houlbrooke, and Litten, have written, Russell was not a member of the Painter-Stainers' Company. Aubin wrote that Russell was a member of the Joiners' Company and was backed by members of the Painter-Stainers' Company to create a commercial funeral business. Russell's business model combined embalming, coffin-making, and the furnishing of accessories, including inauthentic devices that were previously reserved for heraldic funerals. At the same time, a few apothecaries like Thomas Warren were developing inexpensive embalming methods, methods probably practised by Russell.³⁹

Contemporary authors are correct in recognizing William Russell as one of the first comprehensive undertakers. Fritz, Houlbrooke, and Litten rightly argue that the Painter-Stainers' Company played a role in the creation of the undertaking trade. However, they considered Russell a painter. He was a joiner as Aubin pointed out. Although all the authors generally agree in how the undertaking trade grew, Aubin's finding that Russell was a joiner leads to two questions about how comprehensive undertaking began. Was the Painter-Stainers' Company conspiring with outside

³⁸ Robert A. Aubin, "Behind Steele's Satire on Undertakers," *Modern Language Association PLMA*, Vol. 64, No. 5, (Dec. 1949): 1016–17.

³⁹ Aubin, "Behind Steele's Satire on Undertakers," 1015–19.

tradesmen in an attempt to create a monopoly over the commercial funeral business? If this was their intention, they failed. Or were a handful of painters partnering with members of other livery company members to profit from a new business opportunity? That is probably what happened.

Aubin wrote that by 1700, upholders began practising what by then was known as the ‘undertaking’ trade. He stated that upholders practised the trade in all respects, except for, maybe, embalming. Aubin was unsure how upholders came to dominate the undertaking trade, apparently because it was non-upholders who first established the trade. He did not ignore the fact that the funeral trade largely depended on fabric and that upholders had expertise in upholstery.⁴⁰ Whereas more contemporary historians saw that entering the undertaking business was a natural progression for upholders because of their expertise in upholstery and cabinet-making, Aubin ignored this natural progression. Where Aubin fell short was in not recognizing that upholders were more than craftsmen and artisans and that they were becoming astute, profit-motivated business owners.

Among the earliest mentions of an ‘undertaker’ in the Burney newspaper database is a news item in 1701. This reported that William Lewis Anwyl, Esq., a Welsh gentleman, had died in his lodgings at St. James’s and that his body was taken to The Strand home of Mr. Evans, “undertaker of funerals”. The corpse lay at Evans’s premises in a room hung with velvet. Other rooms were hung in cloth, where several members of the House of Commons were entertained before attending Mr. Anwyl’s funeral. This news item described Mr. Anwyl’s funeral as “very splendid”. Many

⁴⁰ Aubin, “Behind Steele’s Satire on Undertakers,” 1023–26.

dukes and lords attended, arriving at Westminster Abbey in coaches lit with 160 branch wax candles. Anwyl was interned in the Abbey with his ancestors.⁴¹

Anwyl was a member of the Welsh gentry, with the rank of esquire. He amended his will shortly before his death at age twenty-five. The bequest of his Montgomery estate was subject to lengthy litigation.⁴² It appears that Anwyl's funeral was elite or heraldic in style given the attendance of the social elite. Also, it is probable that the funeral was an evening affair because of the candles used for the coaches.

Little is known about Mr. (Edward) Evans, "undertaker of funerals". Given that the surname Evans was common in Wales, he may have been selected to furnish Anwyl's funeral because of this.⁴³ Nonetheless, Evans had the knowledge and skill to furnish and manage an elite funeral. No information has been found about his livery affiliation or trade background, which would indicate how he acquired the necessary knowledge and skills to manage elite funerals. After Evans died in 1722, an advertisement in the *Evening Post* announced the auction of his burial stock in trade. The auction notice clearly indicates that Evans's undertaking business was of significant size. It can be concluded from the list of items to be auctioned, including: black and grey cloth, beds (possibly coffin interiors), hangings and chairs for mourning, several velvet palls, velvet hangings for rooms, velvet coverings for hearses and horses, cloaks, silvered candlesticks, sconces, all manner of goods to be used in funerals, and a large quantity of cloth fit for salesmen or others.⁴⁴ The fact that Evans owned several velvet palls indicated that he offered clients a choice and probably rented them out to other undertakers. In addition, the newspaper referred to

⁴¹ *Post Boy*, 8–11 February 1701.

⁴² Philip Hugh Lawson, *Dictionary of Welsh Biography*, Anwyl family, of Park, Llanfrothen, Merionethshire. <http://yba.llgc.org.uk/en/s-ANWY-PAR-1500.html> (accessed 13 March 2017).

⁴³ See: Emrys Jones, ed., *The Welsh in London 1500–2000* (Cardiff: University of Wales Press, 2001).

⁴⁴ *Evening Post*, 5–7 April 1722.

Anwyl's body being taken to the Evans home. His business would have probably been at street level, and he and any family members may have lived either on the upper floors or elsewhere.

The auction of Evans's stock in trade demonstrates that the funeral trade was recognised as a distinct occupation in the first quarter of the eighteenth century. There was, however, minimal newspaper advertising for funeral undertaking services at the beginning of the eighteenth century, when funeral undertakers advertised using trade cards.⁴⁵ Ashley Sims surmised their purpose was twofold. First, trade cards were advertisements and a way for shop owners to build a social connection by giving them to valued clients, creating a sense of exclusivity. The reverse side of trade cards was blank and conveniently used by a shopkeeper to make notes of an estimate or detail extended credit and politely remind the client of their financial obligation.⁴⁶

Fritz concludes from examining trade cards that undertaking became a separate trade in the first quarter of the eighteenth century. He also believed that there were a substantial number of undertakers in the last half of the seventeenth century. He based this opinion on the number of surviving trade cards from this period, but gave no quantitative evidence to support what "substantial" meant.⁴⁷ An example trade card from the British Museum's Ambrose Heal Collection of Trade Cards is the 1770 card of William Darby (Illustration 2.1), upholsterer, appraiser, and undertaker.⁴⁸ Darby joined the Upholders' Company in 1761, and ran a comprehensive upholding business at Aldermanbury.⁴⁹ As for undertakers catering to

⁴⁵ Litten, *English Way of Death*, 16–17.

⁴⁶ Ashley Sims, "Selling Consumption": An Examination of Eighteenth-Century English Trade Cards," *Graduate Journal of Visual and Material Culture* Issue 5, 2012: 5–8.

⁴⁷ Fritz, "The Undertaking Trade," 243, 248.

⁴⁸ The British Museum, London. Heal Collection. Museum number: Heal 28.56. Trade card of William Darby.

⁴⁹ Karin M., "The Worshipful Company of Upholders of the City of London," *Furniture History Society* Vol. 9 (1973): 57.

the lower middling funeral market, some of them may not have used trade cards. Awareness of individual funeral providers was probably increased through word of mouth and from attending the services of relatives and friends.



Illustration 2.1: The British Museum. Museum No. Heal 28.56. Trade card of William Darby, 1770. © The Trustees of the British Museum.

Another way to determine the scale of the undertaking business is by using probate records. Teerapa Pirohakul analysed records of over one hundred deceased undertakers between 1702 and 1800. Some in her list were also involved in other trades such as carpentry, painting, and joinery. This list identified only one upholsterer, Richard Browning.⁵⁰ At least one other of the undertakers on Pirohakul's list was also an upholsterer, but not described as one – Peter Deschamps, who became a member of

⁵⁰ Teerapa Pirohakul, *The Funeral in England in the Long Eighteenth Century* (London: PhD Thesis at London School of Economics, 2015), APPENDIX 3, 212–14, http://etheses.lse.ac.uk/1076/1/Pirohakul_The_Funeral_in_England_in_the_Long.pdf (accessed 17 January 2016).

the Upholders' Company in 1725.⁵¹ Unfortunately, the lack of a full description of the other occupations and livery membership of the deceased undertakers makes it difficult to use probate research to accurately determine how many undertakers were also upholders. There were, however, some mid-eighteenth-century publications that associated undertakers with upholders.

R. Campbell's apprenticeship advice book from 1747 did not associate undertaking with upholders. Rather, he wrote that undertakers were generally carpenters and heralds, and he characterized them as hard-hearted and needing more money than brains to practise their trade. Campbell's extensive assessment of upholders made no mention of undertaking. Undertaking had no general heading in his book and was only mentioned as a minor trade.⁵² Another apprenticeship advice book, also from 1747, differs from Campbell. Thomas Waller described undertaking as work often performed by upholders, though he wrote that box-makers, coffin-makers, carpenters, and joiners also practised undertaking.⁵³ A commercial dictionary from 1756 stated that the word undertaker "... is chiefly used for upholders, or persons who furnish out funerals..."⁵⁴

Upholders' Face Reputational Challenges

There were instances when the deceased's will was explicit with regard to funeral arrangements. When Norfolk's Peter Le Neve, Esq., a herald and, therefore, knowledgeable in such things, died in 1729, he instructed in his will that he be buried

⁵¹ Walton, *Company of Upholders*, 58.

⁵² R. Campbell, *The London Tradesman* (London: T. Gardner, 1747), 169–176, 329–30.

⁵³ Thomas Waller, *A general description of all trades, digested in alphabetical order: by which parents, guardians, and trustees, may make choice of trades agreeable to the capacity, education, inclination, strength, and fortune of the youth* (London: Printed at Crown and Mitre, 1747), 214–15.

⁵⁴ Richard Rolt, *A new dictionary of trade and commerce, compiled from the information of the most eminent merchants, and from the works of the best writers on commercial subjects, in all languages. ... By Mr. Rolt, with the assistance of several eminent merchants.* (London: T. Osborne and J. Shipton; J. Hodges; J. Newbery; G. Keith; and B. Collins, 1756), Undertakers. No page; indexed by subject.

where he died with a service held in the parish church. A hearse, his coach, and one other coach were allowed and no more. He specifically directed “that no Undertaker, *alias* Cold Cook, or Upholder, shall have the management thereof”.⁵⁵ Obviously, the loss of power by the heralds over elite funerals still rankled him until his death.

Le Neve’s attitude toward the undertaking profession was extreme enough for him to be specific. There was, apparently, an underlying discomfort with the undertaking services that upholders provided, perhaps because, as Litton pointed out, the funeral trade was more than willing to charge as much as possible. In a 1764 newspaper opinion, an anonymous writer, using the initials Y.N., expressed dislike of upholders in the undertaking trade. The author wrote that undertaking was of no use to the deceased, enriched the upholder at the wish of the living’s vanity, and that the upholder’s profits come from a dead man’s estate. The author likened an upholder embalming the dead to a politician politically embalming the living.⁵⁶

Negative opinions of undertaking like Y.N.’s were not new. Over sixty years earlier, in 1701, Sir Richard Steele wrote a comedy about the undertaking trade called *The funeral: or, grief a-la-mode: A Comedy*. Steele created a comedic setting in Scene One, Act One, when Mr. Cabinet opened with, “I burst into laughter! I can’t bear to see writ over an undertaker’s door, dresses for the dead, and necessaries for Funerals! Ha! Ha! Ha!” Mr. Sable, the undertaker, responded, “Well Gentlemen, ‘tis very well, I know you are of the laughters, the wits that take liberty to deride all things that are Magnificent and Solemn.” A little later in Act One, a gravedigger gave Mr. Sable a shroud and a cut off finger with a ring on it. These came from the body that was buried the night before.⁵⁷ Anyone seeing this comedy on stage or even reading it

⁵⁵ *Country Chronicle*, September 1729.

⁵⁶ *Gazetteer and New Daily Advertiser*, 17 September 1764.

⁵⁷ Sir Richard Steele, *The funeral: or, grief a-la-mode: A Comedy*, 1701, rev. ed. (London: J. Tonson, 1723), B, B3.

probably was left with the impression that undertakers were not only dishonest, but also immoral.

Robert Aubin elaborated on Steele's satire, which became a popular play at the turn of the eighteenth century. Focusing on the Preface and Act One, Scene One, Aubin wrote that there were eight unethical practices attributed to undertakers and upholders. They were: extravagant claims of the efficacy of embalming technique; providing lavish funerals for the unworthy; using cheap embalming materials; creating false heraldic devices; hiring of mourners to look sad; collusion with sextons and others to rob corpses; employing prostitutes as mourners; and using intelligence to learn of recent deaths. Aubin believed that these charges by Steele against upholders were true. He stated that upholders had "trespassed" into the undertaking trade. By usurping the undertaking business from the trade's original founders, he wrote that upholders were "forced to share with older undertakers a reputation for rapacity and ghoulishness".⁵⁸

A pamphlet from 1725, *Funeral discipline: or, the character of Strip-Corps the dead-monger...* is a sarcastic essay, where Mr. Strip-Corps plays the role of The Great Undertaker. Strip-Corps and his assistant, Paul Meagre, perfunctorily prepare a body for burial and later lead the funeral procession. Like Mr. Sable from *grief a-la-mode*, Mr. Strip-Corps removes the shroud for reuse (for the twenty-ninth time!) and steals the deceased's ring.⁵⁹ Another play from about this time was *A Bickerstaff's burying; or work for the upholders*. The play was a farce and its foreword included a sarcastic dedication to the Magnificent Company of Upholders, an ironic reference to The Worshipful Company of Upholders. The author dedicated the play to upholders who

⁵⁸ Aubin, "Behind Steele's Satire on Undertakers," 1023–26.

⁵⁹ Anon., *Funeral discipline: or, the character of Strip-Corps the dead-monger. According to the instructions of Paul Meagre, once mourner in chief to the funeral undertaker*. (London: J. Roberts and A. Dodd, 1725), 7–8.

were “over fond of paper-credit, where there is no probability of recovering the debt”. The author wrote that the funerals furnished by upholders were a better spectacle than a puppet show and, should an admission fee be paid by the curious, would better serve the State by garnering more money than from the candle tax.⁶⁰ This author implied that managed funerals were not decent. Indeed, it was commonly believed that managed funerals were sinful because they ran counter to the religious ideal against ostentatious displays of wealth. It may also be that these negative feelings arose from decreased control by family members in planning a loved one’s funeral. The funeral undertaking trade offered the family choices in funeral goods and services, but they came at a cost. One of the social costs was that outsiders now performed what family members and servants once did. The family was now spending money for less personal involvement and control over a relative’s funeral. Despite these negative opinions, the undertaking trade thrived.

Upholders Expand Business Lines after 1760

An analysis of the volume of newspaper advertising by undertakers after 1760, rather than relying on trade cards, is another way of estimating the increase in upholder involvement in the undertaking and funeral furnishing trade. (Admittedly, there was also growth in general newspaper advertising at this time.) Newspaper advertising shows that the commercial environment changed for upholders after 1760. There was a synergy between upholding and undertaking, which further supports suppositions that upholders dominated the funeral undertaking business. A search of the Burney newspaper database for the words upholder and undertaker in the same advertisement from 1700 to 1750 yielded fifteen results. Nine of these results were

⁶⁰ Susanna Centlivre, *A Bickerstaff's burying; or, work for the upholders. A farce; as it is acted at the theatres, with applause. By His Majesty's servants* (Dublin: S. Powell, 1724), 3–4.

death notices. Five results were various news items. Only one of the results was an advertisement, where Richard Annyson advertised himself as an upholder, sworn appraiser, and undertaker. In that instance, he announced he was auctioning some goods.⁶¹ Except for this single advertisement, it can be concluded that upholders who also practised funeral undertaking rarely used newspaper advertising in the first half of the eighteenth century.

Surprisingly, no newspaper advertisements were found that included upholder and undertaker in the same advertisement during the period 1750 to 1759. There is no obvious reason for this, although during most of this period the Seven Years' War was in progress, which may have dampened business activity and/or the amount of advertising. Advertising by upholders for their undertaking goods and services increased after 1760. This same sort of increase was seen in Chapter Three about brokers, appraisers, and auctioneers. In the decade 1760 to 1769, advertisements for upholding and undertaking increased to six. Advertising became more prevalent in the decades of the 1770s and 1780s; the 1770s had twenty-two advertisements and the 1780s, seventeen. The 1790s had a significant drop in upholding and undertaking advertisements. Only two were found (Table 2.1).

Period/Item	Advertisement	News	Death Notice
1700–1709	0	0	0
1710–1719	0	0	0
1720–1729	0	0	2
1730–1739	1	1	5
1740–1749	0	1	4
1750–1759	0	0	0
1760–1769	6	4	4
1770–1779	22	2	2
1780–1789	17	0	1
1790–1799	2	0	1

Source: Author's research upholder database from Burney Newspaper Collection

⁶¹ *London Daily Post and General Advertiser*, 17 January 1739.

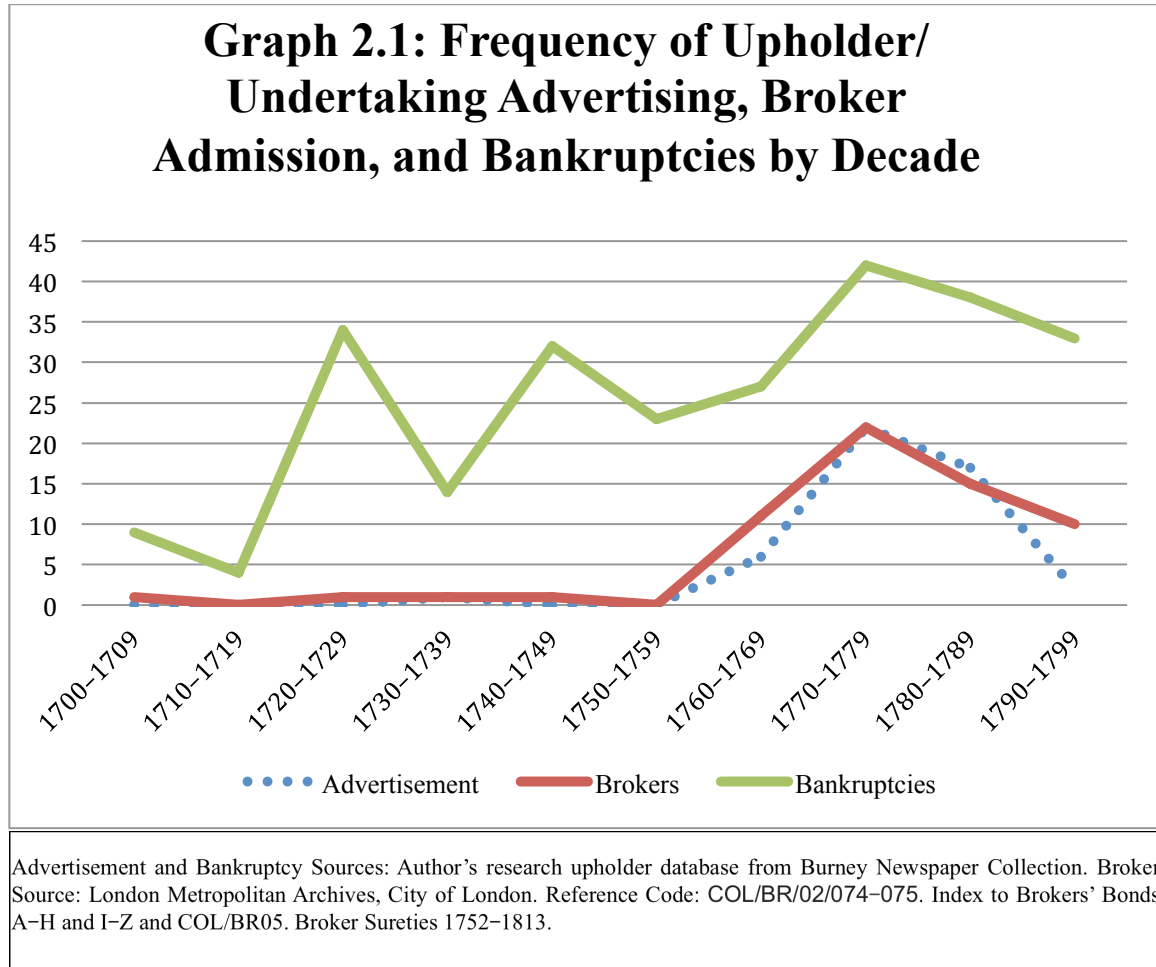
If one compares the number of upholder and undertaker advertisements by each eighteenth-century decade to the number of upholders admitted as brokers during the same time period, there appears to be a correlation for the period from 1760 to 1789. At the same time, the number of upholder bankruptcies reported in the newspapers trended upward for the period 1760 to 1789. This information is represented below (Table 2.2).

Period/Item	Undertaking Advertisement	Brokers Admitted	Bankruptcies
1700–1709	0	1	9
1710–1719	0	0	4
1720–1729	0	1	34
1730–1739	1	1	14
1740–1749	0	1	32
1750–1759	0	0	23
1760–1769	6	11	27
1770–1779	22	22	42
1780–1789	17	15	38
1790–1799	2	10	33

Advertisement and Bankruptcy Sources: Author's research upholder database from Burney Newspaper Collection. Broker Source: London Metropolitan Archives, City of London. Reference Code: COL/BR/02/074□075. Index to Brokers' Bonds A□H and I□Z and COL/BR05. Broker Sureties 1752□1813.

The information from Table 2.2 was graphically displayed (Graph 2.1). As can be seen from the graph, there is a strong correlation between advertising by upholders and undertakers and upholders and brokers in the same time periods. There is a noticeable upward trend in both categories beginning around 1760, which continued until about 1780, when both categories began falling. The correlation between upholder and undertaking advertising and upholder and broker admissions is .93, a nearly perfect correlation. This high correlation means that upholders advertising undertaking services and upholders becoming sworn brokers increased in unison. With respect to bankruptcies, the correlation of upholder bankruptcies and upholder and undertaking advertising is .63. The correlation between bankruptcies and

upholder and brokering is .69. This indicates that there was bankruptcy risk with upholders advertising undertaking services and becoming brokers, but it was not a foregone conclusion such upholders would become bankrupt.



The simultaneous rise in upholder and undertaking advertising and upholder and broker admissions in the period 1760 to 1780 is significant, and the large increase in upholder bankruptcies during this period is also significant, but less so. The primary reason for the rise in undertaking and broker advertising in the 1770s was that businesses were confident in economic growth. With the economy growing, these businesses expanded with the expectation of higher profits and used newspaper advertising to reach a wider audience. This expansion was fuelled by the use of private credit.

Business expansion after 1760 often relied on private credit through the issue of bills of exchange and accommodation notes. Relying on credit for business expansion was, according to Julian Hoppit, dangerous.⁶² Loan interest was costly and solvency depended on confidence in continued economic growth and on uninterrupted repayment among the various parties. A loan repayment disruption, or even a perceived one, could result in a loss of confidence in the private credit network. A disruption occurred in 1772 and was the first financial crisis that resulted from an excess of private credit rather than public or corporate credit. Because the London banks, provincial banks (numbering over 400), and major merchants were closely linked by paper credit, loan defaults spread throughout Britain. This financial crisis led to an increase in bankruptcies.⁶³ This explanation not only provides a rationale for the growth in upholder advertising for their undertaking and brokering services, it also explains the surge in upholder bankruptcies in the 1770s.

The overall increase in business advertising that began in the late 1760s was a result of increased business activity and increased competition in the aftermath of the Seven Years' War. Hoppit wrote that the economy grew at a steady pace during the last thirty years of the eighteenth-century, but not in a straight line. Growth was interrupted by a financial crisis on an average of one every six years.⁶⁴ Even with the 1775 outbreak of hostilities in colonial America, it appears from the stable number of advertisements that consumer business confidence and activity remained high.

Analysing newspaper advertisements to determine the number of upholders furnishing the undertaking trade is imperfect. Advertising volume, trade cards, and probates are indicators of upholder involvement in the trade, not a percentage estimate

⁶² Julian Hoppit, "Financial Crises in Eighteenth-Century England," *The Economic History Review* New Series, Vol. 39, No. 1 (Feb. 1986): 53.

⁶³ Hoppit, "Financial Crises in Eighteenth-Century England," 52–54.

⁶⁴ Hoppit, "Financial Crises in Eighteenth-Century England," 50.

of their overall market share of the undertaking trade. Newspaper advertising was a way for upholders to promote their business lines and generate more business. What the upholder advertisements after 1760 demonstrate is that the upholding trade was adapting to competition and entering into new business lines.

Post-1760: Funeral Undertaking Becomes General Business Line

There was a noticeable change in the upholder business model after 1760. Newspaper advertising indicates that upholders were more than upholsterers and cabinet-makers, which were their traditional business lines. Funeral undertaking became an established business line for many upholders by 1760. They also began advertising additional services that included appraising, brokering, and auctioneering, which will be discussed in the next chapter. Many upholders probably operated part-time in some of these additional business lines as it does not seem possible to be competent in every one of them. The larger point here is that these advertisements were indicative of a growing consumer market and competitive economy in which upholders were looking to capture as much revenue as they could.

An upholder furnishing funerals required two competencies to succeed. First, the upholder needed upholstery and cabinet-making skills. Goods not made by the upholder were sourced from specialist tradesmen. Except for the coffin, shroud, and coffin equipment, most funeral items could be rented.⁶⁵ The second competency any funeral undertaker needed were managerial skills.

Along with the traditional upholding and organizational skills, an upholder furnishing and managing funerals required knowledge of a number of different areas. Ensuring that the corpse had been properly prepared for viewing and burial, supplying

⁶⁵ Houlbrooke, "The age of decency," 190.

mourning clothing and accoutrements, transportation of the body, and helping coordinate religious services and the internment could have many permutations. All required a reliable network of suppliers to deliver the correct goods and services at the right time, in the right place, and at the right cost. The furnishings were provided by a supply system made up of tradesmen, among them other upholsters, carpenters and coffin-makers, tailors, and mercers. Finally, the importance of credit must not be overlooked. An upholster furnishing funerals needed to negotiate payment terms in advance. Whether or not payment was made upon delivery of the goods and services or through credit, outside suppliers of fabric, gloves, hearse owners, coachmen, and so forth would have expected timely payment.

There were three ways by which an upholster could enter the funeral undertaking business in eighteenth-century London. First, an upholster could participate in the business by simply referring funerals to a funeral furnisher for a fee. Referring a funeral to another party would have been easy. Obviously, referring business had little financial risk, but the profits would be limited to just the referral fee and any price mark-ups on goods and services were forgone. In a case of ‘some money was better than none’, referring funerals to another firm would have appealed to an upholster having substantial business in other business lines or limited capacity or financial means. A second way of participating in the business was to supply some of the goods and rent some of the required goods, such as the pall and hearse. Finally, upholsters could treat funeral undertaking as a main business line.⁶⁶

Upholsters were in a position to furnish and manage funerals as a specialty or full-time business if they wanted. Many upholsters probably avoided practicing full-time undertaking because of the financial risks from maintaining a large stock of

⁶⁶ Fritz, “The Undertaking Trade,” 247.

goods or a lack of capital. The decision of whether or not to enter the undertaking business was based on expected profits and personal choice. Expected undertaking profits, as compared to other business line profits like cabinet-making and upholstery, would have been estimated. Any upholder entering the funeral undertaking trade on more than an intermittent basis needed to identify their target market, which could be the higher end elite market, the middling sort market, or a combination of the two. Entering the elite market would have required maintaining more expensive stock than the middling funeral undertaking market required. Presuming that many upholders used private credit to expand, financial success would have depended on managing inventory and credit risk.

There was naturally a cost distinction between elite and common funerals. One example of an elite funeral was that furnished and managed by Chippendale Haig & Company in May 1772 for the Lady Heathcote. She died in London and required transportation of her body to the family's Normanton country home. The invoice for the goods and services provided by Chippendale's firm survived and was broken down into sections. The first section, totalling £47, pertained to supplying the basic funeral furnishings, including the inner lead lined coffin, the pillow and other textiles for the corpse, the outer coffin covered in black velvet and attached with brass nails, gilt brass coffin handles and a brass plate, six men carrying the coffin, and other accoutrements like cloaks, hatbands, and scarves. The silk hatbands and gloves provided for twenty-six tenants and similar items for other attendees totalled nearly £27 in the bill's second section. The third section of the bill pertained to the transportation of the body from London to Normanton, a distance of over one hundred miles. This part of the invoice added about £22 to the total bill and included ostrich feathers and velvet coverings for the hearse and horses, mourning attire for the

coachmen and horsemen, a painted heraldic hatchment, and Mr. Haig's travel expenses. The invoice's fourth section was for disbursements paid out for various expenses totalling nearly £24. The final section of the invoice was for additional expenses and added an additional £1 to the invoice. The total paid to Chippendale Haig & Company for goods and services was £121.15.11.⁶⁷

All in all, Lady Heathcote's funeral required considerable administrative coordination and expertise. Gilbert stated that because "... administrative flair was not one of Chippendale's assets he displayed prudence in leaving the arrangements to his partner". According to Gilbert, Chippendale's firm made the outside elm coffin, covered it with fabric, and attached the hardware. Gilbert also rightly surmised that many of the items provided by the firm, including the lead-lined inner coffin and coffin hardware, were gotten from the stock of specialist tradesmen.⁶⁸

If one considers the Heathcote funeral as an elite funeral, Robert Williams, who is discussed in Chapter Four, furnished what can be described as a common or middling funeral. Documentation proves Williams could furnish and manage a funeral, but he did so only once in 1765 for about £7. It seems fair to describe it as a decent but not expensive burial. The deceased was provided with an elm coffin, a standard coffin, because it was thought to be water resistant and not prone to splitting.⁶⁹ The outside of the coffin was covered with fine flannel, which was attached with burnished buttons (nails). A nameplate and three pairs of handles were also provided. A shroud was included, probably flannel because the 1668 Act for Burying in Woollen imposed a fine for using shrouds made of imported material. The inside of the coffin was lined and a ruffled pillow provided. The bottom of the coffin was filled

⁶⁷ Gilbert, "Chippendale as Undertaker," 114-18.

⁶⁸ Gilbert, "Chippendale as Undertaker," 115.

⁶⁹ Litten, *English Way of Death*, 90.

with bran to prevent the body from shifting in the coffin during carriage and to absorb the body fluids of the decomposing corpse. The best pall, six cloaks, two crepe hatbands, and four pairs of ribbon bound black gloves were provided, which were probably rented by Williams as there would be no practical use for them after the burial. His charges included arranging for a hearse, one coach, four bearers, and a gravedigger. Williams also charged for drinks for the coachman and other workers and for turnpike fees, along with the affidavit that the corpse was buried in wool.⁷⁰ The funeral goods and services delivered by Williams were modest when compared to those provided by Chippendale Haig & Company, £7 compared with £121.

There was a wide range of choices in funeral furnishings from which the executor and family could choose. The Heathcote funeral had many extras when compared to the common funeral furnished by Robert Williams. The deceased's family would meet with an undertaker or funeral furnisher to decide what kind of funeral they wanted and if it was within their financial means. Funeral expense was generally determined by wealth and status.⁷¹

The funeral trade thrived because many families in the growing middling ranks had the disposable income that enabled them to hire a funeral manager if they chose. Over the course of the seventeenth century, families became increasingly willing to allow the undertaker to assume responsibility over what had traditionally been done by the family and servants, from preparing the corpse for burial to acquiring the needed goods. For example, whereas most families and servants traditionally prepared the corpse for viewing and burial, this changed in the early-seventeenth century. Known as 'dressing and trimming' the corpse, undertakers began taking over this task

⁷⁰ London Metropolitan Archives, City of London. Reference Code: ACC/0426. Account Book of Robert Williams. 1765 account entry for undertaking expenses charged to Mr. Chassereau, Sr. by Robert Williams.

⁷¹ Peter Earle, *The Making of the Middle Class* (Berkeley: University of California Press, 1989), 311.

from the family, usually by hiring poor women to perform the washing and dressing.⁷² Coffin-makers, who began ‘undertaking’ what was traditionally a family’s task, were later known as undertakers. By the end of the seventeenth century, middling families now could afford lesser versions of the goods and services used for elite funerals. According to Houlbrooke, those most successful in managing funerals were upholders. It was expected that the family provide funerals that were commensurate with the deceased’s social status, but family wealth and personal choice were also on display.⁷³ In the first quarter of the eighteenth century, undertakers began offering the middling sort choices in the goods and services needed for a ‘decent’ funeral that corresponded to the deceased’s social status. Engaging the services of a funeral undertaker had two advantages for the family. The family no longer had to contact multiple suppliers. Different pricing schemes that included renting items allowed the family to provide a ‘decent’ funeral that emulated a elite one, but at a lower cost. These advantages gave the family more time to concentrate on mourning their loss. Also, not having to handle the corpse fit in with rise of the sense of sentimentality in the upper and middling ranks. Julie Rugg wrote that sentimentality emphasised the individual in the last part of the eighteenth century. Known as Romanticism, “moral passion over intellectual analysis” was emphasised. Love was celebrated among family members, and openly mourning the death of a loved one was considered honourable.⁷⁴ Family members could properly grieve after hiring a funeral manager.

There were some upholders who managed funerals by selling some items and renting the other needed items from a supplier and passing on the costs to the

⁷² Litten, *English Way of Death*, 72.

⁷³ Houlbrooke, *Death, Religion, and the Family*, 286–287, 293.

⁷⁴ Julie Rugg, “From reason to regulation: 1760 – 1850,” in *Death in England: An Illustrated History*, ed. Peter C. Jupp and Clare Gittings (New Brunswick: Rutgers University Press, 2000), 210.

family.⁷⁵ Upholder newspaper advertisements from the last half of the eighteenth century often list undertaking as one of their services. The fact that they also listed upholstery, cabinet-making, and other businesses in their advertisements indicated that funeral undertaking was not their main business line. Rather than specialty or niche upholders, they were generalists. Although renting the required accoutrements on behalf of a client and hiring transportation may have diminished profits, there were, undoubtedly, price marks-ups for the occasional undertaker. An upholder renting the required funeral items also had the advantage of requiring only enough capital to pay the rental costs rather than maintaining a stock of goods. Upholders practicing funeral undertaking on a part-time basis would have had considerable latitude in renting versus owning. An upholder could own some items, a pall, for instance, and rent it out multiple times.

An example of an upholder advertising undertaking services after the end of the Seven Years' War was that placed by John Hewitt in 1766. He announced he was an upholder, appraiser, and undertaker and had taken over the business of Thomas Dobyms, deceased.⁷⁶ Hewitt became a freeman through servitude in the Upholders' Company in 1767 and established his business in fashionable Great George Street, Hanover Square. He served his apprenticeship with Dobyms and took over the business when the owner died.⁷⁷ Another newspaper announcement, this one a news item from 1768, reported that an eminent upholder and undertaker, Mr. Watkins of Chancery Lane, had his horse stolen by a sharper.⁷⁸ Though seemingly a minor event, the theft of a horse from an undertaker could have serious consequences. The loss of a horse that was used to transport corpses or for a coach rented out to a funeral would

⁷⁵ Houlbrooke, "The age of decency," 190; Litten, *English Way of Death*, 21–22.

