

# The History of Antony and Dorothea Gibbs & of the early years of Antony Gibbs and Sons

By John Arthur Gibbs - 1922

## CHAPTER XIV 1816-17

The first visit which Henry paid to Stowe after his engagement and his father's death seems to have been for a few days towards the end of January 1816. There were other later visits there that year snatched from his occupation in London. Dorothea felt him to be the great support left to her, and would have been glad to have him come to her more often at Redland than he was able to do, but she well understood the call that Stowe had on him. Besides it was 120 miles from London to Bristol but only 70 to Stowe, a no inconsiderable difference in coaching days.

Henry (just returned to London from a visit to his sister Anne on 31 July 1816:

My Mother asks what we did. ... Charlotte (Crawley) called me every morning at half past 6, and brought me tea and toast a little after 7. Before breakfast I generally walked or wrote or read to Caroline. After breakfast I sometimes rode and sometimes walked with her. Before dinner I generally read to them all. We got through the Antiquary and Mungo Park's life to his 2nd journey. After dinner instead of walking or riding with Caroline she generally walked or rode with me. In the evenings we played at chess or took a turn.

As to Henry's marriage it had been agreed that it should not take place till the affairs of A. Gibbs & Sons should be placed on a sufficiently secure footing, and meanwhile for the satisfaction of his own and of the Crawley families he had voluntarily left in the hands of his uncle George Gibbs the decision as to when that desirable result should have been reached.

Antony's custom from early times of communicating openly with his brother George on the subject of his business had developed into a habit of mutual confidences which was continued between George Gibbs (jun.) and Henry when they took over the more active direction of their respective firms as they had done some time before Antony's death. This practice was the more easy since the interests of the Bristol and London firms were in the main quite separate, those of the one being with the West Indies, of the other with Spain. It is true that the Bristol firm had some business of their own in Spanish wool, but rivalry was eliminated by their dividing their commissions thence derived with the London firm, and this and such other business as the two firms transacted together (and it was the endeavour of each to put as much business as possible into the hands of the other) did but increase the complete openness between the principals as to one another's affairs. A conspicuous result was that George Gibbs & Son, who were in a well established and sound condition, were able to help A. Gibbs & Sons in their finances. Thus in February 1811 and April 1812 we find them lending them bills, and in 1813 money. Again in 1815 being in the happy position of having surplus funds (a somewhat noteworthy circumstance in those times of financial stress, resulting from the 25 years of war in Europe, and one which affords good evidence of their prudence) they were able to advance money to the London firm at a time when the

latter could probably have raised very little or nothing from anyone else and certainly not without risk of grave injury to their credit. When Antony died leaving his firm's obligations to George Gibbs & Son still outstanding it was but natural that the latter should wish to follow the progress of the London firm even closer than before, and Henry, deprived of his father's advice, was ready enough to furnish them with the means of doing so and to have the benefit of their counsel. Besides writing constantly to George Gibbs (jun.) he used to send him to read all the private letters on business which William wrote him from Spain.

An example of business which the Bristol gave to the London firm to do for them was the marine insurance of their goods and produce, and this the London firm had from at least 1814 onwards. It may here be mentioned that Henry had been a member of Lloyd's since 1810.

The troubles in which A. Gibbs & Sons were involved at the time of Antony's death were due, as we have seen, to the difficulty of selling the goods sent to Spain on their own account, which had accumulated till they were much too great in amount to be carried by them for any length of time. At first they had been able to meet their engagements by selling drafts on Cadiz, the Cadiz House redrawing on them to meet the London drafts, but this method, supplemented though it was by the use of the advances from the Bristol House and of money of others in their hands, could not be continued long. William, in Cadiz, had not seen soon enough the supreme importance of reducing the stock of goods at all costs, and the inevitable time came, hastened by the failure of many Houses in Cadiz, when Henry found that day after day when he went on Change there were no takers of his drafts, and rumours reached him that his firm was being "talked about." Fortunately just then William had come to realise the position and was able to make large forced sales, and on the strength of their knowledge of this and of the fact that remittances from Lima clients were on the way to the London firm G. Gibbs & Son made them further advances. By April 1816 the situation was saved, and soon after, the firm having met all their obligations to those from whom they had bought the goods, their credit, in Spain at any rate, became even better than it was before through their having weathered the storm, which was not confined to them but had assailed all Cadiz merchants; but George Gibbs (jun.) wrote to Henry that had it not been for the sales made in Cadiz "I think I may say that you must have stopped payment."

But it was only at great cost that this happy result was reached, for when the 1816 accounts of the London firm were made up the loss for that year proved to be no less than £15,110, though it was reduced to £10,900 by means of the £4,200 reserved at the end of 1814. The accounts of the Cadiz House showed no loss or gain for 1816.

The Bristol firm continued to leave their surplus funds with A. Gibbs & Sons and in November 1816 George Gibbs (jun.) said that they would go on doing so, giving as his reason that it was important for the London firm, though they had for the time ceased from speculation, to have capital wherewith to fulfil their orders from abroad. It may however be remarked that the London firm were by no means entirely dependent on them, for most of their Spanish and South American clients sent money (or money's worth in the shape of produce, bullion, or drafts) beforehand for their orders, and some of them kept large credit balances with them. In 1817 and 1818 when the London firm's business was growing large G. Gibbs & Son were more ready than ever to help them to increase it by placing funds with

