

The Banking Mortlocks

Laying the Foundations, 1453-1775

John Mortlock III (1755-1816) was a wealthy banker who made himself, in Dr Helen Cam's phrase, "Master of the town of Cambridge" in the late eighteenth century. Surtees' Jorrocks says that there's Peerage Folks, and Post Office Directory folks; but John Mortlock comes somewhere between the two; that he certainly rose above the run of Post Office Directory folks reflects a fortunate conjunction of material inheritance and personal character. He came of roots that went deep into Cambridgeshire.

The Mortlocks originally ran sheep in Pampisford, just south-east of Cambridge, where a row of delightful thatched cottages still standing must have seen many generations of Mortlocks come and go. They were related to Mortlocks in nearby Sawston and Whittlesford (for which a table has been added at the end of the main tables relating to the banking family). John's grandson John Frederick wrote of a family tree going back to Noah, which may still exist, somewhere in America. The earliest available parish registers show other Mortlocks elsewhere in Cambridgeshire, particularly in Meldreth and Melbourn, and in the villages south-east of Ely, and in Essex around Haverhill, and in Suffolk particularly just east of Newmarket and along the valley of the Stour. There are some other early Mortlocks in Hertfordshire and Norfolk. Although derived from the village of Mortlake in Surrey, the surname of Mortlock is heavily localised to East Anglia. The spelling Mortlake is much in evidence in the earliest family documents. Mortlack (for Mort lac?) is also found, which may chart the drift of the spelling to the modern form. That may be the ancient pronunciation of Mortlake, for John Evelyn, in 1661 in his famous diary, spells the place "Mortlack". In 1881 there were just 827 Mortlocks, adult and infant together, recorded in the census for the whole of England and nearly all these can be traced back to East Anglian roots, standfast a few (of the by then many) in London, who may reflect sixteenth century records of the name in the capital city. In the seventeenth century one Henry Mortlock was Master of the Stationers' Company in London, but his origins are unknown and he apparently left no heirs using the surname. There is thus a strong possibility that ALL Mortlocks are ultimately related, but the link between the Cambridgeshire and other Mortlocks pre-dates available written records. The first known use of the name is alleged to be a reference to a "Walter de Mortlake" in Cambridgeshire who figures in the Hundred Rolls for 1273 and 1279, and this gives a suppositious primacy to Cambridgeshire as the original root of the clan. However in the printed version of the Hundred Roll for 1274/5 this man is not visible - only a Simon Morlack in Kent, which hardly gets us anywhere. John Frederick Mortlock says the original forebear was a tinker but gives no provenance for this assertion. John Frederick himself is fun, and we shall meet him later.

John and Robert and, for a time, Rowland were the main Christian names for male Mortlocks in Cambridgeshire, of which the earliest record is of a bequest to John and Alice Mortlock of Pampisford in September 1481. A John Mortlock's will was proved in 1526. His brother Thomas' will had been proved a year earlier. That these two Mortlock households were established in Pampisford at that date indicates that John and Thomas' father was established in the village, presumably either by patrimony or by marriage. In 1534 John's son and grandson, again John and John, assigned a lease in Pampisford, which indicates that the grandson must by 1534 have been of age. Reckoning back at 30 years to a generation, that suggests that the original John and Thomas were born about 1453, in the reign of Henry VI. We are therefore confidently looking at half a millennium and more of family history. This third John was succeeded by another John who left 72

acres in Pampisford when he died in 1613. He may have had interests elsewhere - the first two children of his second marriage, the first of the Rowlands and a John who must have died as an infant, were baptised in Bury St Edmunds. By 1672 the patriarch appears to have been another Rowland, whose five chimneys were not matched in the Hearth Tax returns by any other apparently related Mortlocks, although his brother John had also inherited from their father Robert in 1661, whose widow left a “joined table” [i.e. not just bashed together with nails] and chairs, and pewter plates. Lest we get carried away by the magnificence of Rowland’s five hearths, let us note that Lord North at Wood Ditton had sixty. That gives some scale to “Peerage Folks”. Robert’s father, John IV’s son, was another John. We restart the count shortly, to save having to identify the twelve Johns, eleven Roberts and four Rowlands among the 33 males born to this family between 1453 and 1682.

A John whom I find difficult to place, and have therefore not included him in the accompanying trees, left an Ely Archdeaconry will in Wilburton in 1583. Its legibility gave me some problems. He refers specifically to his deceased father John, to his brothers John (sic) of Pampisford and Robert (possibly deceased). There is also a brother (?brother-in-law?) Daniel Nicholson who seems to be under 23 years of age. Nieces (?) Agnes and Elizabeth Ingolsby and Phyllis are also mentioned.

It is circumstantially likely that the Thomas Mortlock of nearby Linton, whose will was proved in 1637, and whose daughters Grace and Ann were married there in 1628 and 1633, was also part of this family. The Robert Mortlock of Kennett who had two hearths was probably the Robert baptised in Isleham in 1641 by his father Robert’s second marriage, at Burwell in 1640, to Katherine Baron (later the wife of Robert Cropley). The inference is that his half-brother Matthew, born to their father’s first and short marriage at Soham to Martha Williamson (and also baptised in Isleham) did not live to inherit. This older Robert was born in Babraham in 1620 to the third (1608, to Joan) marriage of John Mortlock, yeoman of Pampisford and fifth in direct succession to that Christian name, who died in 1631. This John’s first Robert, whose birth in 1597 cost him Flower, the wife of his first marriage, was father to the five-hearth Rowland mentioned above. Flower must have been much loved, for her name was given to (short-lived) daughters of both John’s subsequent marriages. As an interesting portent for the future, Frances, a daughter of the second marriage, whose mother Alice Garner was buried two days after Frances’ baptism, married in 1631 William Hodgkin of Abington Manor.

There were already Mortlocks in the town of Cambridge in the seventeenth century but whether of this or another strain one cannot say. The first of the Pampisford Mortlocks to live in Cambridge itself, hereafter referred to as John Mortlock I, was born to Rowland and his wife Sarah Baker in February 1674 - some say in Pampisford, but he was like his junior brother Robert baptised in Kelshall, Hertfordshire. The relevant Hearth Tax records for Kelshall, which might throw light on this, are unfortunately illegible but John I’s son, John II, born in 1709 to John I’s wife Elizabeth, obligingly went on to refer to a Baker kinswoman in his will - proved, like his father’s, at Canterbury which suggests that by 1754 the Mortlocks already had property spanning more than one ecclesiastical jurisdiction. In 1751 John II had leased Newnham Farm from Corpus Christi College and at that time he already seems to have held a lease from the same source on Ashton House Farm nearby. It is only fair to mention that others have proposed as a candidate for John Mortlock I the John baptised to John Mortlock and Ann Davis in Great Shelford in April 1764. But then he wouldn’t be JM I if that were true, would he?

John’s brother Robert, two years his junior, has left us a touching vignette from his deathbed in

1709. A servant of Sir Thomas Clarke of Brigginsbury [make what you will of that], Herts, he was abed in the house of a widow, Dorothy Clark, in Blackfriars. His last words, prompted or not - we shall never know - were carefully taken down and sworn as his will - "John Mortlock my brother shall have all that I have, I have a half-sister [untraced] but she hath enough".

Elizabeth was the widow of John Stukins of Cambridge. She brought into her Mortlock marriage in 1707 a Breeches Bible in which she recorded the times and dates of birth of all her children, and for some their untimely deaths, including John and Elizabeth Stukins of 1702 and 1704 respectively. Her maiden name was probably Bittany. The Stukins themselves were prominent in Long Stanton.

Expanding from sheepfarming into woollen drapery, John I had moved into Cambridge by 1700 ("woollen draper of Cambridge"), according to a lease on some Pampisford land, where he held properties called Colemans, Hancocks, Saustons and Branditch Close. He also had land in Whittlesford. Pampisford itself has been chronicled in manuscript by OC Mayo (1985). John Mortlock I died in April 1754 and is remembered in a marble tablet in the south chapel of St Edward's, Cambridge, where he had served as churchwarden and to which church he, with a fellow churchwarden, presented a candelabrum. He subscribed to the raising of a force to defend Cambridge against the Jacobites at the time of the '45 Rebellion (but mercifully Bonnie Prince Charlie and his Scotch rabble never got that far). His memorial carries a cartouche of his arms, ermine a fret azure on a chief engrailed gules three fleur de lys or, similar but not identical to those (fretty rather than a fret) noted on a house in Haddenham by William Cole as ante 1725 and cited by the nineteenth century antiquarian Dr William Mortlock Palmer MD of Linton. Different arms, those of the town of Mortlake, were formally granted to John's great-grandsons Sir John Cheetham Mortlock and Dr Thomas Mortlock in 1840.