⁷⁶ *Gazetteer and New Daily Advertiser*, 12 November 1766.

⁷⁷ Walton, "The Worshipful Company of Upholders," 62.

⁷⁸ *Gazetteer and New Daily Advertiser*, 4 February 1768.

represent the loss of working capital and future income. An additional newspaper advertisement from the 1760s was that of Robert Barker. He was the late foreman of Mr. Lenn, and announced in 1769 that he was taking up business as an upholsterer, appraiser, and undertaker in North Audley Street, Grosvenor Square, also a fashionable area, to serve the nobility and gentry.⁷⁹ Barker, evidently, had enough confidence in the business climate at that time to risk his own capital to serve the higher end of the upholding and funeral undertaking business. It is also possible that he purchased Mr. Lenn's business. Whether or not he used private credit in opening his business is not known, but he probably did given that a third notice of bankruptcy appeared in 1774 for a Robert Barker, an upholsterer formerly of Goodge Street, and then living in Dublin.⁸⁰ This probably was the same Robert Barker who announced he was taking up business in North Audley Street in 1769.

Hannah and William Farmborough, mother and son, advertised in 1773 that they were carrying on the upholding and undertaking business of William Farmborough, deceased. He was Hannah's husband and father of William, the younger.⁸¹ The elder William had been the royal upholsterer and upholsterer, and Hannah succeeded him in this role.⁸² Farmborough would have provided upholstery services for royal funerals and used this knowledge in providing funeral undertaking as part of his upholding business.

William Brown was an upholsterer, cabinet-maker, undertaker, appraiser, and auctioneer in Founders Court, Lothbury. His 2 February 1776 newspaper advertisement made it apparent that he was a full-service upholsterer. He furnished funerals to any part of England, either public or private, and on the most reasonable

⁷⁹ *Public Advertiser*, 14 April 1769.

⁸⁰ *London Gazette*, 12–17 December 1774.

⁸¹ *Public Advertiser*, 4 December 1773.

⁸² The National Archives, Kew. Lord Chamberlain's Appointment Books—Series II, 1760-1793.

terms.⁸³ Brown's ambitions to run a comprehensive upholding business probably relied on private credit, explaining why he was declared bankrupt 25 November 1777.⁸⁴ On 27 November 1777, an auction advertisement appeared announcing the sale of Brown's household furniture and stock in trade.⁸⁵ America declared its independence from Britain less than six months after Brown first advertised his business. The on-going war in America and the subsequent Declaration of Independence eroded national confidence in the private credit system, making Brown's business ambitions even riskier.

Brown's willingness to furnish funerals anywhere in England could have meant that he actually managed funerals outside London, or it could have meant that he sent funeral furnishings to a provincial undertaker. It took time for London funeral fashions to reach the provinces.⁸⁶ The larger provincial towns often had an upholder who practised funeral undertaking at least on a part-time basis. Having a dedicated funeral undertaker was often not the case in smaller towns and rural areas, where undertaking was practised on a less formal basis. Fritz used Thomas Turner as an example of this. Turner was a shopkeeper, grocer, draper, mercer, tax collector, and undertaker from East Hoathly, Sussex. Turner was not an undertaker who managed funerals. Fritz wrote that he merely carried out the family's instructions for the funeral and burial.⁸⁷

Peter Earle believed that the commercialization of funerals resulted from the profit motive. Funerals had become fashionable with the middling ranks as a way to

⁸³ *Daily Advertiser*, 2 February 1776.

⁸⁴ *London Gazette*, 25–29 November 1777.

⁸⁵ *Gazetteer and New Daily Advertiser*, 27 November 1777.

⁸⁶ Houlbrooke, *Death, Religion, and the Family*, 287.

⁸⁷ Fritz, "The Undertaking Trade," 249–50, citing: David Vaisey, ed., *The Diary of Thomas Turner, 1754 – 1765* (Oxford: Oxford University Press, 1984), 7.

emulate elite funerals.⁸⁸ The middling sort that emerged in London had sufficient capital accumulation (savings) to engage the services of a funeral undertaker. At the lower end of the middling sort, funeral expenses would have been considerably lower when compared to the expenses paid for a more elaborate funeral at the upper end. Thus, the undertakers and funeral furnishers were offering families in the middling station a choice in how to spend their savings.

There was assistance available for those who did not have the means to arrange for a decent funeral. Historically, one of the benefits of livery company membership was assistance with burial costs, a custom established by the medieval guilds from which the London livery companies evolved.⁸⁹ For those without livery company membership, a basic common funeral was available. At the lower end of society, there were burial societies and clubs. A small number of undertakers established burial clubs where one could pay a few pence per week to assure that they and their family members could receive a decent burial.⁹⁰ By the mid-eighteenth century, most in the middling ranks could afford a £5 burial or at least could borrow enough for one. It was probably the poor that subscribed to burial clubs. Although parishes provided free burials for the poor, some in this rank wanted more decent funerals provided by the burial clubs. Joining a club sponsored by an undertaker would have required confidence that the undertaker would remain financially solvent when it came time to draw upon the contracted burial services. Because the funeral undertaking trade was not regulated in the eighteenth century, it would have been necessary to sue in court

⁸⁸ Earle, *The Making of the Middle Class*, 79, 332.

⁸⁹ City of London Livery Companies Commission. "Report of the Commissioners: Part 1," in *City of London Livery Companies Commission. Report: Volume 1*, (London: Eyre and Spottiswoode, 1884), 7–20. *British History Online*, <http://www.british-history.ac.uk/livery-companies-commission/vol1/pp7-20> (accessed 17 April 2017).

⁹⁰ Litten, *English Way of Death*, 164–65.

for any breach of contract or file a criminal complaint for fraud if the burial club failed to meet its obligations

Earle created distribution groupings of funeral expenses using the value of the deceased's estate. These groupings were based on a sample of 207 inventories. Using the lower and upper end from Earle's distribution table, he showed that funeral expense increased with wealth. For those having wealth of less than £1,000, sixty-six per cent of the funerals cost under £50. The funeral that Robert Williams (Chapter Four) furnished would fit into this category. When the deceased had wealth of more than £10,000, seventy-seven per cent of the funerals cost more than £200.⁹¹

Pirohakul gave more detail of funeral costs by social rank. Her extensive research into probate accounts that listed funeral expenses showed a drop in funeral expenditure for the aristocracy, gentry, and middling sort in the last forty years of the eighteenth century. For the period 1761–1800, the mean funeral expenditure for the aristocracy was about £60, the gentry about £40, and the middling sort around £20. Although Earle was correct in that the wealthy spent more on funerals, Pirohakul's research showed that the least wealthy spent a higher percentage of their wealth on funerals than when compared to the amount spent by those with higher than average wealth. She pointed out that competition in the funeral trade lowered costs. Though the lower middling family spent a higher proportion of their wealth on a funeral, they could get more for their money through renting.⁹²

There was an increase in fully managed funerals by undertakers in the eighteenth century. Pirohakul's research showed that for the period 1711–1740, fully managed funerals by undertakers comprised eleven per cent out of the sample of 679 funerals. For the period 1741–1770, fully managed funerals by undertakers

⁹¹ Earle, *The Making of the Middle Class*, 312.

⁹² Pirohakul, *The Funeral in England in the Long Eighteenth Century*, 69–77.

represented twenty per cent of the sample size of 633 funerals. Finally, from 1771–1800, fully managed funerals by undertakers were thirty per cent of the 528 sample funerals. This research also showed that funerals partially managed by undertakers also increased during the eighteenth century, other than for a slight drop after 1770. By 1800, undertakers either fully or partially managed fifty-four per cent of the funerals in Pirohakul's sample.⁹³ Economies of scale were at work in encouraging families to hire an undertaker. Pirohakul found that goods and services purchased separately for a £5 funeral included a shroud, coffin, burial services, and wine for the attendees. Alternatively, a £5 fully managed funeral by an undertaker often included extra items, such as gloves and hatbands. Undertakers also provided textiles of a higher quality.⁹⁴ Upholders probably manufactured coffins and fabric goods, and purchased non-stock items at favourable rates from sub-contractors. These, along with the practice of renting out items multiple times, were key components of a profitable pricing scheme.

The most important attribute of a successful business is profitability. Existing upholder and undertaker account books, though illuminating in regards to stock in trade purchases, names of suppliers, and funeral charges, do not give a clear picture of profitability. Pirohakul challenges Litten's estimates that an average funeral could yield a 175 per cent profit and even over 500 per cent at the upper end as unrealistic. Pirohakul wrote that Litten's estimates did not account for overhead expenses, which would include labour, any rents and interest, bad debt, and coal for heating. Pirohakul estimated the average profits earned by Robert Legg, a milliner turned undertaker practicing in the first three decades of the eighteenth century, were less than fifty per cent. Her research also showed that Legg's customers spent over forty per cent on

⁹³ Pirohakul, *The Funeral in England in the Long Eighteenth Century*, 178.

⁹⁴ Pirohakul, *The Funeral in England in the Long Eighteenth Century*, 182.

milliner items, which meant that the more expensive the funeral, the more profit Legg made from his milliner business.⁹⁵ Pirohakul's estimate that Legg's profits were less than fifty per cent, though more accurate than Litten's, lacks preciseness. Accounting for overhead, as John Trotter (Chapter Five) surely did in 1759 for Princess Elizabeth Caroline's coffin, is why his seven and one half per cent price mark-up is compelling to accept as a profitability target.⁹⁶ This precision indicated confidence in knowing his overhead costs in calculating expected profit. This exactness was not unknown. By 1770, Josiah Wedgwood was using an overhead cost accounting system to understand the nuances of supply and demand in managing his manufacturing business's expenses and profits.⁹⁷

There was a fall in upholders advertising brokering and undertaking services in the 1780s, probably indicating their consolidation into separate specialty trades. It could also indicate that upholders had to choose whether they were in the undertaking business full-time or not in it at all. The number of upholders becoming bankrupt also declined in this period, although there were six found in 1780 and eight in 1781. It appears that the private credit crisis of the 1770s, when ten upholders went bankrupt in 1776, probably created a more cautious approach to not only taking on credit but to extending it.

The two main business risks for upholders in the funeral business were credit and stock in trade or inventory. Credit was the riskiest of all. Financial success depended on managing this risk. Keeping stock levels as low as possible would have helped. Growing revenues through the ability to raise prices, known as pricing power, was always a possibility for a business owner. However, this was not possible in the

⁹⁵ Pirohakul, *The Funeral in England in the Long Eighteenth Century*, 182–84.

⁹⁶ Lord Chamberlain's Department, Records of Special Events, Funeral of Princess Elizabeth Caroline. Reference: LC 2/27. See: Chapter Three, p. 123.

⁹⁷ See: N. McKendrick "Josiah Wedgwood: An Eighteenth-Century Entrepreneur in Salesmanship and Marketing Techniques," *The Economic History Review* New Series, Vol. 12, No. 3 (1960): 408–33.

funeral undertaking trade in the last decades of the eighteenth century. Pirohakul found that funeral expenditures dropped in the last forty years of the century, perhaps indicating that the funeral trade was competitive and that there was little pricing power. Ideally, the more risk, the higher the price. The lack of pricing power probably meant that upholders who were using credit to finance undertaking goods were unable to offset the additional credit default risk with higher revenues. At the beginning of the eighteenth century, the undertaking trade was a growth business and, probably, very profitable. Pirohakul also pointed out that, between 1770 and 1800, fully managed funerals grew ten per cent. The lack of pricing power in a growing business meant funeral undertaking was competitive and high-risk. This resulted in a consolidation of funeral undertakers by the end of the century, either from dropping the business line or bankruptcies. The prudent upholder would have avoided the funeral undertaking business or been in it only part-time or intermittently.

Chapter Summary

Political, economic, and social changes by 1690 allowed the funeral undertaking trade to become a commercial business opportunity. These changes evolved over the course of the seventeenth century. The loss of College of Arms's control over elite funerals and the dilution of livery company power helped create an unregulated funeral undertaking business environment. The middling sort had emerged and expanded in size. The desire for 'decent' funerals worthy of the deceased's social standing grew. By the first quarter of the eighteenth century, funeral undertaking was considered a distinct trade. Elite and common funerals relied on fabric, and because of their expertise in upholstery and cabinet-making, upholders dominated the business.

The economic growth that began in the 1760s gave Londoners choices, including in funerals. The upholding business model had changed by then. Along with cabinet-making and upholstery, many upholders entered additional business lines, such as funeral undertaking, brokering, and auctioneering. This business line expansion was often financed by the use of private credit. Using private credit to expand and increase inventory, as Hoppit pointed out, was financially dangerous. An examination of newspaper advertising and announcements from 1760–1790 confirmed that upholders entered these new business lines and that this expansion subsequently resulted in a rise in upholder bankruptcies. The ease of entry into the unregulated undertaking trade created competition. Pirohakul's probate research found that funeral expenditure fell during the last forty years of the eighteenth century, a result of competition.

Undertaking was a risky business line for upholders using private credit to purchase and hold large amounts of stock in trade. This risk was exacerbated by low pricing power in a competitive business environment. During the course of one hundred years, undertaking had gone from being a profitable growth business to one with low growth potential and profitability. The business risks did not match the low investment returns. By the end of the eighteenth century, this risk/reward mismatch resulted in a consolidation of full-time funeral undertaking providers. Upholders offering undertaking goods and services were best served to practise the trade on an intermittent or part-time basis.

Besides funeral undertaking, there were other opportunities for upholders to earn extra money. Whereas funeral undertaking was a manufacturing and service business, appraising, brokering, and auctioneering of used household goods were

service businesses. The next chapter discusses the involvement upholders had in the secondary market for household goods.

Chapter Three: Upholders as Appraisers, Brokers, and Auctioneers

You shall sincerely promise and swear, that you will truly and faithfully execute and perform the office and employment of a broker between party and party in all things appertaining to the duty of the said office or employment, without fraud or collusion, to the best of your skill and knowledge.¹

Upholders increasingly became appraisers, brokers, and auctioneers in the last half of the eighteenth century. Appraisers used their expertise to value personal and household goods. Brokers of household goods could either buy goods from clients and resell them at a profit or sell goods on a consignment basis. Auctioneers were agents between sellers and buyers in a public setting. This represented a significant shift from the traditional upholding business model in that these businesses were service-oriented in contrast to the manufacturing and assembly of household goods. Given that upholders sold new household goods, they were in the position of knowing the values of second-hand goods, qualifying them to make appraisals and act as brokers and auctioneers. If upholders were motivated to enter these new business lines, there had to be consumer demand for them as well. Of course a growing population would explain part of the increase in demand, but so would an increase in disposable consumer income. Upholders saw appraising, brokering, and auctioneering as a way to earn more money, but why would a consumer be motivated to use their services? At the same time, why would consumers choose to purchase used goods over new goods?

Cynthia Wall wrote that auctions were not only a method to transfer property to another, but they allowed people who had disposable income, but who were not from the aristocratic or gentry class, to imaginatively project themselves into a higher

¹ Eighteenth-century brokers oath required by Court of Mayor and Alderman. *The English Reports* (London: Stevens & Sons, Ltd., 1904), Vol. XXXV, 633.

social order.² Wall's assertion may have been true for consumers who purchased used household goods from a broker as well. However, the purchase of previously owned fine art and household goods as a way to project one's self into a higher social order could not have been the reason for the majority of transactions in used goods. In his study of the auctions of used household goods from Northamptonshire country homes from about 1760 to 1830, Jon Stobart concluded that the luxury items that would connect a buyer with aristocracy were highly personal and included family portraits, silverware, clothes, and jewels. His study also concluded that these personal items were rarely sold at auction and usually were distributed to family members by bequest.³ While it may be true that there were buyers of used luxury items who were not of the higher social classes, Stobart's work showed that there was little proof that consumers of these goods were primarily motivated by a desire to project themselves into a higher social class, not only in the Northamptonshire area, but probably throughout England.

Stobart wrote that buyers differentiated used luxury goods in three ways. First, a prospective buyer would consider the raw materials used to manufacture a particular item. For instance, a prospective buyer of silk curtains would be interested in how the fabric could be reconstituted into new curtains or seat coverings by resizing them. Reconstitution of raw material from tables, looking glasses, and other furniture was also a consideration of potential bidders. A second consideration that differentiated used luxury goods from ordinary ones was exoticism. Previously owned imported porcelain from China, Japan, and France attracted buyers, especially usable items associated with coffee or tea. Finally, the complexity in construction of a used luxury

² Cynthia Wall, "The English Auction: Narratives of Dismantlings," *Eighteenth-Century Studies* Vol. 31, No. 1 (Fall 1997): 1–15.

³ Jon Stobart, "Luxury and Country House Sales in England, c. 1760–1830," in *The Afterlife of Used Things Recycling in the Long Eighteenth Century*, ed. Ariane Fennetaux, Amélie Junqua, and Sophie Vasset. (New York: Routledge, 2015), 31–32, 34.

good attracted certain buyers, applying to furniture, silverware, and porcelain made by coveted manufacturers, which rarely became available for sale.⁴

The motivations of buyers at auctions also were varied. The opportunity to purchase a second-hand luxury item at a low price was always a motivator. Stobart estimated that curtains, which could be resized, sold for one fifth of their original price. Another motivation was the opportunity to obtain an object without having to go through a middleman. Stobart used the example of a buyer purchasing a slab of marble at auction rather than sourcing it from Italy, saving time and money. Of course, the opportunity to purchase a luxury item that could not be bought elsewhere was a primary motivator for some buyers. Stobart points out that luxury auctions at country houses changed by 1815. In order to capture higher sales prices, the trend was for owners of luxury goods to consign them to London's large auction houses and specialist fine art and antique dealers.⁵

Although the demand for used luxury goods remained high during the period of this study, upholders who were auctioneers generally did not sell second-hand luxury goods. Instead, they auctioned used mundane items, which Stobart called necessities and decencies.⁶ Because of industrial modernization and consumer interest in fashion during the last half of the eighteenth century, it is sometimes assumed that used goods were no longer in high demand. Stobart and Van Damme, however, disagreed with this assumption. They found that there were vibrant markets for used furniture and household goods.⁷ This vibrancy may be explained by the complexity

⁴ Stobart, "Luxury and Country House Sales in England," 27–28.

⁵ Stobart, "Luxury and Country House Sales in England," 28–29, 32–34.

⁶ Stobart, "Luxury and Country House Sales in England," 26, 32.

⁷ Jon Stobart and Illia Van Damme, "Introduction," in *Modernity and the Second-Hand Trade: European Consumption Cultures and Practices, 1700 – 1900*, ed. Jon Stobart and Illia Van Damme (Basingstoke: Palgrave MacMillan, 2010), 4–6.

and cost of purchasing new goods from the manufacturing and supply chain, which could be avoided by buying used items.⁸

The cost of ‘new versus used’ furniture was an important consideration for the middling sort of consumers. Although there was interest in inventing mechanical devices to make furniture production easier in the last half of the eighteenth century, inventions used in woodworking were not available until the nineteenth century. Even then, furniture production was mostly a handcraft. Eighteenth-century inventions like the mechanical circular saw and planer were for plank work by wood suppliers, not furniture-makers. The production of hand sawn and planed planks was costly from a labour standpoint. Reducing the labour costs in the production of raw materials did, nonetheless, help furniture-makers lower their raw material costs. While raw material costs for upholders may have dropped, labour remained a significant part of the final product costs.⁹

Competition, at least in theory, should have led to lower prices, or at least to ‘reasonable’ prices. There is no exact count of the number of furniture-makers in the greater London area in the last half of the eighteenth century, but there is scholarship about some esteemed firms like Chippendale, Vile & Cobb, and Hepplewhite. The middling sort most probably did not buy new and expensive furniture. The upper ranks, for that matter, probably did not exclusively purchase expensive furniture. For example, there was no need to ‘fit out’ servants quarters with fashionable furniture. As will be discussed in the upcoming chapters about Robert Williams and John Trotter, there were other upholders who were furniture-makers and capable of supplying the marketplace. Scholarship about the majority of these upholders is

⁸ Stobart, “Luxury and Country House Sales in England,” 28.

⁹ Pat Kirkham, *The London Furniture Trade 1700 – 1870* (Leeds: Furniture History Society, 1988), 109.

generally limited to Beard and Gilbert's *Dictionary of English Furniture Makers 1660–1840*.

J.L. Oliver estimated that there were sixty-six furniture manufacturers operating in the City and East End in 1801.¹⁰ It was these firms, not the fashionable West End furniture-makers, who supplied much of the new furniture for the middling sort. George Seddon established the largest furniture-making firm London in 1753. Located in Aldergate Street, his firm employed at least three hundred employees and probably more.¹¹ Presumably, Seddon was honourable and supplied retailers with well-built furniture. However, a growing dishonourable East End furniture trade, in contrast to the West End makers, began using less costly materials in furniture construction. By 1830, this trade was fully developed. The dishonourable trade, according to Kirkham, sourced furniture components from a web of sub-contractors. These sub-contractors were sometimes called 'garret masters' because they often worked alone in attics. "The dishonourable trade was characterized by low wages, very long hours, inferior materials, scamped workmanship, unskilled or child labour, and sub-contracting", wrote Kirkham.¹²

Consumers, therefore, had purchasing choices for furniture. The new and fashionable could be had from West End dealers. For the middling sort, purchasing from manufacturers like Seddon & Co. was a less costly alternative. For consumers wanting new furniture at the lowest prices, purchasing from the dishonourable trade was another alternative. Along with these options, purchasing second-hand furniture was an alternative to new furniture.

¹⁰ J.L. Oliver, *The Development and Structure of the Furniture Industry* (Oxford: Pergamon Press, 1966), 4.

¹¹ Kirkham, *London Furniture Trade*, 6–8, 76–78.

¹² Kirkham, *London Furniture Trade*, 7–8.

The Stuart Court after 1689 set a precedent by renewing and refashioning furniture. The aim was to set an example of financial prudence, which was contrasted against French extravagance. Existing furniture was cared for through daily dusting and polishing by servants. When fabric and wooden furniture components needed replacement or repair, the Lord Chamberlain's office made the arrangements. This work was often contracted out to outside tradesmen like John Trotter (Chapter Five), the royal upholsterer in the 1750s. Out-of-fashion or broken furniture was often remade or altered.¹³ The Stuart Court's financial prudence in re-fashioning and repairing the 'old' probably created a public perception that purchasing second-hand furniture was socially acceptable, at least in the first part of the eighteenth century.

By the time Chippendale published his famous *Director* in 1754, emphasis on the new and fashionable was underway. Chippendale's furniture pattern book offered choices in styles that were then fashionable: gothic, Chinese, and modern taste (rococo). The *Director* was sold by subscription, mostly to the furniture trade. (John Trotter was a subscriber.) Chippendale-inspired furniture could now be produced in other workshops. Mahogany had become a fashionable wood by this time, replacing walnut. The replacement of walnut and older oak furniture by new and fashionable mahogany furniture, at some point, created a surplus of used furniture. The styles Chippendale promoted in 1754 were considered outmoded by the mid-1760s, replaced by the neo-classical style.¹⁴ Though the change in furniture style to the neo-classical probably only affected the upper end of the trade, this change, nonetheless, would have created an additional supply of second-hand furniture.

¹³ Olivia Fryman, "Recycling Furniture in the Late Stuart Court (1689 – 1714)," in *The Afterlife of Used Things Recycling in the Long Eighteenth Century*, ed. Ariane Fennetaux, Amélie Junqua, and Sophie Vasset. (New York: Routledge, 2015), 89–92.

¹⁴ Michael Snodin and John Styles, *Design & the Decorative Arts: Georgian Britain 1714 – 1837* (London: V&A Publications, 2004), 44–53, 78–79, 145.

Stobart and Van Damme recognized that, later in the eighteenth century, consumer tastes placed a greater emphasis on the new and fashionable rather than on the old and worn. As was pointed out earlier, these authors concluded that the business for second-hand household goods during this time remained strong.¹⁵ Clive Edwards and Margaret Ponsonby gave explanations for the continued demand for second-hand furniture.

Although their study was primarily concerned with nineteenth-century consumption, Edwards and Ponsonby also gave insight that applied to the eighteenth-century consumption of used furniture. They state that in the early modern period it was the end product that mattered to a consumer, not whether it was new or used. Besides being more affordable, second-hand furniture appealed to middling consumers because it was often made of solid wood and well crafted. A piece of used furniture made from a fashionable wood like mahogany was considered a good investment because the prevailing thought was that it would hold its value. Finally, new furniture made with advanced manufacturing techniques and differing materials, though fashionable in appearance, was not always considered as having the quality of solidly made older furniture.¹⁶

The middling ranks may have strived to become wealthy, but they could be practical in their consumption. If a middling consumer needed a table, what mattered was that the table was available and affordable, not if it was new or used. It could have been a utility purchase, rather than a conspicuous or fashionable purchase. By purchasing second-hand furniture, a consumer could save money, obtain quality, and, sometimes, have an item that could be sold later for nearly the same price. A broker

¹⁵ Stobart and Van Damme, "Introduction," 4–6.

¹⁶ Clive Edwards and Margaret Ponsonby, "Polarization of the Second-Hand Market for Furniture in the Nineteenth Century," in *Modernity and the Second-Hand Trade: European Consumption Cultures and Practices, 1700 – 1900*, ed. Jon Stobart and Ilia Van Damme, eds. (Basingstoke: Palgrave MacMillan, 2010), 93–95.

selling used household goods or an auction including second-hand furniture would have served the middling sort's needs very well.

Nearly all eighteenth-century upholders who became auctioneers first became sworn appraisers and brokers. Becoming a sworn appraiser and broker was not an easy process. It required livery company membership, posting a £500 performance bond, and personal recommendations. Once an applicant was officially approved, he swore the broker's oath to conduct his business honestly and fairly and was then issued a broker medal. There were no similar prerequisites for becoming an auctioneer. It is probable that an auctioneer who was also a sworn broker was considered more trustworthy. Also, an upholder who became a sworn broker before becoming an auctioneer may have wanted a more comprehensive business. Whether or not these were the reasons for becoming a sworn broker before becoming an auctioneer, upholders generally became sworn brokers before they entered the auction business.

Most of the upholders studied in this chapter who became auctioneers after first becoming sworn brokers appear to have continued running their upholding businesses. In a search of the Burney Newspaper Collection by auctioneer and upholder in the same advertisement for the years 1750 to 1800, it is apparent there were many upholders who also practised auctioneering. For the time period from 1760 to 1769, there were 134 auction advertisements where the auctioneer also advertised himself as an upholder. This dropped to seventy-nine in the 1770s and rose to 144 in the 1780s. Although the research undertaken indicated few upholders in the eighteenth century became full-time auctioneers, many, nonetheless, participated in the auction process. This examination leads to the conclusion that the majority of upholders who advertised themselves as auctioneers practised auctioneering on a part-

time basis, and seldom on a full-time basis. Some of these advertisements were for an upholder providing the details and catalogues for an upcoming auction, rather than acting in the role of auctioneer. This was the case with John Trotter, when he acted as an agent by providing sale particulars and catalogues for Mr. Pervil, who, in 1755, was the auctioneer of the personal effects of the late Lady Barbara Leigh, the daughter of the Earl of Scarborough.¹⁷ General upholders who were not sworn brokers or auctioneers probably referred inquiries and business to sworn brokers and auctioneers. They were possibly paid a modest fee for referrals and for handing out auction catalogues and answering questions.

Illustration 3.1 is the trade card of ‘Hunt’, an upholsterer, broker, sworn appraiser, and auctioneer in Long Acre. This trade card, held in the British Museum’s Heal Collection, is dated 1784.¹⁸ This is probably James Hunt, who became a member of the Joiners’ Company in 1759.¹⁹ He advertised that he was an upholsterer and an active buyer and seller of household goods. Since he listed upholstery work as business line, it appears he operated as an upholder and furniture-maker, with significant side line businesses in brokering, appraising, and auctioneering.

¹⁷ *Public Advertiser*, 27 February 1755.

¹⁸ The British Museum, London. Heal Collection. Museum No. D, 2.811. Trade card of Hunt.

¹⁹ Joiners’ Company records, 1640–1783, in British and Irish Furniture Makers Online. https://bifmo.history.ac.uk/find-people?keywords=&name=Hunt%2C+James&active_from=1750&active_to=1800&place=&occupation=joiner&source=All (accessed 28 September 2021).

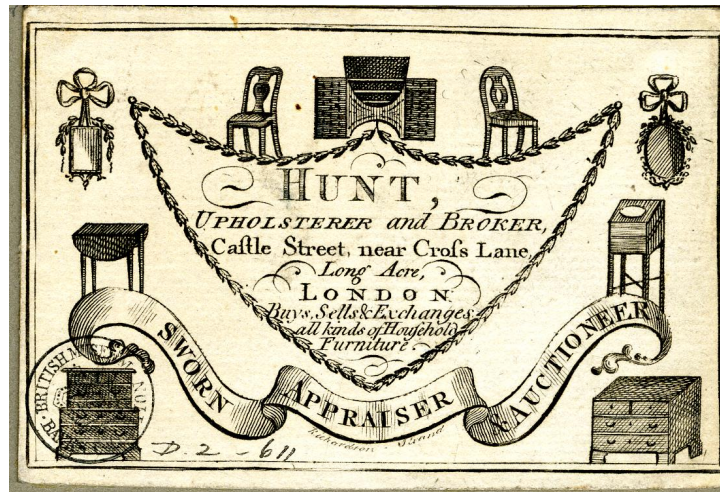


Illustration: 3.1. The British Museum, London. Heal Collection. Museum No. D, 2.811. 1784 trade card of Hunt.

One upholder who became a full-time auctioneer was Richard Winstanley. As will be discussed later in this chapter, a significant difference in his business model, when compared to other upholders who became auctioneers, was that he appeared to have left the upholding business and concentrated solely on auctioneering and insurance appraising. Because Winstanley did not have to maintain the stock or inventory of an upholder, his risk of bankruptcy would have been reduced.

When Chippendale opened his business in the early 1750s, entry into the upholding business was limited by the need for start-up capital of between £100 and £1,000.²⁰ Presumably, anyone setting-up business as a master upholder also had the required practical experience as an apprentice and journeyman in upholding or one of the allied trades. Entering the upholding trade at the lower end would not have been too difficult for a person who was thrifty or had family willing to loan them the money necessary for establishing a new business. Entering the trade at the upper end would have been more difficult because it required more capital to establish a comprehensive inventory of goods. It may be assumed the majority of upholders

²⁰ R. Campbell, *The London Tradesman* (London: T. Gardner, 1747), 340.

starting out in business strived to grow their business from a modest beginning, rather than beginning with a large stock of goods.

Because the number of upholders becoming sworn brokers increased greatly from the 1760s and through the 1780s, it is apparent they were looking to grow their upholding businesses through adding new business lines. The synergy between upholding and appraising, brokering, and auctioneering was high, and upholders must have been keen to enter what they perceived as profitable businesses with low risk. Appraising and brokering of household goods was likely a steady business, mostly dependent on death and debt. The same could be said of auctioneering, but the attractiveness of commissions would have made it a competitive business. By 1770, newspapers were replete with auction advertisements.

Appraising and brokering were static business lines with slow growth potential, but the auctioneering of household goods, personal effects, land, buildings, and leases was a growth business in the mid-eighteenth century. Appraising and brokering required not only money for the brokers bond, but also required peer sponsorship and approval by the City to obtain a broker medal, making ease of entry difficult. Auctioneering, however, had no apparent entry requirements beyond having enough operating capital, making it a highly competitive business to be in. Upholders in the auction business by the 1770s competed in the middle and lower ends of the auction business and large firms like Christie's and Sotheby's probably represented the higher end. The ease of entry into auctioneering created more competition, which was why most upholders were unable to become full-time auctioneers and remained anchored to the upholding business.

Many upholders examined in this work failed not because they entered the appraising, brokering, and/or auctioning business, but because they remained in the

upholding business, where maintaining stock was expensive and the risk of becoming a victim of bad debt was higher. While Richard Winstanley, upholder-turned-auctioneer, had a similar business trajectory to Robert Williams (Chapter 4) and John Trotter (Chapter 5), many other upholders examined in this chapter and who entered the appraising, brokering, and auctioneering businesses did not have similar business trajectories. It is questionable if any of these other upholders were able to establish substantial niche businesses in brokering and auctioneering. If their niche businesses had been successful, they most probably would have left upholding as did Winstanley. None of these other upholders were able to enter the ‘opportunities’ phase of the business trajectory, where savings were often used to enter unrelated businesses. In fact many of them entered bankruptcy. It is concluded in Chapters Four and Five that Robert Williams and John Trotter, helped by their gentry backgrounds, were able to accumulate wealth, because they entered niche businesses that were difficult to break into. Upholders specializing as appraisers, brokers, and auctioneers were unable to accumulate much wealth because these businesses either had static growth (appraising and brokering) or were not difficult to break into (auctioneering). In other words, they tried to accumulate wealth in businesses with limited growth potential or considerable competition.

Appraising and Brokering

Both R. Campbell and Thomas Waller recognized appraising as a distinct trade in their apprenticeship advice books published in the mid-eighteenth century. Appraising, according to Campbell, was generally associated with upholding. He wrote that upholders sometimes carried on business as brokers of household goods

and were also known as sworn appraisers.²¹ Waller stated in 1747 that appraisers were best known as brokers of household goods, and that appraising was a service performed by upholsterers (upholders) or brokers with skills related to the commodities they valued. Because they took an oath to do justice between each party, they were called ‘sworn’ appraisers.²² It can be concluded from Campbell and Waller’s statements that the occupations of sworn appraisers and brokers were closely related. Furthermore, the swearing of an oath implied that appraisers and brokers had legal standing.

Eighteenth-century brokers were regulated by Parliamentary law. In 1697, Parliament passed a law regulating the activities of brokers in London (1 W. & M. ff.1.c.8.). This Act established the regulatory framework for the eighteenth century. The Lord Mayor and the Court of Alderman of the City of London were empowered to issue and regulate broker licences within the City and its liberties. The Act stated that the number of broker licences was not to exceed one hundred and the cost of the licence was not to exceed forty shillings. The Act authorized penalties for infractions, such as practising without a proper licence, not keeping accurate records, and charging excessive brokerage fees. Upon receiving a licence, each broker was required to swear an oath.²³

The 1697 Act was an attempt to regulate illegal and unscrupulous brokers in the City of London and its liberties. This Act was not the first time Parliament attempted to control the business activities of brokers. As early as 1603, Parliament attempted to regulate brokers in what was called An Act Against Brokers (10 Jacobi I.