Antony's will (dated 19 October 1801, proved 16 March 1816) left whatever he died possessed of to Dorothea: therefore the account which the firm for a year or two kept with his estate was synonymous with her account. On it she drew for her requirements and to it

was credited her income. The account was charged, as would be expected, with what would have been Antony's half share of the firm's loss (£390) in 1815, but it was also charged at first with half of the great loss of 1816. There must have been good reasons for this because it is plain from the letters that all concerned concurred in it as the proper procedure. The view must have been at the time either that Dorothea inherited Antony's partnership or that his partnership ought to be treated as extending to the end of 1816. Excluding however the 1816 loss, Antony may be said to have left nearly £5,000, for though at the end of 1815 his estate in the firm's ledger in London was nearly £4,000 on the wrong side, there was his life insurance money of nearly £3,000, and capital of his in the Cadiz House of over £6,000, to come to the credit of his estate in 1816, while his debts were very small. But, owing to half the 1816 loss being charged to it, the estate account was still £840 in debit at the end of 1816 in spite of these credits. Henry's and William's accounts in London, which were together £2,800 in credit at the end of 1815, were, even after remittance home of Henry's capital in Cadiz, £1,900 in debit at the end of 1816, and though William may have had some little capital in Cadiz it is clear from the letters that the 1816 loss had more than wiped out all the capital of Antony's estate and of his two sons taking the three together. To anticipate matters a little it may here be mentioned that in April 1817 Henry and William, who had of course borne half the 1816 loss, took to themselves also the half which had been charged to Antony's estate. Thus the beginning of the sole partnership of these two in the firm was put back to 1 January 1816, so that as from that date they divided losses and gains equally between them till Charles Crawley became a partner in 1820. In consequence of this alteration, Dorothea's account, when the balance of Antony's estate account was transferred to her, became nearly £5,000 in credit. In 1818, and till her death, the firm allowed her £250 a year as interest, and from that date she had, with the interest on the money held in trust for her by P. C. Bruce, nearly £600 a year of her own. Out of this she paid the rent (£105), taxes, and repairs of the Powis Place house, which previously since Antony's death had been, together with the housekeeping expenses there, divided between Henry and William.

As early as September 1816 the extent of the loss which that year would leave had been plain to the firm. Dorothea had before counted on at least having Antony's insurance money clear. It was a great distress to her when it appeared that it would be absorbed, because Antony had always regarded it as a provision for her and the children. It had been her great hope, not only to make a home for Henry when he married, but also to be a real help to him financially, and till he could afford an establishment of his own, but all that seemed to remain to her being the money in Bruce's hands she wrote to Henry in October 1816: "Now I never can have it in my power to be of any use to any of you; all I can do is to try not to add to your expenses"; but she bore her new troubles "extremely well and with her wonted fortitude submits to the disappointment." The adjustments of 1817/18 probably dispelled it.

The loss made by the firm necessarily postponed Henry's marriage. George Gibbs (jun.) wrote to him in September 1816:

It grieves me, my dear Henry, to think of the effect of all these things on the event nearest your heart. Great indeed are the trials on this score that must await you. ..In time I hope they will be followed by that degree of happiness which could not attend your marriage if made at a time when you were not in a situation to incur the expenses necessary to that state.

Henry wrote to his mother on 6 October with reference to George's despondence. "I will hope that something will turn up to hasten it [the marriage]," and he went on to put the

position in a brighter light than George had done, saying that "after all Antony Gibbs & Sons' present situation is more desirable than when they were under a heavy load of engagements through which they could hardly find their way." He proceeded to show how there still remained a legacy from his father's labours - since

though at present penniless we are far from being without support. Our credit is as good as ever and through the very exertions of my dear Father and the honourable character which he always supported with all his friends a sure foundation has been laid. The insurance has been of as great service as could ever have been contemplated, for through the means of it not a debt will remain unpaid, nor would my dearest Father have considered that he left you, Anne, and Joseph, without anything when William's exertions and mine remained to reap for his family the fruits of his labours and exertions. If we have any right feeling we owe them to him and to my dearest Mother, and I doubt not, through the blessing of God, that if we follow their example, and conduct ourselves as they have taught us, we shall not work in vain. Our connection with [two Seville merchants, Manuel] Baños [Gonzalez] - and Celedonio Alonso has been our greatest support and laid the foundation of all our business, and what a delightful reflection it is that we owe those connections entirely to the high and unlimited confidence those people placed in my blessed father's honourable principles.

Dorothea in reply wrote: "I have not a fear about your success, but you must have patience."

The letters of George Gibbs (jun.) of 1816 show that he had at that time a high opinion in general of Henry's capacity for business, but Henry's tendency, inherited from his father, to indulge unrealised hopes was sometimes the subject of comment on George's part, who, like his own father, was of a more cautious nature. "I see," George wrote to him in September 1816, "that in spite of my prudential caution you will pursue your old habits of pushing hope and expectation as far and perhaps further than you ought in reason to do ..., but I shall spare you, my good friend, until some real inconvenience arise and then depend upon it I shall attack you most vigorously."

The following letters written some years later throw further light on Henry's qualities as a business man in contrast with George's, and illustrate the affection which George had for him.

*George Gibbs to his wife Harriett; 7 November 1821.* After you, my beloved, there is nothing in this world half so dear to me as Henry. You know that there have been times when I have reproached myself for want of natural affection, but in this case my love and affection exceed all bounds. I don't think one brother was ever more dear to another than he is to me and if it should please God to take him prematurely from his friends from a world for which he is much too good my earnest wish will be that the same fate may shortly await myself and you. For the last 10 years the worldly prosperity of Henry has been my first object and there is no describing the pleasure I have had when I have seen my wishes realized. The power of contributing to it has afforded me the highest gratification.

*G. Henry Gibbs to George Gibbs; 12 December 1822.* Your turn of mind leads you to lay hold of all the unfavourable points in a business and to dwell on them, mine on the other hand prompts me to look about for sources of consolation and hope and to trust something to the chapter of accidents. Yours is perhaps the most prudent and safest mode of viewing things, mine is certainly the happiest, and I do not find that I am the less able to bear misfortune when it comes.

*George Gibbs to William Gibbs; 16 July 1823.* I confess I have not the confidence I used to feel in his [Henry's] attention to business and of his possessing the sort of minute attention to the minutiae of business which is essential to its well being. His forte lies in writing letters. In this he infinitely surpasses all of us. But that is only a part of a man of business. Charles Crawley—by that time a

partner in A. Gibbs & Sons] unfortunately is no assistance in those matters in which Henry is deficient. ... Much of this no doubt is due to the habitual state of his health. His uncomfortable bodily feelings [among other things he was constantly afflicted with headaches] seem to make him always crave for the stimulus of some great strokes in business and when these are wanting he is not sufficiently comfortable to give as much attention as is necessary to the routine of a Counting House. You may be assured that if you leave the Country, everything at Gt. Winchester St. [A. Gibbs & Sons' office] will get into confusion.