Sir John was named for Thomas Cheetham (d.1785) the wealthy but childless husband of John I's daughter Ann, whom he married as a widower in 1847 when Ann was 41. Cheetham was possibly a descendant of the Lancashire House of Chetham which had established itself at Livermere, Suffolk, by time of the Reformation. John III's son Thomas was also named for Thomas Cheetham, who was, like John Mortlock, a woollen draper in Cambridge. Thomas Cheetham's mother was the daughter of Rev. Keller of Jesus College. It is to be supposed that the Cheetham inheritance, like so many others, devolved onto John III, who had also prudently tacked the name Cheetham onto another son, Frederick. Ann's sister Elizabeth wed the eccentric, eventually mad, Dr Peter Stephen Godard DD, Master of Clare (the son of a refugee Huguenot barber). Godard was celebrated for once preaching a sermon, not against sin, but against the Duke of Newcastle. Thus did Town begin to walk with Gown for the Mortlocks.

John I's son John II had married, in November 1754 in St Edward's, a few months after he had inherited, Sarah, daughter of a surgeon, John Davy. Davy was probably born in one of the Walpoles in Norfolk. In Lowestoft, where he set up in practice, he had married the grand-daughter of Henry Ward, 1635-1704, the son of James and Frances Ward, also of Lowestoft. James' father Henry, a brewer who died in 1651, had married an Elizabeth Arnold in Lowestoft in 1607. This couple would have been born about the time of the Armada. The Mortlocks' East Anglian roots ran deep indeed. John Davy was born about 1694 and had qualified in surgery by bishop's licence in 1717 under the 1510 Act for licensing surgeons who were not graduates of Oxford or Cambridge. In 1739 he was admitted as a "Foreign Brother" of the Barber Surgeons' company of London. The Davys were prominent in the Kings Lynn area and had other links with Caius

College. The William Walford, ironmonger of Woodbridge, mentioned in the will of John Mortlock II was the grandson of John Davy by his daughter Mary.



JOHN MORTLOCK 1708–1775
WOOLLEN DRAPER



John Mortlock II; Sarah (Davy) Mortlock (sketch by Downman)

The other sister Susanna, rather late in life, in 1763 married Sarah Davy's brother John jnr, a fellow of Caius, who became Rector of Lavenham when, on marriage, he had to resign his Fellowship. John I and Elizabeth had four other children who died in infancy.

John Mortlock II was 45 years old when he married; a man of good expectations, why no match was managed for him in his father's lifetime must remain conjecture. He amassed a fortune as a draper at his father's premises at the Market Hill end of Rose Crescent, near the Rose Inn, which latter had been the venue for the main political meetings in Cambridge since the time of Queen Anne. He died in April 1775, after a lingering illness, and is remembered by a monument, in the vestry of St Mary the Great, to him and to his wife who died in 1800, and to their daughters Elizabeth and Ann who died in 1831 and 1838 in Woodbridge, whither they had presumably repaired with her mother on the latter's widowhood, and where their Walford cousins are remembered in the Church. They are recorded by their nephew John Frederick as dying "old maids". They left £50 donations were made to Addenbrooke's Hospital in their wills, which give us - maiden aunts' wills can be so informative - pretty much a roll call of nephews and nieces. Of these, Susanna Skeeles' son-in-law the Rev. William Strong was struck out of his aunt Ann's will in 1837, shortly after his wife died. Ann, clearly something of a fusspot, not to say control freak like her brother John, leaves us a long list of furniture and chattels - silver, blue and white china, furniture - exactly typical of what one would expect of a lady of her age and status. The interest for us is that much of this loot must have originally been inherited by the sisters from their mother Sarah Davy; perhaps some of it may have been what would now be highly-prized Lowestoft porcelain. John II, in his will of 1754 proved in 1755, left apparently extensive land at "Clapton" (probably Clapton Corner near Woodbridge) in Suffolk to his widow for life with a reversion to his son John III. This was presumably a Davy inheritance. By 1831 the surviving sisters - Ann, Elizabeth & Mrs (Susanna) Skeeles were living together in a house with a garden in Well Street.

There were three other daughters. Sarah, the eldest, married in 1783 a rich banker and brewer, Sir

Edmund Lacon Bt of Ormsby Hall near Great Yarmouth, bearing him two sons, John Mortlock and Henry, and four daughters (identified in their aunt Ann Mortlock's will). Of these Henrietta Maria married Edward Symons Ommaney, of a family that produced several admirals and generals, a celebrated marine biologist and an expert on the Athanasian Creed. One of Henrietta's sons Major General FMM Ommaney married his cousin, by Sarah's son John Mortlock Lacon, Harriott Ellen Lacon, but the marriage was childless. Another, Major General Edward Lacon Ommaney RE, married off his son Colonel Edward Lacon Ommaney to his niece (by Edward Lacon Ommaney snr's brother Henry Mortlock Ommaney, who named the Mortlock river in Western Australia whither he had emigrated to become its Government Surveyor and, for a time, Ascting Governor), Elizabeth Capel Ommaney; this couple were parents to (amongst others) Lieutenant Colonel Charles Vernon Ommaney CBE, 1872-1952, who is (with many other Ommaneys and Lacons) featured in Who Was Who and whose two sons and two daughters presumably carried the Mortlock/Davy gene pool forward.

As to John Mortlock III's other sisters: Mary married in 1790 John Roberts of Eton, and Susanna in 1788 a Cambridge don, Rev. William Skeeles, by whom she had two children. Roberts was the second son of Rev. William Hayward Roberts, the Provost of Eton; Jane, the daughter of the eldest son who was in his turn Vice-Provost, married the 4th Earl of Egremont, who inherited the title because his uncle the third Earl had his six children first and then married their mother second, so that his son was illegitimate although it was he and not the fourth earl who was left Petworth House. Jane and her Earl died childless but John Roberts and Mary Mortlock had a son, William, in 1793. Skeeles died comparatively young, and Susanna as a widow retired to Woodbridge to live with her spinster sisters.

Several individual and group portraits of John II, his widow, his sister Mrs Davy, and of John III and his wife and sisters were commissioned from John Downman ARA between 1777 and 1779. These show how the Davy good looks were passed on in the family. A particularly charming portrait shows the infant John Cheetham Mortlock on his mother's knee¹. Downman was nothing if not commercial. In his formal three-quarter length oil of John Mortlock III the subject seems to be years younger and stones lighter than as first presented in a head and shoulders sketch.

So to the heir: senior to all these sisters, the only son, John III was baptised in St Edward's on 17th October 1755, something less than eleven months after his parents' marriage in the same church. Of his education I can tell you nothing, and he was described in his lifetime as having "little education" but it is clear from his letters that he commands the proper use of English, and he can have been of little use in the draper's shop without some grasp of arithmetic. It is to be supposed that in his father's decline he will have had the management of the family business and was thus thrust early into a position of command. These circumstances alone would probably have foreclosed any thought of a University education. There is no trace of any acquaintance with the Classics but it is difficult to see him as patient of dry scholarship. In later life he clearly appreciated and gave thought to the formal education of his sons.

¹ Oil on canvas, 50" x 40". Sold by Phillips, London, 12.2.2000.

Master of the Town of Cambridge



*John Mortlock III by John Downman ARA,
half-length in black jacket and white smock, in pencil, black chalk and stump on paper, heightened with white,
sold by Christies for £1,673 20.11.2003*

Aged 19, John Mortlock III found himself head of his family and master of the accumulated Mortlock assets. He had inherited a sizeable estate - the drapery business, and land in Pampisford and Whittlesford which had been Mortlock patrimony for generations (although the estate was not cleared until 1777, by which time John had obtained his majority). As an only son it was all his, and his sister's dowries were in his gift. As a rich, handsome bachelor he was quite a catch. In 1776 he married Elizabeth Mary, sole heiress of a wealthy retired Presbyterian grocer, Stephen Harrison, and his wife Mary. Mary had died only recently, and rather suddenly after only a short illness. Stephen's father, another Stephen, was definitely a dissenter: he had Stephen and his sisters baptised at the Downing Street Independent chapel in Cambridge.