²¹ Campbell, *The London Tradesman*, 175.

²² Thomas Waller, *A general description of all trades, digested in alphabetical order: by which parents, guardians, and trustees, may make choice of trades agreeable to the capacity, education, inclination, strength, and fortune of the youth* (London: Printed at Crown and Mitre, 1747), 4□5.

²³ Danny Pickering, *The Statutes at Large from the Eighth Year of King William III to the Second Year of Queen Anne* (London: Joseph Benthon, 1864), Vol. X, 112.

c. 21). The 1603 Act recognized that it was a tradition for the Mayor and Aldermen to appoint brokers who were freeman of the City of London. The appointment process required a committee of six City freemen to present broker candidates who were known for their honesty, integrity, and faithfulness. Once approved by the Lord Mayor and Court of Alderman, brokers were admitted and required to take an oath to conduct themselves uprightly and faithfully in their dealings. The 1603 Act further recognized that many hundreds of City citizens, freemen, and former tradesmen had illegally set up business as pawn brokers and brokers of household goods. The central concern of the Act was that these illegal brokers were encouraging theft by trading in stolen property. The 1603 Act required all brokers, legally recognized and not, to disclose to requesting authorities how any item came into their possession, who was the seller or consigner, and who was the buyer. The penalty for dealing in stolen goods was compensation equal to twice the value of all illegally acquired items. The City of London, Westminster, and any location within two miles of the City were covered by this Act.²⁴

Another law that was passed before the 1697 Act was intended to punish usury. In 1623, Parliament passed a usury law that set financial penalties for violators (21 Jacobi I. c. 17). Though not specific to only brokers, usury, evidently, was considered enough of a serious crime that brokers guilty of multiple violations of the 1623 Act were subject to a six-month prison sentence.²⁵

The 1697 Act of Parliament regulating brokers was passed with a three-year expiration date, which Parliament extended in 1700. A new Act (6 Anne, c.16 s.4 and officially known as the Admission of Brokers Act of 1707) reaffirmed the Court of

²⁴ John Raithby, ed. *The Statutes at Large of England and of Great-Britain: From Magna Carta to the Union of the Kingdoms of Great Britain and Ireland* (London: Eyre and Strahan, 1811), Vol. IV, 612-15.

²⁵ Raithby, *The Statutes at Large of England and of Great-Britain*, Vol. IV, 755-56.

the Mayor and Alderman of the City of London's authority over broker regulation and established a £25 fine for practicing the brokerage trade without a licence.²⁶ Prior to 1707, the Court of Alderman penalized unlicensed brokers with a fine of up to £500 and a sentence of three days in the pillory.²⁷ Upon receiving a licence, each broker was required to swear an oath to truly and faithfully perform their duties between parties without fraud or collusion, to the best of their skill and knowledge.²⁸

The 1697 Act limited the number of brokers to a maximum of one hundred, and the Court of Alderman at that time authorized twelve broker licences for Jewish traders and aliens unable to take up a City freedom. In 1708, the Court of Alderman authorized the issue of twelve additional broker licences for French and Dutch Protestant refugees. To encourage good behaviour, the Court of Alderman established a rule that licensed brokers had to provide a £500 brokers bond, along with a £250 surety bond from a second party. The Court also allowed Quakers to affirm, rather than swear their oath.²⁹

That Quakers were allowed to affirm, rather than swear their oath, was a sympathetic action by the Court of Alderman. Oaths were an important part of eighteenth-century British society. J.C.D. Clark characterized the period from the Restoration through the eighteenth century as "polity defined by oaths". He wrote about the difficulties encountered by those who refused to swear an oath of allegiance to the King, specifically Samuel Johnson. Whigs usually swore their loyalty oath, sometimes in good faith and often in bad faith. Those refusing to take the oath, as did Johnson, were called 'nonjurors' and their punishment, along with a fine, was public

²⁶ John Raithby, ed. *The Statutes at Large of England and of Great-Britain: From Magna Carta to the Union of the Kingdoms of Great Britain and Ireland* (London: Eyre and Strahan, 1811), Vol. VI, 664-66.

²⁷ London Metropolitan Archives, *Sworn Broker Archives*. Leaflet No. 15.

²⁸ Joshua Montefiore, *A Commercial Dictionary: Containing the Present State of Mercantile Law, Practice, and Custom* (London: for the author, 1803), BRO. No page number; indexed by subject.

²⁹ London Metropolitan Archives, *Sworn Broker Archives*.

scorn. According to Clark, among those required to swear the oath of allegiance were the clergy, university and government officials, and military officers.³⁰ The broker's oath was essentially a statement to be honest and fair in business dealings and had nothing to do with allegiance to the King. The Court of Alderman apparently considered swearing and affirming to mean the same thing when it came to the Quakers.

A broker was issued a numbered medal with his (or her) name on it. This medal confirmed that the holder was a sworn and licensed broker. The medal could be sold and transferred. Medals were commonly sold for between £800 and £1,500, according to Montefiore. If a broker medal-holder died before he sold or transferred it, the medal reverted to the Lord Mayor for reissue.³¹ The fact that medals sold for a premium in the secondary market indicated that being a broker could potentially be a lucrative business. No clear explanation exists to explain why Parliament limited the number of licences, but it may have been encouraged to do so by the City of London. Legislation, with the force of Parliament behind it, would have helped the city protect the public from unscrupulous brokers. At the same time, fees paid by legitimate brokers and fines assessed upon unlicensed brokers would increase the City's revenue. In addition, wearing a broker medal had to have been a status indicator.

The Index to Brokers' Bonds and the Broker Sureties held at London Metropolitan Archives lists sixty-two upholders who posted broker bonds and/or broker sureties in the eighteenth century.³² An analysis of these upholders demonstrates that the overwhelming majority of them were admitted as sworn brokers

³⁰ J.C.D. Clark, "Religion and Political Identity: Samuel Johnson as a Nonjuror," in *Samuel Johnson in Historical Context*, ed. Jonathan Clark and Howard Erskine-Hill (Cambridge: Cambridge University Press, 1994), 80–87.

³¹ Montefiore, *A Commercial Dictionary*, BRO. No page number; indexed by subject.

³² London Metropolitan Archives, City of London. Reference Code: COL/BR/02/074–075. Index to Brokers' Bonds A–H and I–Z and COL/BR05. Broker Sureties 1752–1813.

during the last four decades of the century (Table 3.1). Though no reason for this is known, one possible explanation is that a growing middling sort had more disposable income and savings to purchase used household goods. Also, the sworn appraisal component of the licence would have been useful for insurance and bankruptcy valuations.

Decade	Number
1700 – 1709	1
1710 – 1719	0
1720 – 1729	1
1730 – 1739	1
1740 – 1749	1
1750 – 1759	0
1760 – 1769	11
1770 – 1779	22
1780 – 1789	15
1790 – 1799	10

Source: London Metropolitan Archives, City of London. Reference Code: COL/BR/02/074-075. Index to Brokers' Bonds A-H and I-Z and COL/BR05. Broker Sureties 1752-1813.

Among the upholders in the Index to Brokers' Bonds was Robert Herring of No. 96, Fleet Street, who became a sworn broker in 1771. Herring became a freeman in the Upholders' Company in 1769 through 'redemption', a method by which an individual belonging to no company or having another company affiliation could purchase a freedom in the Upholders' Company.³³ Herring probably took out his freedom because livery company membership was a prerequisite to becoming a sworn broker.

In the 28 April 1770 *Gazetteer and New Daily Advertiser*, Herring was advertised as the auctioneer for the forthcoming sale of the household goods, personal effects, and stock in trade of the late Thomas Foot, a jeweller. According to the

³³ Karin M. Walton, "The Worshipful Company of Upholders of the City of London," *Furniture History Society* Vol. 9 (1973): 43, 62.

auction notice, the jeweller's stock in trade included loose gems and rings, bracelets, earrings, and necklaces, along with clocks and watches. Presumably, Herring acquired the auction values of the jeweller's stock in trade from an expert in the jewellery trade. The auction venue was Mr. Foot's home in Fleet Street, indicating that Herring did not have an auction room. Conducting an auction at the seller's private home was a common practice during this time, rather than transporting the items to an auction room. (Through examining auction notices from *The Times*, Brian Learmount estimated that eighty per cent of the auctions of household goods in the first quarter of 1788 were held at the owners' premises.³⁴) Catalogues for Mr. Foot's sale were available at the place of sale, Old Slaughter's Coffee House, and at Mr. Herring's in Fleet Street. Herring listed himself as an auctioneer and upholder.³⁵

By listing himself as an upholder, Herring suggested he was knowledgeable about the value of used household goods. According to the 12 February 1783 *Daily Advertiser*, he was still a practicing upholder.³⁶ It was apparent he had the intention of entering the auction business, specializing in household goods, when he became a sworn broker in 1771. At the same time, he also auctioned non-household items such as Mr. Foot's jewellery stock in trade. In the *Daily Advertiser* of 17 June 1772, Herring advertised the upcoming auction of the household furniture and stock in trade of John Herring of Fleet Street. As John and Robert Herring both lived on Fleet Street, it is probable that they were related, though John is not listed in Walton's upholder membership list. The advertisement stated John was retiring to Wiltshire, where he would continue in the upholding business.³⁷

³⁴ Brian Learmount, *A History of the Auction* (London: Barnard & Learmount, 1985), 52.

³⁵ *Gazetteer and New Daily Advertiser*, 28 April 1770.

³⁶ *Daily Advertiser*, 12 February 1783.

³⁷ *Daily Advertiser*, 17 June 1772.

Robert Herring advertised that he was a sworn broker shortly after the John Herring auction. An example of his advertisements can be found in the 2 July 1772 *Gazetteer and New Daily Advertiser*. He announced he was auctioning the stock in trade of Mrs. Vaughan, a milliner and owner of a millinery and childbed warehouse in Fleet Street. Herring is listed as a sworn broker and upholsterer.³⁸ Three years later, Herring advertised another auction in the 21 October 1775 *Daily Advertiser*. In this instance he was listed only as the auctioneer of the various household items removed from an unnamed residence and sold at No. 111, Fleet Street.³⁹ Fleet Street is a recurring address with Herring.

On 12 February 1783, Herring placed an advertisement in the *Daily Advertiser* that he moved from No. 96, Fleet Street to No.109, Fleet Street on the opposite side of the street. His advertisement also informed his friends and the public that he had opened a new warehouse with a complete assortment of upholstery and cabinet goods in the “immediate taste”. He employed descriptive terms commonly used at this time, telling readers all branches of his work were “executed with utmost dispatch in the genteelist taste and on the most reasonable terms”. He announced his business as upholster, cabinet-maker, undertaker, appraiser, and auctioneer. Finally, Herring ended his advertisement with the notification that “estates, stock in trade, household furniture, etc. [could be] bought and sold by commission”.⁴⁰ Combining phrases such as “immediate taste”, “executed with utmost dispatch”, and “in the genteelist taste and on most reasonable terms” implied that his advertisement was meant to appeal to the middling sort of consumer. At the same time, he advertised his services of buying and selling estates and stock in trade, essentially the function of a broker. His business

³⁸ *Gazetteer and New Daily Advertiser*, 2 July 1772.

³⁹ *Daily Advertiser*, 21 October 1775.

⁴⁰ *Daily Advertiser*, 12 February 1783.

was comprehensive and served customer needs from birth to death and everything in between. Herring served the middling ranks by providing all sorts of new and used items available in his warehouse, and at death, whether it was physical or financial, he facilitated the disposal of household goods.

In the same *Daily Advertiser* publication that announced his business's relocation, Herring placed three advertisements for the auction of land, buildings, and leases. The first was for a leasehold estate in Alder Gate Street; the second was for a freehold estate in Romford, Essex; and the third was for freehold ground rents near Uxbridge, Middlesex. The auction was held at the Half Moon Tavern, Cheapside.⁴¹ Taking into account this auction, along with the auction of Mr. Foot's stock in trade jewellery, it is apparent Robert Herring was a general auctioneer, rather than a specialist auctioneer of only household goods. He apparently ran a substantial business as an upholder and as a sworn broker-turned-auctioneer.

Although not much is known about other upholders who became sworn brokers in the 1770s, it is clear that some of them experienced business failure. According to the Index of Brokers' Bonds, Samuel Martin of No. 19, Bucklersbury became a sworn broker in 1771. He was a freeman in the Upholders' Company from 1762 through servitude, meaning that he served an apprenticeship. Martin lived at No. 19, Bucklersbury until 1778, when he moved to Walbrook, followed by Snow Hill in 1786.⁴² Martin's first known advertisement as a sworn broker was placed in the 11 July 1771 *Gazetteer and New Daily Advertiser*. He announced his role as auctioneer of freehold leases in Wiltshire, and, at the bottom of the advertisement, he listed himself as an upholder and sworn broker.⁴³ By 26 February 1773, Martin was named as a co-auctioneer, along with Messrs. Merryman and Brown. This advertisement

⁴¹ *Daily Advertiser*, 12 February 1783.

⁴² Walton, "Company of Upholders," 66.

⁴³ *Gazetteer and New Daily Advertiser*, 11 July 1771.

from the *Daily Advertiser* indicated that Martin had entered into a partnership with the other two auctioneers.⁴⁴ An advertisement in the 15 May 1773 *Morning Chronicle and London Advertiser* listed Joseph Merryman as an upholder and sworn broker.⁴⁵ Though Mr. Brown's first name was not given, he was perhaps William Brown of Duke Street, who became a freeman in the Upholders' Company in 1758.⁴⁶ He is possibly the same William Brown who became a sworn broker in 1765.⁴⁷ Because no partnership agreement or other advertisements of this co-auctioneer arrangement have been located, one can assume their partnership was short lived.

Samuel Martin began advertising himself as an upholder, sworn broker, and auctioneer in the 4 May 1775 *Morning Post and Daily Advertiser*.⁴⁸ By 1 November 1775, Martin's business had failed, when the *Public Advertiser* announced he was to surrender himself as bankrupt to Guildhall on November 7 and 14 and December 12.⁴⁹ Martin was to be granted a 'certificate of bankruptcy' as of 20 February 1776, according to the 31 January 1776 *Public Advertiser*.⁵⁰

The reason for Samuel Martin's business failure is unknown, and it is impossible for a modern researcher to find accurate information about any particular bankruptcy in the eighteenth century with so few surviving files. According to Hoppit, 152 files survive out of 33,000.⁵¹ It is possible Martin's financial problem was the result of him being the victim of a bad debt. Because shopkeepers, tradesmen, and merchants relied on credit as the British economy expanded in the eighteenth century, paper currency, such as promissory notes and accommodation notes, became

⁴⁴ *Daily Advertiser*, 26 February 1773.

⁴⁵ *Morning Chronicle and London Advertiser*, 15 May 1773.

⁴⁶ Walton, "Company of Upholders," 54.

⁴⁷ London Metropolitan Archives, Index to Brokers' Bonds A[H] and I[Z].

⁴⁸ *Morning Post and Daily Advertiser*, 4 May 1775.

⁴⁹ *Public Advertiser*, 1 November 1775.

⁵⁰ *Public Advertiser*, 31 January 1776.

⁵¹ Julian Hoppit, *Risk and failure in English business 1700–1800* (Cambridge: Cambridge University Press, 1987), 140.

increasingly important in effectuating transaction settlements. Even small business owners with no intention of expanding their operation were exposed to credit markets through the use of the credit instruments they issued to suppliers and received from their customers. These notes were often sold to a third party at a discount, creating a chain of credit issuers and debt owners.⁵² If any party in the chain was unable to make good on the debt, a cascade of collection problems among the parties could ensue. Thomas Mortimer's *Every Man His Own Broker*, published in 1761, advised sellers to examine bank notes to ensure they were not older than one year. He also advised sellers to present a purchaser's draft to the bank before day's end to prevent the issuer from withdrawing funds at day's end. As a further protection, he recommended the purchaser state on the back of the draft that a purchased item would be released once funds were collected.⁵³

Merely following Mortimer's advice, however, did not eliminate bankruptcy risk.⁵⁴ Searching the Burney Newspaper database with the term 'upholder' yielded fifty-three upholder bankruptcy notices for the period between 1751 and 1770. For the period between 1771 and 1800, the number of upholder bankruptcy notices increased to 110. Interestingly, in the period from 1776 to 1781, the period of the American War of Independence and about the time when Samuel Martin became bankrupt, there were forty-two upholder bankruptcies. These six years accounted for about twenty-five per cent of all upholder bankruptcies in the last half of the eighteenth century. It appears that the American War of Independence had a deleterious effect on the ability of the upholding trade to pay back debt. Hoppit described the economic dislocations that resulted from the war, but he gave no exact reason as to why bankruptcies

⁵² Hoppit, *Risk and failure*, 102, 162, 166–67.

⁵³ Thomas Mortimer, *Every Man His Own Broker* (London: S. Hooper, 1761), 4th ed., 128–29.

⁵⁴ For a contemporary description of the bankruptcy process, see: Thomas Mortimer, *Merchant's Directory, Being a Guide to all Men in Business* (London: J. Rivington and Son, 1783), 4th ed., 527–612.

increased. War initially drew money from the private credit markets to government bonds, and customs duties and taxes were raised to cover government spending shortfalls, while international monetary settlement mechanisms were disrupted, putting any upholder involved with overseas trade at risk of bankruptcy.⁵⁵ There are, however, weaknesses in taking bankruptcy information from the Burney database, such as miscategorising a debtor's trade as upholding when it was not. Also, it is possible a bankruptcy dividend notice was erroneously recorded as a notice of bankruptcy, thus double-counting the actual number.

Just one creditor could initiate bankruptcy in the eighteenth century. Other creditors could join the bankruptcy process if they felt the debtor's financial circumstances went beyond hope of repayment of owed debt. The creditor initiating the bankruptcy would petition the Lord Chancellor and provide a £200 bond to assure the petition was not malicious. A Commission of Bankruptcy was appointed and would examine the petition's merits. The commission looked for three requirements to approve the petition, which were: 1.) was the debtor involved in the business of buying and selling; 2.) did the debtor owe at least £100 to one party, £150 to two, or £200 to three or more; and 3.) had the debtor committed an act of bankruptcy by refusing to pay debts? If the requirements were met and the petition was approved, the debtor's assets were seized and sold and the proceeds paid to the creditors in the form of dividends. Upon completion of the process, the debtor would receive a 'certificate of conformity', which freed the bankrupt to start a new business.⁵⁶ This bankruptcy route was most likely the way Martin went. The 'certificate of conformity' referred to by Hoppit was the same as the 'certificate of bankruptcy' Martin received on 20 February 1776. Bankruptcy, however, did not diminish Martin's aspirations to be an

⁵⁵ Hoppit, *Risk and failure*, 122–29.

⁵⁶ Hoppit, *Risk and failure*, 35–7.

auctioneer. On 16 February 1776, he placed two separate auction advertisements in the *Daily Advertiser* and continued in that role for some time.⁵⁷

Although Campbell indicated that sworn appraisers and sworn brokers were essentially the same, there were differences.⁵⁸ Brokers were paid on a commission basis for their services. They sold goods on consignment or purchased the goods from a customer and sold them at a mark-up. Appraisers were paid according to established fees, rather than on a commission basis. Their sworn duty was to give a fair value of stock in trade or merchandise, usually stating it on a gross amount basis, rather than on an item-by-item basis. Upholders acting as appraisers were qualified to value household goods, both new and used. Death and debt were primary reasons for requiring an appraisal, along with the purchase of fire and theft insurance. The fair valuations appraisers gave were often skewed lower, however, because the appraiser could be compelled by the seller to purchase items at their appraised value.⁵⁹

The initial capital outlay for a sworn appraiser and broker was the £500 broker bond, which was a sizeable amount. Operating an appraisal business would not have been difficult for an experienced upholder. After the initial capital outlay, on-going costs would have been small. Thomas Mortimer estimated in 1819 that the capital required by a London-based appraiser and furniture broker was between £150 and £300. His estimate was a few decades after the period of study here and may or may not be indicative of the capital needed in, say, 1780. Mortimer also estimated that the capital costs for an auctioneer and appraiser were between £250 and £1,000.⁶⁰ The main business risk was that owners (sellers) might require the appraiser to purchase their household goods at their appraised values. To mitigate the risk of financial loss

⁵⁷ *Daily Advertiser*, 16 February 1776.

⁵⁸ Campbell, *The London Tradesman*, 175.

⁵⁹ Montefiore, *A Commercial Dictionary*, APP. No page number; indexed by subject.

⁶⁰ Thomas Mortimer, *A General Commercial Dictionary Comprehending Trade, Manufactures, and Navigation* (London: Longman, Hurst, et. al., 1819), 2nd ed., APPENDIX, No. II.

of an owner 'putting back' household goods to the appraiser, valuations were lowered. As long as sworn brokers operated according to their oath (honesty and fair dealing), the business risks were not great, except, perhaps, if they had possession of the goods to be brokered and incurred a loss from theft or a fire.

Just as other types of eighteenth-century brokers, such as East India Company and grain brokers, represented both the seller and the buyer, so did brokers of household goods. It would be naïve to think that unlicensed general upholders did not occasionally sell items on consignment and receive a commission or fee. Those upholders who provided appraisals and brokering on a large scale and consistent basis as an additional part of their upholding business, however, would have become sworn or face financial penalties. All upholders had the practical knowledge to enter the household goods appraising and brokerage businesses, but in order to participate in these businesses, they would have needed enough money to afford the sworn broker bond and associated costs.

Auctioneering

Auctioneering had become a thriving London business in the second-half of the eighteenth century. Neither Campbell nor Waller gave insight into the auction business in their apprenticeship advice books, probably because auctioneering was not associated with any particular livery company and had no apprenticeship scheme. It appears that the auction business was unregulated because no evidence has been found that indicates auctioneers had to be sworn or even licensed. Auctioneers came from a variety of backgrounds, including upholders, especially those who were also sworn appraisers and brokers. It may be that upholders who were sworn appraisers

and brokers were signalling to the public that they were more trustworthy and honest than other auctioneers.

Because auctioneering became a popular means by which to exchange property, it seems unusual that auctioneers were not licensed and required to swear an oath. Being a sworn broker, after all, created the notion of trustworthiness that came from the expectations of honesty and fair dealing. One of the reasons for this lack of government oversight may be that Britain was transitioning from a moral economy to a political economy at this time.

E.P. Thompson wrote about the moral economy, and how the common folk in rural England often determined what was honest and fair with respect to the price of bread, including the prices and the quality of the raw and milled commodities needed for making it. The poorer masses considered it their right to conduct direct action (riot) if they believed the price for bread and its components were too expensive or if the quality was poor. The justification for direct action was rooted in Queen Elizabeth's *Book of Orders*, which gave magistrates emergency powers to intervene when grain shortages and, consequently, prices, were affecting the well-being of the poor. These emergency powers were essentially put into effect during the reign of Charles I.⁶¹ When the government did not intervene to stop 'unjust' prices by enforcing the law during an emergency, the people would impose 'fairness' by either threatened or actual riots against those responsible. According to Thompson this behaviour:

... operated within a popular consensus as to what were legitimate and what were illegitimate practices in marketing, milling, baking, etc. This in its turn was grounded upon a consistent traditional view of social norms and obligations, of the proper economic functions of

⁶¹ E.P. Thompson, "The Moral Economy of the English Crowd in the Eighteenth Century," *Past & Present* No. 50 (Feb. 1971): 108-110.

several parties within the community, which, taken together, can be said to constitute the moral economy of the poor.⁶²

Thompson points out that the ‘price setting’ in the moral economy through riots should not be equated with thievery. More often than not, after they ‘set the price’, the riotous crowd would pay for the goods, but at the price they determined to be fair. Thompson described the process as being one where “the poor knew that one way to make the rich yield was to twist their arms”.⁶³

The paternalistic attitude emanating from the *Book of Orders* changed in the last half of the eighteenth century. There was governmental discomfort with spontaneous food riots, no matter how morally justified. Thompson wrote that a new political economy was quickly developing to replace the moral economy. Adam Smith’s *The Wealth of Nations* added weight to the argument for allowing the market place to set food prices through the natural course of supply and demand.⁶⁴ Paternalistic support of the moral economy had dissipated by 1800, and the poor were now subsidized through various relief laws. There was a governmental change in attitude from a moral economy based on allowing the crowd to ‘set the price’ to a political economy based on supply and demand. Riotous behaviour was considered seditious and vigorously prosecuted by the likes of the Home Secretary, the Duke of Portland.⁶⁵ The political economy was believed to be the fairest way to set food prices, based upon Smith’s theories of supply and demand.

While Thompson’s writing about the moral economy relates to food prices in rural England, direct action also occurred in London. A riot could be spontaneous or planned and occurred for many reasons besides the price and quality of food. For

⁶² Thompson, “The Moral Economy,” 78–79.

⁶³ Thompson, “The Moral Economy,” 78–79.

⁶⁴ Thompson, “The Moral Economy,” 129–31.

⁶⁵ Thompson, “The Moral Economy,” 113–15.

instance, at King's Bench Prison, where debtors were interned, the prisoners instigated a direct action in 1771. They had discovered that their beer, which they had paid for, was diluted through adding small beer to strong beer. They enforced their version of the moral economy and fairness by rioting in the prison, where they destroyed fifty barrels of the diluted beer.⁶⁶

Direct action in London occurred for a variety of reasons. Robert Bucholz and Joseph Ward summarized the causes of riots into five categories: riots over words and behaviour; economic riots; xenophobic riots; calendar riots; and political riots.⁶⁷ Of relevance here are economic riots, where direct action was based on a sense of fairness. Bucholz and Ward wrote that food riots were uncommon in London because distribution was good and the City authorities ensured prices remained affordable. Economic riots were more attuned to worker rights and pay. Silk looms, imported goods, and imported labour were among the flash points for journeymen in the trades. They wanted to maintain the status quo and petitioned their respective guilds to enforce the livery rules. If their demands were ignored, many times, they rioted. If teen-aged apprentices joined in, a riot could grow into a few thousand participants. The riot would eventually run its course and die out, or the City might use force to quell it and arrest the ringleaders. Nonetheless, a big riot got the attention of lawmakers. For instance, the Calico Act (1723) and Spitalfields Act (1773) were passed shortly after direct actions.⁶⁸ It appears that auctions were not controversial and subject to the direct actions described above, probably because auctions were conducted in public.

⁶⁶ *Gentleman's Magazine*, Vol. XLI, 4 May 1771: 233. For a description of life inside King's Bench Prison, see: Joanna Innes, "The King's Bench prison in the later 18th century: law, authority, and order in a London debtor's prison" in *An Ungovernable People*, ed. John Brewer and John Styles (New Brunswick: Rutgers University Press, 1980), 250–98.

⁶⁷ Robert Bucholz and Joseph Ward, *London: A Social and Cultural History, 1550–1750* (Cambridge: Cambridge University Press, 2012), 274–81.

⁶⁸ Bucholz and Ward, *London*, 275–78.

Why were auctioneers not required to swear an oath similar to brokers, especially in a society so attuned to honesty and fairness? Part of the answer may be that by 1760s, the decade when ten upholders became sworn brokers, Britain was already evolving into the political economy discussed above and that the moral economy was waning. According to J.R. Kellett, the population growth beyond the city walls made enforcing guild rules problematic and seriously weakened guild control of production. In addition, the City of London's Common Council was beginning to lose legal control over livery companies by the beginning of the seventeenth century. The Common Council had lost five important legal cases by 1620, diluting the monopoly that livery companies enjoyed in their respective trades.⁶⁹ Auctioneers had no livery company that represented them, and if they had, Common Council laws may not have been effective in 1760. As was seen earlier, Parliament and the City passed broker laws and regulations, including the requirement to swear an oath to act truly and faithfully, at the beginning of the eighteenth century.

It also may be that Parliament and the City of London Common Council did not pass laws requiring auctioneers to act honestly and fairly because the political economy was taking root and a *laissez-faire* attitude prevailed. However, a more practical answer to why auctioneers did not swear an oath to act honestly and fairly was because common law evolved as the auction business grew and, consequently,

⁶⁹ J.R. Kellett, "The Breakdown of Guild and Corporation Control over the Handicraft and Retail Trade in London," *The Economic History Review* New Series, Vol. 10, No. 3 (1958): 381–385. Kellett states there were five seventeenth-century court decisions that diluted livery company authority. These five cases included: declaring as illegal searches made for banned or poorly made goods that were not consonant to law and reason [Watham v. Austin, C.P. 1599, Case of London, *8th Part, Reports of Sir Edward Coke* 125a, Vol. IV, (J. F. Fraser's ed), 386–400.]; overruling the rule that a freeman from a livery company could not practise another trade unless he joined the other company [J. Tolley v. Upholders' Company, W. Bohun, *Privilegia Londini* (1702), 115.]; an ordinance preventing a freeman from subcontracting work from a non-freeman was declared nonbinding [Davenant and Hurdis, *12 Coke*, 86a. W. Bohun, *Privilegia Londini* (1702), 115.] ; and two non-London cases that determined the Lord Mayor's Court forcing a non-freeman to join a livery company could be legally challenged [Pasch. 12 Jac. 9254 in Godbolt's Reports (1652), B.M. 6120, b6.] and [Pasch. 14 Jac. 211 in Hobart's Reports (1641), B.M. 513, h19.]

paternalistic oversight of auctioneers was not needed. The evolution of London auctioneering and its regulation are detailed below.

By 1760, upholders recognized that auctioneering was a growth business in which they could specialize as an extension of their upholding businesses, but it should not be assumed that auctions seldom occurred in the first half of the eighteenth century. Auctions were common, and there were auctioneers who advertised through newspapers and trade cards in the first half of the century, just not at the volume seen after 1760. As will be seen below, Christopher Cock was an early-eighteenth-century auctioneer whose business practices were widely-emulated.

While this work is primarily focused on London auctioneering in the second-half of the eighteenth century, Sara Pennell's research found that provincial auctions were a common event in the first half of the eighteenth century. Small town auctions occurred for a variety of reasons, death and debt being the primary reasons. Auctioneering in the smaller towns was not a specialized occupation as it was in London and, perhaps, the large provincial cities. The small town auctioneer often worked in another trade and called auctions on an ad hoc basis.⁷⁰

The growth in auctioneering accelerated after the Seven Years' War, which is probably why Parliament did not look to auctions as a source of revenue until the American War of Independence was underway. Parliament recognized by 1777 that auction sales would be a large source of tax revenue that could help finance the war with America. The 1777 and 1779 Acts of Parliament should also be considered as the beginning of national government oversight of auctioneers.

⁷⁰ Sara Pennell, "All but the Kitchen Sink": Household Sales and the Circulation of Second-Hand Goods in Early Modern England" in *Modernity and the Second-Hand Trade: European Consumption Cultures and Practices, 1700 – 1900*, ed. Jon Stobart and Ilia Van Damme (Basingstoke: Palgrave MacMillan, 2010), 40–4.

As there was no government oversight of auctioneers until 1777, the legal oversight of auctioneers was undertaken through the courts and common law. (Montefiore's *Commercial Dictionary* addressed the evolution of the auction rules that were part of common law.⁷¹) Auctioneers who were sworn brokers may have operated under the expectation of fair and honest dealing, but rules were necessary for all other auctioneers. The customs and practices of auctioneers evolved out of necessity. For instance, the ascending bid auction was the solution for efficiently selling a large number of items. Rules for minimum bids, determining the accepted final bid, defining an item's condition, commission rates, and purchase terms, including delivery versus payment, were also part of the evolution of auctioneering.

In order to fund the American War of Independence, Parliament looked toward excise taxes.⁷² The first Act of Parliament that regulated auctioneers was passed in 1777 and required auctioneers within London and Westminster to pay an annual licensing fee of twenty shillings. Nearly twenty years earlier, an Act was passed that required an annual licence fee of forty shillings "for each person trading in, selling, or vending gold or silver plate".⁷³ Prior to the passage of the 1777 Act, an anonymous editorial for the 6 January 1777 *Public Advertiser* argued for the passage of the Act. This editorial stated upholders and brokers were taking advantage of sellers of goods by offering below-market values for their goods. If a seller went to another upholder or broker for a competing bid, the editorial claimed that upholders entered into combinations that conspired to prevent the seller from receiving higher offers. (The author failed to mention that appraisers and brokers could be obligated to purchase goods at their valuation; to prevent the valuation from being 'put back' upon

⁷¹ Montefiore, *A Commercial Dictionary*, AUC. No page number; indexed by subject.

⁷² Hoppit, *Risk and Failure*, 124-5.

⁷³ John Planner, *The Town and Country Auctioneer's Guide, Containing the Abstracts of All the Acts of Parliament Relating to the Management and Collection of the Auction Duties* (London: T. Burton, 1797), 9-12.

them, appraisers and brokers presented low valuations to prospective sellers.⁷⁴) The editorial suggested it was the auction room that served to provide sellers with a fair sale price, and added "... the auction room may be considered as the Temple of Credit, and as such ought to be supported by the Pillars of the State". The author argued that because the auction room dealt with ready cash on a commission basis, auctioneers could afford an annual licence and excise taxes. In addition, the editorial presented possible rules to protect country market and fair day vendors, prevent the auctioning of contraband goods, and limit the number of days of shopkeepers selling bankrupt estates and the stock in trade of others to no more than five days per year.⁷⁵

This anonymous author seemed to want it both ways when it came to moral and political economies. On one hand, the author assigned blame to upholders and brokers for taking advantage of sellers by conspiring to keep offering prices low, which is a paternalistic argument. The author then opined that only in an auction would sellers receive a fair price, an argument that would support a political economy based on supply and demand. His support for protecting country markets and fairs, for preventing the sale of contraband goods, and limiting non-broker upholders to liquidating bankrupt estates to five days per year was a nod to a moral economy that provided something for everyone. However, the main intent of the editorial was to support a new Act that provided for the collection of excise taxes. Rather than the 'Pillars of State' supporting the auction business, the editorial was cleverly endorsing an increase in auction sales, which would support the 'Pillars of the State' through excise taxes.

⁷⁴ Sara Pennell speculated that it was 'alcohol and tobacco fueled' auction bidders that drove prices above appraised values in smaller provincial towns. Although these stimulants may have created robust bidding, the 'put back' option that sellers had against appraisers must be considered. See: Pennell, "All but the Kitchen Sink," 49.

⁷⁵ *Public Advertiser*, 6 January 1777.