The circumstances of the family made it impossible to consider in 1816 Antony's old obligations of honour, which, next to the support of his family, some provision for their future, and the education of his children, had for 26 years been the great object of all his labours for success in his business. These obligations still amounted to about £7,000 on his account and £9,000 on account of his father George Abraham Gibbs. They were not forgotten, and it will be well to anticipate events and to show here how, as soon as more prosperous times came, Antony's sons began scrupulously to take the payment of them in hand, and how they were eventually settled.

*William Gibbs (in Cadiz) to G. Henry Gibbs; 18 August 1818.* Alluding to the proposal you make of our laying aside every year out of our profits a certain sum towards the liquidation of our dear father's old debts, most truly and cordially do I give my hearty assent to this proposal to any extent which you may think proper. ... I cannot describe to you the pleasure I feel in being convinced that our ideas and intentions on this interesting subject are perfectly in unison. I don't mean to insinuate that I had ever the least doubt of your wishes, but I did not feel quite sure whether your marriage and the prospect of a family might with great propriety have altered your views and whether these circumstances might not really create with respect to yourself an impropriety in any longer entertaining them. ... With respect to myself indeed there exists an absolute moral obligation in this matter independent of other considerations, because (I will now tell you, my dear Henry, what I have not yet mentioned to any one) some time before I came abroad with you in December 1812 I made a verbal promise to our dear father to consider his debts as my own in case he should not have it in his power to discharge them. I told him also that I was sure your intentions were the same. You will easily conceive that the promise was perfectly voluntary on my part and if no other consideration induced me to consider it as sacred the recollection of his answer would be quite sufficient. He was evidently much pleased, though apparently unable to express his feelings upon it: he only said "That gives me much pleasure William." I can truly say that .... the fulfilment of this promise has been an object to the attainment of which I have been constantly and am still looking with the greatest earnestness and pleasure. It has been the chief spur to my exertions as holding forth so delightful a reward of them. ... With these ideas, my dear brother, you may suppose how pleased I must be to find your views coincide with my own and that we shall thus have the mutual consolation of communicating with each other upon it and combining beforehand the best means for the fulfilment of our wishes.

He then made a suggestion (which was carried out) that they should gradually form a fund and keep it on deposit with A. Gibbs & Sons, from which the debts should be paid as and when A. Gibbs & Sons could afford to let them take the capital out. The account for the fund in the firm's ledger to be called "D.S. account," the letters standing for "deudas sagradas" sacred debts. He went on to quote the following extract from a letter from George Gibbs (sen.) to Antony of February 1810, written at the time when the great success of A. Gibbs & Son in their first year had led Antony to hope for the completion of his wishes at an early date:

I need not say with how much sincerity and affection I participate in those delightful feelings that must be excited by the prospect of your accomplishing an object which has been invariably so near to your heart under all the trying turns of fortune which have attended you. Success sanctified by so pious an application of it as that which you have determined on justifies the most ardent pursuit of it and may safely be made the subject of our earnest prayers to God who has indeed of late in a most singular manner blessed your exertions and promoted the accomplishment of your praiseworthy intentions. May He of His infinite goodness perfect what He has so graciously begun, and may you and all of us see of the fruits of your labours to our abundant satisfaction before we go hence.

*Dorothea Gibbs to G. Henry Gibbs; 17 November 1818.* I trust my mite given with heart and soul will be acceptable. Would I could do the work alone, but I bless God who has given me children whose greatest happiness arises from not only doing their duty themselves but are anxious to give to the world the best proof of their father's upright conduct. Such a feeling will I trust, my dear Henry, meet its reward in this world but when every thought is known it will ensure for you an exceeding weight of glory. You are not only anxious to fulfil the wishes of your sainted parent but you have given to the other left to you the highest delight she is capable of feeling. When speaking or thinking on the subject my heart is, if I may use the term, so oppressed with joy that I cannot describe the feelings.

Henry and William began the good work on 1 January 1819 with a first contribution to the "D. S. Account" of £1,000 between them.

*Dorothea Gibbs to G. Henry Gibbs ; 29 January 1819.* Oh that I had been able to have done it instead of leaving it to my children, but as this was a blessing your dear Father was not allowed how could I expect it. I must therefore be thankful that I have lived to see it begun. Your uncle [probably Sir Vicary] said in a letter to George; "Your cousins are engaged in an act of great piety and merit in beginning to discharge their father's debts. They will be rewarded for it by a high character in this world and by a higher recompense hereafter. Such conduct cannot be too strongly esteemed and praised." Need I tell you what my feelings were when I read the above. I only pray that you may live to hear your children justly praised for their virtuous conduct.

She added that she would contribute what she could by savings from her income.

William Gibbs to G. Henry Gibbs; 10 April 1820. I feel quite indifferent whether I am rich or poor further than as it affects our discharging those sacred debts.

These quotations speak for themselves. Dorothea's contributions to the fund came to £200, and her daughter Anne subscribed about £100. Except for these sums the fund grew from year to year by equal contributions from Henry and William, sometimes large, sometimes small, as the times permitted, and by interest allowed in the account. Between 1819 and 1821 £2,230 was paid out of the fund to some of the creditors, but no more could be paid out till 1838. In 1826 Henry's share of the fund was repaid to him by an arrangement between him and William, subsequent additions to the fund being made by William alone in view of his being a bachelor while Henry had his wife and children to support, but by 1840, in which year the last of the debts were settled, Henry was in a position to pay back to William the whole of what he had paid on his behalf, and did so accordingly. Most of the debts were settled through Mr. Richard Collins of Exeter. Henry wrote to Collins on 27 January 1840 as follows: "I have once more to trouble you on the subject of the old debts of my dear Father and grandfather to the discharge of which my Brother and myself are now prepared to put a finishing stroke." He then detailed the debts outstanding, the amount of which "we shall be prepared to put into your hands as soon as we receive your permission to do so, and I need

not say with what sincere satisfaction we shall thus finally accomplish an object which my dear Father had always so much at heart, and to which our best wishes have therefore been for so many years anxiously directed."