Elizabeth Mary Harrison was the widow of Richard Rose of Eversden, who had died in 1752. By him she had already borne three children - Thomas who died some time after his father, aged 14, Editha who had died in infancy, and Richard jnr, born in 1750, who became a soldier and who died unmarried, conveniently to John Mortlock, in 1800, by which time he had been, even more conveniently, certified as a lunatic. Richard Rose senior was at least the 5th of his line in Dry Drayton where successive Richards had wed in 1616, 1647, 1689, the fourth marrying an Edith Taylor in St Edward's, Cambridge in 1712. A Christopher Rose was High Sheriff of Cambridgeshire in 1643. Besides his land in Dry Drayton, Richard Rose V had land in Toft and Chesterton and it was fortunate that Richard VI survived long enough to inherit, at least nominally; for otherwise these estates, instead of passing ultimately to John Mortlock would have passed to other members of the Rose family. Rose had kinsmen who were bakers and tanners in Cambridge and there was another related branch of Roses at Oakington. Richards V and VI lie next to each other under massive slate slabs in the centre of the aisle in Great Eversden church, close up to the altar rail so as to be in pole position for the Resurrection. Richard V's slab bears arms - not readily traceable - which have bezants as a charge, something normally associated with

banking. A happy omen for John Mortlock.



*Elizabeth (Harrison) Mortlock with the infant John Cheetham Mortlock
By John Downman 1778*

This is not the end of the cornucopia of acres descending on John Mortlock from his marriage. Already landed - “unto him that hath” - Richard Rose V had come into land at Great Eversden via his wife Mary, who was the daughter and heiress of John Day, 1693-1751, who with his wife Elizabeth (1697-1782) is remembered in a wall plaque on the south wall of the chancel of Great Eversden church whence, presumably, he keeps an eye on his son-in-law. John Day was heir to the Rectory Manor of Great Eversden which had been left to another Elizabeth, wife of an earlier John Day - probably his grandmother - by her kinswoman Mrs Anne Baron to whom she was a servant. Anne had inherited this estate in 1639 from a Charles Baron, who was High Sheriff in 1643. An Anne Barron of much later date is buried in Great Eversden churchyard with others whom we shall come to later, including Finches, who were also connected to the Days as witness Thomas Day Finch of Great Eversden who gave his name to Thomas Day Finch jnr there in 1793 (followed by Anne Barron Finch in 1795).

John was the first child of Robert and Sarah Day of whose succeeding six children only Mary and Ann survived. His wife, whom he married in June 1718, was Elizabeth Wicks of Little Eversden, whose mother was a Baron.

The Days exhibit arms granted in 1582 to the Day who was 12th Provost of Eton but probably in use in the family before that date, and also used by the Days of Mayfield in Sussex. Although the surname is by some supposed to come from day-labourer or dairyman, or according to one authority, "kneader of bread"; there is also, conveniently for some susceptibilities, a Norman derivation from one Geoffrey D'Eye who had land in Norfolk and Suffolk. The John Day in Great Eversden chancel was in fact a dissenter - hence, presumably the Harrison match; in 1672 John Day of Eversden, probably his father, had had his house licensed as a Presbyterian Meeting Place although, says the Victoria County History without explaining why, "it was probably Congregational". John Day also had land in Wimpole but sold it during his lifetime.

Marriage also brought John Mortlock the manor of Barnwell (scene of later unexplained conflagrations). As his part of the marriage settlement John pledged what is now Rectory Farm at Pampisford, on the SE border of the parish adjoining Hinxton, which at Enclosure comprised 365 acres.

Money must have poured in from farm rents, the Pampisford and other tithes, the drapery till and off the backs of the sheep. The need to do something about placing his wealth led to John's founding, in 1780 on the drapery premises, Mortlock's Bank, the first Bank in Cambridge, formalising what was already his practice of lending out money in an informal and friendly manner, originally in Cambridge and Ely markets. He lent cheerfully and liberally (and shrewdly) without distinction of party and this made him very popular. He was helped by the then plague of highwaymen; travellers between London and Cambridge could now obtain credit at each end of their journey without having to carry cash on them. There is a story in the Clark-Kennedy line that Mortlock conspired with highwaymen, possibly with Jeremiah Lagden who lived in Great Abington, passing on information about rich dinner guests who might be travelling in from Newmarket way. On reporting their encounter they would have been advised to keep their money safe in Mortlock's Bank. However it could just as easily have been one of Mortlock's servants being bribed for tip-offs. Confusingly, in another version of the tale it was Mortlock's butler dressed up as a highwayman who conducted the hold-ups. Although famed for driving a hard bargain, Mortlock was never accused of failing to meet a bargain or of dishonouring a deal, something his many enemies would have made much of on the least excuse. Even the felicitously-named Dr Cam, who, dancing to the music of the post-war world, with its siren hymns to the false god of egalitarianism, would use any stick to beat a Mortlock, conceded that "his bitterest political opponents never impeached his business honesty". By 1844, its founder long gone, the Bank had a note issue in excess of £25,000 - in "old" money - and had been bankers to the University for many years.

We might pause here to look at John Mortlock's character. Many a young man with his inheritance, newly married and with social aspirations, would have retired to a country seat and lived comfortably for the rest of his days as a country squire, and time would have effaced the memory of his origins behind the drapery counter. Another would have merely looked at all that money and set about spending it. Neither as we shall see was the Mortlock style at all. On the one hand he was mature and of good judgment, beyond his years. He had the knack of concentrating on essentials - for instance, on coming of age he bought his way out of Vestry service for his parish. And something drove him on from inside; he fiercely desired to control people; his assets were a means to this end, not an end in themselves. Moneyed, established, and clearly highly intelligent, he was about to hit Cambridge with a very large bang.

In 1778 Mortlock took his first step to political power, buying himself the Freedom of Cambridge for £40. This made him an elector, and in 1782 he became an alderman, and in that year moved his political base from the Rose to the Eagle. He succeeded in getting the quorum rule for (six) aldermen rescinded, and next he managed the reversion of the mayoral election rules from those of 1568 to those of 1344. The gearing was now in place for him to use his business and political interest conjointly. In 1784 he was elected Mayor - an office he filled thirteen times - and the mayoralty remained with him, his sons John Cheetham and Frederick Cheetham (a cut-out for his father) or his business associates in an unbroken run until 1835, 19 years after his death; the Mortlock hold was only cracked open by that widening of the franchise which was part of the complete reform and modernisation of Local Government that was enacted nationally in that year. The rotation of Mortlock bottoms in the mayoral chair was known locally as "the bucket system".

From his position of hegemony Mortlock was able to manage the renting out, or sale of leases, of Town properties, many of which had been left to the Corporation for charitable purposes. In this way he rewarded his friends, without cost to himself, and, more significantly, had by 1790 bought off and compromised his political enemies. His riposte when challenged about this was that "without influence, which you call corruption, men will not be induced to support government, though they generally approve of its measures" - as robust a defence of the eighteenth century political process as is ever likely to exist. Mortlock's initial radicalism - he was associated with Wilkes - seemed quite to desert him once he became politically established. Cooper, author of the "Annals of Cambridge", later wrote "I have no doubt that Mr Mortlock would have made his own footman a member for this town if he had thought it proper".

In 1783 the Bank moved to Bene't St, where the Finch family had built a mansion in 1720 on the site of the Austin (Augustinian) Friary, which ruin they had bought from the University. Soon everyone who mattered in Cambridge was in debt to the Bank, and so, later, was the Corporation. Mortlock was a prudent operator; his considerable real assets enabled him to ride out at least one politically-inspired run on his bank organised by the University in 1784, one of several attempts to ruin him financially and so shut him down politically, in which we can see also the hand of the Earl of Hardwicke who was increasing his stake in Cambridgeshire during this period, and who was in competition with the Rutland interest; Hardwicke, ironically, had been Mortlock's original political patron. Some of the conspirators were neatly hoist after the event when Mortlock broke them by calling in their loans. To balance a picture that has been built up by others, and glibly accepted by some modern commentators, of Mortlock as the Bad Guy, the 1784 run was started by the fraudulent issuing of a bogus tax demand, Mortlock's opponents having manipulated the Commissioners of Taxes. Mortlock's initially being taken up by the new, young and idealistic 4th Duke of Rutland happened when the Duke, who had inherited in 1779, was still enamoured of a programme of reform. However the Duke dying aged only 33 in 1787, the Manners interest was managed with more regard to practicality and Mortlock was able to mature into a normal Tory. Events in France- the cavalcade of murder unleashed in 1789 - later wonderfully concentrated the minds of those that had the management of our own country.