The licensing of auctioneers was enacted into law on 29 September 1777 (17 George III Cap. 50). An excise tax of six pence for every twenty shillings was imposed for the sale of household goods and personal goods, and auctioneers were required to post a £200 security bond ensuring the excise tax would be paid to the Commissioner of Excise within fourteen days after a sale. This 1777 Act was replaced on 5 July 1779 by a new Act (19 George III Cap. 56).⁷⁶ The payment of duties from auction sales must not have been meeting expectations. The general thrust of the 1779 Act was to strengthen compliance with the law. One of the main requirements under the 1779 Act was that, two days before any auction, the auctioneer had to deliver to the Office of Excise a written notice of the auction date along with a catalogue of the items to be sold and their respective sales price estimates. Within six weeks of the sale, the auctioneer was required to deliver to the Excise Office an accounting of the sale. Though the 1779 Act covered other facets, including bankruptcy sales, Parliament put the onus of collecting taxes on auctioneers by requiring them to swear under oath that sales proceeds and tax calculations were correctly reported and the taxes paid.⁷⁷

According to Learmount, Christopher Cock was one of the pioneers of modern auctioneering in the eighteenth century.⁷⁸ His ascendancy in the auction business was unmatched by most, if not all, London auctioneers in the first half of the eighteenth century. He may not have been the first auctioneer to have an auction room or evening auctions, but the volume of his auctions was unparalleled. He frequently advertised his auctions and was an early user of superlatives to promote his sales in

⁷⁶ Officially called: *An Act for granting to his Majesty certain duties on licenses to be taken by all persons acting as auctioneers, and certain rates and duties on all lands, houses, goods, and other things, sold by auction, and upon indentures, leases, bonds, deeds, and other instruments.* See: Planner, *The Town and Country Auctioneer's Guide*, 13–27.

⁷⁷ Montefiore, *A Commercial Dictionary*, AUC. No page number; indexed by subject.

⁷⁸ Learmount, *A History of the Auction*, 22.

his advertisements. The breadth of what Cock auctioned was wide, from household goods to fine and decorative art to land, buildings, and leases. His business model quickly evolved from using the premises of the seller or a coffee house for auctions to having an auction room. Along with having a sales room, Cook's model included print advertising, catalogues that included cover page images for important auctions, conditions of sale stated in writing, and evening auctions.

Auction advertisements and catalogues started appearing in the late seventeenth century and, by the time Cock started his business, both were promotional methods. The first found advertisements by Mr. Cock were when he advertised in the 31 January 1722 *Daily Courant* and the *Daily Post* that he would be auctioning "a most excellent collection of pictures by the celebrated Italian and other famous masters". He advertised that the place and time of sale would be announced later. His advertisement informed the reader that catalogues for the sale were available at his premises next to the Vine Tavern, Broad Street, Covent Garden.⁷⁹ Cock advertised the sale's location in the 17 February 1722 *Daily Courant* and explained that the pictures would be sold every forenoon day until they all were sold. What is significant here is that Mr. Cock advertised his auction; used descriptions such as "very curious", "most excellent", "most celebrated", and "eminent"; and had catalogues available before the sale.⁸⁰ Apparently Cock estimated the sale would take more than one day, which suggests there were a great number of sale items or that the auction went at a slow pace.

As the number of sale items increased, the time consuming 'auction by candle' practice became impractical for a large auction. Eventually, because of its fast pace, the familiar modern 'ascending bid' method became the accepted method of

⁷⁹ *Daily Courant* and the *Daily Post*, 31 January 1722.

⁸⁰ *Daily Courant*, 17 February 1722.

auctioning household goods and personal effects, including fine art.⁸¹ An indication of the sales pace (how quickly individual lots were sold) comes from the 27 February 1723 *Daily Post*, where an advertisement announced that the trustees of the South Sea Company were auctioning the property of several of the late directors of the South Sea Company. ('Late directors' refers to former South Sea Company directors whose assets were seized and sold under the South Sea Sufferers' Bill. This bill authorized restitution for losses incurred from the South Seas Bubble.⁸²) The advertisement stated there were a total of 360 lots comprising eminent Italian and other masters pictures, a large lapis lazuli table, and various curiosities and rarities. The items were available for viewing at the place of sale, the South Sea Company's warehouse. Catalogues were available at South Sea House, Mr. Gouge's in the Piazza, Covent Garden, Mr. Cock's at Broad Street, St. James's, and at the place of sale. Starting at eleven each morning, sixty lots would be sold per day.⁸³ While there is no indication of how long a sale day was, if one item was sold every three minutes or twenty per hour, the sale would have lasted three hours each day. This sales pace, however, is speculation.

Cock's auction of the library owned by the late John Bridges gives better insight into the auctioneer's sales pace. The sale was spread over several intermittent days, beginning on 7 February 1726 and ending on 21 March. Held in Mr. Bridges's chambers at Lincoln Inn, over 4,000 books and manuscripts were auctioned. Each sale day was divided into two sessions: 11 a.m. to 2 p.m. and 5 p.m. to 8 p.m. Eighty items

⁸¹ Learmount, *A History of the Auction*, 17–20. In the sale by candle method, a candle is lit and written bids are made in increasing amounts. The last bid (and the highest) made before the candle burns out is the winning bid. The ascending bid method has a fast sales pace with the auctioneer verbally announcing the opening bid and receiving successive higher bids until there are no more bids.

⁸² John Carswell, *The South Sea Bubble* (Dover: Alan Sutton, 1993) rev. ed., 219–34. Also: Malcolm Balen, *The Secret History of the South Sea Bubble: The World's First Great Financial Scandal* (New York: Fourth Estate, 2003), 214–231.

⁸³ *Daily Post*, 27 February 1723.

were to be sold in the first session and eighty in the second. This indicates an expected sales pace of one item sold every 2.25 minutes. Cock used the ascending bid auction method, as it was not practical to use the candle auction method to sell 4,000 books and manuscripts. Probably because of the importance of the sale, the catalogue's cover page had an image created by the printmaker A. Motte. This image alluded to a fallen learning tree being climbed by various men. Cock also listed the basic rules of sale, which included the procedure for deciding who made the final accepted bid, challenges to an item's condition, minimum bid advances, and the commission rate of one shilling to the pound. The catalogue was an incredible 203 pages long.⁸⁴

By 14 February 1732, Christopher Cock's auction business was apparently successful enough to require him to open an auction room. He advertised this in the *Daily Post* by stating, "Mr. Cock's New Room in the Great Piazza, Covent Garden". In this advertisement, Cock announced he was selling books, prints, and drawings belonging to Thomas Slater, deceased. Another interesting part of Cock's advertisement, outside the announcement of his new auction room, was that the sale began at five o'clock in the evening.⁸⁵ Evening auctions were, perhaps, a way to bring buyers to auctions after normal working hours. Cock used a one-page broadside to announce the February 1735 auction of works by Sir James Thornhill, late history painter to the king, including his work based on Raphael's cartoons at Hampton Court. Of interest in this auction broadside was the inclusion of an image of one of the works for sale.⁸⁶ Cook also used cover page images on other auction catalogues, including

⁸⁴ Christopher Cock, *Bibliothecæ Bridgesianæ catalogus: or, a catalogue of the entire library of John Bridges* (London: J. Tonson and J. Watts, 1726).

⁸⁵ *Daily Post*, 14 February 1732.

⁸⁶ Christopher Cock, *A catalogue of the intire collection belonging to Sir James Thornhill, late principal history painter to His Majesty, &c.* (London: For the Author, 1735).

for the 13 April 1744 auction of the jewels of the late Duchess of Buckingham.⁸⁷ These cover page images would have been a way for potential buyers to visualize what was being sold.

By the time Cock died in 1749, he was the auctioneer whose business model was emulated by the major English auctioneers of the last half of the eighteenth century.⁸⁸ The first of the major English auction houses was Sotheby's, established by Samuel Baker, who began auctioning books as early as 1745. James Christie opened his auction business in 1766. Later in the eighteenth century, two other major auctioneers opened for business. William Charles Bonham opened for business in 1793, followed by Harry Phillips in 1796. These four men founded the major auction houses of the late-eighteenth century and are still in business today.

Learmount wrote that there were about sixty auctioneers in London by the time Christie started his business.⁸⁹ The increase in the number of auctioneers during this time also coincides with an increase in the number of upholders becoming sworn brokers during the period from 1760–69, the decade in which Christie opened for business. In that decade, eleven upholders became sworn brokers, followed by twenty-two in the following decade. Previously mentioned Robert Herring and Samuel Martin became sworn brokers in 1771. Herring's first advertised auction was in 1770 and Martin's in 1771. Both of them had taken out their freedom in the Upholders' Company, Martin in 1762 and Herring in 1769.

Richard Winstanley became a freeman in the Upholders' Company in 1780 and is an example of an upholder who left the upholding business to become a full-

⁸⁷ Christopher Cock, *A catalogue of Her Grace Kathrine Dutchess. of Buckingham's jewel's &c.* (London: For the Author, 1744).

⁸⁸ Learmount, *A History of the Auction*, 101–119. Learmount profiles the four main auction houses formed in the last half of the eighteenth century. These were: Sotheby's, Christie's, Phillips, and Bonhams.

⁸⁹ Learmount, *A History of the Auction*, 47–55.

time auctioneer.⁹⁰ The Brokers' Index lists him as becoming a sworn broker in 1779. The fact that he joined a livery company after becoming a sworn broker appears to violate the requirement that sworn brokers had to be livery members. There is no known reason for this discrepancy, but a recordkeeping delay or a recording error may have been responsible. He conducted auctions as early as 1780.⁹¹ When he moved from Cheapside to Pater Noster Row, he advertised himself as an auctioneer, sworn exchange broker, upholder, appraiser, and undertaker.⁹² After this advertisement, he only represented himself as an auctioneer, not as an upholder. He evidently decided that being a comprehensive upholder with expanded business services was not for him. One of his auctions was for the 25 September 1787 sale of ten pair of double Dutch silk mills with associated equipment belonging to Thomas Kilner, a retiring silk thrower in Spital Square.⁹³ Not long after that, in the 23 January 1788 *World*, he was listed as an elected director and sworn appraiser for the Phoenix Fire Office.⁹⁴ Fire insurance developed in the late-seventeenth century in the aftermath of the Great Fire and gave businesses (and homeowners) a way to protect themselves from a fire causing financial ruin.⁹⁵ All the evidence indicates that Winstanley's successful business trajectory was from general upholder to sworn broker to auctioneer to company director. His son, James, succeeded him in business. After multiple mergers and name changes, Winstanley's auction firm is known today

⁹⁰ Walton, "Company of Upholders," 78.

⁹¹ *London Evening Post*, 10 February 1780.

⁹² *Morning Chronicle and London Advertiser*, 26 August 1780.

⁹³ Richard Winstanley, *Silk throwsters, &c. A catalogue of ten pair of double Dutch silk mills, with reels, spindles, and iron-work complete, in very good repair, ...* (London: For the Author, 1787).

⁹⁴ *World*, 23 January 1788.

⁹⁵ Peter Earle, *The Making of the Middle Class* (Berkeley: University of California Press, 1989), 78.

as Jones Lang LaSalle (JLL), one of the world's premier commercial real estate services companies.⁹⁶

In contrast to Winstanley, George Good was an upholder who also practised auctioneering but became bankrupt. Good joined the Upholders' Company in 1762.⁹⁷ His business model, when compared to Winstanley's mentioned above, was comprehensive, rather than specialized. By remaining in the upholding business, Good would have had a stock of goods. This fact, along with running multiple business endeavours, would have increased Good's risk of bankruptcy.

Good placed his first auction advertisement for the sale of household furnishings in the 25 July 1764 *Gazetteer and New Daily Advertiser*, where he also advertised himself as an upholder and sworn appraiser in the Old Bailey near Ludgate Hill.⁹⁸ On 26 June 1765, he advertised the auction of a bankrupt surgeon's household furniture. In this instance, he listed himself as a sworn exchange broker in the Old Bailey.⁹⁹ Almost six months later, he advertised himself as an upholder and sworn broker.¹⁰⁰ In another of Good's auctions, he listed himself in the 12 April 1768 *Public Advertiser* as an upholder and auctioneer, No. 121, Fleet Street.¹⁰¹ Because he continued to advertise himself as an upholder, with the exception of the 1765 advertisement, it is apparent he continued to run an upholding business. Although he consistently identified himself as an upholder, Good used different monikers to describe his additional expertise, including those of a sworn appraiser, sworn exchange broker, sworn broker, and auctioneer. George Good went bankrupt for

⁹⁶ <https://www.lasalle.com/company/history> (accessed 29 July 2021). The Winstanley firm became known as Jones, Lang, Wootten (JLW) in 1939. In 1999, JLW merged with LaSalle Partners, becoming Jones Lang LaSalle (JLL). JLL's corporate headquarters is in Chicago.

⁹⁷ Walton, "Company of Upholders," 60.

⁹⁸ *Gazetteer and New Daily Advertiser*, 25 July 1764.

⁹⁹ *Gazetteer and New Daily Advertiser*, 2 June 1765.

¹⁰⁰ *Gazetteer and New Daily Advertiser*, 11 January 1766.

¹⁰¹ *Public Advertiser*, 12 April 1768.

unknown reasons.¹⁰² He died in 1787, and his probate stated his occupation as an auctioneer.¹⁰³

The upholders studied for this chapter viewed auctioneering as a way to supplement their upholding revenue. Richard Winstanley was one upholder who was successful in becoming a full-time auctioneer. There may be a few other upholders who were also successful as full-time auctioneers, but the evidence indicates that, for the most part, upholders practised auctioneering on either a part-time or peripheral basis and remained in the upholding trade on a full-time basis.

Chapter Summary

Along with providing new household goods, upholders looked to selling second-hand goods as a way to increase revenue. Dealing in second-hand household goods was nothing new to the upholder trade, but by 1760, some upholders made it a distinct business line by becoming sworn brokers and appraisers. Brokers were regulated by law and were required to post bonds and swear an oath to act honestly and fairly. A broker was issued a prestigious medallion with his name on it. Death, debt, and insurance valuations were the main contributors to the growth of the appraisal and brokering businesses. Appraisals were done for a fee and broker services were provided for a commission.

Many upholders also provided auction services, mostly on a part-time or peripheral basis. No matter how an upholder participated in the auction business, auctions became a popular way to exchange personal property, land, buildings, and leases in the last half of the eighteenth century. In contrast to brokers, auctioneers

¹⁰² *London Gazette*, 19[?]23 October 1779.

¹⁰³ The National Archives, Kew. PROB 11/1159/4. Will of George Good, Auctioneer of Racquet Court Fleet Street. 2 November 1787.

were regulated not by Parliament, but through common law, which evolved throughout the late seventeenth and early eighteenth centuries. Christopher Cock was a well-known auctioneer in the first half of the eighteenth century and later became widely emulated. Upholders who conducted auctions were usually sworn appraisers and brokers. There were no substantial legal barriers as to whom could become an auctioneer, but it is probable that upholders having taken the brokers oath conveyed a sense of honesty and trustworthiness to consumers.

The barriers to entering the sworn broker and appraisal businesses in London were high. The on-going business costs and risks would have been low. Upholders entering the auctioneering business had lower entry barriers than sworn brokers and appraisers, but their on-going expenses were higher, especially if they maintained a sales room. Upholders entering these business lines were providing a service, a break from their traditional role of manufacturing and assembling household goods. Appraising and brokering were static businesses whose growth depended mostly upon death and bankruptcy. Regulation of the number of licences should have eliminated competition, but unlicensed brokers and appraisers were allowed to practise on a smaller scale.

Auctioneers were unregulated as to their numbers. The lack of regulatory oversight allowed nearly anyone with enough money to enter the auction business. This created considerable competition. Because the large firms dealt with the higher end of the auction market, upholders who were auctioneers served the middle and lower end of the market. Upholders could participate in the auction business by simply answering questions and providing catalogues or they could actually conduct auctions. Because of competition, the majority of upholders were not full-time auctioneers and remained active in the upholding trade as well.

The research into upholders acting as appraisers, brokers, and auctioneers shows mixed financial success. With the exception of Richard Winstanley, most of those studied for this chapter remained in the upholding business. The bankruptcy risk was higher for those remaining in the upholding business, which would have been exasperated by maintaining a large stock of goods that consumers were unwilling to purchase. The exact causes for bankruptcy of the upholders studied here are unknown other than that they were the victims of some sort of bad debt. This research leads to the conclusion that the supplemental revenues from the appraising, brokering, and auctioneering business lines were not significant enough to offset potential upholding losses.

So far, this thesis has examined upholders' involvement in funeral undertaking, appraising, brokering, and auctioneering as ways to earn extra money. There were a handful of upholders who found a niche business line or a special clientele that allowed them to become wealthy. The next two chapters examine the business trajectories of two upholders, Robert Williams and John Trotter, who found niche business lines and became financially successful.

Chapter Four: Case Study of Robert Williams



Illustration 4.1. Portrait of Robert Williams (1735–1814). Ramsey Reinagle. c. 1810. ©Williams Family Collection, Bridehead, Dorset, by permission of Sir Philip Williams.

One item in the London Metropolitan Archives collection is an account book of Robert Williams (Illustration 4.1) that details his upholding business from 1763 to 1772. This account book provides information including descriptions and prices of goods and services he provided to clients during this time period. The archival administrative history entry states that he was an upholsterer and cabinet-maker of Bow Street, Covent Garden.¹ Examination of the ledger's entries shows that Williams was more than an upholsterer and a cabinet-maker. As we will see in this case study, Robert Williams was an upholder, and as such sold everything needed to furnish or 'fit out' a residential interior, including furniture, rugs, curtains, blankets, glass, and upholstery goods. He frequently sold various goods to ship captains and provided funeral undertaking and appraisals on a limited basis. While upholders were primarily known for 'fitting out' residences, it is evident from Williams's account book that he

¹ London Metropolitan Archives, City of London. Reference Code: ACC/0426. Account Book of Robert Williams.

did a substantial amount of business with East India Company ship officers as well. What is argued here is that because of the breadth of the goods and services he provided, Robert Williams must be considered an upholder with a specialty niche business in furnishing East India Company officer quarters and selling goods to ship officers engaged in private trading in India and Asia.

While surviving account ledgers from the eighteenth century may be common, Robert Williams's account book is interesting because it contextualizes one part of the story of an upholder who began his working life as an apprentice cabinet-maker and later would become the general partner of a bank, the controlling owner of several East India ships, an East India Company director, a Minister of Parliament, and the owner of two large estates. His wealth was estimated at well over £500,000 (more than £497 million in today's value²) when he died in 1814.³ Williams's accomplishments in terms of wealth accumulation and business activities placed him in the upper commercial class. Stephen Farrell in *The History of Parliament* described him as a 'self-made' man, though he was born into a minor landed gentry family.⁴ Coming from even a minor gentry family was important to Williams's business success; nonetheless, his accomplishments cannot be attributed to class status alone.

² This calculation is based on the relative income or economic value method from MeasuringWorth.com (accessed 4 December 2020). Measuring Worth is a not-for profit organization that provides historical price measures and comparisons for the United Kingdom, the United States, and Australia. Economic historians from around the world use the site for teaching and research. The online currency converter at The National Archives refers users to the Measuring Worth website.

³ For a brief biography of Robert Williams, see: Lawrence Taylor, *The History of Parliament: the House of Commons 1790 – 1820*, ed. R. Thorne (London: The History of Parliament Trust, 1986), Ref. Vols. 1790 – 1820.

⁴ Stephen Farrell, *The History of Parliament: the House of Commons 1820 – 1830*, ed. D.R. Fisher (London: Cambridge University Press, The History of Parliament Trust, 2009), Ref. Vols. 1820 – 1832.

Family Connections

Robert Williams was one of five sons of Robert and Anne Williams and was baptized at Charminster, Dorset on 23 April 1735.⁵ Of significance and to be explained later are that his oldest brother, John, and his younger brother Stephen, were important in Robert's business success. Robert also had three sisters, including Honour, whose significance will be discussed shortly.⁶ Robert followed his father when he moved the family from Dorset to London.⁷ This move is supported in *Moor Park, with a biographical sketch of its principal proprietors...*, where Bayne points out that Robert's father was allegedly disinherited for marrying a woman of inferior rank, although she was of great worth and respectability.⁸ The Williams brothers had to "earn their living".⁹ At the age of fourteen, Robert was apprenticed as either an upholsterer or a cabinet-maker in Bow Street, Covent Garden.¹⁰

The process for becoming an apprentice was laid out in livery company rules and traditions. The parents and their son, usually aged fourteen, would consider what would be an appropriate trade to learn, perhaps by consulting R. Campbell's 1747 *The London Tradesman*, a guide written for the parents of young men on how to choose a trade apprenticeship in London.¹¹ After deciding upon a suitable trade and selecting a master, the apprenticeship terms were negotiated. An indenture or agreement that

⁵ Ancestry.com. *England & Wales Christening Records, 1530-1906* [database on-line], (accessed 7 November 2014, Newberry Library). *Charminster, Dorset, England*; Date Range: 1721 - 1832; Film Number: 1279491.

⁶ John Burke, *A Genealogical and Heraldic History of the Commoners of Great Britain and Ireland* (London: Henry Colburn, 1836), Vol. 1, 618–19.

⁷ Sir Robert Philip Williams Bt., of Bridehead, Dorset (great-great-great-great grandson of Robert Williams), e-mail message to author, 11 December 2014.

⁸ Robert Bayne, *Moor Park with a biographical sketch of its principal proprietors...* (London: Longmans, Green and Co., 1871), 104.

⁹ Kenneth Holden et. al., *Williams Deacon's 1771 – 1970* (Manchester: McCorquodale & Co. Ltd., 1971), 4–5. Many parts of this work are from anonymous contributors. Supporting footnotes are, therefore, lacking in many areas.

¹⁰ There are no known documents confirming the Williams family's move to London and no known records confirming Robert Williams's apprenticeship and his master's name. Bayne wrote that he was an apprentice upholsterer at age fourteen. Other sources, including Holden's *Williams Deacon's 1771 – 1970*, speak of his apprenticeship as a cabinet-maker at age fourteen.

¹¹ R. Campbell. *The London Tradesman* (London: T. Gardner, 1747), 1–23.

spelled out the terms between the apprentice and the master was signed. For a fee, traditionally paid by the apprentice's father, the master agreed to provide training in a trade for a set period of time, along with room and board. The apprentice adhered to certain rules, which could include agreeing not to marry, fornicate, gamble, and commit other acts considered immoral.¹²

A study by Pat Kirkham lists the average seven-year apprenticeship premium in 1763–1767 for a West End cabinet-maker and upholsterer as £34 and £49, respectively.¹³ It is often thought that the typical apprenticeship lasted seven years, but Kirkham shows that the percentages of apprenticeships lasting less than seven years for West End cabinet-makers and upholsterers during the period 1763–1767 were sixty-seven per cent and one hundred per cent, respectively.¹⁴ Kirkham's work supports the probability that Williams's father paid an apprenticeship premium of between £34 and £49, and that he completed it in less than seven years, even though it began around 1750, over ten years earlier than the time frame examined in her study. There is no reason to believe that he did not live with his master at Bow Street. There is no evidence that Williams became a livery company freeman at the end of his apprenticeship, but such a practice was not unusual among journeymen.¹⁵ The enforcements of freedom admissions and apprenticeship licensing remained sources of conflict between craftsmen and livery companies during much of the eighteenth century.¹⁶ Robert Williams perhaps believed that he was financially secure enough to not need the protection and benefits offered by livery company membership.

¹² Pat Kirkham, *The London Furniture Trade 1700 – 1870* (Leeds: Furniture History Society, 1988), 40.

¹³ Kirkham, *London Furniture Trade*, 175, TABLE 7.

¹⁴ Kirkham, *London Furniture Trade*, 177, TABLE 11.

¹⁵ For an explanation of journeymen and masters not joining a livery company see: Kirkham, *London Furniture Trade*, 136–144.

¹⁶ Kirkham, *London Furniture Trade*, 136.

Given that Robert Williams was born in 1735 and was bound to a cabinet-maker or upholsterer at age fourteen, it can be assumed he began laying the foundation of his independent upholding career between 1749 and 1750. There are no known documents relating to his work before that of the account ledger, beginning in 1763. Holden, however, tells two stories about Williams during this time. The first concerns furniture that Williams made during his apprenticeship, when Sir Lawrence Dundas ordered furnishings for his home. Dundas was owner of the Moor Park estate in Hertfordshire. When Robert Williams bought Moor Park in 1801, it is said that he also bought the bedstead and other items he had made himself. The second story is from an 1861 letter written to Lord Ebury from William Cotton. Cotton wrote to Lord Ebury, then owner of Moor Park, detailing his conversations with Jane Williams, Robert's widow. She told Cotton that her husband was a bound apprentice to an upholsterer and that she used to work in the shop with her needle.¹⁷ It is noteworthy that Jane Williams referred to her husband as an upholsterer's apprentice rather than a cabinet-maker's. There is the possibility that the shop was that of an upholder and that Cotton confused the term with upholsterer. Regardless of whether or not the master was an upholder, a cabinet-maker, or an upholsterer, it is plausible that Williams's master operated much like an upholder, furnishing residential interiors. The freedoms admissions list of The Worshipful Company of Upholders of the City of London includes no upholder named Robert Williams.¹⁸ Furthermore, record searches yield no evidence of a master paying the apprenticeship tax for Robert Williams. However, a master not registering an apprentice was not unusual.¹⁹ There was a master joiner and

¹⁷ Holden, *Williams Deacon's*, 6–7. The authors offer no supporting documents for these two stories, though the letter must exist.

¹⁸ Karin M. Walton, "The Worshipful Company of Upholders of the City of London," *Furniture History Society* Vol. 9 (1973): 50–79.

¹⁹ Kirkham, *London Furniture Trade*, 48.

cabinet-maker in Bow Street at this time named Henry Williams, but no family connections between Henry and Robert Williams have been found.²⁰

Following the account book that begins in 1763, the next documented mention of Robert Williams is the recording of his 27 October 1764 marriage to Jane Chassereau at St. Paul's, Covent Garden.²¹ On 4 April 1768, Williams paid two guineas to have sole use of pew No. 1B, on the north side of the middle aisle at St. Paul's, Covent Garden. The purchase required that Robert and Jane remain householders, live in the parish, and pay and discharge all parochial duties.²²



Illustration 4.2. Portrait of Jane Chassereau Williams (1739–1841). Ramsey Reinagle. c. 1810. ©Williams Family Collection, Bridehead, Dorset, by permission of Sir Philip Williams.

Jane Chassereau (Illustration 4.2) was born in 1739 to Anne and Francis Chassereau and was the youngest of six children of Huguenot heritage. Francis was born in Niort, Deux-Sèvres, France in 1698. The family left France and was “received

²⁰ Henry Phillips, *Annals of the Worshipful Company of Joiners of the City of London* (London: Privately Printed, 1915), 127.

²¹ Ancestry.com. *England, Select Marriages, 1538–1973* [database on-line] (accessed 8 October 2014, Newberry Library). FHL Film Number: 942 B4HA V. 35.

²² Dorset Record Office, Dorset. D289/F1. Robert Williams Warrant for the Pew No. 1B, St. Paul, Covent Garden.

into the French Church, Leicester Fields, London, on 2nd May 1714".²³ Robert and Jane Williams were doubly related; Jane's oldest sibling, Francis Chassereau, Jr., married Robert's sister, Honour Williams, in 1754.²⁴ The Chassereau family were fan makers and stationers, a business that Francis, Jr. and Honour also entered. No documents have been found to confirm any social connections between the Williams and Chassereau families, but William Cotton's letter to Lord Ebury offers a possible connection. Jane had told Cotton, "Mr. Williams was bound apprentice to an upholsterer and had a shop in King Street, Covent Garden, and Mrs. Williams used to say she worked there with her needle".²⁵

Francis Chassereau, Sr., father of Jane Williams, died in 1788, and named his sons-in-law Robert Williams and Hugh Burgess, as executors and left them £1,000 each in Old South Sea Annuities for the benefit of his grandchildren. Other bequests to his children and grandchildren were Old South Seas annuities between £700–1,300 and three per cent East India annuities. Household items were left to his wife, Anne.²⁶ It can be seen from his will that Francis Chassereau, Sr. was a successful business owner and managed to save enough money to invest in annuities.

Francis Chassereau, Jr. was not financially successful, probably because he died in 1767 at the age of thirty-eight. He and Honour married in December of 1754, lived in the St. Martin in the Fields parish, and had eight children, including a son

²³ David C.A. Agnew, *Protestant Exiles from France, Chiefly in the Reign of Louis XIV* (For Private Circulation, 1886), 3rd Ed., Vol. 2, 501.

²⁴ Familytreemaker.com, <http://familytreemaker.genealogy.com/users/m/c/c/John-W-McCoy/BOOK-0001/0017-0007.html> (accessed 3 December 2014). Record for marriage from John W. McCoy family tree found in genealogy.com. Though early records indicate the spelling of her first name as Honor, after her marriage she adopted the spelling of Honour. Francis's first name was originally recorded as Francois, but was later reported as Francis. The first names Honour and Francis are used in this work.

²⁵ Holden, *Williams Deacon's*, 7.

²⁶ The National Archives, Kew. PROB 11/1166/325. Will of Francis Chassereau, Gentleman of Saint Marylebone, Middlesex, 21 June 1788.

named Francis III.²⁷ Francis, Jr.'s will made no bequests, indicating that he was not financially successful beyond the norm of an ordinary owner of a fan making and stationary business. His assets, after paying debts, were left to Honour. He stipulated that she could keep the stock in trade and associated items if she wished to continue in the business. Robert Williams's brother, Captain John Williams, and Francis Chassereau, Sr. were named executors.²⁸ Honour continued the business, and Robert privately lent her money. After Honour's death, Robert commented upon her business skills during an 1804 legally required audit of her business debts, writing that, "I was at that time (1767) continually transacting business for my Sister, she having so recently lost her Husband & being totally ignorant of any business herself".²⁹ This audit dated back to 1763 and examined revenues, funeral expenses, and partnership dividends, an audit which was undoubtedly expensive in terms of time and money.

Family and Business at Bow Street, Covent Garden and Beyond

Williams lived at Bow Street when he began running his own upholding business. Whether or not he took over his master's premises when he bought the business is unknown. According to the 42nd edition of *Kent's Directory*, for the years 1751–1775, Williams practised his trade at Bow Street, Covent Garden, his occupations being listed as upholder and cabinet-maker.³⁰ The 46th edition of *Kent's Directory* lists Williams's place of business at No. 28 King Street, Covent Garden, from 1776–1800. Again, his occupations were listed as upholder and cabinet-maker.³¹

²⁷ Familytreemaker.com, <http://familytreemaker.genealogy.com/users/m/c/c/John-W-McCoy/BOOK-0001/0017-0007.html> (accessed 3 December 2014).

²⁸ The National Archives, Kew. PROB 11/927/291. Will of Francis Chassereau (the Younger), Fan Maker and Stationer of St. Martin in the Fields, Middlesex, 13 April 1767.

²⁹ Hertfordshire Archives and Local Studies, Hertford. GH 723. Williams and Chassereau Accounting.

³⁰ Henry Kent. *Kent's Directory* (London: Richard and Henry Causton, 1774, 42nd ed. Ancestry.com. *U.K. and U.S. Directories, 1680-1830* [database on-line] (accessed 8 October 2014, Newberry Library).

³¹ Henry Kent. *Kent's Directory* (London: Richard and Henry Causton, 1778, 46th ed.) Ancestry.com.

There is no information about the number of employees in Robert Williams's upholding business. He did, however, employ Thomas Williams, one of his brothers. Thomas's exact role in the business cannot be discerned, but he on occasion signed for the delivery of goods and for payment. The only information found about the employees Robert had was found in a long news article in the 14 October 1773 *Public Ledger*. The article reported on thefts from his Bow Street upholding shop by his porter, Edward Wilson, who Robert originally considered to be a remarkably honest employee. Williams first dismissed two journeywomen on the suspicion that they were the culprits stealing from his shop, but a journeyman employee had observed Wilson removing a piece of carpet and informed Williams. Wilson was questioned and confessed to stealing the carpet and other items, including looking glasses intended for shipment to America. Wilson and three other men, including a journeyman upholsterer from another firm, were committed for trial. From this news report it can be seen that Williams's business was substantial enough to employ a porter, a journeyman, and two journeywomen. The news item also points out that Williams was involved in exporting looking glasses to America.³²

There is one piece of information about Williams residing at Bow Street. Shops were usually located at street level for easy customer access, and the owner's family often occupied the first floor. Servants, apprentices, and renters lodged in the floors above the family quarters.³³ If the shop took up multiple floors, the family might live next door. There is one indication the Williams family lived above his shop, from a news item in 13 June 1777 *Gazetteer and New Daily Advertiser*. This news item reported that:

U.K. and U.S. Directories, 1680-1830 [database on-line] (accessed 8 October 2014, Newberry Library).

³² *Public Ledger*. 14 October 1773.

³³ Peter Earle, *The Making of the Middle Class* (Berkeley: University of California Press, 1989), 209–11,

Wednesday afternoon a fine girl, only seven years of age, daughter of Mr. Williams, Upholder, in Bow Street, Covent Garden, fell from a two pair of stairs window into the street, by which accident she had an arm and thigh broke, and was otherwise much bruised.³⁴

The young girl was probably Anne Williams, born on 30 July 1770. She recovered well enough to marry and later died in 1846. *Kent's Directory*, 46th edition, reported Williams's business address at this time as 28 King Street, not Bow Street, where young Anne was injured. The reason for these different addresses may be that Williams had moved his business to King Street and kept his residence at Bow Street.

Jane and Robert Williams had five children: Robert, Jr., William, Anne, Harriett, and Sophia. They all lived into adulthood and each married. Presuming the Williams's household typical when compared to other tradesmen, Jane, along with the servants, looked after the children, and, according to Earle, the children would have attended school for eight to ten years, beginning at age six.³⁵ Whether or not the children were involved in helping with the family upholding business is unknown, but Robert, Jr. later worked with his father and learned the banking and East India Company businesses.

At some point, the Williams family moved from Covent Garden to Leytonstone, seven miles to the northeast. The 1861 letter to Lord Ebury from William Cotton spoke of this and the residence is described as follows:

The house he (Williams) lived in at Leyton-stone, as a tenant of the Crown, was a very bad one and which I pulled down, the dining room 11 feet by 14, the drawing rooms 11 by 14 and 14 by 14, the other rooms very small and all of them not 8 feet high, when I sold it by auction in 1812 the material produced about £400, but when in that house Mr. Williams always drove four horses, sport sixes I believe a Coachman and a Postilion.³⁶

³⁴ *Gazetteer and New Daily Advertiser*, 13 June 1777.

³⁵ Earle, *Making of the Middle Class*, 237–39.

³⁶ Holden, *Williams Deacon's*, 7.

The 11 April 1810 election list of The Honourable Court of Directors of the United East India Company gave a different address for Robert Williams, recording his residence at Mill Hill, Hendon, Middlesex.³⁷ In addition to the home in Hendon, Williams bought the Bridehead estate near his Dorset ancestral home in 1797 and the Hertfordshire Moor Park estate in 1801.