Only two letters of acknowledgment have been kept. They are as follows:-

*Samuel Pett (at Sherborne) to Henry & William Gibbs; 25 June 1840.* Permit me as representative of the late Mr. and Mrs. Morgan of Liskeard in the strongest terms to express the deep feelings which I must ever entertain for the full voluntary and most honourable discharge of a long released obligation upon your immediate ancestor and one let me also add but imperfectly known to any one of my late Father's family and in its acquittance by yourselves I need hardly say unexpected and un contemplated.

*Rev. John ronge(at Exeter), to G. Henry Gibbs; 29 December 1840.* In my duty as one of the executors (of the will of Edmund Granger, who died 25 December 1840] I cannot but recognise and express my admiration of the generous and filial piety evinced by yourself and brother in the liquidation of an account which existed between your late father and my uncle. I had often heard him speak of it before and although you have done this for conscience sake yet it is I fear but a rare example of highminded and Christian principle.

Thus the debts which Antony and his father incurred in and before 1789 were finally settled more than 50 years later. The repayment, legal obligation though there was none, had been, as we have seen, the main motive for the sacrifices to which Antony submitted, and its completion, undertaken by his sons in honour of his memory and as a sacred object of their industry, was an achievement which must always be the pride of their descendants.

To turn back after this digression to the position of A. Gibbs & Sons in 1816.

Their business really had a very substantial basis. In 1814 their commissions had been nearly £6,000, which was not far from double that of the best previous year. They were only £1,700 in 1815, and still but £2,500 in 1816, but the diminution was due to the general depression of trade in Spain and in England, not to any loss in clientele on the part of the firm.

During a tour through Andalusia which William had made in April 1816 he found that the firm's goods, particularly certain classes of woollens, had acquired a fame throughout the province far greater than he had ever realised. Their speculative imports into Spain had at least served the useful purpose of creating a much wider distribution of their goods than would have been attained by the supplies of them ordered from London direct by their Spanish clients. It was only the slackness of business which prevented orders from being sent by traders to Antony Gibbs & Sons in greatly increased quantity. William wrote (6 April) that Josias Weeks of Gibraltar told him that when he should go to Malaga

if I am known I shall be halloed after by all the shopkeepers and shall be shown about as a natural curiosity. In short there is such a rage for our goods and such a supposed excellence in all that have our name on them that I do not think our fame can be increased. What delight would this have been to my dear Father, and how much of this good character do we owe to his indefatigable exertions and honourable conduct. The greatest diligence is required to maintain our fame and to increase it to the same standard for all we send out.

In a later letter he said that nine-tenths of the orders sent from Malaga to England would go to Antony Gibbs & Sons; indeed he had reason to hope for "almost the monopoly of the direct orders of the whole province." True enough before the end of the year orders for

goods were pouring in. Much jealousy on the part of other merchants was caused by the success of the firm in these goods, and we hear later of great efforts made by them to find out who were the manufacturers of them to the extent even of tampering with the correspondence of the Cadiz House.

I have mentioned before that most of the shippers to Spain of manufactured goods avoided the payment of custom house duties, and so no doubt did the traders who ordered goods from Antony Gibbs & Sons, for they received them direct without the intervention of the Cadiz House. It seems remarkable that the firm, who, as we have seen, set their faces against following this practice themselves, should have sent out goods on speculation on such a large scale as they had for the Cadiz House to sell, since these goods were of course handicapped by having to bear the full duties. No doubt they were partly influenced to buy on their own account by the difficulty of getting manufacturers to keep exclusively for their orders certain makes of goods, and not to sell them to others at times when their (A. Gibbs & Sons') orders from Spanish traders were few. It appears also that when they resumed making large speculative shipments, after the end of the war in Andalusia, the Spaniards were under treaty obligations to give preference in duties to English goods. But in the best case the firm's only hope of earning as much profit as their competitors lay in making their name give their goods a greater value than those of others. About the end of 1815 Spain receded from her engagements and made an attempt by much higher duties to exclude English goods altogether, so that it became impossible that the firm could any longer make money by sending speculative shipments to Cadiz. William got up a memorial to Sir Henry Wellesley, the British Ambassador in Madrid, on the subject of the duties, and in this connection George Gibbs (jun.) wrote (April 1816) that William was probably better qualified than any other English merchant to make personal representations with regard to the smuggling, "because he so entirely refrains from the practice and is free to expose it." George Gibbs (sen.) applied to Sir Vicary on Henry's behalf to procure letters of introduction for William to the Ambassador, but Sir Vicary either would not or could not oblige him. The memorial was presented, and when William was in Madrid in June 1817 he had a conversation about it with Sir H. Wellesley and also with Admiral Fleeming, and by the latter a copy was "sent home to Mr. Tierney."

William's clerk Spencer, showing no gratitude for great consideration shown to him, left him in May to join another firm, and this loss, while it was a gain to the Cadiz House inasmuch as he could easily be dispensed with in the summer when sales of textile goods were always slack, again prevented William from coming home. His place in the dwelling house at Cadiz, with William and the Branscombes, was then taken for a time by my grandfather Robert Bright under the following circumstances.

Robert Bright was the 4th son of Richard Bright, of Ham Green, near Abbots Leigh, 4 miles from Bristol, who was a partner in the Bristol West India firm of Lowbridge Bright & Co., and a friend of George Gibbs (sen.). The latter had taken Robert into George Gibbs & Son as a clerk, and after "two years satisfactory experience" of him, and wishing to provide his own son George with an assistant working partner, offered (March 1816) to give him a partnership in the firm out of his own share so soon as he should be proficient for the post. Richard Bright had gladly acceded, and at his own cost (April 1816) sent his son to Spain to learn the language, and to make some study of the wool business of that country in which G. Gibbs & Son were interested). He was naturally recommended in the first instance to William Gibbs, who was not previously acquainted with him. He arrived at Cadiz on 3 May on

horseback from Gibraltar, where he had landed, and so his journal says—"a few enquiries conducted me to the house (William Gibbs'] which kindness made in every sense of the word a home during a residence of five happy months." William employed him in the office. Application made by another son of Richard Bright to a friend in Manchester for a letter for Robert produced the following reply: "I can give your brother a letter to the first young man by many degrees that he will meet in Cadiz; more good conversation, and more good manners, and better conduct than anyone I met with in any Spanish town—my friend Gibbs": a testimony to William's character the more pleasing as the Manchester man was quite unconscious that there was any acquaintance between the Bright and the Gibbs families.