What happened to the drapery business is a bit of a mystery. It was certainly still running in 1791 when John Mortlock took on Thomas Nicholls as an apprentice, in succession to William Nicholls who had been indentured in 1779 (an apprentice had also been taken on in 1754 by John Mortlock II). However in 1783 John Mortlock III had recruited Thomas Francis for seven years as an apprentice banker and his successor, in 1799, was a William Francis. It will be supposed that this last pair were juniors to Samuel Francis whom we shall meet shortly. The apprentices would have

been 14 in the years cited against them.

Meanwhile banking was a heads-I win, tails-you-lose situation. I lend you money and you pay me interest and then pay me back; I lend you money and you don't pay me back and I call in the mortgage and yet more Cambridgeshire acres are added to my estates. His improving political and social position brought him other sweets, for instance the lucrative office of Receiver of the Land Tax for Cambridgeshire. In this role thousands passed through his hands on a leisurely passage between the taxpayers and the Treasury, without him having to pay interest on the money while he held it. By this time he was possessed of real property in excess of £33,000 - modern terms he was a multi-millionaire.

In 1784 John was returned to Parliament as one of the two members for the Town, the first native of Cambridge to represent it since 1660. This meant giving up his Receivership, which he expeditiously relinquished to his sidekick, Samuel Francis, originally a clerk in the Bank. This preferment of Francis enraged and alienated Mortlock's original supporter Alderman Purchas, who eventually succeeded in revenging himself on Francis, ruining him with expensive lawsuits, although Francis had the last laugh when Purchas committed suicide in 1833. Purchas - everything is intertwined - was a connection of Mortlock having married a Day. Mortlock's arrival on the national scene was distinctly unwelcome to those already established, who made a number of sneering comments about him as a parvenu and "counter-jumper". He ignored all that and demonstrated such skill in manoeuvring his support from one group to another that they had to treat with him. They also had to recognise that he had, without their properly anticipating it, established an iron grip on his political base in Cambridge, which was something that simply could not be ignored.

Then in 1786 he was caught out changing the list of Land Tax Commissioners for Cambridgeshire after it had been agreed by Parliament and sent for printing, changing the spelling of the names of commissioners he didn't want so that they became ineligible, and adding other names at the end of the list. His co-signing, with his fellow Cambridge MP Colonel James Adeane, a loyal address to the King² in that year could not affect the outcome.

For his malpractice he was censured in the Commons. However he sat on, in 1787 voting for the repeal of the Test Acts. He took until May 1788 to apply for the Chiltern Hundreds, and then did this adroitly, resigning in favour of the interest of the Duke of Rutland, who, although stating contemptuously and somewhat unchivalrously that personally (presumably as an aristocrat - "Peerage Folks"), Mortlock weighed "not a feather" with him, had to acknowledge that there was no way to handle Cambridge except through Mortlock, because of all the votes that Mortlock controlled through his landholdings. Mortlock had already been elected to the Recordership of Cambridge, pushing past the Hardwicke interest to carry the day. Folks saying that it was illegal also to be an MP, and threatening to sue, Mortlock resigned the Recordership in favour of the Duke of Beaufort, who held it as a *locum tenens* until the next Duke of Rutland should be of age. The Manners, for their part, although the Duke had interceded with Pitt to get Mortlock let down lightly in the Commons, were very laggardly in honouring the financial part of the bargain - to find a sinecure worth £1,000 p.a. for Mortlock - although for thirty years no Rutland parliamentary candidate was ever opposed in Cambridge. Mortlock nevertheless, back on his home base at

² LG 27.8.1786

Cambridge, now had the powerful support of the Manners family. In 1789 he ensured this by creating 89 new freemen, most of them Rutland dependants, who could be brought in by the cart-load from Cheveley if their votes were needed in the town. The dinner gatherings in the Eagle, set up by Mortlock in 1782, were paid for by the Duke and were known as “the Rutland Club”. Mortlock successfully fought off many legal attempts to unseat or disenfranchise him or his surrogates, demonstrating that whatever people might think of his methods, he always operated scrupulously within the law. He was now able to dispense with the support of the Dissenting shopkeepers who had previously been of use to him, and ever afterward was a dedicated Tory, no longer the somewhat radical young man that Cambridge thought they had promoted. His control of the town was now absolute, and he could put behind him such incidents as being bound over not to fight a duel with Adeane³, who would also have been bound over if he had not fled to London. The duel itself had been narrowly averted thanks to the intervention of the Vice-Chancellor of the University. It says something of John Mortlock’s status that he was now considered a fit duelling opponent for a duke’s nephew. The man once scornfully dismissed as a counter-jumper was now able to move men about as one might pieces on a chessboard. His social elevation began to be marked by reports of his affairs in the *Gentleman’s Magazine*. He liberally fuelled his political friendships, for instance with Pitt, pouring the wine in the great dining room of the Bank house into mighty goblets holding a third of a quart, some of which still survive. As to these potations, Samuel Taylor Coleridge wrote of him “he is guilty of so many Rascalities in his public Character, that he is obliged to drink three bottles of Claret a day in order to acquire a stationary rubor and prevent him from the trouble of running backwards and forwards for a blush every five minutes”.

Mortlock had been warned in front of Pitt that Parliament might not be the place for him. The higher ranks would be closed to anyone who had neither a London base nor the freedom from day-to-day business concerns conferred by tens of thousands of acres compared to mere hundreds. However Mortlock’s term there undoubtedly gave him a learning opportunity and it was as serviceable for him to have someone at Westminster who would act in support of his interest - now conjoint with the Manners’ - as to be there himself. Later in life he spent time in London but it was profitable business time and a better bet for him. Mortlock did not lose by his foray to Westminster, but had he persisted it can only have been at the expense of his regular money-making. The episode shows us that Mortlock knew when to cut his losses and that he did not let emotion get the better of practicality.

Criticism of him as an MP seems mostly based on his being his own man which was infuriating to those who considered themselves his superior. He had no patience with being regarded as lobby-fodder, nor with the party system, and saw his vote as something to be used creatively in his own interest. Better, in the end, to go back to Cambridge and be a bigger frog in a smaller pond.

A certain “person of Quality”, as a gentleman of position was quaintly termed in those days, was involved in the enquiry into the Land Tax business. He complained that John Mortlock, the banker, kept him and others waiting as if they were suppliants in the ante-room of an autocratic King and that when they were admitted “to the presence” they were received as if he were the Grand Khan of Tartary and they were members of a wandering tribe seeking his protection. The “suppliant” in question is said to have left a written record of the “affront” John Mortlock gave

³ Adeane also, such are the twists and turns of the Mortlock story, held land in Pampisford.

him.

Back in Cambridge John served as a Justice, a very necessary office when a tail of rabble came to town on the coat-tails of the annual Stourbridge (also “Sturbitch”!) Fair. In 1794 for instance John had to deal with the exhibition of a lewd waxwork of a wholly naked woman which an informer had paid a whole sixpence to see. The fair involved the whole Corporation in “extra exertion” and in 1790 they ended up billing nine dozen of port at two shillings a bottle, plus ten bottles of sherry at three shillings and two dozen of punch at the same price because of their additional labours.

In 1792 Mortlock bought the Lordship of the manor of Great and Little Abington, which he actively farmed, supported until the latter’s untimely death in 1813 aged only 52 by his faithful steward George Goddard, and which he had Enclosed as also his estates at Pampisford. In 1800 Mortlock had laid out £14,000 to buy more property in Great and Little Abington, Balsham, Babraham, Pampisford and Hildersham, including Hildersham Hall which last however was soon thereafter sold. A lease of Great Abington from King’s College is recorded for 1803. In 1812 his bull killed the Church Clerk of Little Abington and it is unclear how the adroit Mortlock political footwork got him out of that scrape. There had been an earlier drama in 1806 when a trench caved in and killed Mr Thomson the plumber, and one before that in October 1804 when one Daniel Forster, 53, fell from a window onto some stone steps at ‘Mr Mortlock’s house at Abington’ leaving a widow and eight children.. Mortlock’s interest was not impeded by the building of a decent road between Abington and Cambridge under an act of 1797 which named him as one of its trustees, along with Charles and Thomas Day Finch, whom we shall meet later.