The Williams upholding business moved to 28 King Street, Covent Garden sometime around 1776. How long he continued in business is unknown, but it is certain that he provided some goods to East Indiamen after that date. As his wealth accumulated from his East India and banking businesses, devoting substantial time to the upholding business would have become economically unattractive. However, his upholding experience surely served him well in his ‘ship husbandry’ role, where ‘fitting out’ an entire ship for an ocean voyage was complicated and expensive.

The Account Book

According to Holden, Robert stayed on with his master after completing his apprenticeship. “Of a thrifty and hard-working disposition, he saved enough out of his earnings to buy his master’s business, and, before he was forty, began to cast his eyes on wider horizons”.³⁸ There is no evidence to support this statement, but it was common for a master to sell his business premises, including stock in trade, to an employee. An announcement was often placed in one or more of the London newspapers about the new ownership of a business, but in this case a database search of the Burney Collection of Newspapers yielded no advertisement of Williams acquiring his master’s business.

³⁷ Charles Hardy, *A Register of Ships, Employed in the Service of the Honorable the United East India Company, from the Year 1760 to 1810*. (London: Black, Parry, and Kingsbury, 1811, as revised by Horatio Charles Hardy). Reprint. Memphis: General Books LLC, 2012. APPENDIX, 2.

³⁸ Holden, *Williams Deacon’s*, 5.

A list of Williams's clients is located in the first pages of the account book. He divided each of the index pages into four columns and created nine rows. In these large boxes he wrote the name of the client and recorded the page number of each client's transactions.

Other than technical competence in a trade, the ability to read, write, and perform basic mathematical calculations was not only required for success, it was expected of successful merchants and tradesmen.³⁹ Looking at Williams's account book, he clearly could read, write, and perform addition and subtraction, these skills having been taught by his parents or developed as an apprentice. There is, of course, the possibility that clerks were responsible for recording the accounting information rather than Williams himself. His portrait (Illustration 4.1) is staged with books, letters, and writing quills, items that imply he was a successful businessman.

While the account book recorded sales revenue, no recording of the cost of goods sold was made. Without this, gross profit (sale price minus unit cost) cannot be calculated. Given the business success he later had, it seems fair to assume that Williams was certainly aware of his profits and losses and must have used another ledger to account for them.

Also, the role of London women in eighteenth-century business must not be overlooked. The wives, daughters, and female domestic staff of shop owners often worked in the front of the shop, while the men performed the heavier aspects of the work. It was not unusual for a wife to keep the shop's books. Peter Earle states this about the role of women in the trades:

The manual side of manufacturing was much more dominated by men, but selling goods from the front of the workshop, supervising journeymen and apprentices, and

³⁹ David Cressy, "Literacy in context: meaning and measurement in early modern England," in *Consumption and the World of Goods*, ed. John Brewer and Roy Porter (London: Routledge, 1993), 315–316.

buying raw materials might well be the job of the master's wife, while in some industries, particularly in textile manufacture, it was absolutely normal for the wife and daughters to work alongside the master.⁴⁰

Given William Cotton's letter recalling how Jane Williams told him that she worked "with her needle" in the shop where Robert apprenticed, it may well be that she had a role in the upholstery aspect of the business at the least.

Excluding the work for ship captains that will be discussed shortly, Williams worked with residential clients, which can be discerned by charges for porters to transport goods sold and for workmen to install curtains, blinds, and other goods. One sales entry also demonstrated that Williams sold stock to another cabinet-maker. He recorded the 9 March 1766 receipt of ten guineas from the sale to Mr. Langlois of a mahogany bookcase with wire doors and the inside full of partitions. The sale also included a large mahogany top in one piece (Illustration 4.3). Mr. Langlois was probably the famed cabinet-maker Pierre Langlois (active 1759–1767). Langlois was noted for making French-style commodes with marquetry inlay. He ran his business in Tottenham Court Road, and, given his expertise, it is likely he was trained in France.⁴¹

⁴⁰ Earle, *Making of the Middle Class*, 163.

⁴¹ Victoria & Albert Museum, London. "Pierre Langlois". <http://collections.vam.ac.uk/item/O53325/commode-langlois-pierre/> (accessed 6 December 2014). This biography accompanies online record of a commode manufactured by Langlois and held at Victoria & Albert Museum, London. Accession No. W8: 1 to 4-1967.

		£	s	d
Langlois M				
For a good Mahogany Bookcase with Wire Doors and the inside full of partitions		7	15	0
10009	For a Large Mahogany Top in one piece	2	15	0
and				
		10	10	
March 9 th 1768 Received the Contents in full				10 10 0
		10	10	0

Illustration 4.3. London Metropolitan Archives, City of London. Reference Code: ACC/0426. Account Book of Robert Williams. Sale entry of mahogany bookcase and large mahogany top to Mr. Langlois.

It is presumed that Langlois was of Huguenot heritage, but there is no definite proof. Furthermore, there is no definitive proof of his birthplace, year of birth, and year of death. Rayne Perry's unpublished thesis argues that Langlois was likely born in London in 1718 under the name Peter Langlois and baptized in a Huguenot church. He was known to sign his name as Peter Langlois, Pierre Langlois, and Langlois. The top of Langlois's trade card, written in English, advertises his business under the first name of Peter. The lower section, written in French, advertises his first name as Pierre. Whether or not he was of Huguenot heritage or an émigré, Langlois was closely connected to London's French community. Perry argues that Langlois most likely died in 1767, a year after his purchase from Williams.⁴² Presuming that Mr. Langlois was the eminent cabinet-maker, it appears that when he needed a rather ordinary piece of furniture, he purchased it from Williams rather than making it himself, and, at the same time, he had need of a large piece of mahogany stock. Here we see Williams acting as a supplier to the cabinet trade, and it may be that his marriage into a Huguenot family led Langlois to his shop.

⁴² Rayne Perry, *Pierre Langlois and the Eighteenth-Century Commode*, (Glasgow: Unpublished Master of Letters Thesis at University of Glasgow/Christie's Education, 2011), 17–26.

1765

2957

Chassereau Mr Sen^r Dr

	£	s	d
For an elm Coffin covered with fine flannel, well naid with burnish buttons, a plate of 3 p ^s of handles lined and ruffled, with a shroud and ruffled Pillow	3	3	0
For the best Pall	0	10	0
For 6 Coaks	0	6	0
For 2 crepe hatbands	0	7	6
For 4 p ^s of mens and womens Ribbon bound black Gloves	0	6	0
For the dues at Paddington and gave the grave diger	0	17	0
For 4 beares to Paddington	0	0	0
For a Hearse and one Coach to Ditto	1	1	0
For drayt for 4 Coachman and beares, making Appadaw, and Turnspikes	0	4	0
For taking of ground at Paddington, tending the funeral, bran to fill up of body and ge	0	3	6
For new stuffing of your loose seats, adding two pound of new hair, some new lining for the bottoms and covering Do with your work, tacks ge	0	12	0
	7	18	0
Received the Contents in full of all Demands			7 10 0
	7	10	0
	7	10	0

Illustration 4.4. London Metropolitan Archives, City of London. Reference Code: ACC/0426. Account Book of Robert Williams. 1765 account entry for funeral undertaking expenses charged to Mr. Chassereau, Sr.

Upholders often served as undertakers, providing the accoutrements for funerals, but the account book gives no evidence that Williams practised this aspect of the upholding trade. There is, however, one notable exception. In 1765, he provided funeral undertaking goods and services that were billed to his father-in-law, Francis Chassereau, Sr. (Illustration 4.4). There is no information about for whom the services were required. The entry details the items provided for a funeral, the most expensive being the accessorised elm coffin at £3.3.0 and the hearse and a coach at £1.1.0. The

total expense came to £7.10.0. The costs for this funeral were modest and the deceased was most likely of the lower middling sort. This supposition is based upon Peter Earle's work on a sample distribution of funeral expenses according to funeral cost and fortune at death. For funerals costing under £50, the typical deceased's assets amounted to less than £1,000 in sixty-six per cent of the sample.⁴³ Williams also charged for two crepe hatbands, six cloaks, and four pair of ribbon-bound gloves which, taken together, indicates that the funeral attendance was small. (The stuffing of eight chairs probably was unrelated to the funeral.) These were funeral items that an upholsterer would stock and sell or loan, and items not in stock could be obtained from a dealer. From a business standpoint, this ledger entry proves Williams had the ability to provide funeral undertaking, but account ledger entries suggest undertaking was not a regular business line for him.

The account ledger has at least three entries for appraisal services. Two of these are dated 1763 and included a written inventory. The first appraisal cost his client £5.5.0 and the second £10. Similar to the funeral undertaking business, Williams did not pursue appraising as a regular business line.

Williams had a diverse clientele. Among the occupations listed in his ledger entries are: players, a glass scolloper, an apothecary, carvers, a hair dresser, a lace man, taylor, dancers, a stay maker, an attorney, doctors, a coach maker, a joiner, a barber, a cheese monger, an engraver, a tin man, a shoe maker, and ship officers. One transaction that stands out beyond residential interior fittings is from the 1763 sale to Mr. Levi, a tailor, of 186 pair of handkerchiefs for £234.16.0 and sixty-eight pair of neck cloths for £102.0.0. Levi also bought over eighteen yards of yellow silk damask. Though an upholsterer's sale of silk damask may not be unusual, the sale of expensive

⁴³ Earle, *Making of the Middle Class*, 312.

handkerchiefs and neck cloths was. Williams may have been acting as a wholesaler to Mr. Levi.

It is not known where Williams purchased his stock in silk goods. However, there were business risks that came with selling imported silk goods. Importation of foreign silk goods was considered by Parliament damaging to England's wrought silk producers, and a 1766 Act of Parliament made it illegal to sell foreign wrought silks or velvets. The Weavers Company published an abstract of the new law in the 9 July 1766 *Gazetteer and New Daily Advertiser*. The abstract warned mercers, haberdashers, upholders, milliners, tailors, and others that stocking and selling foreign wrought silk and velvet was illegal as of 14 June 1766. The law applied to any article that used foreign wrought silk or velvet, such as chair coverings. The onus of proving that any suspected goods were imported before the law became effective was placed on the owner, not the prosecutor. If not exempt from the law, the items were seized and the owner fined £100 plus court costs.⁴⁴ Textile protectionism was not new to Britain. Earlier in the century, a similar act was passed to prevent the wearing of and selling of calicoes. Anyone wearing calico was subject to a £5 fine. Upholders, mercers, and other sellers of calico were subject to a £20 fine, unless the calicoes were for exportation.⁴⁵ Prior to the eighteenth century, the 1678 Act for Burying in Woollen assessed a £5 fine for using shrouds made of imported material.⁴⁶

It is clear from over seventy-five of the entries in the account book that Robert Williams had a substantial niche upholding business with East India Company ship officers. Two of Robert's brothers, John and Stephen, were East India ship captains, which probably accounts for how he got into this business. East India ship captains

⁴⁴ *Gazetteer and New Daily Advertiser*, 9 July 1766.

⁴⁵ *Weekly Journal or British Gazetteer*, 8 April 1721.

⁴⁶ "Charles II, 1677 & 1678: An Act for burying in Woollen," in *Statutes of the Realm: Volume 5, 1628-80*, ed. John Raithby (s.l: Great Britain Record Commission, 1819), 885–886.

ensured that their quarters were ‘fitted out’ for comfort at their own expense with furniture, rugs, curtains, looking glasses, lanterns, and other items for voyages to India and China. The lesser ship crew purchased more modestly.

The majority of the account book entries are not for a complete ‘fitting out’ of captains’ cabins. For instance, on 13 April 1765, Williams billed Captain Pearce £30.14.6 for several chairs, over twenty-nine yards of Wilton carpet, a large screen covered with India paper, and lesser items. Noteworthy is the entry of £2 for a second-hand easy chair, indicating that Williams dealt in used furniture. Captain Pearce was likely captain of the *Earl of Ashburnham* East Indiaman, which would begin its second voyage on 24 December 1765.⁴⁷

Lesser ship officers, including chief, first, and second mates, were also clients of Williams’s upholding business. On 11 December 1763 a chief mate by the name of Mr. Leton (or Seton) purchased two 48” x 26” looking glasses and three 36” x 24” looking glasses, all in rich carved and burnished gold frames, for £26 and £54, respectively. The total bill for the looking glasses and packing, paid for by a 90-day draft, equalled £84.17.0, a large sum for a chief mate. He probably was purchasing the looking glasses as a wholesaler to foreign purchasers, because it is doubtful he would have needed them for his personal use aboard the ship. For Williams, this looking glass transaction shows that the breadth of his product line was large, further supporting the argument that he was an upholder.

⁴⁷ Hardy, *A Register of Ships*, 21.

Sandys Captain

	£	s	d
Set 10 Winsor Chair paint		3	15 0
Set 2 Large Seates with 2 bows		2	12 0
to take of at pleasure			
Set 1800 foot of Crown glass 14=11 2 8 1/2	63	15	0
Set 6 Strong Cases to pack the Glass	2	2	0
Set packing 6 Chestes	0	9	0
Set 1800 foot of Crown 16:12 d 8 1/2	63	15	0
Set 6 Chest for Ditt	2	8	0
Set packing 6 Chestes	0	9	0
Set 1800 foot of Crown 18:12 d 9	67	10	0
Set 6 Strong Chest for D ^o	2	14	0
Set packing Ditt	0	9	0
Set 7 plates of Glass 5 1/2 by 20 d 6/10	43	10	0
Set 13 plates ----- 51 by 20 d 6/10	78	0	0
Set 14 d of wide flanen to pack D ^o	1	5	0
Set 3 double Strong Cases	1	12	0
Set battens Screws & packing	0	9	0
Set 2 fasts Chairman & Watter	3	10	6
side expences			
	£	340	4 6
Draw back on Window Glass more		12	10 0
then paid entering			
Recid. the contents in full	32	8	14 6
by the hand of my Brother			
Thomas			

Illustration 4.5. London Metropolitan Archives, City of London. Reference Code: ACC/0426. Account Book of Robert Williams. Captain Sandys purchase of glass.

Another entry shows Robert Williams selling a large amount of crown glass and plate glass to Captain Sandys. This was probably the Captain John Sandys who sailed the *Norfolk* Indiaman on 20 February 1764.⁴⁸ Several charges for packing the

⁴⁸ Hardy, *A Register of Ships*, 12.

glass in strong cases are also noted (Illustration 4.5). Though there are relatively small charges for painting ten Windsor chairs and for purchasing a pair of chair seats with elbows, the total cost of the glass and packaging was £327.14.6. This glass was not part of the ship's expenses because the ship's main owner, called the 'ship husband', would have paid this expense. It appears here that Captain Sandys purchased glass on his own account for resale in a foreign port, demonstrating that Williams was able to obtain large amounts of glass, likely directly from a glass manufacturer.

Similarly, on 2 February 1768 Robert Williams sold Captain Jones looking glasses worth £271.13.5, many of them framed in carved and burnished gold frames. This cost included packing all the items in cases wrapped in blankets. As in the prior examples, these would have been for resale in a foreign port. Engagement in private trade explains the large sales of framed looking glasses Robert Williams made to ship captains. In 1766, a ledger entry details his brother's purchases of looking glass and lanterns. The entry's heading is "Captain John Williams Bill of Trade". The transaction total was £1,196.7.0, which included delivery to East India House. A similarly worded "Bill of Trade" transaction for £336.9.6 was recorded in 1766 for Captain Smith. Later transactions do not state "Bill of Trade", but resale goods to the export market are identifiable by Williams's charges for wrapping the items in blankets and packing them in crates. His business had expanded from providing upholding services for captains' quarters to also providing ship officers with goods for their private trade.

The account book of Robert Williams reveals a lot of information about his business practices. He kept detailed records about his clients and their purchases. Williams must have had a large number of suppliers because the goods he offered were so varied, among them furniture, carpets, fabrics, lanterns, and glass. Small

charges to clients for hanging curtains, installing blinds, painting chairs, and similar tasks indicate his willingness to take on more mundane work for his customers as well. Williams most likely had subcontracting or wholesaling arrangements. Carving and gilding frames required special expertise, but, unless he had a substantial business in finished frames, he would have purchased finished frames on a wholesale basis, perhaps attaching the looking glasses to the frames in his shop.⁴⁹ Williams most likely purchased glass from a manufacturer or wholesaler. He was also practical in his offerings, selling a used easy chair to Captain Pearce. On at least one occasion, he acted as a wholesaler by selling a bookcase and tabletop to Mr. Langlois. Finally, Williams knew how to act as an appraiser and funeral undertaker. Whether or not Robert Williams made all the goods on his premises is not of great importance. What is important is that he operated his business as an all-inclusive provider of everything needed to furnish a residence and a captain's quarters. This all-inclusiveness of products and services clearly demonstrates he was an upholder.

Beyond Upholding: East Indiamen and Banking

The Honourable British India Company was granted a Royal Charter in 1600 during the reign of Elizabeth I. It was a joint stock company, meaning that each shareholder's investment was combined with other shareholders and dividends were paid according to how many shares an investor owned. The East India Company stockowners were predominately from the "bourgeoisie and mercantile-business groups", not from the "landed interest or aristocracy".⁵⁰ The East India Company (EIC) predominately traded with China and India. Unsatisfied with the profits from trading alone, EIC established company-owned factories in India that produced

⁴⁹ Kirkham, *London Furniture Trade*, 29.

⁵⁰ H.V. Bowen, "Investment and Empire in the Later Eighteenth Century: East India Stockholding, 1756 – 1791," *The Economic History Review* Vol. 42, No. 2 (May 1989): 191–92, 194–95.

finished cotton and silk goods. There was no parallel conquest in Asia, and profits were limited to trading activity, though a few factories were established to manufacture goods for export to Britain, the best example being ‘export porcelain’. The East India Company had critics in Parliament. The Company became politically powerful with 128 M.P.s owning shares in 1771.⁵¹ At the same time, its finances were concerning. The East India Company experienced liquidity problems at home because there was no foreign currency exchange mechanism by which to repatriate the profits made in India back to Britain by trade imports alone, which required the Company to borrow large amounts of operating money.⁵² Parliament acted. The East India Company Act of 1773 and the East India Act of 1784 were passed and separated the commercial and political activities of the Company. The East India Company Act of 1786 created a Governor-General with the power to override any EIC policies deemed not in the interest of the Crown and Britain.⁵³

The United East India Company decided in 1641 to charter ships rather than to build, fit out, and man them themselves.⁵⁴ This policy continued throughout the eighteenth century and created business opportunities for a select few. It took more than money to invest in these ships; one also needed a personal introduction to the shipping community. Robert Williams’s introduction to the shipping (and banking) community began with one man: Charles Raymond, who was born in 1713 in Marlpool, Devon. He became a ship captain at age twenty-one and made four journeys. He married Sarah Webster in 1743 and bought the Ilford Valentines estate in 1756.⁵⁵ One of his Ilford neighbours, also a ship captain, was John Williams, the

⁵¹ Bowen, “Investment and Empire,” 197–98.

⁵² Bowen, “Investment and Empire,” 188–90.

⁵³ Peter Auber, *Analysis of the Constitution of the East India Company and of the Laws Passed by Parliament* (London: Kingsbury, Parbury, and Allen, 1826), 512–13, 517–18.

⁵⁴ Holden, *Williams Deacon’s*, 8.

⁵⁵ Holden, *Williams Deacon’s*, 1–2.

brother of Robert. John married Ann Guy, a stepsister of Raymond's wife.⁵⁶ The maritime and marital connections between Charles and John were strong enough that they entered the banking business together in 1771. Robert Williams's entry into ship upholding and eventual ship ownership had to have been facilitated by his brother and Charles Raymond.

Owning East India ships carried several responsibilities for the investors. The investors needed a good working relationship with their customer, which in this case was the United East India Company. The EIC paid the investors for carrying freight to and from England. Woollens represented over one half of the freight EIC ships carried from England, followed by raw metals and general merchandise.⁵⁷ Silk from India and tea and porcelain from Asia were typical goods imported into England on return voyages. The ships had to be armed with cannons to ward off French warships and marauding pirates, and this required keeping the armaments and gunpowder current, all at the expense of the owners.⁵⁸ The most important responsibility was the maintenance of a capable crew for a round-trip voyage lasting more than a year. The owners needed to pay wages, provide supplies, and protect the crew as much as possible from Crown warship commanders looking to impress EIC crewmembers into the Royal Navy during a voyage.⁵⁹ Finally, engaging the services of an able captain was crucial in maintaining the sea-worthiness of the ship, navigating the trade route, and protecting the cargo and crew.

⁵⁶ Georgina Green "Valentines, the Raymonds and Company Material Culture," in *East India Company at Home, 1757-1857*, ed. Margot Finn and Kate Smith (London: UCL Press, 2018), 237.

⁵⁷ H.V. Bowen, "Sinews of Trade and Empire: The Supply of Commodity Exports to the East India Company during the late Eighteenth Century," *The Economic History Review* Vol. 55, No. 3 (Aug. 2002): 471.

⁵⁸ Captain Nathaniel Dance, Commander of the Indiaman *Earl Camden*, wrote of experiencing battle with French warships. See: Hardy, *A Register of Ships*, APPENDIX, 119–125.

⁵⁹ Holden, *Williams Deacon's*, 14.

Among the syndicate of investors owning a ship was the managing owner, called the 'ship husband'. East India ship ownership was divided into one-sixteenth shares, and the 'ship husband' presumably owned at least two-sixteenth shares, while fourteen other investors owned one-sixteenth share each. In practice, 'ship husbands' often owned more than two-sixteenth shares and the total number of minority investors was fewer than fourteen.

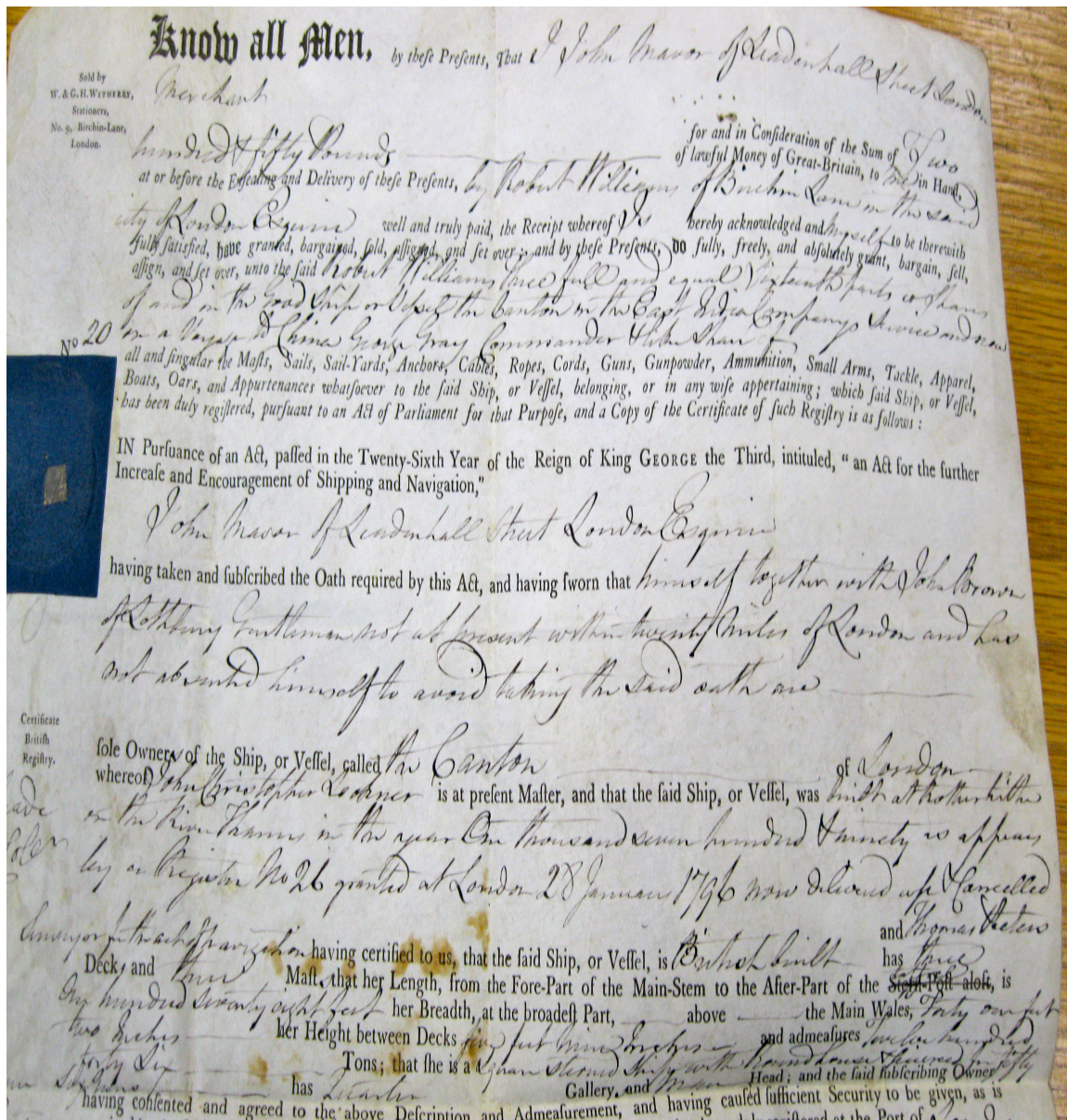


Illustration 4.6. Hertfordshire Archives and Local Studies, Hertford. GH 1684. Sale of three-sixteenths shares of *Canton* by John Mavor to Robert Williams.

On 24 October 1810, for example, Robert Williams purchased three-sixteenths shares of the ship *Canton* from John Mavor. Mavor was the *Canton's* 'husband' and received £250 from the sale (Illustration 4.6). The amount received for the sale appears low considering that each sixteenth of a share was entitled to a dividend, which would, of course, depend on profitable voyages. For example, the dividend paid in 1784 on each sixteenth of a share of the *General Coote* was £500, although this was twenty-six years earlier than Mavor's sale to Williams.⁶⁰ One explanation for the low share price Mavor received is that the *Canton* had sailed her eighth voyage in 1810 and had reached the end of her useful life, and Williams bought the ship for the salvage value. It is also possible that Williams was interested in 'buying the bottom' of the retired *Canton*. 'Buying the bottom' would have given him the right to build a new *Canton* that EIC was bound to hire, though the practice of vested interests in 'hereditary bottoms' was ended in 1796.⁶¹

No matter how many sixteenths of a share a 'ship husband' owned, the role carried considerable responsibility. First, the managing owner needed enough liquidity to promptly pay expenses. He would be responsible for ensuring that the ship was properly surveyed (inspected) for seaworthiness before a voyage and that the proper repairs and modifications were made. He would have had the responsibility of representing the owners in all dealings with East India Company, of providing the partnership with an accounting of the revenues and expenses, and of hiring the ship's captain. The pay for serving as 'ship husband' was very modest compared to the overall expenses of running a ship. Robert Williams, for instance, was paid £60.10 in 1782 for annual *General Coote* husbanding services (Illustration 4.7).

⁶⁰ Hertfordshire Archives and Local Studies, Hertford. GH 1675-77. Account Book for the *General Coote*.

⁶¹ Holden, *Williams Deacon's*, 9.

Handwritten account book page for Robert Williams Esq. The page is titled 'Disbursements of' and lists various expenses with their corresponding amounts in pounds, shillings, and pence. The entries are as follows:

Expense	Amount
Exp ^{ts} at Signing Charterparty	2 13 6
Charterparty of	24 17
Attew of Marqu ^e	39
Expences w th Packet	8 8
Edward Mount Expences at Deal	62
Allowance for Housebanding & Petty Exp ^{ts}	60 10

Illustration 4.7. Hertfordshire Archives and Local Studies, Hertford. GH 1675-1677. Robert Williams's 1782 £60.10 husbandry expense charge.

Williams's ship expense account books give the costs of 'fitting out' a ship. These included everything needed for a long voyage, including food, beer, sails, nails, and so on, paid by the owners. The cost of preparing a ship for her first voyage was especially high. For instance, when the *Hindostan* made her maiden voyage on 17 January 1790, fitting her out cost the partnership £31,894.15.9.⁶² The cost to prepare the *Sullivan* for her first voyage on 16 March 1783 was £27,892.16.8.⁶³ The responsibility for recording of expenses for the *Sullivan*'s first voyage (to Bombay) fell upon Captain Stephen Williams, Robert's brother.⁶⁴ Robert Williams presented two bills for providing glass to the *Sullivan*. For the first voyage, he billed £13.5.8 for store glass.⁶⁵ On 3 October 1788, he billed to the *Sullivan*'s third voyage £14.16.0 for

⁶² The British Library, London. Mss Eur D1051/7. Account Book for the *Hindostan*.

⁶³ The British Library, London. Mss Eur D1051. Account Book for the *Sullivan*.

⁶⁴ Hardy, *A Register of Ships*, 100.

⁶⁵ The British Library, London. Mss Eur D1051, 120. Account Book for the *Sullivan*.

glass.⁶⁶ These entries are evidence that Robert Williams still practised the upholding trade (most likely at 28, King Street, Covent Garden) or at least knew from prior experience how to obtain glass.

Robert Williams Sailings from 1777 to 1810

Ship Name	Number of Voyages
<i>Lord Holland</i>	2
<i>Nassau</i>	2
<i>Locko</i>	3
<i>Hinchinbrooke</i>	1 Lost on Bengal River in 1781.
<i>Royal Bishop</i>	1
<i>General Coote</i>	6
<i>Sullivan</i>	6
<i>Middlesex</i>	5 Lost near Erith 13 August 1796
<i>Princess Amelia</i>	4 Burned on 4th voyage in 1798.
<i>Princess Amelia</i>	1 Maiden voyage in 1809 of new <i>Princess Amelia</i> .
<i>Airly Castle</i>	8
<i>Hindustan</i>	4 Lost during heavy gale in 1803.
<i>Dorsetshire</i>	4
<i>Phoenix</i>	2
Total Number of Voyages: 49	

Table 4.1. Source: Charles Hardy, *A Register of Ships, Employed in the Service of the Honorable the United East India Company, from the Year 1760 to 1810*. (London: Black, Parry, and Kingsbury, 1811, as revised by Horatio Charles Hardy. Reprint. Memphis: General Books LLC, 2012.

Robert Williams entered the ship husbandry business in the 1777–78 sailing season with two ships, the *Lord Holland* and the *Nassau*, the latter bought from Charles Raymond. From 1777 to 1810, Robert Williams husbanded fourteen ships that made a total of forty-nine voyages.⁶⁷ Table 4.1 details the number of voyages each ship made.

Four ships husbanded by Williams were lost in mid-voyage. Insurance would have mitigated the financial loss, though when the *Hindustan* was lost during a severe storm in 1803, there were several deaths.⁶⁸ East India Company required ships to be surveyed for sea worthiness and, in 1773, restricted the total number of voyages to

⁶⁶ The British Library, London. Mss Eur D1051/3, 49. Account Book for the *Sullivan*.

⁶⁷ The *Princess Amelia* burned on her 4th voyage. A new *Princess Amelia* was built and made her maiden voyage in 1809. Therefore, Williams husbanded fourteen ships under thirteen different names.

⁶⁸ Hardy, *A Register of Ships*, 223.

four, but this restriction was relaxed after 1780 when it became common to install copper sheathing over the hulls to protect against damage from wood worm and barnacles. The new EIC rules permitted six voyages if the ship passed survey after the third voyage.⁶⁹ No explanation has been found why the *Airly Castle* was allowed eight voyages, but it may be because the ship continued to pass surveys. The ship surveyor was thus important to ship owners. When Thomas Massett, a ship surveyor from Deptford, was murdered, Williams offered a £50 reward for information leading to the perpetrator's capture in an advertisement he placed in the 3 November 1786 *Public Advertiser*. This advertisement further stated that Thomas Massett's job was that of Overseer for Managing Owners of East India Ships.⁷⁰

The owners of East Indiamen profited by transporting trade goods to and from foreign ports, mostly in India and China. From 1773 to 1795, the EIC paid between £22 and £47 a ton for freight.⁷¹ Another source of income to the 'ship husband' came from what was known as 'selling the ship'. It was customary that when a new ship was built, her command was sold to a suitable captain for up to £10,000. Though the practice of 'selling the ship' was prohibited by the East India Company in 1796, ship owners still had the right to name the captain, meaning some sort of financial consideration was still paid.⁷²

There were two advantages to having a captaincy. First, the position was transferrable to his heirs. Second, the East India Company permitted ship captains and lesser officers to engage in private trade. It was not unusual for a captain to make up

⁶⁹ Holden, *Williams Deacon's*, 15; J. R. Harris, "Copper and Shipping in the Eighteenth Century," *The Economic History Review* New Series, Vol.19, No. 3 (1996): 563-68.

⁷⁰ *Public Advertiser*, 3 November 1786.

⁷¹ Holden, *Williams Deacon's*, 8.

⁷² Holden, *Williams Deacon's*, 10.

to £10,000 in private trading.⁷³ The EIC had established regulations for private trading by captains and junior officers, and violations could be financially costly.⁷⁴

East Indiamen often were used to transport military personnel and materials. The East India Company reimbursed ship owners at distinctly different rates for transporting civilian freight and military supplies. The *Airly Castle* in 1803 was contracted for two years to carry civilian freight at £21 per ton and £17 per ton of war supplies.⁷⁵ *Airly Castle* was an 813-ton ship and cargo of fifty per cent civilian freight and fifty per cent military supplies could have yielded single voyage revenue of £15,447 (average rate of £19 per ton x 813). During the Napoleonic War, the EIC was reimbursed for transporting war supplies, but a bigger and more serious concern was the impressing of East Indiamen sailors and officers by His Majesty's ships. On 19 March 1810, the Directors of the East India Company filed a complaint with the Admiralty that the illegal impressing of their best sailors and petty officers was harming the Company. Furthermore, the Company requested that the Admiralty inform the commanders and officers of His Majesty's ships that they must certify that they conformed to the laws regulating the impressing of any East India Company ship crew.⁷⁶

It stands that Williams had moved from the role of a general upholder providing upholstery and furniture goods and services into a niche upholding business with East India Company ships. Along with 'fitting out' officer quarters, he provided goods for EIC ship officers engaged in overseas private trade. His upholding business trajectory can be summarized as follows:

Apprentice → General Upholder → Niche Upholder → Opportunities

⁷³ Holden, *Williams Deacon's*, 10.

⁷⁴ Elaborating on the regulation of private trade is beyond the scope of this work. Extracts of the rules and regulations can be found in: Hardy, *A Register of Ships*, APPENDIX, 54–62, 66–75, 114–115.

⁷⁵ Hardy, *A Register of Ships*, APPENDIX, 28.