The question of retaining or closing the Cadiz House was the subject of much correspondence throughout 1816. The arguments in favour of the latter course, as chiefly gathered from letters of George Gibbs (jun.) to Henry, were as follows. That the Cadiz House had served its purpose in making a name for the goods of the firm; that to keep up the flow of orders for these goods all that was wanted was an annual visit to Spain—on the part of one of the partners; that further shipments of these goods on A. Gibbs & Sons' own account, now that such a demand for them had been created, would only have the effect of competing with and thereby reducing orders from traders in Spain; that in any case the commercial policy of Spain as regards England, coupled with the smuggling system, had put an end, not only to the firm sending out on speculation any of their regular goods, but also to their getting suppliers to ship goods to Cadiz for sale on commission by the House there, except salt fish and iron, which seem to have been free of duty; that William's talents would be wasted in Cadiz with the little business that would be left to do there so soon as the old stock of goods had been sold off; that his living in London, both on account of the risk of the fever which he ran in Cadiz, and for other reasons, would greatly conduce to the comfort of the family, which in George's view was a very important consideration, that the character which he had established among the Spaniards would actually tend, if he were in London, to increasing the orders which they would entrust to the London House; and lastly that in their business with traders in South America the firm were finding a promising field which it required all their means and energy to develop. If the firm should still wish to retain the Cadiz House, the expenses of which were after all very small, it should only be done, in George's opinion, if a competent manager could be found in William's place.

William on the other hand argued that the firm could not afford to throw away any business or machinery established for doing business. To quote George: "William naturally puts all motives of family comfort out of mind looking only to the pecuniary state of the family and remembering all the sacrifices which his father made under circumstances that made them more painful to him than they can be to William." William had stayed in Malaga in the house of his father's old friend Juan Pomar, and hoped, with his help, or that of some other Malaga merchant, to resuscitate the export business in Spanish fruits (in which Antony was engaged in 1792-6), which was one in which large profits were often made. Little or nothing came of this. He also had hopes of developing business in Cadiz with Lyle Gibbs' firm in Genoa (formerly Heath & Co., but trading as Lyle Gibbs since 1814), for John Ley Gibbs, who had left the office of Thomson Hankey & Co. of London in 1816 and joined his uncle Lyle's firm, had been actively trying to promote business with Antony Gibbs & Sons and the Cadiz House. What was the result as regards Cadiz is not recorded, but at any rate Lyle Gibbs began in 1817 to employ A. Gibbs & Sons as his bankers in London instead of Heath & Co., his former agents there, keeping for a few years a balance with them of some

thousands. A stronger point made by William was that he had opportunities in Cadiz of meeting those of the Lima traders when they came to Spain who were clients of A. Gibbs & Sons, all solid characters, he said, and among them Antonio Baras the most important. By means of the orders of these people and of some speculative shipments by A. Gibbs & Sons to Lima the goods of the firm were already well known there, and William's influence in Cadiz would encourage this direct trade between England and Peru. There was also, he said, a great demand in Cadiz for English goods suitable for Lima, but Cadiz merchants would only buy for Peru from stocks on the spot and would not order from England, so William thought that A. Gibbs & Sons, though they would no longer keep stocks of their own in Cadiz, might persuade their suppliers to do so, and thus not only would the Cadiz House benefit, but the firm's goods would become still more widely known in Peru and their direct orders thence be in the end increased. No doubt William had other arguments which the few letters kept on the subject do not disclose. In any case when he was at home in 1817 he got his way as to retaining the Cadiz House, though likely enough he only returned there again on the understanding that he should try to get another man to take his place in managing it.

William was to have arrived home quite early in 1817, but had to change his plans again. Dorothea wrote from Redland to Henry at this time.

William again putting off his departure is a great disappointment. I have all my life been so used to such changes that I ought to feel it less than I do, but a day is of more consequence to me now than a year was in former times, for the best that can be said of my health is that it is in a very precarious state: this you must all know, and though I have been .... through many a severe attack I feel that both mind and body have undergone a great change and that I have not the strength I used to have in any respect. I am however doing all I am advised to do in the hope of receiving benefit, even to seeing Dr. Barnard two or three times a week.

William had engaged Don Pablo Archinard (the same man who was one of Antony's friends and his agent in Madrid in 1792 and for some years after) to look after the Cadiz House temporarily at a salary at the rate of \$1,000 per annum, and had given him the signature of that House during his own absence. Don Pablo did not understand English, so that all correspondence with him and the Cadiz House was to be in Spanish or French. William's final arrangements were to leave Cadiz in March 1817, to spend a week in Seville, another in Cordova, and a month in Madrid, devoting his time in those places to business. In Madrid he rejoined Robert Bright, who had left Cadiz in September 1816 and after a tour in Andalusia had in November that year settled down in Madrid. Together they canvassed all the wool exporters of Madrid, and, leaving the capital on 2 June 1817, those of many other places between there and Santander, with the object of getting them to ship their produce to A. Gibbs & Sons or G. Gibbs & Son. They expected to reach Santander on 20 July 1817, and, travelling overland, Paris on the 31st. There Robert Bright was to spend a fortnight alone if it should be necessary for William to go straight on to London.

Besides the fairer prospect in business which opened out towards the end of 1816, which would, as it was hoped and as it did, go far to counteract the heavy loss made in that year, a most welcome change took place in the outlook for Henry's future by Anne Noyes declaring him her heir to the Clifton Hampden Estate in the following letter to him of 14 August 1816.

My late excursion has been into Oxfordshire on a view of my property there. On my demise that estate will be yours by my will and I wish you many years of happiness in it with the pleasing and interesting object of your choice.