Not that he never acted as a Mayor should. Anything that threatened the established order was bad for trade, thus bad for the town and bad for its citizens - and bad for Mortlock. He would thoroughly have understood the modern adage that what is good for General Motors is good for America. By 1793, as alarmed as most people were by events in France, Mortlock through “his” mayor supported a general agitation against Jacobins, Republicans and other Levellers in which a Guy of Tom Paine was publicly burned. Mortlock later chaired a meeting of local farmers in support of conservative sentiments. Town and Gown were united on this one and small shopkeepers who unwisely supported a Republican view found their premises deservedly sacked.

John Mortlock III was also - this may seem odd - prominently against slavery; but both Town and Gown were strongly and vociferously Abolitionist. Slavery, by the way, depressed the price of sugar, which was unhelpful to East Indian interests, in which Mortlock had begun to speculate. However, any doubt that Mortlock’s views were genuinely held is dispelled by his subscription - along with a ‘Miss Mortlock’, probably one of his sisters - to the publication of the letters of the celebrated ex-slave Ignatius Sancho in 1782.

In 1794 Mortlock was the prime mover in a scheme to pave and light the town, quaintly opposed by those who feared that being able to recognise someone who had lurched into them at night would oblige them to a duel the next morning. Although some civic and University interests were often at odds - for instance over lighting and paving, for which Town would pay but by which Gown would benefit - Mortlock dined in the colleges and would certainly have been seen today as a master of “networking”.

These were turbulent times. Mortlock had enough sense to head off direct causes of trouble; in early 1795 as deputy mayor he forestalled one riot by buying out a cargo of flour to prevent

profiteering on bread. In the July, by raw force of personality, he put down a food riot, “continuing on horseback with the mob the greater part of the day; and under the idea that they would not be guilty of any very violent excesses, if not provoked, he determined to risk the appeasing of them himself, without calling in the constables, or swearing in supernumerary ones, lest anyone over-zealous should irritate them ...” Mortlock’s intuitive grasp of psychology, his understanding of his fellow-Englishmen, and his powers of leadership, and his personal courage are in this one incident abundantly demonstrated. He had an instinctive understanding, honed by personal commercial experience, of exactly how far both individuals, and people collectively, can be pushed. We can also see two other factors in play. On the one hand he was always able to conceive a practical, workable plan in any public or business circumstance, and to do that at action speed, and he was rarely caught out by any unseen far-distant ramification of his actions; he could plan rapidly and comprehensively in deep ply. On the other hand he was never held back by trepidation or pusillanimity. He had immense self-confidence and this surely tells us that he had enjoyed a secure childhood in a settled and loving home - that is a tribute to John II and Sarah Davy.

It would be a mistake to ascribe his actions to altruism. The prosperity of the town was his bread and butter and he understood, as many did not, that a trading regime of stable prices and sufficiency of supply was necessary to that. As mayor he took steps to control prices in the town, but in ways that protected the town’s shopkeepers, by preventing “regrating” and “forestalling” - the buying up of a product to make a corner - and other devious market practices, particularly at the time of the annual Stourbridge Fair. These were very testing times, with bad harvests and other problems so that there was real hunger - in 1800 public soup kitchens had to be provided. The fact that John Mortlock could formulate rules over commercial conduct and then make them stick shows us how completely he held the town in his hand.

Meanwhile the War dragged on. In 1798 Mortlock put in £100 to a fund for national defence, and in the same year, as our country faced not for the first time and not for the last time the danger of invasion, he chaired a meeting to form the Cambridge Volunteers. There were further subscriptions and further raising of volunteers in 1803, Mortlock again and this time his son (by then 26, mayor and Colonel) prominent, against a repetition of the threat when the ancient sore of war with France reopened, after a brief breathing space. However even the World War could be turned to advantage and in March 1797 the general acceptability of the town’s banks’ notes - principally Mortlock’s - was generally agreed, as a measure to contribute to the public credit. Mortlock, while thanking the assembled tradesmen and College office-holders for this measure, was at pains to disclaim it as any particular initiative of his own. But *cui bono*?!

It is unfair to judge an eighteenth-century entrepreneur through twentieth century eyes. For all its defects, it was the eighteenth-century system that enabled our entrepreneurs to exploit the opportunities of the Industrial Revolution, so raising us to that pinnacle of economic power from which we thrashed the French, created an Empire encompassing a third of the world’s people, and built a Navy that made us the mightiest sea-power the world has ever seen; all this brought us a century of peace in Europe in which moralists could sit in their armchairs and revile their predecessors. The Eighteenth Century *worked*. Even our loss of America (which can now be seen as a massive strategic setback for France, achieved ironically via one of their rare tactical successes, in Chesapeake Bay) can now be seen to have opened the door to the modern age. At home, before railways and decent roads, only a totally decentralised system, with power in the hands of local magnates, could possibly have served our needs. Such political shenanigans as

Mortlock indulged in are the less attempted now because they have been made more difficult, not because people have in some way improved. Mortlock's contemporaries would be horrified at other aspects of lax moral standards of modern public life, where some senior government ministers openly flaunt their adultery and, still worse, others their perversion, and marital aberrations in those who have the leadership of our country are not only openly advertised but openly condoned from the top. In Mortlock's day the Prince of Wales was roundly condemned for his behaviour - the same things went on, but marital dishonesty was still definitively offside and not even condoned in Nelson whose Emma was acidly lampooned in the press of the day. And at least our predecessors had good taste.

John Mortlock cannot be fully understood without consideration of his relationship with James Thomas, initially a business partner but later a firm and trusted confidant and friend. Thomas was eight years older than Mortlock, was a sea captain rather than a land animal, and hailed from Bristol and had no earlier connections with East Anglia of any sort. However he and Mortlock had one bond in common, for Thomas had lost his father when he was eighteen - Mortlock at nineteen - and both men had thereafter made their own way relying entirely on their own judgment. Thomas had already been put to the sea, but his father left him a substantial legacy in property, and Thomas began to invest this in East India shipping, even owning shares in ships in which he shipped as a junior officer. The conjunction of the two men probably came through Esdailes, Mortlock's "corresponding bankers" in London, who were also heavily involved in East India investment. Business would also have been done at Karr and Harper's "Jerusalem" coffee house in Cornhill Court, a general clearing house for all India trade affairs and associated shipping and insurance matters. James Thomas and his like used this as an office and post restante. However their association arose, by 1791 Mortlock and Thomas both had money in the Indiaman *Taunton Castle*. Based on this, and no doubt egged on by Thomas for whom there could be no finer life for a real man than life at sea, Mortlock's third surviving son Charles (Stephen, named for John Mortlock's father-in-law, had died in infancy) was in 1795, a year added to his age, sent to sea in that ship as an HEIC midshipman or "guineapig". Whether he had any prior vocation is completely hidden from us. The Cam hardly bespeaks the excitements of the open ocean. The first son, John Cheetham was of course destined for the Bank - of this, more later - the second, Thomas, for medicine although he eventually became a lawyer, and then a banker, cushioned by an £800 p.a. sinecure as Receiver-General of the revenues of the Post Office, his father having resigned this in his favour on 15th November 1806.

It is not to be believed that someone of John Mortlock's character would not wish to be master in his own house. It is also to be supposed that at least some of the sons of such a man would turn out to have minds of their own. The character and careers of such as Edward II on the one hand, and Randolph Churchill on the other, throw some light on what it means to be the son of a strong-minded father. We have a letter of John Mortlock's about gout, quoted below, a hint of his being affected by the odd domestic drama.

Matters became more personal in 1807 when the fourth son, Frederick, eloped to Gretna Green with Sarah, the daughter of Charles Finch, a Cambridge ironmonger. In his travail and quite possibly fury - not at the Finch match, but at the affront to his own authority - John Mortlock turned to his friend James Thomas for a solution.