⁷⁶ Hardy, *A Register of Ships*, APPENDIX, 50–52.

Williams's brother, John, and Charles Raymond undoubtedly played key roles in beginning his niche upholding business with EIC ships. However, another opportunity to invest his upholding profits arose before he became an East India Company ship husband in 1777. This opportunity was to enter the financially lucrative banking business.

Robert Williams used the profits from his upholding business to enter the banking business in 1774.⁷⁷ While it is true that one needed money to enter the banking business, Williams needed more than money. Just as entering the East India Company ship-owning business required personal connections, the same was true for entering the banking business. Again, Charles Raymond was the connection he needed. Raymond, John Williams, and three others founded the bank Raymond, Williams, Vere, Lowe & Fletcher in 1771. When John Williams died in 1774, Robert took over his banking partnership.⁷⁸ From 1774 to 1789, the bank went through five name and partnership changes, including Raymond's resignation in 1777. Robert Williams became the managing partner in 1790, and the bank became known as Williams, Son, Wilkinson & Drury, the Son being Robert Williams, Jr.

The original partners of Raymond, Williams, Vere, Lowe & Fletcher each invested £5,000 in capital in 1771 to start the bank.⁷⁹ On 31 December 1774, the year in which John Williams died, the bank's asset balance sheet was £380,678, of which £338,156 was in deposits. Among the bank's investments were small interests in four ships and East India Stock, which taken together amounted to £19,047.⁸⁰ This is a remarkable growth of assets in less than four years, though from an accounting standpoint, assets are always matched with liabilities plus owner's capital and

⁷⁷ Holden, *Williams Deacon's*, 10.

⁷⁸ Holden, *Williams Deacon's*, 4–5.

⁷⁹ Holden, *Williams Deacon's*, 32.

⁸⁰ Holden, *Williams Deacon's*, 37.

retained earnings. In this case most of the liabilities were client deposits, which would have been loaned out. John Williams's £5,000 initial partnership contribution was certainly worth more at the time of his death. John's will provides no information about the disposition of his bank investment. The partnership agreement would have spelled out what happened in the event of a partner's death, but this has not been found. Therefore, it is not possible to know the terms under which Robert entered the bank as a partner. It is conceivable that Robert was named John's heir and successor in the banking partnership agreement.⁸¹ Raymond, Vere, Lowe, and Fletcher were profitable businessmen, and they may have demanded a premium beyond John's original £5,000 investment. If he did not inherit the banking position, then Robert's upholding business must have been profitable enough that he had significant savings to pay the initial £5,000 and any additional premium for John's banking partnership.

After various bank partnership changes, including Charles Raymond's departure, a new partnership was formed in 1778 using the name: Lowe, Vere & Williams, and each partner now had a £10,000 initial capital position.⁸² In 1778, Robert Williams also husbanded his first East Indiamen, the *Lord Holland* and the *Nassau*. At this stage in his life, he had to have been concentrating more and more time on the banking and East India businesses rather than the upholding business. However, he was still listed in *Kent's Directory* as an upholder in King Street, Covent Garden, which would give evidence of him retaining some involvement in the upholding trade. Furthermore, the King Street location is listed on a £184.10.7 note dated 21 February 1785 that was issued to pay for foodstuffs delivered to the *General Coote*. This note was originally payable through Williams's King Street, Covent

⁸¹ Holden, *Williams Deacon's*, 5, 9–10.

⁸² Holden, *Williams Deacon's*, 38.

Garden address. In Illustration 4.8, the address on the note was changed to be payable at Lowe, Vere, and Williams, whose location was 20 Birchin Lane, not King Street.

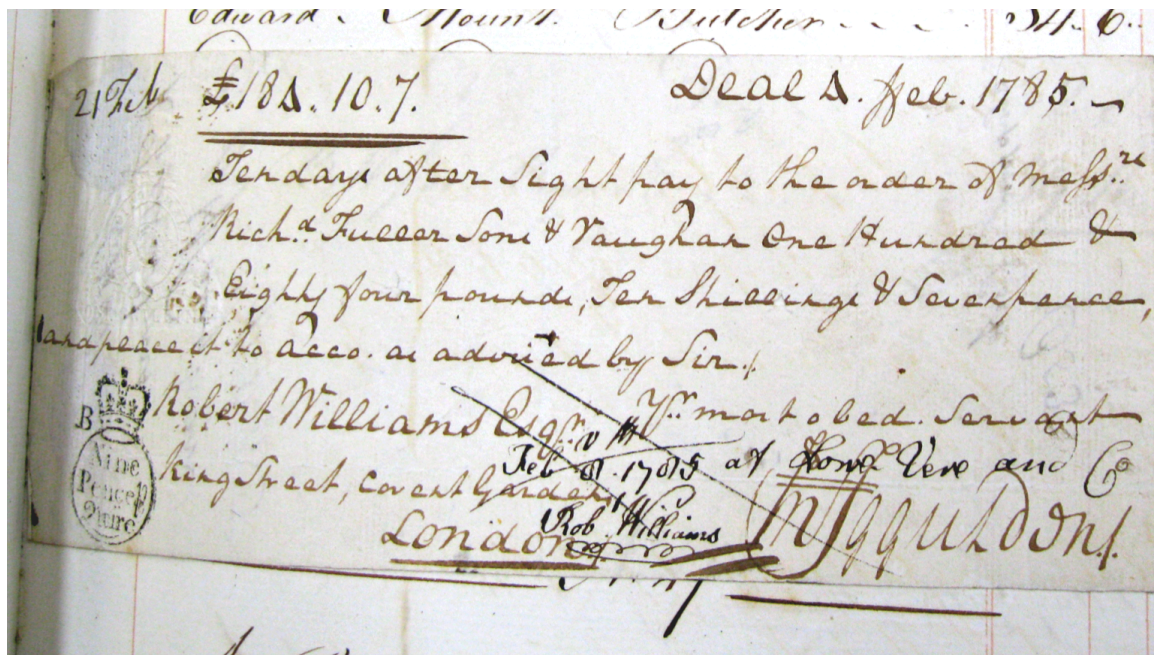


Illustration 4.8. Hertfordshire Archives and Local Studies, Hertford. GH 1675-77. Account Book for the *General Coote*. £184.10.7 note dated 21 February 1785 issued to pay for foodstuffs delivered to the *General Coote*. Original address listed as King Street, Covent Garden and changed to Lowe, Vere, & Williams.

In 1788, at the age of twenty-one, Robert Williams, Jr. was taken into the bank's partnership.⁸³ Robert Jr. would eventually take over his father's roles in the bank and the East India businesses. There is no indication that Robert Jr. was involved in his father's upholding business, and, presumably, the business was sold or closed sometime during the 1790s. At the turn of the century, Robert began turning his attention to his estates outside of London, Bridehead in Dorset and Moor Park in Hertfordshire, to his East India Company directorship, and to Parliament.

That Robert Williams retired from the upholding business to his country estates was not unheard of. Kirkham gives examples of wealthy tradesmen who retired from their trade to live as country gentlemen, including William Hallett and

⁸³ Holden, *Williams Deacon's*, 41.

William Bradshaw.⁸⁴ Gordon Mingay wrote that entering even the middling gentry rank required an investment of £30,000 to earn £1,000 per year.⁸⁵ John Trotter, the upholster studied in the following chapter, also accumulated enough wealth to buy a country estate. It would be wrong to conclude that all wealthy upholsters aspired to be country gentlemen, but it was apparently a goal for some of them.

Williams and the others mentioned above were entrepreneurs who accumulated wealth in an evolving commercial business environment. Rather than depending on commercial profits later in life, these retired businessmen lived off their investments in government bonds, companies like East India Company, and property rents from their estates. Martin Wiener writes that this money was ‘rentier’ and not connected to entrepreneurship or productivity. This was the way the aristocracy lived. The British idealized the country and, according to Wiener, wealthy merchants aspired to own country estates in emulation of the aristocracy. Though not immediately accepted as members of the local gentry, acceptance would happen over time.⁸⁶ Wiener’s work concerns the period 1850–1980 and speaks to the decline in the British industrial spirit. This decline was characterized by high taxes and low entrepreneurial investment. The genesis of this decline began late in the eighteenth century when men like Robert Williams moved to country estates.

Thus, the business trajectory of Williams was as follows:

Apprentice → General Upholder → Niche Upholder → Opportunities → Wealth

⁸⁴ Kirkham, *London Furniture Trade*, 90-2.

⁸⁵ Gordon Mingay, *English Landed Society in the Eighteenth Century* (London: Routledge and Kegan, 1963), 93.

⁸⁶ Martin Wiener, *English Culture and the Decline of the Industrial Spirit, 1850 – 1980* (Cambridge: Cambridge University Press, 2004), 8, 47.

The Later Years

Robert Williams expanded his role in British East India Company when he was elected to serve as one of twenty-four directors for one-year terms from 1809 to 1812. His brother, Stephen, was also a director intermittently between 1790 and 1804.⁸⁷ Stephen Williams, like his brother John, had served as a ship captain, but Robert did not. The Williams brothers were obviously powerful members of what was called the ‘shipping interest’ of East India Company. That alone was not enough to be elected a Company director; they owned significant shares of East India Company stock as well. East India Company directors were required to own a minimum of £2,000 in stock.⁸⁸ More important here is the provision that a director was not allowed ownership in a ship conducting business with East India Company, and if they did, they must dispose of their interest in ship ownership. An oath confirming the director’s dispossession of any ship ownership was required shortly after being elected, meaning that Robert Williams left ship husbanding sometime in 1809, perhaps turning that role over to a family member.⁸⁹

After serving as High Sheriff of Dorset from 1804 to 1805, Robert was elected to Parliament unopposed from the Borough within Dorset in 1807, having lost on his first try in 1806. He was generally in favour of the Tory administration but made no known speeches. He retired from Parliament in 1812 in favour of his son, Robert, Jr. Before election to Parliament, he and his son in 1795 declared their loyalty to Pitt by signing the London Declaration. Williams donated £20,000 to the Pitt cause and his bank pledged £80,000 in 1797.⁹⁰ The Pitt administration faced growing financial demands for conducting the war with France. The national debt was at nearly £400

⁸⁷ C.H. and D. Philips (1941), “Alphabetical List of Directors of the East India Company from 1758 to 1858,” *Journal of the Royal Asiatic Society of Great Britain & Ireland (New Series)*, 73: 336.

⁸⁸ Philips, “Alphabetical List of Directors,” 325.

⁸⁹ Auber, *Analysis of the Constitution of the East India Company*, 206.

⁹⁰ Farrell, *The History of Parliament: the House of Commons 1820 – 1832*, Ref. Vol. 1820 □ 1832.

million, and bankers advised him (Pitt) that selling additional government bonds would be unsuccessful. Pitt and his supporters developed a scheme to privately borrow £18 million on behalf of the government. Because these loans were risky, Pitt presented the borrowing as an opportunity to express one's patriotism, hence the term 'loyalty loan'.⁹¹

While generous with his time and money to business and politics, Williams was also generous to his family, as is apparent in the marriage settlements he provided his daughters. The settlement for his daughter, Anne, to Rev. Edward Aubery, dated 14 December 1810, included the releases of uses of freehold farmlands and woods in the Parish of Hambledon in the County of Berks, £3,333.6.8 in South Sea Annuities, £17,021 in the three per cent Consolidated Bank Annuities (British government bonds known as Consols), and £1,000 of East India stock.⁹²

Robert, Jr. followed his father into the banking and East India Company businesses and was more politically active in Parliament than his father. He served the boroughs of Wootton Bassett, Grampond, Kilkenny and Dorchester. He married Frances "Fanny" Turner of Putney in 1794, who was a friend of Princess Amelia.⁹³ Just how this friendship started is unknown, but a bundle of letters from Amelia to Fanny survives.⁹⁴ Princess Amelia sometimes sent money to Fanny to pay for lottery tickets. Evidently, playing the lottery was a secret indulgence of Princess Amelia, and Fanny was an abetting party in this. In another letter, Princess Amelia wrote about how the King enjoyed pears from Fanny's father-in-law's (Robert, Sr.) Moor Park

⁹¹ Earl Stanhope, *Life of The Right Honourable William Pitt* (London: John Murray, 1879) New Edition, Vol. II, 162–63.

⁹² Hertfordshire Archives and Local Studies, Hertford. GH 851. Marriage Settlement between Robert Williams and Rev. Edward Aubery.

⁹³ Stephen Farrell, *The History of Parliament: the House of Commons 1820 – 1832*, Ref. Vols. 1820 – 1832.

⁹⁴ Dorset History Centre, Dorset. Williams of Bridehead, Littlebredy, Archive fonds. D-WIB 1737-1924 Fanny Williams sub-series. D-WIB/C/1-6 1802-1817.

estate. In addition to the letters from Princess Amelia, often signed “A”, Fanny received letters from Princess Elizabeth and Princess Mary. In a letter to Fanny, Princess Mary wrote that her mother, the Queen, wanted an India shawl for her brother and hoped that Robert, Jr. could arrange it.⁹⁵

Fanny Williams’s friendship with King George’s daughters is interesting because it brings up the fact that, somehow, the Williams family was known at the Royal Court. Princess Mary obviously knew that Fanny’s husband’s family owned ships that travelled to India, which explains why Mary asked Fanny about obtaining an India shawl. The Royal family also knew that the Williams family owned two ships named *Princess Amelia*.⁹⁶ Robert, Sr. would have been known because his business successes made him very wealthy, much the case for his successor Robert, Jr., as well. Also, Robert, Jr. had been an Alderman and Sheriff of London. Being commercially successful, however, was not the same as being a member of the aristocracy. Nonetheless, Robert Williams did ascend from an apprentice to a member of the gentry, and a very wealthy one at that.⁹⁷

Robert Williams died on 17 January 1814 at Moor Park in Hertfordshire at the age of 79. The snow was so bad that winter that Robert had to be buried in Rickmansworth Church in Hertfordshire rather than at his ancestral estate in Dorset.⁹⁸ *The Gentleman’s Magazine* for 1814 wrote that he “possessed freehold and personal property to the amount of considerably above half a million sterling”.⁹⁹ This amount is generally verified in documents held at Hertfordshire Archives and Local Studies.

⁹⁵ Dorset History Centre, Dorset. Williams of Bridehead, Littlebredy, Archive fonds | D-WIB 1737-1924 Fanny Williams sub-series. D-WIB/C/1-6 1802-1817.

⁹⁶ Holden, *Williams Deacon’s*, 16.

⁹⁷ For a review of the attitudes of the aristocracy toward wealthy cabinet-makers and tradesmen, see: Kirkham, *London Furniture Trade*, 90–93.

⁹⁸ Bayne, *Moor Park*, 105.

⁹⁹ *The Gentleman’s Magazine: AND Historical Chronicle*. From January to June, 1814. VOLUME LXXXIV.

The Stamp Office Legacy Duty on Residues of Personal Estates for Williams was filed 13 August 1824, ten years after his death. There is a calculation detailing the exclusion from the residue of £300,000 of Robert's assets on which tax was already paid. Second, the final residue reported to the Stamp Office was £318,382.19.9 of which one per cent (£3,183.0.7) was paid as duty. These two amounts together would put Robert's wealth at over £600,000. At the time of his death, the amount of 'cash at bankers' was £156,857.10.6, an amount indicative of great liquidity. Finally, his funeral expenses were recorded as £466.10.8.¹⁰⁰

Robert Williams's will was written by his attorney and friend, Thomas Lane of Goldsmiths' Hall, and is replete with recitations of how a male heir would be established, and included even his daughters' sons who were yet-to-be born. It was Robert Williams, Jr. who inherited the bulk of his father's estate. Robert's wife, Jane, inherited a £100,000 annuity, £10,000 in his bank stock, £10,000 in East India stock, and all the silver, jewels, books, and household goods. She was also given living rights at either Moor Park or Bridehead, which ever she chose. His son, William, was bequeathed £70,000 and his three daughters received £10,000 each.¹⁰¹ Jane Williams chose to live at Moor Park with Robert Jr. and his family. When an 1825 economic crisis put pressure on his banking assets, Robert Jr. sold Moor Park in 1828 to the Grosvenor family. The Williams family moved to their Dorset estate, where Jane died in 1841 at the age of nearly 102.¹⁰² Robert staged his portrait as a successful business man, but Jane staged hers, not as a wealthy woman dressed in expensive clothing, but

¹⁰⁰ Hertfordshire Archives and Local Studies, Hertford. GH 1729. Stamp Office Legacy Duty on Residues of Personal Estates for Robert Williams.

¹⁰¹ The National Archives, Kew. PROB 11/1552/502. Will of Robert Williams, Banker of Moor Park, Hertfordshire. 25 February 1814.

¹⁰² Bayne, *Moor Park*, 106.

as a contented older woman knitting. Jane Chassereau Williams is Britain's first documented centenarian with matching baptism and death records.¹⁰³

Chapter Summary

Even though there is little published material specific to the life of Robert Williams, there is enough information to allow for the building of a profile about his business dealings. He started out as an apprentice at about the same time that Thomas Chippendale began his famous business. However, unlike Chippendale, Williams became financially successful by building upon his apprenticeship and becoming a general upholder with a niche business in 'fitting out' East India Company ships. Much of this success can be attributed to his brothers' maritime connections. Williams was astute enough to understand that the living space of a ship captain was no different than the living space of a residential home, only smaller. Ships captains needed furniture, curtains, rugs, and so on just as a home of substance did. What Robert Williams did was to apply residential upholding needs to the commercial maritime industry and build a niche business within the upholding trade.

Whereas Chippendale was burdened by partnership debt for much of his career after his partner died, Robert Williams was not involved in such a partnership.¹⁰⁴ Chippendale, most often referred to as a cabinet-maker, was an upholder whose business model mostly served the wealthy residential marketplace. In contrast, Williams's business model did not rely on aristocratic and gentry wealth. He began business as a general upholder. It was through familial connections that he was able to build a niche business line in the furnishing of commercial ship officer

¹⁰³ John Withington, *Secrets of Centenarian: What it is Like to Live a Century and Which of Us Will Survive to Find Out?* (London: Reaktion Books, 2017), 25–26.

¹⁰⁴ Christopher Gilbert, *The Life & Work of Thomas Chippendale* (New York: Tabard Press, 1978), 11–15, 30–33.

quarters and providing ship officers with the goods needed for their private trade. Williams had a diverse clientele, which spread credit default risk among several customers. The account ledger shows he was meticulous in tracking the amounts outstanding. Extending large amounts of credit to ship officers to purchase goods for their private trade was potentially risky. However, the account ledger indicates he experienced no problems with being paid.

It would be unfair to say that Thomas Chippendale did not have aspirations to become wealthy. His vision was to achieve this goal by growing his furniture business through appealing to a variety of consumer tastes. His *Director* presented furniture in the rococo, Chinese, and gothic styles, giving the customer style options. However, Chippendale's skill, experience, knowledge, and judgment were in a craft, not in managing a business. Williams's apprenticeship likely included learning the business management part of the trade. He understood that to be successful, learning a craft skill was not enough. The ability to honestly assess competition, supply and demand, how quickly product imitators could enter the business, accountings, and the dangers of extending credit and taking on debt was critical for success.

Thomas Waller wrote in 1747 that setting up business as a master cabinet-maker required £50–100 and that setting up business as a master upholsterer with an inventory of upholstery and funeral wares needed £500, whereas Campbell wrote that setting up business as a master upholsterer required up to £1,000.¹⁰⁵ Williams saved, and maybe borrowed from his family, enough money to buy his master's upholstering business, including the customer base. Chippendale acquired capital through a partnership arrangement. His firm was mostly a start-up business without the

¹⁰⁵ Thomas Waller, *A general description of all trades, digested in alphabetical order: by which parents, guardians, and trustees, may make choice of trades agreeable to the capacity, education, inclination, strength, and fortune of the youth* (London: Printed at Crown and Mitre, 1747), 215. Campbell, *The London Tradesman*, 340.

advantage of an existing customer base. Because he lacked business management skill and personal financial resources, it is not surprising to find that Thomas Chippendale had financial problems throughout most of his productive life. He would not retire to a grand country estate like Williams. And, it would be his successor and son, Thomas Jr., who would eventually suffer the indignation of bankruptcy.

It is not exactly clear how Williams funded his £5,000 stake in the bank, but savings from his upholding business appear the most plausible source. It was through the relationships that his two brothers, John and Stephen, had established in the East India Company ship business that Robert met Charles Raymond. Raymond knew Robert as a competent business owner and invited him to take over his deceased brother's partnership interest in the bank. The bank partnership was lucrative for him, and, in a case of money begetting more money, Robert Williams became a ship husband to two ships in 1777.

Ship husbandry was a profitable business for Robert. Knowing of the financial risks of losing a ship and its cargo, he would have insured his investment against these risks, and he continued to invest in more ships. His upholding account book goes through only 1772, but even without account books for subsequent years, there is no reason believe that he ended his upholding business to East India ships, perhaps even to the officers of ships he owned, until at least 1790.

Robert purchased two estate lands, Bridehead in Dorset in 1797 and Moor Park in Hertfordshire 1801. In his sixties at this time, he spent most of his time at Moor Park, though he obviously had strong feelings for Dorset, his ancestral home. His wealth placed him within the upper commercial class, but there is no evidence to suggest that Robert and Jane Williams participated in lavish entertaining and parties, even though their daughter-in-law, Fanny, had friendships with three of the King's

daughters. The marriage settlements for his daughters and his will provide evidence of his generosity to his wife and children, although Robert, Jr. was named heir to the bulk of his wealth. The detail in his upholding account book, his accounting reconciliations of Honour's business, his ship expense books, and his will show that Robert was a methodical and meticulous man. The number of contingencies built into his will attest to his attention to detail, and these also show that he was a planner for the future and a man not wanting to leave anything to chance.

The evidence presented here seemingly points to Robert Williams being a self-made man. However, being born into a minor landed gentry family did give him advantages. It was common for a younger gentry son to enter into an apprenticeship at age fourteen.¹⁰⁶ Having provided their son with a basic education, the parents of the younger gentry son looked to have their son apprentice for a fashionable gentleman in preparation for a successful commercial career.¹⁰⁷

Robert Williams began his working life as an apprentice upholder and found the means to buy his master's business; he understood the importance of controlling bad debt by spreading its risk across several customers and at modest amounts; he applied the residential upholding model to commercial ships; he leveraged the connections of family and friends to enter into banking and ship ownership; and he was thrifty but generous with his family. Most of all, he was a visionary, a man who could see beyond the traditional role of residential upholding to find profitability in new business opportunities. This business trajectory led to Williams becoming a wealthy man.

¹⁰⁶ Kirkham, *London Furniture Trade*, 172.

¹⁰⁷ Henry French and Mark Rothery, *Man's Estate: Landed Gentry Masculinities 1660 – 1900* (Oxford: Oxford University Press, 2012), 115.

Chapter Five: Case Study of John Trotter

The previous chapter detailed how Robert Williams began his working career as an apprentice upholsterer and then established a niche upholstering business in ‘fitting out’ the quarters of East India Company ship officers and providing them with goods for private trade. This chapter will discuss another financially successful London upholsterer, John Trotter. Trotter began his career as an apprentice and built a niche upholstering business by providing upholstery services to the royal household and camp equipment to the British army. He also became wealthy. The chapter will end with an examination of the business similarities between these two upholsterers. While there was no sure-fire formula that resulted in financial success in the upholstering trade, there were commonalities that existed between these two upholsterers that led to their financial success. Both were younger gentry sons who completed apprenticeships with reputable masters. They became successful general upholsterers and used their familial, social, and business connections to become specialized upholsterers in niche businesses. Finally, they were entrepreneurs with the financial means to invest in new opportunities beyond upholstering.

John Trotter was born in Scotland in 1713 to Alexander and Jean Trotter. John grew up in the family home in Cattleshield in the Shier of Barwick.¹ No information about John has been found before his apprenticeship began in 1726. Trotter, like Robert Williams, came from a landed gentry background; the Trotter family history notes that John’s grandfather purchased the estate of Cattleshield (spelled [Kettisheill](#)

¹ The location of the family home is taken from John Trotter’s Apprenticeship Indenture dated 21 March 1726. There are spelling variations of Cattleshield but the spelling used here is from this indenture. London Metropolitan Archives, City of London. Reference Number: COL/CHD/FR/02/0689-0-696. Apprenticeship Indenture of John Trotter.

in the family history) in 1671.² John Trotter's apprentice indenture lists his father as a "Gent", or gentleman, which also indicates that he was from a gentry background. He began his upholding career as an apprentice joiner on 21 March 1726, his master being Henry Williams of London. His apprenticeship premium cost £30.10 and was for a seven-year term (Illustration 5.1).³ John Trotter took out his livery freedom in The Worshipful Company of Joiners of the City of London on 29 October 1751, presumably after working several years as a journeyman.⁴



Illustration 5.1: London Metropolitan Archives, City of London. Reference Number: COL/CHD/FR/02/0689-0-696. Apprenticeship Indenture of John Trotter.

According to *Kent's Directory*, John Trotter established his upholding business at Frith Street in Soho in 1751, where his occupation was listed as an

² Trotter family history, Alexander Trotter of Kettilsheill, Berwickshire. http://powys.org/pl_tree/ps05/ps05_361.html (accessed 19 November 2020). Timothy Powys-Lybbe is the heir general of John Trotter. He is the John Trotter family historian and maintains the website.

³ Apprenticeship Indenture of John Trotter.

⁴ Henry Phillips, *Annals of the Worshipful Company of Joiners of the City of London* (London: Privately Printed, 1915), 127.

upholder even though he was a freeman in the Joiners' Company, not the Upholders' Company.⁵ In addition, Trotter subscribed to Thomas Chippendale's 1754 *Director* and was listed as a cabinet-maker.⁶ When Trotter received his royal warrant in 1756, he was named the royal upholsterer, not joiner, cabinet-maker, or upholder.⁷ At the same time, his former master, Henry Williams, also a royal warrant holder, was denoted as a joiner in His Majesty's Great Wardrobe account books. (The Great Wardrobe was the part of the Royal household that was responsible for furniture and textiles.⁸) The trade transactions associated with Henry Williams in the Great Wardrobe were furniture-related, thus fitting into his background as a joiner. Trotter's transactions associated with the Great Wardrobe, however, were all of upholstery, not furniture. It is apparent that after accepting his company freedom in 1751, Trotter's business aspirations went beyond those of a joiner and cabinet-maker.

Kirkham wrote that in the eighteenth century a tradesman was not obligated to join a company that matched their trade but one that suited their needs. It was not unusual for cabinet-makers to be members of companies such as the Goldsmiths and Drapers through the patronage system of their father's company. The Joiners' Company lost a legal challenge in 1725 against a Merchant Taylors' Company member, who was practicing as a joiner. Later legal challenges were unable to stop individuals from practicing a trade through being freemen in another company.⁹ Although there is no explicit evidence of Trotter's transition from joiner to upholsterer, he was clearly beginning to run part of his business as an upholsterer.

⁵ Henry Kent. *Kent's Directory* (London: Richard and Henry Causton, 1774, 42nd ed.

⁶ Thomas Chippendale, *The gentleman and cabinet-maker's director...* (London: Thomas Chippendale, 1754), ix.

⁷ The National Archives, Kew. Lord Chamberlain's Appointment Books [Series II, 1755–1760, Reference: LC3/66. Royal appointment of John Trotter, 7 January 1756.

⁸ Geoffrey Beard, *Upholsterers and Interior Furnishing England 1530–1840* (New Haven: Yale University Press, 1997), 322.

⁹ Pat Kirkham, *The London Furniture Trade 1700–1870* (Leeds: Furniture History Society, 1988), 137, 142.

This knowledge of the furniture and the upholstery crafts placed him in the upholding trade, regardless of which livery company he belonged to.

Trotter's master, Henry Williams, was the royal joiner. He must have been considered honest and of good reputation and wanted the same of his apprentices. Kirkham estimates that in the period from 1712 to 1741, eight per cent of apprentice furniture-makers were the sons of gentlemen, while twenty-two per cent of apprentice upholsterers were the sons of gentlemen.¹⁰

John Trotter married in 1752, but there is some confusion about his wife's maiden name. Burke's *A Genealogical and Heraldic History of the Landed Gentry of Great Britain & Ireland, Volume 2* stated that John Trotter married Ann Locke.¹¹ However, the 23–25 June 1752 *London Evening Post* reported the following:

... married at Morden College, Black-Heath, Mr. John Trotter, an eminent Cabinet-Maker and Upholder, in Frith-Street, St. Ann's, Soho, to Miss Betts, an agreeable young Lady with a Fortune of £5,000.¹²

Interestingly, a Samuel Betts was bound to Trotter as an apprentice in 1754, adding credence to the likelihood that Trotter married Anne Betts, not Anne Locke.¹³ However, both surnames are correct because Ann Locke and Ann Betts are the same person. She was the illegitimate daughter of Mrs. Betts and James Locke. Locke was a member of the Turkey Company and a trustee of Morden College.¹⁴ Apparently, Locke felt obligated enough to arrange for his illegitimate daughter's marriage at

¹⁰ Kirkham, *London Furniture Trade*, 172.

¹¹ Bernard Burke, *A Genealogical and Heraldic History of the Landed Gentry of Great Britain & Ireland* (London: Harrison, 1871), Vol. II, 1413.

¹² *London Evening Post*, 23–25 June 1752.

¹³ The National Archives, Kew. Series IR 1. Register of Duties Paid for Apprentices' Indentures, 1710–1811. Board of Stamps: Apprenticeship Books.

¹⁴ Timothy Powys-Lybbe (heir general of John Trotter) et. al., e-mail messages to author, 14 August to 17 August 2015. And: Trustees from the Turkey Company. <http://www.british-history.ac.uk/survey-london/bk10/pp36-51> (accessed 23 November 2015). Morden College was founded in 1695 by Sir John Morden as a home for traders having fallen on hard times. <https://mordencollege.org.uk/history/> (accessed 8 February 2021).

Morden College and provide a £5,000 marriage settlement. Anne Trotter died in October 1759 and was buried in St. Ann's Church, Soho.¹⁵ The Trotters had three children who lived into adulthood: James, John, and Ann.¹⁶

An important fact is that Trotter's wife brought £5,000 to the marriage, a significant amount of money, but it is not known if this money was used in his business. Also of importance is that Trotter was recognized as an "eminent cabinet-maker and upholder" in the newspaper announcement. The use of the word "eminent" in describing Trotter implied that he was of good financial and social repute for a tradesman. R. Campbell wrote this about upholders in the 1747 *London Tradesman* stating that, "This Tradesman's Genius must be universal in every branch of furniture..." He added further, "The Upholder... must be no Fool; and have a considerable Stock to set up with..."¹⁷ In other words, to become an eminent cabinet-maker and upholder, Trotter had to have had strong skills in all aspects of furnishing a residential interior and the capital necessary to set up business. There is uncertainty as to exactly when Trotter set up his own business, but his seven-year apprenticeship ended sometime around 1733. As noted above, *Kent's Directory* states he owned his own business in 1751. He may have worked as a journeyman for some time before starting his own business, and it is likely that he had begun it before he became a freeman in the Joiners' Company in 1751. Nonetheless, Trotter evidently had a thriving business when he married Miss Betts in 1752, and the £5,000 marriage settlement provided him with extra capital if he wanted to expand his business.

Upholders were often associated with and involved in the appraisal and auction businesses. Thomas Waller's *A general description of all trades...*, written in

¹⁵ Burke, *A Genealogical and Heraldic History of the Landed Gentry*, 1413.

¹⁶ The National Archives, Kew. PROB 11/1194. Will of John Trotter, Soho Square, Middlesex, 24 July 1790.

¹⁷ R. Campbell, *The London Tradesman* (London: T. Gardner, 1747), 170.

1747, stated that most upholders were also appraisers.¹⁸ Campbell also confirmed that upholders were involved in the appraising business when the occasion arose, but that they generally left appraising to brokers of household goods, also known as sworn appraisers.¹⁹ Upholders would leave formal valuations to sworn appraisers because if an item did not sell for its appraised value, the appraiser was obliged to make up the difference to the seller. This resulted in appraisers giving low valuations.²⁰ There is little evidence to suggest, however, that Trotter was involved in the appraising side of the upholding business. Robert Williams's account ledger from the previous chapter listed a 1763 appraisal done for John Remant, Esq., where Williams added, "For self appraising your goods and fixing the value with Mr. Trotter".²¹ There is not enough information from the ledger transaction to determine the relationship between Trotter and Williams.

However, Trotter did have involvement in auctioneering. A short time before his royal upholsterer appointment in 1756, Trotter was involved in the auction of the personal effects of Lady Barbara Leigh, the daughter of the Earl of Scarborough. The sale included furniture, plates, dishes, jewellery, and a light town coach. The 27 February 1755 newspaper advertisement for the auction stated that a free catalogue could be obtained at Mr. Trotter's, upholster, Frith Street.²² On 2 June 1755, Trotter had catalogues available for another sale, this time for the auction by Mr. Pervil of the household goods belonging to a gentlewoman gone abroad.²³ In a 25 June 1755 newspaper advertisement, where Trotter again supplied catalogues for an auction by

¹⁸ Thomas Waller, *A general description of all trades, digested in alphabetical order: by which parents, guardians, and trustees, may make choice of trades agreeable to the capacity, education, inclination, strength, and fortune of the youth* (London: Printed at Crown and Mitre, 1747), 214[15].

¹⁹ Campbell, *The London Tradesman*, 175.

²⁰ Joshua Montefiore, *A Commercial Dictionary: Containing the Present State of Mercantile Law, Practice, and Custom* (London: For the Author, 1803), APP. No page number; indexed by subject.

²¹ London Metropolitan Archives, City of London. Reference Code: ACC/0426. Account Book of Robert Williams.

²² *Public Advertiser*, 27 February 1755.

²³ *Public Advertiser*, 2 June 1755.

Mr. Pervil, the following sentence was added, “Not one article in this sale but was the property of the above gentleman”.²⁴ Some auctioneers must have been allowing items from multiple owners into a single auction, evidently considered an unethical practice by estate executors. In this statement, Pervil and Trotter made it clear that this auction was solely for the benefit of the deceased’s estate, implying they adhered to ethical business practices. Trotter was not only involved in the auction of household goods and personal effects. The house owned by Lady Barbara Leigh in Great Brook Street, Grosvenor Square was advertised for auction on 14 April 1756, and the advertisement stated that the sale particulars could be obtained from Mr. Trotter.²⁵

According to the advertisements mentioned above, Trotter did not act as the auctioneer. Rather, his role seemed to have been one of a provider of information about the sales. He likely had intimate knowledge of the personal and real property being sold by having seen the items and knowing the values. He, presumably, received a fee or commission for his work. The absence of his name in newspaper advertisements after the auction of Lady Leigh’s home indicates that he did not pursue a role in the auction business after April 1756. By that time, Trotter had been named the royal upholsterer.