Neither he nor any of the family knew at that time what her property consisted of, nor had they even heard of Clifton Hampden. It was not till January 1817 that he had an opportunity of a conversation with her at her house, 96 Gloucester Place. He then learned that it was Clifton Hampden to which she referred, that it had "a manor attached to it, a right of fishery, and a chapel for the tenants," that it was one of her best properties, and that therefore she would take care of it for him, that it was worth £1,800 a year, and that her age was 52<sup>1/2</sup>. No mention was made by her of her other estates, but the family seem to have been pretty confident that all that was hers would eventually go to him. As a matter of fact, she altered her will and, as has been mentioned before, in the end left Clifton Hampden and her other property to descend to Henry only after her sister Sarah's death, but she did not do this, or at least did not tell him of it, till March 1830. This change was due to Sarah having recovered her reason; indeed as early as September 1818 we find that she had become well enough to be introduced to Henry. Anne Noyes a few days after the conversation mentioned above told Henry to keep the change out of a cheque for £100 which she gave him wherewith to pay an account for her of £4.4.0, and a little later presented him with £25 more. Henry intended to visit Clifton Hampden soon after this but the first actual record of a visit made by him there is in 1820.

Anne Noyes also took upon herself in 1817 to give John Hucks some more help, which he urgently required, raising her allowance to him from £50 to \$60 a year, and advancing him on his bond £300. This was a great relief to Dorothea and Henry, who in May 1816 had been forced, owing to their own want of means, to put his case before George Gibbs and his son telling them of all that had been done for him, and these latter had generously lent him £200.

But, though John Hucks was doing his very best and living most economically, there was at this time and for some years such a depression in farming that he could not sell any land, nor by letting what he could and working the rest could he make his estate pay.

I will now conclude the story with regard to him. Between 1818 and 1822 Henry and William lent him £800, beyond the £850 owing to them which he had before had from them and their father, and wrote off the whole in their account books as irrecoverable. In 1818 Anne Noyes raised her allowance to him to £100 and in 1821 to £160 a year, and after his death she continued to make to his widow Matilda the same annual payment. After 1822 there were no more advances to him, but at his death in 1836 nearly £800 was found by Henry, William, and their sisters, to enable Matilda to pay debts and duties, which sum, by directions left by Henry when he died in 1842, was treated as a gift from him to her, William and his sisters being repaid out of Henry's estate. Anne Noyes in her will left to John Hucks, and to Matilda after him, 1200 a year, but Matilda alone benefited by the will as Anne Noyes did not die till 1841. Matilda continued to live at Foxdown and died there in 1846.

It was not till January 1822 that John Hucks learned that Anne Noyes intended to leave Clifton Hampden to Henry. He wrote to Henry on that occasion: "I should have been happy to see it ultimately centred in your son, but I cannot forget that I am my father's son," and in a note to this letter Henry Hucks Gibbs wrote: "I wish Mrs. Miss Annel Noyes had left the estate to Uncle John: it would have comforted him and done us no harm." If John Hucks had

lived he would at least, as it turned out, have succeeded to Aldenham House as heir at law to Sarah Noyes, and his debts would then all have been paid in full.

To return for a moment to Dorothea; there is not much to tell about her life at Redland, but it may be mentioned that in September 1816 George Gibbs (jun.) took her, with Harriett and Anne, to Minehead, to lodgings where the Misses Hendy (sisters of his first wife) were already staying. He left after a few days, but returned in November to convey Dorothea and some of the party for a trip to Linton, whither they hoped that John and Matilda Hucks would ride from Foxdown to meet them. They got back to Redland on 15 November.

During their absence Anne Noyes, staying in Clifton near Bristol, made the acquaintance of George Gibbs, father, and son. A happy effect for Henry of this meeting was that his uncle George came to the conclusion (November 1816) that it was only fair to Anne Noyes as she had made Henry her heir that his marriage should take place so soon as the business of Antony Gibbs & Sons showed good prospects, without waiting, as had previously been the intention, till Henry had accumulated capital. In April 1817 he gave his formal opinion that the time had come. The date of the marriage was at first made dependent on the arrival of William from Spain, but when he was delayed it was decided not to wait for him.

No sooner had Henry's engagement at the end of 1815 become known to Lady Gibbs than Dorothea's suspicion with regard to her wishes for Helen Fraser had been amply confirmed, and a most unfortunate breach in his friendship with Sir Vicary, Lady Gibbs, and Maria Pilkington had followed. A note on the subject by Henry Hucks Gibbs reads as follows:

The supposed neglect by my father of Helen Fraser arose entirely from a mistake of Lady Gibbs as there had been I was told nothing at all between them but friendship. Maria Pilkington had much desired it [their marriage] and was greatly chagrined at the non fulfilment of her wishes.

Full details of the affair are not to be found in the letters but there are many allusions to it. Some of them may be quoted.

*George Gibbs jun. to Harriett; 25 February 1816:* I shall be glad ... when the meeting between Henry and Helen is over. *Harriett to Henry; 18 November 1816:* Aunt Gibbs has given a very good name to herself and family. Savages indeed they have shewn themselves but I am glad to see they are getting a little humanised again and I would certainly meet them half way in their advances towards reconciliation but I would never give in to any return to the sort of intimacy that formerly subsisted between you; you will keep on better terms with them by letting your conduct be uniform and steady towards them however a hot or cold fit may influence them.

But the breach continued.

*Sibella Gibbs (from her house in Exeter) to Dorothea; 22 March 1817:* Poor Helen [Fraser] I daresay sorely repents the not having crushed in the birth the pretended belief which has done so much mischief; if their [Vicary's family] future conduct prove them to be sensible of their error I am sure it will be forgotten.

*Dorothea (in London) to Harriett; 15 December 1817.* I only wish she [Helen] would say to all their family what she has to your Aunt Bell [Sibella] for she entirely exculpates Henry.