Now where John Mortlock had a surfeit of sons, James Thomas was blessed with several daughters, pretty enough if a large oil by Beechey is to be believed. Charles Mortlock would have

come home from Madras in 1807 to find the household in something of an uproar over his little brother Frederick and his own future up for discussion. Betrothal to Emelia Thomas was offered him, and a marriage package arranged in which Charles wed Emelia in 1809 and went pretty soon off to sea in a command of his own which would have been purchased by his father at considerable expense. As it was he went straight from Second Mate to Commander without any intervening trip as First Mate. Mortlocks have ways of managing these things. We have Charles and Emelia's nine children as evidence that the arrangement was satisfactory; Emelia never speaks to us for herself. Charles did come back to Cambridge, albeit briefly, when he left the sea in 1822. His last children, John and Edward Thomas, were baptised at Pampisford in 1823 and 1828, and Charles' daughter Caroline was married from Great Abington in 1834, and in 1826 he had signed an anti-slavery petition from Great Abington. However he had, by 1835, returned to London to live and eventually he and Emelia retired to Brighton.

At roughly the same time as Captain Charles' marriage to Emelia Thomas, Henry, then aged 19, was betrothed to Emelia's sister Elizabeth, the marriage taking place as planned but after John Mortlock's demise. Again nine children followed, but Henry's poor health, wrecked by the Indian climate, and his general otherworldliness about money, and then her untimely widowhood, must have made life difficult for Elizabeth. He didn't want to go to India; he was infinitely more suited for an academic life and his father could easily have got him into any Cambridge college had he wished to do so; but what John Mortlock called "a change in family circumstances" - he was strapped for cash after war captures of Indiamen and their cargoes - had supervened. So it was a Madras Writership for Henry, Elizabeth as the prize if he was a good boy, and he meekly accepted saying "it is my father's wish and that is sufficient". He was quite as clever as his Wrangler brothers, and within a year of arriving in India had passed both Hindustani and Sanskrit examinations with Distinctions, and in later life turned down a professorship of Gentoo at Haileybury. Though not the youngest, he was John's Benjamin. John wrote on the back of a framed Downman portrait of Henry, that "he never caused his father a sigh except when he left him".

As to his original education, Henry had been sent first to Bury St Edmunds Grammar School and then to Charterhouse. He eventually reached Cambridge University in 1824, after being effectively invalided from India, entering St John's as a sizar and "ten-year man", but although ordained in the same year he never took a degree. In the remainder of his life he had no particular connection with the town.

John Mortlock's assumption that he should control everything that went on in his family went more than one generation deep. In a letter of 1811 to James Thomas he was clearly reconciled force majeure to Frederick Cheetham's marriage. A propos Anne Elizabeth, Charles and Emelia's firstborn, who was staying with him in Cambridge with her mother while Charles was away at sea, he writes of the young John Frederick, first fruit of Frederick and Sarah's union as "Fred's little husband for her". Annie was spared that fate, but died childless after a late marriage to a Scottish HEIC civil servant, Alexander Phillips.

The heir, John Cheetham (1777-1845), raised and commanded the Cambridge Volunteers in the later Napoleonic Wars. From Eton - how high had the "counter-jumper" jumped! - he continued to Queens' - where he graduated in Mathematics as 10th Senior Optime, somewhat below his younger brother Thomas who graduated in the same year (1800). He then progressed to the Middle Temple. Through having been Mayor (nine times) in alternation with his father John

Cheetham's portrait hangs in Cambridge Guildhall. His most challenging mayoral year was probably that of his knighthood, 1816, when as "Colonel Mortlock" he had the responsibility for preparing the town for the threatened arrival of the Littleport rioters (although, in the event, his arrangements were not put to the test). However, in the latter part of his life he had little connection with the County. From 1820, having the previous year been appointed a Commissioner of Excise⁴, he spent most of his time in London at his house in Dorset Square.

In November 1825 Sir John advertised a house for sale in Edinburgh. While this was presumably an investment rather than his own residence, the scale of it is interesting:

‘ .. consisting of six floors including two sunk floors and attic storey. The rooms are commodious, some are spacious and elegant; and the whole is finished of the best materials and workmanship. There is ample cellarage within and without the house. Water is introduced into five of the floors and there is a spring well and a forcing pump in the back area. A suit of baths occupy an apartment in the attic storey. The house has full back ground and a four stall stable and hayloft, harness room and double coach-house ..’

In November 1845 Sir John gave up his post as Commissioner for Excise ‘because of increasing infirmities’. *The Examiner* [8.11.45] reported that this created a vacancy worth £1000 p.a.



⁴ but see *LG* 27.9.1823

He married, in April 1812, at Gissing in Norfolk (John Cheetham was involved in Steward's brewing business in Norfolk), Mary, the widow of a sailor, Commander Horatio Beevor of the Hon. East India Company's Maritime Service. Horatio had been lost at sea when his Indiaman, *Glory*, was lost with all hands in a gale off Mauritius in October 1808. The East India connection suggests John Cheetham's father's involvement, and, at a remove, that of James Thomas. The story goes that, expecting her husband home from sea, Mary and her family heard his coach grinding up the gravel drive only to find there was nothing there. This was about the time that the *Glory* actually went down all those thousands of miles away. Mary Beevor brought John Cheetham her four small children, of whom the youngest, Harriett, survived to elderly spinsterhood. The son, Horatio Clarke, died in harness in 1846 as a captain in 13th Madras Native Infantry; he had been predeceased by his son, Robert Henry, who died in 1843 only a year old. John Mortlock snr is supposed to have been opposed to his son's match which may, as well as a conflict of business interests, have been a source of difference between them. However the witnesses included all John Cheetham's available brothers and his only eligible sister.

Mary was the daughter of Revd Edward Leathes, of a branch of the de Mussenden Leathes family of Herringfleet Hall, Suffolk, who had died in 1788, and his wife Elizabeth (Betsy) Reading, a well-educated clergyman's daughter, who when she died in 1815 in Norwich was also the widow of Edward Peach, a solicitor of Sundridge in Kent, from whom she had however separated after only a few years of marriage.

Edward, born in 1746, was the son of Carteret Mussenden (later Leathes), of Bury St Edmunds and Herringfleet. He became a successful and respected parson, but he had first been a seaman; as a midshipman in the Royal Navy he had spent a few of his teenage years sailing the Indian Ocean. However on the return journey he (and many others with him) went down with scurvy in Cape Town. On his return home his father promptly withdrew him from the Navy and prepared him for Cambridge. Edward's university career was undistinguished. After secretly⁵ marrying Betsy, rather earlier than both sets of parents would have wished, he entered the Church and settled into the role of curate and subsequently rector of Reedham, where he remained for the rest of his life.

Thanks to John Cheetham, Mary was blessed with a further seven children, but the only son among them, John Henry Manners le Blanc Mortlock, born when his mother was 47, lived only a few months and with him perished Sir John's hope of posterity in the male line. Five of the daughters, all named for Mary's Leathes forebears were successfully married off; Agnes to the Reverend William Godfrey of Kennet Hall, Newmarket where he was Rector, Lord of the Manor and Chairman of the Newmarket Bench, and Louisa to a Dr Ranking. Her previous fiancé, a William Thurlow of Norwich, had contracted TB and was sent to Malta to recuperate, but died there before he could return to marry her, in spite of the attentions of the Queen Dowager, Queen Adelaide's, own physicians and comforts from the lady herself - delicacies from her own table - and personal care from Lord Howe who was also resident on the island. Matilda married David Maitland of Liverpool - the Maitlands were family friends to Sir John and hailed from Gelston Castle in Kirkcudbrightshire.

⁵ Undergraduates (and Fellows, see text *infra* re Edmund Davy Mortlock) were not allowed to be married. If discovered to be so, an Undergraduate would have been promptly sent down.