Royal Upholsterer

Just how and why John Trotter became the royal upholsterer is unknown. It is fair to speculate that his former master and royal joiner, Henry Williams, had a large role in the process. He would have vouched that Trotter was of good character and had the ability to perform the duties of royal upholsterer in an honest and timely way.

²⁴ *Public Advertiser*, 25 June 1755.

²⁵ *Public Advertiser*, 29 March 1756.

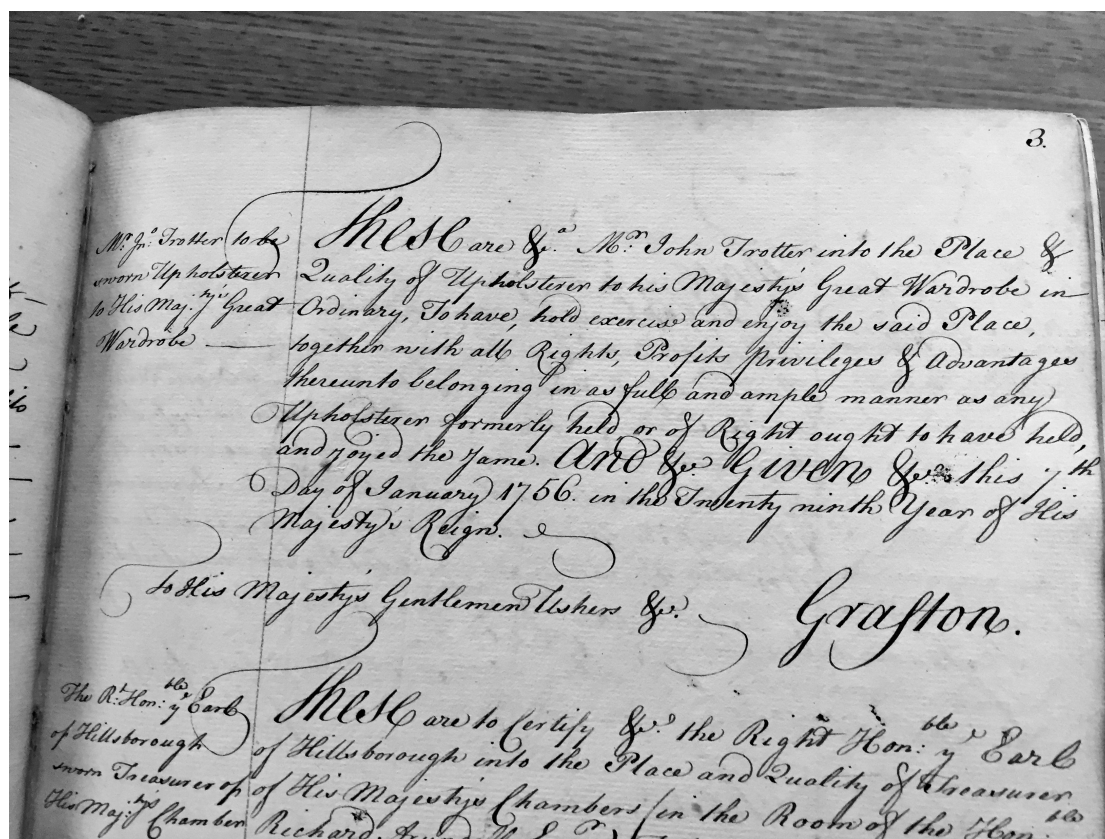


Illustration 5.2: The National Archives, Kew. Lord Chamberlain's Appointment Books—Series II, 1755–1760, Reference: LC3/66. Royal appointment of John Trotter, 7 January 1756.

The royal warrant that appointed John Trotter as upholsterer to His Majesty's Great Wardrobe was recorded on 7 January 1756 in the Lord Chamberlain's appointment book (Illustration 5.2).²⁶ Along with the prestige and profits that would come from this appointment, it carried privileges and advantages such as exemption from jury duty and serving as sheriff.²⁷ Trotter was paid for one Great Wardrobe

²⁶ Lord Chamberlain's Appointment Books—Series II, 1755–1760, Reference: LC3/66.

²⁷ I am grateful to Dr. Robert Bucholz for providing the following information. The National Archives, Kew, LC 5/202, pp. 145–46, 8 May 1703, Order in Council excepting Household Officers from serving in local office, in response to petitions from the yeomen of the guard, grooms of the Chamber, Messengers in ordinary, citing an order in Council of 16 May 1692, "...that Her Majesty doth not take it well That any of her servants in Ordinary with fee should be Enjoyed to bear any Publick Offices in the Parishes where they Inhabit, or elsewhere; or be Summoned, or serve on Jurys, or to Watch or Ward, And it is her Majesty's Express Pleasure, that her Servants have and Enjoy all ye s^d Ancient Libertys, Rights & Priviledges; And that hence forward none of her Servants in Ordinary with fee be enforce'd or any way oblidged to bear any Publick Offices, Serve on Jurys or Inquests; or Watch and

transaction before this date. On 15 November 1755, Trotter signed for receipt of £35.1.0, representing work done for the King at St. James, the House of Lords, the Prince of Wales at Leicester House, and other residences. The Great Wardrobe account book lists six transactions for Trotter in the fiscal year ending 10 October 1756 (Illustration 5.3). Among those he provided upholstery services for were the King and his daughters, Princesses Caroline and Amelia. Along with the residences at St. James, Kensington, and Kew, he also made goods for the royal tent and tennis court at Whitehall and chapels royal in Virginia and Barbados. The upholstery goods he provided were varied, including such items as curtains, mattresses and other bedding items, carpets, and large brass cloak pins. He also billed for various repairs and reinstallations of carpets, window curtains, hangings, bed canopies, and umbrellas. (Cloak pins were threaded pins to attach the draw lines of window curtains. Umbrellas were sunshades above a window.²⁸) His total billings for the fiscal year 1755–56 amounted to £1,480.5.1, fifteen per cent of the total Great Wardrobe tradesmen expenses of £9,719.14.1.²⁹

Ward in any Place where they Dwell, or elsewhere, Nor Subjected to any Mulct or Fine for not submitting thereto". This order stipulates that the lord chamberlain, lord steward and master of the horse submit lists of household servants to the lord mayor of London, J.P.s of Westminster or any place necessary.

²⁸ Beard, *Upholsterers and Interior Furnishing*, 319, 327 .

²⁹ The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Bill books: series II: tradesmen's bills etc. 10/10/1755–10/10/1756. Reference: LC 9/301.

	Pr. ^o forward £ 231 3 2
	For 160. yds of Green Tawateen for 5. very large Drawup Window Curtains at 22. } 1A 13 A
For The Committee Room at the House of Lords.	For Making Dittie, with neat Buckram heads covering the Salls & trimming them w th Lace suitable & fixing them up & all materials used in making & fixing at 20. } 5 ~
	For Making 8. large Green Bay Door Curtains trimmed with Lace suitable with neat Heads & materials used & for fixing the same up at 18. } 2 16 ~
	For 8. large bright filed Rods with strong Spring Hooks to support them at 7/6. } 1 10 ~
For His Majesty's Service at St. James's, Kens- ington, Windsor Newmarket &c	For taking down in the several Apartments sundry Bed Furnitures, Hangings, Window Curtains Umbrellas, Door Curtains & taking off the tight Cases from sundry Chairs & Stools, Nailing up Wrappers over the Hangings of several Rooms and repairing the Furnitures of Beds, Window Curtains & Door Curtains & for fixing them all in their proper places & for taking down Wrap- pers And for Silk, Thread, Tape, Studs, Tacks, Nails, Cloak Pins and all materials used in the said Repairs } 3A 10 9
	£ 289 13 3
Examd: N: Draper. Compt ^r	
1756. Apr. 22 ^d	Received of the R. ^o Hon: Sir Thomas Robinson Knt. of the Bath, Master of His Majesty's Great Wardrobe the Sum of Two hundred eighty nine Pounds, thirteen Shillings & three Pence. <i>in full of</i> my above Bill. <i>f. ——— John Trotter</i>

Illustration 5.3: The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Bill books: series II: tradesmen's bills etc. 10/10/1755–10/10/1756. Reference: LC 9/301. Page lists item charges and payment to Trotter.

The following fiscal year, 1756–1757, Trotter provided materials and services amounting to £1,407, or over thirteen per cent of the tradesmen's bills of £10,356. Noteworthy at this time was his work on the *Fubbs*, the Royal Yacht.³⁰ In subsequent years, Trotter's work was similar. In 1758, he provided finished upholstery goods, some with gilt nails and gold fringes, to the Earl of Bristol, Ambassador to the King

³⁰ The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Bill books: series II: tradesmen's bills etc. 10/10/1756–10/10/1757. Reference: LC 9/302.

of Spain.³¹ Trotter provided similar upholstery goods to the Earl of Kinnoul, Ambassador to the King of Portugal in 1760.³² Probably the most unusual item received into the Great Wardrobe from Trotter was the King's traveling bed with a white leather folding mattress and a pair of swanskin blankets.³³

The Great Wardrobe Day Book from November 1758 to November 1760, which recorded the goods delivered to the Great Wardrobe by the various tradesmen, has some entries of note for John Trotter. Along with curtains, carpets, bedding, and other upholstery goods, in September 1759 he delivered sixteen upholstered walnut chairs on behalf of himself and Henry Williams, his former master. In November 1759, the Great Wardrobe received bedding, six beech chairs, and a walnut night chair from John Trotter and Catherine Naish, who was the daughter of Henry Williams and assumed her father's position as royal joiner. The fact that Trotter was involved with Henry Williams and his daughter does not prove that a partnership existed between them, but it does indicate that they collaborated. This working relationship could have been as simple as Williams sourcing chairs and delivering them to Trotter for upholstering, who in turn delivered the finished chairs to the Great Wardrobe.

In addition to providing the necessities for the royal residences, the tradesmen holding royal warrants provided the necessities for special events, including coronations, weddings, and funerals. These events were recorded in the Lord Chamberlain's records of special events. These detailed records list the goods and services provided by Trotter and the other tradesmen.

³¹ The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Bill books: series II: tradesmen's bills etc. 10/10/1757-10/10/1758. Reference: LC 9/303.

³² The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Bill books: series II: tradesmen's bills etc. 10/10/1759-10/25/1760. Reference: LC 9/305.

³³ The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Day Book, 17/11/1758-17/11/1760. Reference: LC 9/212.

The first special event that John Trotter was involved in was the funeral of Princess Caroline, the third daughter of George II who died 28 December 1757. Her embalmed body was sealed in a lead coffin and her bowels placed in an urn, which was delivered in her coach to Westminster Abbey the evening of 4 January 1758. A hearse carried her body to the Abbey early in the afternoon on 5 January. The casket was covered with black velvet and white feathers. She was interred in the King Henry VII Chapel at 11:00 that evening.³⁴

John Trotter did the upholstery work for the coffin, which included a lining and a pillow of white satin and two black palls. He made a black velvet state canopy that was carried over the body on poles. The canopy was lined with black silk and had silk fringes. His work included black window and door hangings in the princes' chamber. He provided the upholstery goods to dress the hearse and horses, including seventeen white ostrich feathers. For the coachman and postilion, he provided mourning cloaks, gloves, and hatbands. Inside the Abbey, Trotter covered areas of the chapel and vault in black cloth. Trotter's charges for these funeral services were £127.9.0, just over ten per cent of the total tradesmen's bills of £1,213.7.3.³⁵

When Princess Elizabeth, the second daughter of the late Frederick the Prince of Wales, died on 4 September 1759, Trotter was again involved in providing goods and services for her funeral. He 'dressed' the coffin using silk, velvet, and satin materials. Along with making her coffin canopy, he also provided the hangings for the princes' chamber. He made the arrangements for the hearse to bring her body from Kew to Westminster. The hearse was done up similar to Princess Caroline's, including horses with seventeen ostrich feathers. He also provided coverings for the

³⁴ The National Archives, Kew. Lord Chamberlain's Department, Records of Special Events, Funeral of Princess Caroline, Daughter of George II. Reference: LC 2/27.

³⁵ Lord Chamberlain's Department, Records of Special Events, Funeral of Princess Caroline. Reference: LC 2/27.

chapel and vault, as he had done of Princess Caroline. Because Princess Elizabeth died in Kew, Trotter made the arrangements for Mr. Ely to provide an outside coffin and material for £27.17. Trotter added a seven and one half per cent fee to Ely's bill and charged the Great Wardrobe £30.3.0, indicating that when he sourced finished materials from suppliers, he marked-up the cost to the Great Wardrobe.³⁶ It cannot be discerned if Mr. Ely's charges were for a fully 'dressed' coffin or if Trotter had his own employees 'dress' it. Seven and one half per cent was probably the mark-up that he used in his business, perhaps, aimed at a four per cent premium over the average eighteenth-century interest rate of three and a half per cent.³⁷ His total charges for Princess Elizabeth's funeral were £175.3.0.

King George II died on 25 October 1760 and the Great Wardrobe engaged John Trotter's services for the funeral and burial. As with the funerals of Princesses Caroline and Elizabeth, Trotter supplied the satin lining and pillow for the coffin and the velvet outside coverings. He made two palls of purple velvet and a state canopy covered with velvet and silk. Absent from his bill was a charge for the hearse to the Abbey, implying that the Great Wardrobe made other arrangements in that regard. Trotter's total charges for the King's funeral were £212.13.6, just over seven per cent of the total tradesmen's cost of £2,946.7.³⁸

John Trotter left the royal upholstery business in 1761. The coronation of King George III and Queen Charlotte occurred on 22 September 1761, and William Vile and John Cobb, not John Trotter, provided the upholstery work.³⁹ The last Great

³⁶ Lord Chamberlain's Department, Records of Special Events, Funeral of Princess Elizabeth Caroline. Reference: LC 2/27.

³⁷ Paul Schmelzing, "Eight centuries of global real interest rates, R-G, and the 'suprasecular' decline, 1311–2018," *Bank of England*, Staff Working Paper No. 845 (Jan. 2020): 40.

³⁸ Lord Chamberlain's Department, Records of Special Events, Funeral of King George II. Reference: LC 2/27.

³⁹ The National Archives, Kew. Lord Chamberlain's Department, Records of Special Events, Coronation: George III and Queen Charlotte. Reference: LC 2/30.

Wardrobe entries for Trotter are routine, the last one on 6 March 1761 with a payment to him for £454.10.7. As an example of the inter-changeability of the terms upholsterer and upholder, this same entry lists his occupation as an upholder, rather than as an upholsterer. For this fiscal year, total payments to Trotter equalled £908.15.10 (over three and one half per cent of all the trade bills totalling £24,888.16.5). Vile and Cobb received £3,720.13.3, or nearly fifteen per cent, of the total bills.⁴⁰

It is unknown why John Trotter stopped his upholstery work for the Great Wardrobe. It may be that King George III issued new royal warrants. The work he did for the royal residences was steady and, presumably, profitable and prestigious (Table 5.1). Nonetheless, the number of upholstery items for a particular commission was large and the price per item relatively small, possibly creating a high volume, low profit situation. The work was probably time consuming. Completing an order would have involved taking measurements in the palace spaces, finding the right materials and having them delivered, and, finally, making up the items, all which was time consuming. Moreover, working with materials such as satin, velvet, and gold and silver thread meant that any mistake was costly. It is probable that mistakes were avoided by employing only experienced and, therefore, expensive workers. It is not known whether Trotter sourced or sub-contracted some of his Great Wardrobe work, but it is possible he did. All in all, being the royal upholsterer was demanding in time, capital, and skill.

⁴⁰ The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Bill books: series II: tradesmen's bills etc. 10/10/1760-10/10/1761. Reference: LC 9/306.

Table 5.1: Great Wardrobe Revenues for John Trotter in £'s rounded down.			
Fiscal Year	All Tradesmen	John Trotter	Trotter's % of Total
1755□1756	9,719	1,480	15.2
1756□1757	10,358	1,407	13.6
1757□1758	12,412	1,132	9.1
1758□1759	14,009	3,018	21.5
1759□1760	12,130	2,277	18.8
1760□1761	24,888	908	3.6
Total	£83,516	£10,222	12.2%
Sources: The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Bill books: series II: tradesmen's bills etc. 10/10/1755□10/10/1761. References: LC 9/301□306.			

If Trotter had been having thoughts of leaving the Great Wardrobe behind him, it is possible that the death of King George II in 1760 helped him make the decision. King George III and Queen Charlotte moved into the king's quarters, and with that, there would have come changes in interior furnishings. Great Wardrobe orders could be extensive, as evidenced by the one from 10 September 1759, which consisted of eleven pages of items for the Leicester Fields home of Princes William and Henry (Illustration 5.4). On 2 February 1760, another extensive five page order of items came from the Great Wardrobe for the Prince of Wales and Prince Edward at Savile House.⁴¹ Along with his upholstery work for the royal residences, John Trotter had built a business providing camp equipment to the army. Sometime in 1760 he chose between these two endeavours in which to invest his time, capital, and expertise. The endeavour that Trotter chose to concentrate on was supplying camp equipment to the British army, discontinuing his work for the royal residences in 1761.

⁴¹ Great Wardrobe, Day Book. Reference: LC 9/212.

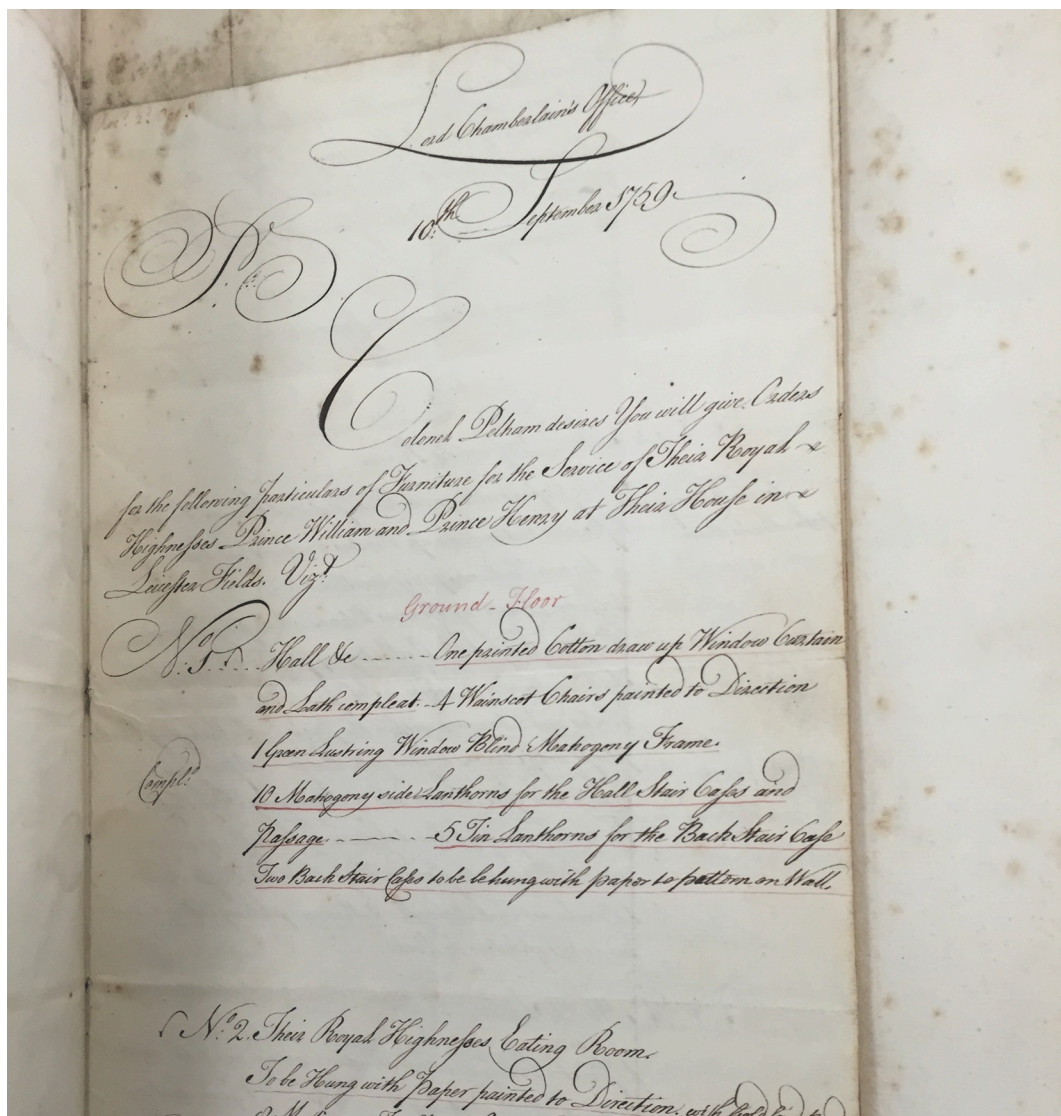


Illustration 5.4: The National Archives, Kew. Lord Chamberlain's Department, Great Wardrobe, Day Book, 17/11/1758–17/11/1760. Reference: LC 9/212. 10 September 1759 order.

Army Camp Equipment Contracting

John Trotter may have lost his royal patronage, but he made up for it by becoming a military contractor. According to Gordon Bannerman, “The most successful supplier of camp equipment was John Trotter ...”⁴² Trotter’s career in supplying army camp equipment began during the Seven Years’ War (1756–1762)

⁴² Gordon Bannerman, *Merchants and the Military in Eighteenth-Century Britain* (London: Pickering & Chatto, 2008), 69.

and continued after the American Revolution (1775–1783). Bannerman wrote that among the items Trotter provided to the military were tents, marquees, knapsacks, and gaiters. Furthermore, Trotter supplied items to troops in North America, Germany, and, of course, Britain.⁴³ At a later point, Trotter's nephew (also named John Trotter but not his son as is sometimes reported) learned the military contracting business, which he carried on after Trotter's death in 1790. It was Trotter's nephew who started a factory in Soho Square (which would later become the Soho Bazaar) where he warehoused surplus blankets, tents, and knapsacks, which he typically purchased in peacetime and had ready for shipment when the army requested them. Having these items ready for immediate delivery cut out other contractors, allowing him to fix his own prices and earn a ten per cent commission. There were, naturally, objections to Trotter's nephew having what was essentially a monopoly over military camp supplies, but these were alleviated when the government created the post of Store Keeper General's Department.⁴⁴

The Admiralty had a large and efficient supply organization during the eighteenth century as part of Britain's maritime strategy, but the army had no official supply organization. Bannerman relates that the basic reason for not having an army supply system was because Article VI of the 1689 Bill of Rights stated that there could be no standing peacetime army in Britain without the approval of Parliament. This legislation was a reaction to King James II's domestic use of troops. While having a standing army was discussed by Parliament from time-to-time, no action was taken because it was feared that a standing army could be used for personal and political gain and would increase taxes.⁴⁵ Thus, when an increase in army strength

⁴³ Bannerman, *Merchants and the Military*, 69.

⁴⁴ Bannerman, *Merchants and the Military*, 86.

⁴⁵ Bannerman, *Merchants and the Military*, 16.

was required, the need for supplying equipment to the additional troops was also required. Without a formal supply organization, the army relied on private contractors to supply horses, hay, straw, wagons, food, camp equipment, and other necessities.

It was the Seven Years' War that created global opportunities for military contractors to supply British troops. Troops fighting in North America, Europe, Africa, and India needed supplies on a regular basis, and as the British army had no formal supply organization, the military had to rely on contractors who could reliably deliver what was needed. It was an expensive war, during which the British public debt grew by nearly eighty per cent.⁴⁶ The government strived to avoid raising land taxes to pay for the war. Consequently, custom duties and excise taxes were raised.⁴⁷ At the same time, the government attempted to control contracting costs through a competitive bidding process.

Bidding for military contracts was generally open to the public, but the bidders were required to demonstrate business competence.⁴⁸ The Treasury, not the Admiralty, accepted and considered proposals for army equipment, with army and navy armament contracts issued through the Ordnance Board. On 10 July 1758, the Treasury Board met, and the contracting process was discussed. After discussing the Duke of Marlborough's thoughts on "practicing a better economy" with contractors, the Board considered advertising for bread, bread wagons, and forage contracts. The Duke of Marlborough and Lord Barrington "agreed in remonstrating strenuously against advertising contracts because it would bind the Board to accept the lowest offer from whosoever it shall come..." The minutes further stated, "Subsistence of the troops must depend upon the exactness and punctuality of the contractor, the character

⁴⁶ William Gibson, *A Brief History of Britain 1660–1851* (London: Constable & Robinson, Ltd., 2010), 151–52.

⁴⁷ Bannerman, *Merchants and the Military*, 19.

⁴⁸ Bannerman, *Merchants and the Military*, 41–42.

of the person contracting is a consideration no less essential to be regarded than the cheapness of the contract". The Board directed staff to invite proposals from as many persons of credit and character as they could.⁴⁹ There were three elements to a contract: offer, acceptance, and performance. Before any contractor was awarded a contract, his ability to perform or deliver the supplies was examined. Would he be able to deliver the exact supplies ordered, deliver them on time, and deliver them to the right place? Another part of the government's due diligence was an examination of contractors' character and substance.⁵⁰ Since Trotter held a royal warrant with the Great Wardrobe, his business dealings would have been easy to check. Presumably, his ability to deliver upholstery goods at the right time and place demonstrated that he had the organizational skills needed to produce camp equipment and deliver it to the army. In other words, Trotter convinced the government and the military that he could perform according to the terms of an army camp supply contract.

The Treasury considered the overall price of each proposal, not wanting to split the contract among different suppliers on an article-by-article basis. Proposals that were comprehensive for all articles, rather than those proposing a few of the items at a lower price, were considered more secure from failure.⁵¹ Contractors providing food and forage had to have a network of foreign supply agents capable of procuring these items locally. Trotter, however, did not need to use agents in other countries to act on his behalf since the camp equipment he supplied was produced domestically. Still, he needed to organize a group of sub-contractors or suppliers to manufacture the ordered items and then manage the suppliers to ensure quality and timeliness. The last part of Trotter's supply chain would have been consolidating all

⁴⁹ The National Archives, Kew. Treasury Board Minutes. 1/12/1757-30/11/1760. Reference: T 29/33.

⁵⁰ Bannerman, *Merchants and the Military*, 48.

⁵¹ Bannerman, *Merchants and the Military*, 59-62.

the items in one place and, for instance, delivering them by coastal ship or wagon to the Portsmouth shipyard. Once delivery was made on-board a ship, Trotter would have completed his part of the supply contract.⁵²

It is not surprising that there were some in Parliament who groused that there was not enough competitive bidding in the awarding of military contracts. There were reasons why the contracting group was small.⁵³ Besides proving a demonstrated ability to perform the terms of a contract, the other reasons for contracting being a small group were financial. Contractors, including Trotter, were required to post a surety as a test of credit worthiness and as an incentive to ensure contract performance. Many contractors were required to post a surety of twice the amount of any government advances to lower prices through encouraging bulk purchasing. The surety requirement, therefore, had to have eliminated bidders that were qualified to carry out the work but did not have the financial means to perform. Another reason that bid winners were typically wealthy businessmen is that anyone with the required expertise for military supply contracts had to have already run a financially successful business. In addition, properly performing the terms of a contract did not mean that the government promptly paid what was owed a contractor. Contractor payments were often delayed until the following fiscal year when Parliament voted to increase the national debt. The average time for a contractor's final payment being settled was about nine months after performance.⁵⁴ Trotter likely had saved enough money from his upholding business to get into military camp supply contracting by 1759, and the 1752 £5,000 marriage settlement was surely important in improving his capital position and financial wherewithal to weather late government payments.

⁵² The National Archives, Kew. Treasury Papers. NORTH AMERICA: Provisioning: T 1/396. 28 June 1759 Memorial of John Trotter To Right Honourable Vicount Barrington, His Majesty's Secretary of War. Provisioning: Memorial of John Trotter asking payment for provisions supplied to America.

⁵³ Bannerman, *Merchants and the Military*, 41-42.

⁵⁴ Bannerman, *Merchants and the Military*, 32-33, 62-63.

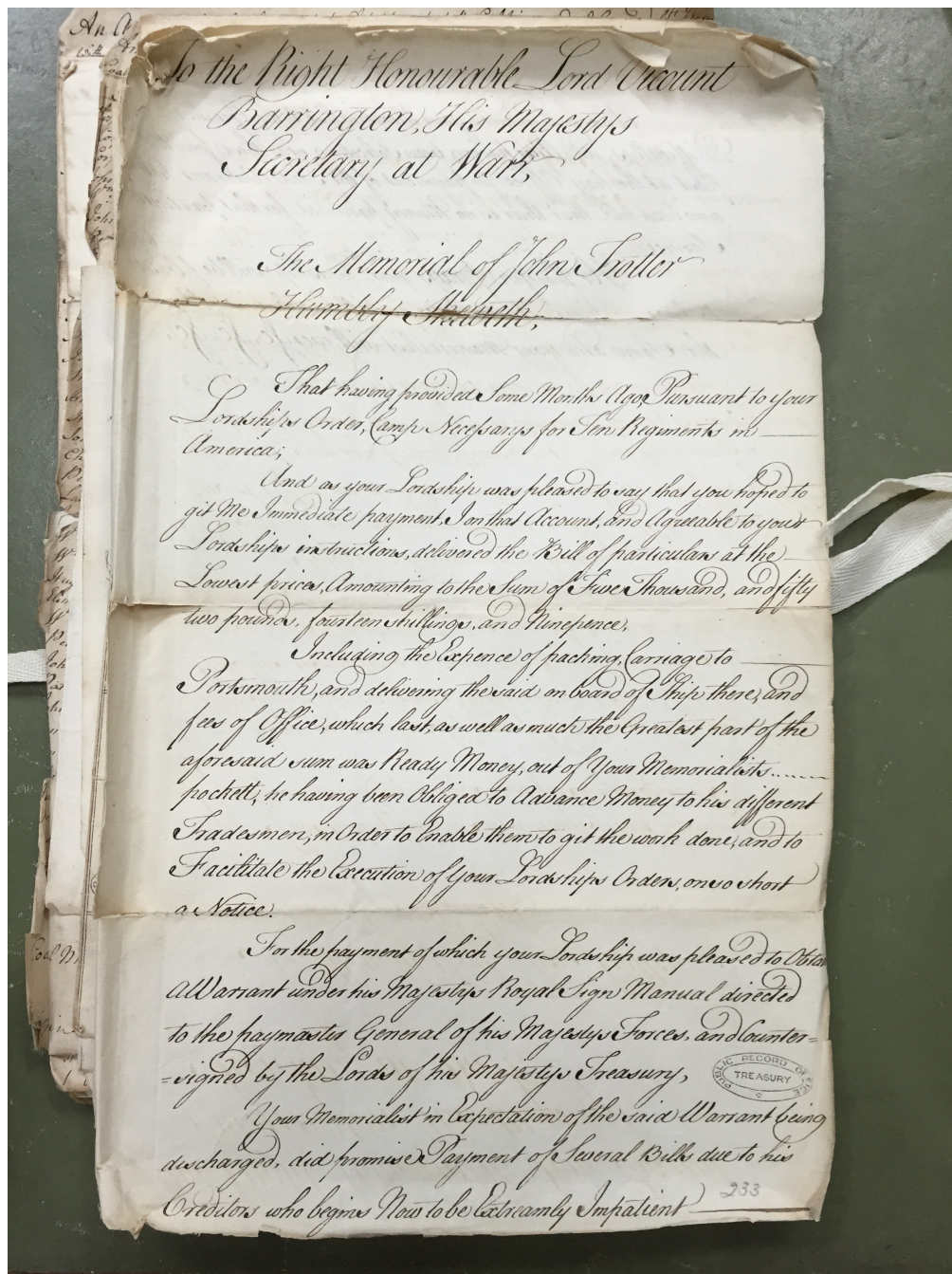


Illustration 5.5: The National Archives, Kew. Treasury Papers. NORTH AMERICA: Provisioning: T 1/396. Memorial from John Trotter to Right Honourable Vicount Barrington, His Majesty's Secretary of War, dated 28 June 1759 requesting payment.

The National Archives at Kew holds a letter from John Trotter to Viscount Barrington, Secretary of War, dated 28 June 1759 (Illustration 5.5). In the letter, Trotter requests Barrington's help in collecting £5,050 due to him for supplying camp necessities for ten regiments in America. He also told Barrington that he performed

as required, including packing and delivering the supplies on board a ship in Portsmouth. Furthermore, he wrote that he had paid various tradesmen ready cash out of his own pocket so that he could fulfil the order on short notice. For four months, Trotter tried to get payment from the Treasury before finally being told there was no money for his work. Trotter ended the letter by stating that he had several creditors “extremely impatient” with him. There was no indication of when he was actually paid, but a handwritten notation on the letter’s back stated, “Ordered to be issued”.⁵⁵

Trotter’s letter reveals some facts about his military contracting business. Trotter was given short notice to supply ten army regiments to America during the Seven Years’ War. Because this was a large order and with Barrington’s direct involvement in placing it, one must conclude that Trotter was a capable contractor. Specific to Trotter’s business was his statement that he paid other tradesmen ready money, which indicates he sourced the supplies and used sub-contractors. He also wrote of extremely impatient creditors, indicating that he did not always pay his sub-contractors in advance or before he was paid. This letter is an example of Bannerman’s point that the government did not pay contractors on time. Trotter was in a sense extending credit to the government. This dilatory payment had a cascading effect since, without payment from the Treasury, Trotter could not pay tradesmen that had, in the same sense, extended credit to him.

Though copies of Trotter’s army contracts have not been located, there is information about his business dealings in this regard. This information comes from the bank account that Trotter opened in 1758 with an initial cash deposit of £119.⁵⁶ It appears that this was initially a business operating account through which he paid for

⁵⁵ Treasury Papers. NORTH AMERICA: Provisioning: T 1/396.

⁵⁶ Trotter’s bank account was opened in 1758. Permission kindly granted by Coutts & Co. and Timothy Powys-Lybbe to examine the account. Photographs not allowed. Trotter’s bank account ledgers are chronologically organized by year.

goods and services. In 1759, Trotter issued fifty-one notes payable to various tradesmen amounting to £1,178. Most of these payments were less than £50, but two amounted to over £100 each. Trotter paid James Standerwick, a cloth haberdasher and commercial merchant in Cornhill, £112 in January 1759. He paid Thomas Chamberlain, a commercial merchant in Soho, £200 that July. Trotter made eleven deposits, all in cash, totalling £1,979 throughout 1759. Given that he supplied equipment for ten army regiments in America in 1759, his bank account does not indicate that he paid out large sums for the equipment in that year.