None of the letters in the Aldenham collection gives the smallest hint of blame attaching to Henry, and that he remained as he did on friendly terms with the Frasers seems of itself to show there was none. It is true that before his suit of Caroline Crawley began there had, as a

letter of Sibella Gibbs showed, been some talk among the family of the possibility of his becoming engaged to Helen, but when, during his long suit, Caroline filled all his thoughts, as the letters show that she did, it cannot be believed that such an honest straightforward man should have been paying attentions to Helen Fraser other than those which naturally followed from the many years of her intimacy with him and all his family.

Some letters referring to Henry's approaching marriage may now be quoted. The first is one from *Sir Vicary to Henry, dated 12 March 1817*, which reads cordially enough. Henry's reply is not extant, but it will appear further on that the letter did not mark, as it looks to do, the end of trouble between the two families.

I am commissioned by all the family to send you our most sincere and cordial congratulations on the near approach of your marriage which we suppose will not be long delayed, and as Caroline is joined with you in our good wishes we cannot make them more acceptable to her than by requesting that they may be conveyed to her by you.

He went on to offer him a wedding present from himself and Lady Gibbs.

*Sibella Gibbs to Dorothea ; 22 March.* Henry .... is a dear delightful creature worth his weight in gold and ten thousand times more. I wish there were more such in the world.

It had by this time been definitely arranged that when the marriage took place Dorothea should return to Powis Place and that Henry and Caroline should live with her.

*Mary Crawley [sen.] wrote to Dorothea, 3 May*, a very affectionate letter, in the course of which she said:

I cannot think of anyone to whom I should so well have liked to give her. She will be surrounded by those whom she has always loved, and she will be (which I consider a great advantage and so does she) an inmate of your house.

*Dorothea to Henry; 10 May.* [About marriage settlements] you cannot do more at present than settle the insurance on her and any little fortune she may have of her own. The Crawleys seem (or at any rate are kind enough to make me think they are) much pleased at the idea of Caroline living with me. The plan is certainly the most agreeable that could have been thought of for me but I am perfectly aware of the sacrifice that you and my dear Caroline make for my comfort: convenience has at present something to do with it, but now business is going on so well that could not have been so much an object as it was this time last year. I am therefore well assured that your greatest pleasure in the plan now determined upon is the hope of ensuring my comfort as much as your own, and you cannot be disappointed, my dear Henry, for though you must not expect to see me enjoy anything like happiness again in this world you will see me enjoy with thankfulness the many blessings that are still left to me, and when I cannot be all you wish me your own happiness will I trust make you better understand [even] than you do now what I have lost.

The letter continues with a quantity of directions for engaging servants and making arrangements at Powis Place.

*G. Henry Gibbs to his mother; 10 May:* I really believe them to be perfectly sincere in what they write from Stowe of the pleasure they feel at the idea of our living with you, and none more so than Caroline, who has this additional satisfaction in it that she knows perfectly well it is a plan which on every account I prefer for far from there being the least sacrifice in it I assure you upon my honor, my dearest Mother, that I look forward to so much comfort from the arrangement that I should never wish

to change.... I talked at Stowe with my uncle and aunt about settlements and then only thought of the 4,000 insurance. As to what they have given their daughters I understood it was the interest of £1,000 not 1000 in money but I will see about this and certainly add it to the settlement if it is money.

Just before the wedding Dorothea left Redland (after about 15 months there) to resume her life in 2 Powis Place, where everything had been prepared for her, including the provision of maids and a manservant in livery, just as she used to have before Antony's death. Harriett, Anne, and Joseph accompanied her, and the whole party was escorted by George Gibbs (jun.) who left them after a few days.

The marriage took place at Stowe-nine-Churches on 7 July, but none of those just mentioned were present. Henry and Caroline went to the Isle of Wight for their wedding trip. Two of her sisters, Mary and Susan, accompanied them, her brother Charles escorting them as far as Woodstock. They passed through Oxford, Abingdon, Newbury, and Andover; they visited Amesbury, Stonehenge, and Old Sarum; on the 10th they were at Lyndhurst; and on the 12th arrived at Newport, which they made their headquarters in the island. They started on their return journey on the 22nd by Southampton, Winchester, and Newbury, and from Oxford on the 25th Mary and Susan Crawley returned to Stowe while Henry and Caroline went to London to take up their abode in the Powis Place house, where as I have said his mother and sisters and Joseph were.

Dorothea wrote to Henry on 9 July: "I need hardly tell you how warmly my heart participates in your present happiness. ..." Caroline's brothers Charles and George "expect to derive great comfort" from their sister living in London, and

I have yet another dear daughter and the first wish of my heart is gratified in knowing that you are now rewarded for your patience and for the goodness which has characterized all your actions. We anticipated your wishes in respect to the cakes, for on Monday, Harriett having a coach for the day, we took the opportunity of ordering 2 guinea cakes and buying gloves and ribbons for the servants &c. For Mrs. Harmer I bought a bonnet and 2 handkerchiefs besides gloves which cost £1 18s. 8d. and for Sally a gown, gloves, and ribbon, to the other servants, Mrs. Pring, and Dinah, only the two latter. On Monday Anne and Joseph went to the play with Mrs. [i.e. Miss Anne] Noyes and we put into her carriage some bride cake with Mr. & Mrs. Henry Gibbs' love. We also sent Robert [Remmett] a piece. We thought afterwards we were rather premature, for if anything had prevented the wedding we should have been finely laughed at. Harriett is now doing for Caroline what she assisted to do for her, cutting up the cakes to send to all you mention, Aunt Bell, Aunt Banfill, George Gibbs, and to Mrs. Moysey, Lady Gibbs, the Merivales, Nurse, Mrs. (John) Hucks, and Dr. Remmett. ... You may not perhaps like my having sent cake to Russell Square [Lady Gibbs], but we are not to appear to think they do not feel as they ought; besides I have another reason, that your blessed father would have disapproved of his children not showing every proper attention to them however they may act and in so trifling a thing it is better to do too much than too little.... Your Uncle [Vicary] called here about an hour after you left, and Maria [Pilkington] on Monday.

*Mary Crawley [sen.] to Dorothea Gibbs, 17 July.* We have been as sisters almost since we became acquainted with each other, but now that your child is mine and mine is yours we must be doubly so.