JCM's eldest daughter, Elizabeth, married a Major Prior but died of cholera in India within three years of the marriage. Prior went on to become a major-general and to marry twice more, the last time to a granddaughter of Mary Leathes/Beevor/Mortlock's sister. Eleanor (perhaps through a mistranscription listed as Laetitia in *Alumni Cantabrigiae*, and misrepresented in the Donaldson Burke's *Landed Gentry* entry) married Dr JW Donaldson DD, sometime Headmaster of King Edward's School, Bury St Edmunds, but he was more academic than organiser, being a brilliant and original comparative philologist and a vigorous prosecutor of bizarre and obscure theories about the Old Testament. He was reputed to know fifteen languages. They were a talented family; JWD's brother was briefly, in 1856, Premier of New South Wales. A Donaldson great-grandchild, Edward (universally Teddy) Mortlock Donaldson, after a fine career as a Battle of Britain pilot, and who had won a DSO leading a Hurricane squadron at Dunkirk, set a World Air Speed record of 616 m.p.h. in a Meteor jet in 1946, and retired as an Air Commodore to become aviation correspondent of the Daily Telegraph. He had already achieved an international reputation before the war leading a crack, innovative RAF aerobatic display team. He was one of four brothers all educated at Christ's Hospital where he was obviously a somewhat celebrated alumnus. The three youngest (the eldest, Donald, emigrated to New Zealand) were the only set ever of three brothers all to win DSOs. John W ('Baldy'), the senior of the three, commanded 263 Squadron in hopelessly outclassed Gladiators in the Norwegian campaign and was then lost when HMS *Glorious* was sunk through the bigoted ineptitude of her Captain in 1940; Arthur, the youngest, lost two fingers and received other injuries in the defence of Malta in 1941 but besides his DSO went on to win two DFCs and an AFC. In 1942 he was one of only three surviving passengers of a Liberator crash off Gibraltar in which 16 others died. The total bag included a CB, three more AFCs and a US Legion of Merit. Their cousin, ex-Black Watch, lost everything he possessed in Malaya in 1942, eventually finding a place as bursar of Merchant Taylors' School. None of this would be so had Eleanor Mortlock thought more of the then Lord Napier who was also after her hand.

As it happens John Cheetham was already connected to the Beevors via his aunt Sarah's marriage to a Lacon. His marriage to Horatio's widow ultimately connected the Mortlocks to seven major East Norfolk baronetcies - Beevor, Buxton, Lacon, Foster, Frederick, Harvey and Wood - and to the important families of de Mussenden Leathes and Branthwayt and to the Wards of Great Yarmouth. His private correspondence was assisted by his being able to frank his letters from the Excise (postage was expensive) - until this privilege was jammed in respect of private letters when the cheaper penny post came in in 1840. He kept up with the Ommanneys, the Lacons and with the Leathes after his wife's death even though a visit to the Leathes at Herringfleet Hall was a business of stultifying boredom. In widowhood he travelled round the country quite considerably; he always seemed to keep one daughter at home as Duty Watch so to speak to manage his household.

One relationship which might repay exploration is his addressing Miss Jane Taylor of Dewsbury as his daughter. She seems to have been of an age and bosom buddy to JCM's daughter Louisa (born 1818).

Further connections can be traced to James Esdaile Hammett, son of Sir Benjamin Hammett MP, and thus back to HEIC, banking and to William Hammett, the one-time immediate superior of James Thomas, who was as we saw father-in-law to John Cheetham Mortlock's brothers Charles and Henry; and to the Finches of Shelford, already mentioned, of whom we shall see more shortly.

In 1840 Sir John Cheetham Mortlock and his brother Thomas obtained a Grant of Arms.

Interestingly the Grant reverted the traditional Mortlock arms to those of the town of Mortlake.

Thomas Mortlock (1780-1859) was also sent to Eton, and was admitted to Peterhouse but migrated to St John's, where he became a Fellow and then in 1807 a Medical Fellow. However medicine was not his ultimate game as during his last year at Cambridge he was admitted to the Middle Temple, and four years later to Lincoln's Inn. Called to the Bar in 1812, he was known as Dr Mortlock, but with his considerable academic achievements behind him he was ultimately, as we shall see, a banker. He avoided marriage altogether, like the junior brother William, but whether from disinclination or dissuasion we shall never know. He became a JP in Cambridgeshire and was Sheriff for his County in 1836 and High Sheriff in 1840.

Edmund Davy Mortlock (1787-1873) was sent to Bury St Edmunds Grammar School and then to Christ's College, Cambridge, from where he was ordained and speedily set up as a Curate at Pampisford. His eventual serious publications on the Athanasian Creed and on other aspects of the Christian religion do show that his position in the Church was no mere stipend-getting formality. He apparently never publicly married, but was reputed scandalously and secretly wed to the dowager, and much Edmund's senior, Marchioness of Bute, to whose son he had been tutor - marriage would have cost him his Fellowship of Christ's; no smoke without fire some might say; but for some any brush would do to tar a Mortlock. Even his estranged nephew John Frederick conceded that Edmund was handsome, his only blemish an over-long upper lip. Certainly Edmund resided on the Continent with the family for many years after the death of the Marquess which occurred, at Geneva, in October 1814 - within a year of Edmund taking up his post, into which he had been pressed or head-hunted by his brother-in-law, Bishop Kaye. The Prussian court painter, Wilhelm Hensel, took a likeness of Edmund along with various members of the Bute family in Rome in 1826. One of Edmund's lifelong friends was the 2nd Earl of Harrowby who had married Bute's youngest daughter, and who became, to Edmund's advantage, Lord Privy Seal. Edmund was brainy like his sibling Thomas although only 14th Wrangler to his brother's 8th. We will suppose his bespeaks brain power, although John Frederick said that his grandfather hobnobbed in appropriate places within the university whenever his sons were taking their finals.

As to John Mortlock's daughters, Eliza was in 1815, at Great Abington, married off to Dr John Kaye. She had to wait until she was 34 for this fulfilment. Kaye was a very hot property, having been Senior Wrangler and First Chancellor's Prizeman, then Regius Professor of Divinity and then, at only 32 years of age, Master of Christ's College which he vigorously reformed. Bishop successively of Bristol and Lincoln (where his tomb can be seen), he retained the Mastership until 1830. How, with all the Mortlock/Rutland influence behind him as well as his formidable brain he did not become an archbishop is a mystery. Kaye was a pet of his father-in-law and was warmly mentioned in his will. He and Eliza's only son WJF Kaye was later (unsurprisingly) Archdeacon of Lincoln, and their three daughters all married parsons.

Mary Ann, the baby of the family (1793), fared less well. There is a cryptic reference, possibly to her health, in an 1818 letter from James Thomas to her brother Thomas Mortlock, seeking elucidation of "unfavourable reports" regarding her. Although she may have had other income under Trusts invisible to us, her direct inheritance, presumably to deter fortune hunters, was £100 a year "as long as she remains single", plus £1000 down. So single she did remain, and ended up housekeeping at Moulton, just over the border in Suffolk, for her brother Edmund Davy Mortlock who became vicar there in 1845, translating from Great Abington where he had served for the previous ten years, although concurrently keeping up his Fellowship of Christ's College, which he

relinquished in 1846. His private investments included land at Swaffham Bulbeck. As a don he sedulously opposed all changes in the Christ's College statutes - a campaign which probably cost him the Mastership - but once out of Cambridge in the living of Moulton near Newmarket he was much more forward-looking. Using largely his own money he rebuilt and enlarged the church. Indeed he spent something like £8000 on his parish before he ever received a penny back in salary, and it is unlikely that any of his stipend was ever spent on himself. He also built a new school and taught there nightly until at 85 his doctor made him give that up; he pressed on through various travails including (successful) cataract operations on both eyes in the late 1850s. He did however get himself into a running battle with his churchwardens, who wanted to bend the rules of the parish charities so as to benefit other than just married male labourers. He rebuilt the rectory, revealing unsuspected talents in the skill with which he laid out the garden. He never gave up on his formal duties and preached an able sermon in the week of his eventual death. He and Mary share a grave at Moulton.

Followers in detail of the data underlying this account may be puzzled by the apparent collective re-baptism at Great Abington of Mary and her immediate brothers Henry and William. This may have been a confirmation service although Mary seems at 8 rather young for this.

Living at full throttle as John Mortlock did, making and fending off commercial and political enemies, and wheeling and dealing in London and Cambridge can hardly have been unstressful. In an incident that illuminates both the practicalities and risks of eighteenth century banking, in December 1782 one Coleman was arrested and charged with the theft of 500 guineas en route to Mortlock from Esdailes in London. Accordingly when in March 1802 the Peace of Amiens allowed English gentlemen the chance of a French holiday, John Mortlock took advantage of this to recoup his health in the South of France, and he was away when the fragile Peace collapsed in May 1803. It took him until early August to get back to Cambridge. The episode suggests that he was well served by deputies, and was therefore a man who could, whether by fear or fair dealing, inspire loyalty in his lieutenants. He certainly had the ability to retain the affection even of those who disagreed with the ethics of his operations; Gunning thoroughly disapproved of him, in spite of being his friend for nearly thirty years, but fairly thanks Mortlock for his efforts, quite out of turn, riding round all his contacts in 1789 to get Gunning voted into the Esquire Bedelship.