However, the bank account for 1760 does indicate that he owed large sums to various creditors as outlined in his letter to Viscount Barrington. He issued sixty-six notes payable amounting to £5,443 in 1760, including £50 to his mother-in-law, Mrs. Betts. Thomas Palin, a rope maker and textile manufacturer in Old Street, London, was paid £205. Mr. Burgess, a clothing manufacturer from Southwark, was paid £302. Trotter took in receipts of £5,238, of which £5,138 was received in cash.

There was no single account deposit of £5,050, which Trotter wrote about to Barrington in 1759. It is possible the Treasury gave him multiple payments. It is also possible that Trotter did not deposit the money he received from the Treasury into his bank account in one lump sum and only deposited enough to cover the banking drafts as he issued them. Nonetheless, it is apparent that Trotter paid his suppliers more than a year after he delivered the army equipment to Barrington.

In subsequent years, there were a growing number of tradesmen that Trotter paid through his banking account. Among the London-area suppliers were: William Innes, commercial merchant; John Hawkins, commercial merchant; Greenwollers & Co., linen drapers and textile sellers; Grubb & Jeffery, linen drapers and textile sellers; Abraham Chambers, commercial merchant; Ferdinand Gillard, feather

merchant and textile seller; Matthew Winter, lace and fringe maker and textile and clothing manufacturer; and Wagstaff Shuttleworth & Co., warehousemen. Although there had to be a shipper among the multitude of payments, it cannot be discerned who this was.

John Trotter also withdrew cash from his account for no discernable reasons. Many of his cash withdrawals were £1,000 or less. Since he wrote Barrington that he had paid some tradesmen in ready cash, some of these cash withdrawals were likely for paying these suppliers. On 12 August 1768, he withdrew £12,000, a significant amount of money. The best explanation for this large withdrawal is that Trotter bought Horton Manor, a country estate, that year and the money was used for the purchase.

At the beginning of Britain's war with the American colonists, Trotter's account activity significantly increased in the period from June 1775 to June 1776. During this period, he made over 360 payments from the account as compared to just over ninety for the prior year. Some of these were personal, such as payments to himself, his children, or investments. By January 1776, the number of transactions with his suppliers increased. Names familiar from 1760, like Standerwick, Jeffery & Son, and Greenwollers & Co., were among the suppliers paid hundreds and, sometimes, thousands of pounds. Britain was at war, and Trotter's bank account shows that he was involved with a large army equipment contract. On 14 June 1776, Trotter's account balance was over £16,200.

The bank account provides information about John Trotter's wealth accumulation. Between March 1763 and June 1764, he bought 17,000 four per cent Consolidated Annuity Bonds. He bought 500 shares of East India Company in 1766 and owned East India Company bonds. These transactions indicate that, rather than

maintaining large cash balances that earned no money for him, he invested the money to earn additional income.

Bannerman states that, “Contracts were not so much as a means towards making a fortune as a means of maintaining one”.⁵⁷ It was thought at the time that military contractors became wealthy from fulfilling contracts. Bannerman, however, writes that contractors were not necessarily seeking contracts to become wealthy. Rather, he argues that most contractors were already rich or modestly wealthy before they entered the contracting business. Why would already rich businessmen seek government contracts? It is here that Bannerman argues that these contracts were generally low risk because of the government guarantee of payment. These contracts were, therefore, seen as a way of maximizing profits while minimizing risk. Though the payment risk may have been low, contractors like Trotter needed enough liquidity to maintain business while awaiting government payment.

Though army supply contracts may have been a means of maintaining wealth, risks had to be managed. Among the most common risks were bad weather, enemy seizure, and inventory shrinkage.⁵⁸ Insurance for maritime shipping losses was sometimes used, but a more cost effective way of minimizing losses was to use ship convoys.⁵⁹ It is likely that the goods Trotter wrote about in his letter to Barrington were shipped to America by convoy from Portsmouth, thus mitigating the risks associated with enemy seizure or shipwreck. In addition, Trotter’s letter indicated that he was only responsible for delivering the camp equipment to the ship, not to an American destination. There were two other risks he had to manage. The main one was failure of a sub-contractor to provide items of the right quality, on time, and to

⁵⁷ Bannerman, *Merchants and the Military*, 123-125.

⁵⁸ Bannerman, *Merchants and the Military*, 150.

⁵⁹ Bannerman, *Merchants and the Military*, 54-55.

the right place. It is here that Trotter would have had to spend time managing the sub-contractor's delivery process and quality control. Inventory shrinkage or theft would have always been a possibility, and to lessen this risk Trotter would have likely dealt with suppliers, warehouses, and sub-contractors of good reputation, partially explaining why the same supplier names in his bank account frequently occurred. At the same time, these trusted suppliers must have had confidence that Trotter would pay them.

The Later Years

It was not unusual for wealthy merchants to purchase country estates in the eighteenth century. Like Robert Williams, John Trotter also purchased a country estate. Trotter purchased an Epsom estate known as Horton Manor in 1768.⁶⁰ Many businessmen like Trotter continued residing in town and conducted their business activities from there. They looked at their country estates as places to enjoy country living on a part-time basis.⁶¹

John Trotter died in July 1790, and his will requested a decent but not expensive burial inside the vault beside his wife at St. Ann's Church, Soho. His will included many bequests of £300 or less to distant relatives and household staff. The main beneficiaries were his three children. His eldest son, James, inherited the Horton Manor estate and £25,000, less £5,000 given to him at marriage. The second son, John, was a military officer and received £25,000 and an additional £2,000 to purchase a major or lieutenant colonel commission in the army. Because his daughter, Ann, received a large amount of money upon her marriage to Robert Trotter (her first

⁶⁰ Surrey History Centre, Woking. Properties of John Trotter in Epsom and Elsewhere: Deeds and Papers. SHC Ref. No. 186.

⁶¹ Bannerman, *Merchants and the Military*, 131-33.

cousin), Trotter's will stipulated she was to receive only £200.⁶² It is apparent that John Trotter was financially successful enough in his business dealings to bequeath large amounts of money. There is no information about the values of his land, buildings, and leases, but it seems reasonable to presume that he was worth at least £100,000 when he died. This places John Trotter in the financially successful category.

Chapter Summary

This chapter about John Trotter and the previous one about Robert Williams presented the facts about their lives and their paths to financial success as upholders. While both men had the qualities necessary for success, there were certain commonalities between them that were crucial to their success, the most important of which were their respective networks of familial, social, and business connections.

Both Trotter and Williams had family connections that helped them throughout their business careers. Trotter's connection with his distant relative, Thomas Coutts, is unclear, but it was strong enough for the banker to be listed as an executor. This connection could have given him borrowing access to working capital when needed. Robert Williams's familial connection was more transparent in its importance. His brother, John Williams, was a neighbour of and a business partner with Charles Raymond. It was because of John that Williams was able to specialize in 'fitting out' East India Company ship officer quarters. Upon John's death, Robert invested money in a banking company because of the Raymond connection. While it is not known who Williams's master was, he was able to buy his business, a benefit of the apprenticeship system. Similarly, it had to be Trotter's master who gave him the

⁶² The National Archives, Kew. PROB 11/1194/170. Will of John Trotter of Soho Square, Middlesex. 24 July 1790..

introduction to the Great Wardrobe. These business connections with their former masters allowed both men to enter the upholding business. Finally, both had connections to the landed gentry. Even though they were younger gentry sons, they were placed in apprenticeships with prosperous masters.

Trotter and Williams, even with the familial, business, and social connections, did not become wealthy by being general upholders. Campbell implied what a general upholder was, though he provided no precise definition. According to him, an upholder furnished a residence using judgement in materials, taste in fashion, and skill in workmanship. He further stated that the upholder was most associated with upholstery work, which was usually done by women. The upholder was also a provider of furniture, and his right hand man was the cabinet-maker. Campbell made no mention of upholders acting as funeral undertakers, but he did write that upholders sometimes acted as appraisers. Finally, he wrote that an upholder employed many other tradesmen, among them frame makers, glass grinders, guilders, and carvers.⁶³ Except for upholstery workers and furniture-makers, it was likely that general upholders employed these other trades on an as needed or sub-contract basis.

Trotter's and Williams's business trajectories took them well beyond general upholding. They each found a niche business within the upholding trade. Trotter, Williams, and Chippendale began their careers by serving apprenticeships, though Chippendale did not serve his in London. These three men established their own businesses in London's fashionable West End and were by all accounts considered capable men in 'fitting out' residential interiors. From a career standpoint, all three went from their trained trade, i.e. joiner, upholsterer, or cabinet-maker, to become generalist upholders in furnishing homes. Chippendale stayed in the generalist role

⁶³ Campbell, *The London Tradesman*, 169-76.

and continued to advertise himself as a cabinet-maker. Trotter and Williams, in contrast, became specialist upholders. They were entrepreneurs who used their connections to move into niche business lines. Along with ‘fitting out’ officer quarters, Williams provided goods for EIC ship officers engaged in overseas private trade. Trotter became the royal upholsterer. These specialized upholding roles must have been financially rewarding because both men soon moved into roles unrelated to furnishing private spaces. Williams made a fortune by owning East Indiamen and a bank; Trotter became best known as a supplier of army camp equipment.

The area of specialization is where there is a distinct difference between Trotter and Williams and Thomas Chippendale. Chippendale’s career did not go beyond that of a general upholder. There is no doubt that he had social and business connections, including a working relationship with the great architect Robert Adam. Rather than finding an upholding niche, Chippendale sought to increase his general upholding business through marketing. Initially, his main marketing strategy was to expand his cabinet-making business through publishing the *Director*. The publication was successful in terms of being fully subscribed. However, its reliance on current styles of the time, especially the rococo, made the *Director* hostage to changes in style and taste.⁶⁴ This certainly would have been the case when neo-classicism came into vogue in the late 1750s.⁶⁵ The *Director* also had a weakness in that furniture-makers could copy his designs and sell Chippendale-inspired products at lower prices. The *Director* enhanced Chippendale’s reputation among architects, designers, and

⁶⁴ Christopher Gilbert, *The Life and Work of Thomas Chippendale* (New York: Tabard Press, 1978), 26–27, 74.

⁶⁵ Michael Snodin and John Styles, *Design & the Decorative Arts: Georgian Britain 1714 – 1837* (London: V&A Publications, 2004), 83–86.

patrons as a most capable cabinet-maker.⁶⁶ This likely explains why he increased his production capacity (and fixed costs).

It would be unfair to say that Thomas Chippendale was not an entrepreneur and unwilling to move into new areas of business. His production of the *Director* was an entrepreneurial undertaking. The fatal blow to Chippendale's business aspirations was the death of his partner and main financial backer, James Rannie.⁶⁷ While he may have been presented with new business opportunities, Chippendale had no ready cash to invest in new endeavours with Rannie's heirs demanding back capital. Accepting Rannie's capital allowed him to expand his production capabilities, but it was ultimately a bad business risk to take. He had to remain in what he knew best, which was general upholding.

A commonality shared by Trotter and Williams, but not by Chippendale, was that they came from gentry backgrounds. This fact must be acknowledged before ascribing Chippendale's lack of wealth accumulation entirely to the misfortune of his financial backer dying. One can speculate if Chippendale would have become wealthy had his financial backer not died, but he lacked one advantage that Trotter and Williams had, namely the familial and social connections that came from being a younger gentry son. Though Trotter's and Williams's business trajectories were similar, there was a major difference between them. Williams took a more societal role later in his life and joined Parliament, whereas Trotter, it seems, was comfortable merely being wealthy.

The schematic below summarizes the business trajectory that Trotter and Williams had in common:

⁶⁶ Gilbert, *Thomas Chippendale*, 94-98.

⁶⁷ Gilbert, *Thomas Chippendale*, 3-33.

Apprentice → General Upholder → Niche Upholder → Opportunities → Wealth

They first learned a trade and managed their own general upholding businesses. Later, through their connections, they became niche providers in one aspect of their trade, which then enabled them to invest in new opportunities, and ultimately become wealthy.

Conclusions

London's eighteenth-century upholders were key figures in fashionably and stylishly furnishing homes. The upholding trade adapted to changes throughout the eighteenth century. At the beginning of the century, upholders were primarily manufacturers, assemblers, and sellers of household goods. By mid-century, about the time Thomas Chippendale opened for business, they had also become a primary provider of funeral undertaking goods and services (Chapter Two). Their business model continued to evolve and, by 1760, upholders became measurably more active as brokers and appraisers of household goods. Also growing was their peripheral involvement in the auction business (Chapter Three). An important conclusion in this thesis is that the desire for more profits motivated upholders to change their business model.

Consumer demand increased for household goods by the mid-eighteenth century. To meet this demand, upholders increased their stock in trade through their own production or by purchasing goods from wholesalers. Circumventing the shortage of coin money at this time, many upholders used private credit in the form of promissory notes to pay for raw materials and stock in trade sourced from wholesalers. These paper instruments were often sold at discounts to others or endorsed over to suppliers, creating chains of responsible parties. Chippendale's financial woes demonstrate that not all bankruptcies were due to the widespread use of credit. The volume of upholder bankruptcies increased after 1760, and it seems reasonable to conclude that the use of private credit was responsible for the majority of these bankruptcies.

Understanding the evolution of the upholding trade necessitated exploring the social, political, and economic changes that began in the seventeenth century. The

historiography chapter (Chapter One) of this thesis speaks to how the middling sort expanded in size and developed its own sense of taste and fashion. The first half of the eighteenth century saw an increased interest in residential interior design and taste at the upper social levels. Interest in style and design also increased in the middling ranks, but for goods at more affordable costs. The middling ranks, not the elite, made up the largest part of the customer base for most upholders. Choices in how to spend one's money became more and more available.

The private and social lives of upholders were no different than those in the other trades and businesses. Most endeavoured to make enough money to give their children a basic education and, perhaps, send the oldest son to university. For those with the financial means, providing a daughter with a marriage settlement was prestigious, and an unmarried male upholder whose wife brought money to the marriage could help his business with new capital.¹ With success came the expectation of living a private life commensurate with one's social rank. Sickness and death of young adults, children, and infants were also common events, even among the wealthy. It was not unusual for a widow to continue the upholding business of her husband.² Bankruptcy would have been a major event for an upholder's family. Going from a secure position in the middling ranks to a lower rank because of bankruptcy would have meant a lower standard of living and less disposable income. Any public embarrassment resulting from bankruptcy and the public liquidation of the upholder's stock in trade was softened because bankruptcy was a common occurrence among all

¹ Peter Earle, *The Making of the Middle Class: Business, Society and Family Life in London, 1660 – 1730* (Berkeley: University of California Press, 1989), 124.

² Earle, *Making of the Middle Class*, 163, 209–11. Hannah Farmborough took over her husband's upholding business after his death, including his position as royal upholsterer. See: *Public Advertiser*, 4 December 1773.

trades and businesses.³

Christopher Gilbert wrote this of Chippendale, "... it is increasingly obvious that he was a self-made man who owed his success to ambition, opportunism, unflagging hard work and outstanding creative ability".⁴ Many upholders were ambitious, hard working, and opportunistic. They wanted financial success and hoped to move into a higher social rank. According to Gilbert, Chippendale had social aspirations in mind when he dedicated his design book to influential patrons. "... Chippendale entertained the forlorn hope that prestige as a fashionable designer might enhance his social standing, but there is no evidence that this aspiration was ever satisfied."⁵ Financial success eluded Chippendale, but upholders who were financially successful could move into a higher middling order. Only a small number of upholders became wealthy enough to retire to a country estate, where, unless they came from a gentry family, social acceptance was not immediate.⁶

Irrespective of aspirations, most upholders remained in the middling rank of tradesmen. Some achieved a higher level in the middling order, but still were of the middling rank. Only a handful of upholders achieved financial wealth and had the means to purchase country estates. However, they were not self-made men. The case studies of Robert Williams (Chapter Four) and John Trotter (Chapter Five) point out that they were both younger gentry sons and apprenticed to well-established masters. Their respective networks of familial, social, and business connections enabled them

³ Julian Hoppit, *Risk and failure in English business 1700–1800* (Cambridge: Cambridge University Press, 1987), 18–28. Hoppit explains that the social stigma of bankruptcy was two-part: personal failure and breaking one's word with creditors. There developed the concept of an honest bankruptcy versus the dishonest bankruptcy. Honest bankruptcy was caused by misfortune or events out of the debtor's control; dishonest bankruptcy occurred from theft, mismanagement, and dishonesty by the debtor.

⁴ Christopher Gilbert, *The Life & Work of Thomas Chippendale*, Vol. 1 (London: Tabard Press, 1978), 4.

⁵ Gilbert, *The Life & Work of Thomas Chippendale*, 4.

⁶ Pat Kirkham, *The London Furniture Trade 1700–1870* (Leeds: Furniture History Society, 1988), 90–92.

to invest their profits in niche business lines and later in non-upholding businesses. Their accumulated wealth placed them in what can be called the ‘commercial aristocracy’.

The Worshipful Company of Upholders of the City of London was never an important company when comparing its size of membership with other London companies. This study found that not all upholders were members of the Upholders’ Company. There were many who belonged to other companies or no company at all.⁷ No attempt was made in this study to estimate how many upholders, livery company members or not, were practising the trade in London. The primary sources are unreliable for such an endeavour. For instance, Chippendale practised upholding but belonged to no company and promoted himself as a cabinet-maker. John Trotter was a member of the Joiners’ Company but practised upholding.⁸ Perhaps, one could estimate that the number of practising upholders in London was at least twice the membership number of the Upholders’ Company, but this would be conjecture and have no basis in evidence.

Belonging or not to a livery company was a financial decision for upholders. By the mid-eighteenth century, the traditional advantages of livery company membership were becoming less important because there was little financial benefit.

⁷ J.R. Kellett, “The Breakdown of Guild and Corporation Control over the Handicraft and Retail Trade in London,” *The Economic History Review* New Series, Vol. 10, No. 3 (1958): 381–385. Kellett states there were five seventeenth-century court decisions that diluted livery company authority. These five cases included: declaring as illegal searches made for banned or poorly made goods that were not consonant to law and reason [Watham v. Austin, C.P. 1599, Case of London, 8th Part, *Reports of Sir Edward Coke* 125a, Vol. IV, (J. F. Fraser’s ed), 386–400.]; overruling the rule that a freeman from a livery company could not practise another trade unless he joined the other company [J. Tolley v. Upholders’ Company, W. Bohun, *Privilegia Londini* (1702), 115.]; an ordinance preventing a freeman from subcontracting work from a non-freeman was declared nonbinding [Davenant and Hurdis, 12 *Coke*, 86a. W. Bohun, *Prinivilegia Londini* (1702), 115.]; and two non-London cases that determined the Lord Mayor’s Court forcing a non-freeman to join a livery company could be legally challenged [Pasch. 12 Jac, 9254 in Godbolt’s Reports (1652), B.M. 6120, b6.] and [Pasch. 14 Jac. 211 in Hobart’s Reports (1641), B.M. 513, h19.]

⁸ Kirkham, *London Furniture Trade*, 136. Other notable London upholders and furniture-makers with no livery membership included William Hallett and John Cobb, who, like Chippendale, completed non-London apprenticeships.

Also, it was not unusual for members of other livery companies to practise upholding, probably because the financial opportunities were sometimes greater in upholding than in other trades. Although having no livery membership was in most instances skirting the law, a few upholders operated in this way, knowing that the legal risks were minimal. Nonetheless, upholding as a trade continued to thrive as livery membership was losing its importance.⁹

The Upholders' Company had advantages for members and the public at the beginning of the eighteenth century. The Company sought to protect the trade from interlopers and from those using bad materials and producing inferior goods, but this largely was not successful. At the same time, the public was assured that goods purchased from Company members were of high quality. It also endeavoured to ensure apprentices received proper training. The Upholders' Company organized member funeral processions and provided modest financial sums for members needing short-term loans and for widows in need of money.¹⁰ By the end of the eighteenth century, a large number of practising upholders were not freemen of the Company. The paternalistic purpose of the Upholders' Company had ended.¹¹ The Company became more of a social and philanthropic organization than a livery company representing the members and apprentices in the trade.¹²

From the late seventeenth century to the end of the eighteenth century, the business practices of upholders significantly changed. At the beginning of the century, most upholders were manufacturers, assemblers, and sellers of the goods needed to

⁹ Kirkham, *London Furniture Trade*, 136–44; Karin M. Walton, “The Worshipful Company of Upholders of the City of London,” *Furniture History Society* Vol. 9 (1973): 41–50; Kellet, “Breakdown of Guild and Corporation Control,” 381–94.

¹⁰ Kirkham, *London Furniture Trade*, 40–53, 139–142; Walton, “The Worshipful Company of Upholders,” 42–43, 47–48; J.F. Houston, *Featherbedds and Flock Bedds* (London: Three Tents Press, 2010), 79–81, 88–89, 94, 99–100. Houston notes the last search for inferior materials occurred in 1726.

¹¹ *Worshipful Company of Upholders Financial History 1678-1939* (London: Printed for The Worshipful Company of Upholders, 1934. Reprinted 1999), 15.

¹² Walton, “The Worshipful Company of Upholders,” 50.; Houston, *Featherbedds*, 88–89.

furnish a residential interior.¹³ Upholding evolved into a more diversified business by the middle of the century. The core business of making and selling household furniture and upholstered goods remained, but upholders also found other sources of income. A main conclusion in this thesis is that these changes were not revolutionary. These changes did not happen suddenly; rather, the changes were evolutionary. Upholders were not particularly inventive in the services and goods they offered. However, they adopted marketplace innovations. It is not surprising that upholders came to dominate the funeral undertaking business during the first quarter of the eighteenth century. Funerals during that time used a lot of fabric, and upholders' skill in upholstery gave them a natural fit in that business line. One late seventeenth-century business practice that upholders adopted was the letting or renting out of certain funeral undertaking materials, especially those made of fabric. The ability to rent these materials gave individual upholders flexibility in deciding how deeply they wanted to be involved with funeral undertaking.

Around mid-century, the business model general upholders used included extra business lines because of their desire to earn more money. Another conclusion is that the eighteenth century was one of increased demand from consumers for household goods, as exemplified by upholders who adapted to eighteenth-century changes in taste and style, especially with furniture. Thomas Chippendale kept abreast of these changes and published his famous *Director* in 1754, which presented choices in design and style. Upholders were among the subscribers and able to copy these

¹³ R. Campbell, *The London Tradesman* (London: T. Gardner, 1747), Campbell, 172–76. Campbell elaborated on the specialized tradesmen that upholders employed to produce their goods. These included cabinet-makers, carvers, glass grinders, frame-makers, and screen-makers, among others. A large upholding business probably employed many of these specialists or used sub-contractors, such as gilders. Smaller firms would have sub-contracted much of this specialized work. According to Campbell, the cabinet-maker was the upholder's right hand man for all things mahogany and walnut.

elite designs.¹⁴ As the middling ranks grew and new goods replaced used ones, there developed a vibrant market for used household goods, giving consumers the option of purchasing quality used goods rather than new ones.¹⁵ Upholders selling household goods to the middling ranks offered new and used items, aiming to maximize revenue potential through increased choices.

Readings in secondary sources allow one to argue that the upholding trade evolved from a number of occurrences that, when accumulated, drove the upholding trade to adapt to changes in fashion and style, adopt new ways of conducting business, and enter new business lines. New general business models for upholders appeared. These were diverse in business lines and primarily driven by a desire for increased financial success. Although upholder bankruptcies surged between 1760 and 1780, this should not be taken to mean that upholders were taking unnecessary business risks. Running a successful upholding business could be complicated by events outside of their control. Overall, upholders were industrious, adaptable, fashion conscious, and business savvy.

Upholders wanting to increase their profits needed to adapt to changes in styles and materials. Not to do so meant having stock in trade that either did not sell or needed to be marked down in price. The research indicates that successful

¹⁴ Thomas Chippendale, *The gentleman and cabinet-maker's director* (London: Thomas Chippendale, 1754), vii-x. The subscribers listed as upholders were: James Affleck, John Bladwell, Robert Barker, James Caddell (upholsterer), – Collins, Henry Constable (upholsterer), Richard Dark (upholsterer), – Elwick, Richard Farrer, Edward Good, William Hunter, – Hardman, John Jeffries, – Kitpin, – Mainlove, William Miller, George Reynoldson, Paul Saunders (upholsterer), – Sackham, – Shane, Francis Say, and Richard Wright.

¹⁵ Jon Stobart and Illia Van Damme, "Introduction," in *Modernity and the Second-Hand Trade: European Consumption Cultures and Practices, 1700–1900*, ed. Jon Stobart and Illia Van Damme (Basingstoke: Palgrave MacMillan, 2010), 4–6; Clive Edwards and Margaret Ponsonby, "Polarization of the Second-Hand Market for Furniture in the Nineteenth Century," in *Modernity and the Second-Hand Trade: European Consumption Cultures and Practices, 1700–1900*, ed. Jon Stobart and Illia Van Damme (Basingstoke: Palgrave MacMillan, 2010), 93–5; Jon Stobart, "Luxury and Country House Sales in England, c. 1760–1830," in *The Afterlife of Used Things: Recycling in the Long Eighteenth Century*, ed. Ariane Fennetaux, Amélie Junqua, and Sophie Vasset (New York: Routledge, 2015), 31–2, 34; Olivia Fryman, "Recycling Furniture in the Late Stuart Court (1689–1714)," in *The Afterlife of Used Things: Recycling in the Long Eighteenth Century*, ed. Ariane Fennetaux, Amélie Junqua, and Sophie Vasset (New York: Routledge, 2015), 89–92.

upholders consistently searched for ways to increase business revenue. Part of this transformation was selling convenience to the consumer. In funeral undertaking, for instance, they realized that there was a demand for fully managed funerals. Through reusing and renting some items and using their supply networks, upholders were able to provide a decent funeral at a cost lower than if the items were gotten separately.

By the second-half of the eighteenth century, the London upholding trade had three distinct business lines: furniture-making, upholstery, and funeral undertaking. It was not usual for upholders to concentrate on only one or two of these lines, and some found a specialty or niche business. A few even promoted items like window blinds or insect killer to supplement their income.¹⁶

In Chapter Two, where the undertaking and funeral trade is examined, it is categorized as a core business line for general upholders, along with furniture-making and upholstery. Undertaking and funeral management evolved into an important business line for many upholders by the middle of the eighteenth century. Undertaking had been associated with upholders since the last part of the seventeenth century, when it started with a handful of full-time suppliers of funeral goods and services. By the second-half of the eighteenth century, many upholders were advertising undertaking, funeral furnishing, or funeral management. There were nuanced differences in these terms, although all three terms were connected to the business of death and burial. Few upholders were full-time funeral undertakers, even though many upholders advertised themselves as being in the trade.

The undertaking funeral management trade thrived because it was not costly and offered convenience for families. A major convenience was that families could spend

¹⁶ *Gazetteer and New Daily Advertiser*, 20 July 1765. R. Adamson, upholster and cabinet-maker of Fenchurch Street, advertised he made Venetian window blinds. *Gazetteer and New Daily Advertiser*, 9 July 1765. John Muckleson, upholster and undertaker of Holborn, thanked his customers for using his services to rid their homes of bed bugs.

more time grieving and dividing the estate rather than making funeral arrangements. While upholstery and furniture-making were manufacturing and assembly business lines, funeral undertaking was partially a manufacturing and assembly business and partially a service business. Depending on an upholster's preferences, funeral undertaking services could include preparing the corpse for burial, selling coffins from stock or sourcing them, renting out or selling the needed fabrics for a respectable funeral, providing the processional hearse and carriages, and hiring the necessary burial attendants.

Political, economic, and social changes by 1690 allowed the funeral undertaking trade to emerge as a commercial business opportunity. It was a growth business at the beginning of the eighteenth century, but by the end of the century the lack of pricing power signalled that funeral undertaking had become a competitive and high-risk business. During the course of one hundred years, funeral undertaking evolved from being a profitable growth business into a business line with moderate growth potential and low profitability. The business risks did not match the low investment returns. This mismatch resulted in a consolidation of funeral providers and the establishment of a separate funeral trade by the end of the eighteenth century.

Chapter Three examines upholsters' involvement in appraising, brokering, and auctioneering. Participating in these businesses was part of the evolution of upholding in the eighteenth century. These services were ways for upholsters to supplement upholding income with minimal risk. The increase in consumerism near the end of the Seven Years' War was the catalyst for upholsters entering these businesses as an extension of their core business lines of selling household goods. As the demand for these services increased, upholsters looked to them as a revenue enhancement.

Sworn brokers and appraisers swore an oath to act fairly and honestly in their business dealings. It was a part-time or occasional business for them, and their strategy, it appears from the evidence, was to offer these services to supplement their upholding revenue. Appraising fees were standardised and not particularly appealing when one considers the risks of being required to purchase goods if they failed to sell at their appraised value. Brokering could be as simple as taking used goods on consignment, but another route was to purchase used household goods and sell them in the shop or at auction.

There is no single reason explaining the increase in upholders becoming sworn brokers and appraisers after 1760.¹⁷ The first possible explanation is that the Seven Years' War was coming to an end, though directly linking the war's ending to an increase in upholders becoming sworn brokers and appraisers is difficult. There is no apparent correlation between the two other than that peace generally reduces business risks. Another reason concerns the acceleration of consumer spending near the end of the war. As the elite and upper middling sort increased their consumption of new and fashionable household goods, a surplus of used household goods was created. London's population growth from migration and immigration created a demand for these used goods. A final explanation is that brokers of household goods were legally required to become sworn.¹⁸ Government regulation made acquiring this prestigious designation difficult. It is doubtful upholders became sworn solely because of the law as no evidence of increased enforcement of this law was found. The main conclusion

¹⁷ Between 1700 and 1760, only four upholders became sworn brokers. Fifty-eight upholders became sworn brokers from 1760 to 1800. London Metropolitan Archives, City of London. Reference Code: COL/BR/02/074-075. Index to Brokers' Bonds A-H and I-Z and COL/BR05. Broker Sureties 1752-1813.

¹⁸ John Raithby, ed. *The Statutes at Large of England and of Great-Britain: From Magna Carta to the Union of the Kingdoms of Great Britain and Ireland*, Vol. VI (London: Eyre and Strahan, 1811), 664-66.

is that the increase in upholders becoming sworn brokers and appraisers was that having taken an oath to be honest and fair made them seem more trustworthy.¹⁹

There was also a notable increase in upholders advertising auctions by 1760. Upholders recognized that auctioneering was a growth business in which they could specialize as an extension of their upholding business. Because an upholder advertised an auction did not necessarily mean he/she was actually conducting the auction. Most upholders participated in auctioneering on a part-time basis, acting as an agent by providing information, answering questions, and handing out catalogues for the actual auctioneer, presumably for a small fee. There were few barriers to entering the business, which would have made it a very competitive activity. However, competition was lessened because operating a salesroom and hiring staff was expensive. Very few upholders became full-time auctioneers.

Research also found that upholders often acted as agents for their customers in a variety of personal ways by providing what might be called agency services for specific situations. Newspaper advertisements were placed by upholders on behalf of the owner for the return of lost jewellery, watches, and wallets. It is possible these items had been pickpocketed and the upholder would pay a reward (ransom) for the return of the 'lost' item. Upholders also acted as agents for the selling and letting of land and buildings. If a customer needed a manager of their estate's deer herd or wanted to sell a pack of fox hounds, upholders were helpful in identifying interested parties. From these agency services, one can conclude that upholders often were trusted advisers to their clients in areas beyond tastefully furnishing a residence.

¹⁹ "You shall sincerely promise and swear, that you will truly and faithfully execute and perform the office and employment of a broker between party and party in all things appertaining to the duty of the said office or employment, without fraud or collusion, to the best of your skill and knowledge." Eighteenth-century brokers oath required by Court of Mayor and Aldermen in *The English Reports*, Vol. XXXV (London: Stevens & Sons, Ltd., 1904), 633.

Robert Williams (Chapter Four) was an apprentice upholder who eventually bought his master's business and developed a specialty in 'fitting out' East India Company ship officer cabins. His account book reveals that he also had a substantial business in selling luxury household goods to EIC ship officers for their private trading in foreign ports. Williams eventually owned ships, became the managing partner of a well-known bank, served as an MP, and owned two country estates. Williams's career trajectory was remarkable. Was he a self-made man? The research found that his father came from a lesser gentry family. His older brother, a former EIC ship captain and partner in a bank, gave Robert the business introductions he needed to enter these businesses. 'Fitting out' EIC officer quarters and selling household goods to ship officers for their private trading was a specialized extension of the upholding trade. However, Williams's entry into the banking business had no connection to the upholding trade. It was an opportunistic and profitable investment.

Chapter Five is a case study of John Trotter. Like Robert Williams, he developed an upholding specialty. Trotter came from a minor Scottish gentry family and was apprenticed to Henry Williams, the royal joiner. (There is no known family relationship between Henry Williams and Robert Williams.) Trotter was appointed the royal upholsterer, a prestigious and profitable position. The goods he provided were varied, and included items like bedding material, mattresses, bed canopies, curtains, and carpets. Trotter left the Great Wardrobe in 1761, and, subsequently, was best known as a military contractor, mainly supplying British army camp equipment. The equipment that he supplied included tents, marquees, knapsacks, and gaiters, and he shipped these goods to North America, Germany, and throughout Britain.²⁰ Army

²⁰ Gordon Bannerman, *Merchants and the Military in Eighteenth-Century Britain* (London: Pickering & Chatto, 2008), 69.

camp equipment contracting was an opportunistic business and a very difficult one to break into.

The diversification by upholders beyond the manufacturing and selling of household goods was motivated by profit. The fact that upholders understood the values of residential interior goods made their diversification into brokering, appraising, and auctioneering a natural extension of their core businesses. Upholding was a trade that still furnished residential interiors and provided funeral undertaking, but it developed into a trade where individual upholders found other business lines from which to earn extra money.

Overall, this thesis found that upholders were the main purveyors of tasteful and stylish interior furnishings to all classes in the eighteenth century. They adapted to the rapid economic and stylistic changes that took place in the first half of the eighteenth century. Motivated by profit, upholders developed new business lines, perhaps to diversify the risk of bankruptcy. Finally, they were considered trustworthy given their client agency in special tasks, such as retrieving ‘lost’ money and jewellery for their clients.

There are additional avenues of research for future scholars. For instance, lists of the royal upholsterers and joiners could be used to determine the roles business, social, and familial connections played in their royal appointments. Additional research into sworn brokers and appraisers of household goods could uncover more about the reasons upholders became sworn. Examining the profitability of upholding by business segment might be undertaken as a way to determine if diversification was an effective business tactic. Another topic for research would be to study how important an upholder’s reputation and location were to consumers.

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