Here may also be quoted a letter from George Gibbs (jun.) to his wife, in which he referred to a letter (not extant) which Dorothea had written to his father which, he said, "gives such a pleasing and faithful representation of the state of her mind that it quite overpowered me. How sincerely I wish that if it should be my fate to suffer so much I may have the grace to suffer so well."

William arrived home from Spain on 18 August. On 8 September he took his sister Anne to Stowe, and on the 10th he and his mother and Harriett went from London to Littlehampton, but being unable to find lodgings travelled on to Bognor where they remained for the rest of the month. Dorothea wrote thence to Caroline on 14 September.

You were seldom out of my thoughts the day we left you, my dear Caroline. I entered into all your feelings, which you so well describe. By this time I hope you will have adopted some regular plan of employing your solitary hours which will make them appear shorter, and having the best comfort the society of a kind and affectionate Husband to look forward to in the evening your spirits can never fail. Long, long may you enjoy every earthly blessing together. If please God to add good health to your other comforts few people would have more to be thankful for than you and my dearest Henry. I say nothing of my own feelings at parting with you, but you know my heart and the affection I have for my children and therefore cannot be at a loss to understand them. I wish it were possible to be with you all at once but as this cannot be my best comfort will be in dividing my time among you, and wherever I think I can be of use there I shall be most anxious to go and whether absent or present my heart will ever be with you all. I am glad to see that you enter a little into business matters; at present you do it for my gratification, but you will soon feel the same interest about it I have, for it is impossible not to feel anxious about whatever is of importance to those we love. William is not fond of business for the love of money but for the means of making those he loves happy and enjoying the comforts that are derived from it with them. God grant that his industrious and upright conduct may meet with its reward. It does not always in this world but a great one will await those in a better who endeavour to do their duty.

About William she wrote further to Harriett that he "is a dear fellow and is as anxious to succeed in business for the sake of his family as for himself and I really believe more than for himself. He has a very happy disposition."

After Bognor Dorothea went to the Isle of Wight to join her daughter Anne, who with Charles Crawley (jun.) and his sister Mary had been there since 20 September. Charles Crawley and William left them for London on 3 October. William's stay with them during these visits had been broken by business for the Cadiz House, which took him to the southern ports, particularly Poole and Exeter. On the 10th Henry and Caroline joined them in the island. George Gibbs (jun.) seems also to have visited them. About the end of the month Harriett returned to Redland, and Dorothea and her party to London on 5 November

George Gibbs (jun.) while his wife was away was alone with Joseph, who was still at the Rev. John Parsons' school in Redland. He found him, he said, "a great comfort to him." On one occasion he took him to Weston-super-Mare for a few days. Afterwards (October) they both went while George's house was undergoing alterations to stay at the house of Dr. Lovell, a very great friend of George, who lived at a place called Begbrooke near Bristol. At the end of the year Joseph seems to have begun to work in George Gibbs & Son's office.

George Gibbs (sen.) became ill towards the end of October. He and his wife had stayed at Minehead and Linton in September, and he seemed to be in vigorous health, riding on horseback and driving her about the country in a gig. When Dorothea was at Redland earlier in the year he was "the life of the party" but his failure of health above mentioned was to lead up to his death in August of the next year (1818). He retired from business on 30 April 1818, which date was the end of a partnership agreement which he had with his son George.

The joint household of Henry and his wife living with Dorothea in London naturally involved difficulties which showed themselves in spite of the goodwill with which all parties

had entered into the arrangement. Thus, on 15 December 1817, Dorothea wrote as follows to her daughter Harriett.

I have really nothing to complain of and by any appearance of expecting too much or even taking notice of little omissions we may create a jealousy and discontent that would make me wretched. I wish our dear William was going to remain at home; he would be such a comfort to Anne and me. Henry is kind and affectionate, but he is not the same Henry he used to be to me, nor can I expect that he should, and I sometimes think that it is painful to him his wife not being considered as the first in the house. This I know is a natural feeling for him to have, and seeing this, or fancying I do, for it may only be a foolish idea of my own, makes me feel afraid of assuming more consequence than belongs to me, or of hurting their feelings more than I can help. They must feel it is not so comfortable as the being the entire master and mistress of a house of their own.

Sir Vicary and his family, who had been for some time at Bath, were at their house in Russell Square soon after Dorothea returned to London in November 1817. It has been seen from the letter about the wedding cake that friendship had not certainly been restored between the two families, in spite of Sir Vicary's congratulatory letter to Henry which seemed to be intended as a peace offering. Dorothea was still doubtful, for she wrote to Harriett that Lady Gibbs had told William that "we might come one at a time to see Sir Vicary, but I shall do no such thing unless they give me some reason to think they wish to see me which I do not expect they will." Presumably they did so, for she went to Russell Square a few days later and said that she never saw Sir Vicary more "naturally agreeable and kind and they were all very civil and your Aunt as she always is to me friendly in her manner," but she said, they had treated her and her family very coolly for the last two years, and she was afraid that all this civility was meant only for her and Anne and would not be extended to Caroline. If that should be the case, she wrote in a later letter, "I shall not go there at all." On the other hand "Caroline, Susan Crawley, and Anne had been to tea with Helen Fraser who was very affectionate in her manner ... and seemed very desirous to be on the same terms with Henry and all of us as she used to be." Indeed there was no want of cordiality with the Frasers. For instance in June 1818 we read that Anne was going to stay with Marianne and Helen Fraser at Cheltenham, who were there with Hannah White.

Amidst all the fuss and bustle among the young people, Henry, Caroline, William, and Anne, one or other of the Crawley girls a visitor (Charlotte Crawley was at this time at school in London), and Charles and George A. Crawley, and others constantly coming in to see them, poor Dorothea felt "as one alone." One day the Branscombes who were home from Cadiz came to dinner, and another day William Henry Gibbs, the eldest son of Captain William Gibbs of Topsham, who had lately arrived from Italy. On one occasion Dorothea and all her house party dined with Robert Remmett and his wife; on another they all, with William Henry Gibbs and many others, dined with Anne Noyes. These doings were all in November, and go to show what a change the life in London was from the quiet time which Dorothea had spent at Redland after her husband's death.