By 1811 Mortlock was seriously troubled by gout, which, he wrote to James Thomas, "is always the consequence of uneasiness and anxiety, which I am sure to experience when I come here [to Cambridge]". Whether this is a reference to family or political problems is not clear. The population of Cambridge had doubled in his lifetime, and the complexity and number of municipal problems requiring his attention will have both increased commensurably. Unable because of the war to obtain his favourite French medicine, he fought gout with calomel and salts. The mercury in the calomel will of course hardly have helped either his physical state or his mental grasp of affairs. If he had found French medicine efficacious, this may suggest that he was already a sufferer by 1802 - rather young for that affliction. He seems also to have suffered from rheumatism; one hopes his liniment of two eggs shaken up in a gill of vinegar and a gill of turpentine gave relief. By 1814 he had pretty well handed over all his non-banking affairs to his lawyer son Thomas, and, as will be seen below, had brought Frederick in to help in the Bank.

There were continuing business problems including losses from the taking, in 1809, by the French, of first the Indiaman *Streatham* in which he had an interest, and then the *Charlton*. Both ships were eventually recovered but of course the cargo investment was lost, and the *Streatham*, which

had been taken to Réunion, was quite badly knocked about. Mortlock's troubles were compounded by the loss of the *Streatham*'s cargo of silk, which was burnt by the British during the taking of the island. As to the *Charlton*, there was the additional stress of the delay finding out what had happened to his son Charles for whom the voyage was his first trip in command. In 1812 or 1813 John Mortlock seems also to have lost the proceeds of an investment in Madeira wine shipped out to India as a private venture in the *Cambridge*, an Indiaman of which Mortlock and Captain James Thomas were again part joint owners, the difficulty aggravated apparently by a defaulting underwriter. There are other signs that all was not well financially and that the high-rolling, climbing years had passed. In 1813 James Thomas raised a substantial sum from sale of Government stock and East India Company shares and one suspects some sort of bail-out; in February 1816 Edmund John realised £2000 which he generously put at his father's disposal.

The Bank, however, weathered all storms, both at Cambridge and at its agencies at Ely and Littleport. At the time of the 1816 Littleport Riots the Ely agent was the Chief Constable, Robert Edwards. A citizen entreated him for fifty gold sovereigns to buy immunity for her mill from the rioters. Edwards refused - "Nothing in the world will induce me to do this!" until, a stone striking him on the head and drawing blood, he added "Nothing save compulsion" and gave her the necessary money.

In April 1816 John Mortlock III became even more ill. Within a month, at his town house in Cambridge, only rising 61, he died - worth £120,000 in landed estates alone, and with the Corporation of Cambridge comfortably in his debt to the tune of £1700. Gown joined with Town in public grief - his funeral was attended by all the heads of colleges and other distinguished members of the University "in academical dress". His death was followed after only eleven months by that of his wife, still only 63. There is a white marble tablet to them on the south wall of the south aisle of St Edward's, immediately below the memorial to his John's grandfather.



Mortlock Plaques in St Edward's, Cambridge

In 2004 Barclays and the city council placed one of the first of Cambridge's commemorative blue plaques on the wall of his Bank. Until after the Second World War this branch of Barclays used to have the words "Mortlock's Bank" printed on their cheques.

A sign of the way the couple treated their servants is the gravestone to Alice Hutley in St Edward's churchyard in Cambridge. She died in 1817 aged 66 having served the Mortlocks for 34 years. It is to be supposed that the Mortlocks paid for her burial and memorial.

Could Elizabeth not bear life without her husband? Life with him cannot have been without strain but she must have enjoyed the prize of his fidelity. It is dangerous to speculate on the most secret aspects of character of a man long dead, but in John Mortlock's case we can look at the many (all unsuccessful) efforts that his political opponents made to made to ruin him and conclude that the least breath of scandal would have been instantly made public property; anything that could have been found against him would have been immediately trumpeted from all the tall buildings of Cambridge. Not that he can have been curmudgeonly or brusque with the fair sex. Early in his career he was favoured with a Downman portrait of the young Duchess of Rutland and this, and his warm endorsement in his will of Lady Hammett suggest he was well able to keep on the right side of his patrons' ladies.

A further and significant tribute was the knighting of John Cheetham on the occasion of his presenting a loyal address to the Prince Regent, congratulating Prinny on the marriage of Princess

Charlotte in early July 1816. Such matters are very carefully arranged. Clearly the honour of making this presentation, and the associated knighthood, would have fallen, had he been alive, to John Mortlock III, for thirty-five years the chief citizen of Cambridge. Much earlier in his career, before even he was an MP, he had fathered a loyal address to George III, and while an MP he had presented George III with a petition (drafted in the Rose Inn) on behalf of the town. John was pipped of his K by only two months.

John Mortlock's Recipe for Pickle

(brought by him from Bath in 1784,
and set down by his grandson John Frederick Mortlock a hundred years later)

1 quart vinegar
1 oz. powdered Cayenne
2 shallots cut in small pieces
2 oz cloves, powdered
2 tablespoonfuls Walnut Ketchup
2 spoonfuls soy

Shake well, for a month, at times. After use, a pint more of vinegar may be added.

Bankers to the University ..

We should now look at what happened to the Bank. Mortlock perhaps originally intended his eldest son to inherit, but only when he, the father, was ready to let go the reins. John Cheetham, whose career has been briefly summarised above, saw things otherwise and became a partner in a rival firm in Trinity St almost next door to his father. This must have stung as hard as Fred's elopement.

Paradoxically, therefore, perhaps because the intervening brothers were already settled in careers, the Bank was left to Frederick, who was of all the brothers, save perhaps William, the one least suited to shoulder the responsibility. In this disposition as in others John Mortlock seems to have ignored, or been entirely insensitive to, the actual characters and aspirations of his children as individuals. It is ironic that the only people he knew that he did not understand (or bother to understand) were his own children.

Frederick had come into the management of the Bank a while earlier, with disastrous results as implied in a letter from John Cheetham Mortlock to his father and Frederick in 1814. John Cheetham had been asked to come in to sort the mess out and agreed to as long as "sound banking principles" were applied with "noone allowed to overdraw and all advances to be backed by security." The inference is obvious. An agreement was drawn up to bring in John Cheetham as a partner for 21 years but allowing him to continue his involvement with Steward's brewery of Great Yarmouth which, inter alia, had leases on various Mortlock-owned pubs including the Three Tuns in Great Abington.

In January 1816 John Cheetham however had had enough of trying to control the incorrigible Frederick and asked to be released, finally threatening if his release were not made public by his father to publish it himself in the Gazette including the reasons for the separation. Frederick had already had to eat humble pie, writing to his father of "the manifest weakness with which I am viewed (and I am aware probably not without just cause) .." John Cheetham was promptly let go and indemnified against all future losses by the Bank. Force majeure, it was Fred who had to be sent to the Ely branch in 1816 to stem a run caused by a "rascal on whom I [John Mortlock] am trying to enforce payment". Shortly afterwards, as above, John Mortlock III died and the Bank he had built up passed solely to Frederick.

This was, perhaps predictably, a near-catastrophic arrangement. Frederick was no businessman and, his incipient early senility perhaps creeping up on him, he invested in wild-cat mining schemes in the north-west of England and let bad debts pile up until he was bought out by his brother Thomas, who had been left Great Abington, for an annuity which allowed Frederick to retire (actually to be banished) to a life of hunting in Leicestershire. In effect Frederick was written out of the Mortlock script. Frederick's short reign appeared in relief in *TheTimes* in 1818 in a report of a case brought by a Mr Philpot, farmer of Thaxted, who had been thrown out of his house by Frederick and foreclosed for non-payment of a debt. The Bank and its owner were traduced in a flagrantly populist way by Philpot's lawyer who succeeded with the jury although a reading of the case suggests that Frederick had the law entirely on his side. However one could also construe that Frederick was peremptory, high-handed, and out of his depth.

In partnership with Edmund Davy Mortlock, whose consignment to academe may be another example of the father's insensitivity to the real attributes of his children, Thomas recovered the

Bank to prosperity. His intervention was the more necessary because the fortunes of all the heirs' inheritances were bound up with the Bank. In 1818 there was some complicated bartering of the heirs' ninth shares. Incidentally the rights of the children in John Mortlock's wealth are obscure - his will does not tell the full story as it refers to the setting up of a Trust which would have dealt with the bulk of his property. As it happened the Trust had not been finalised and signed off when he died, but at Probate it was agreed that matters should be dealt with as if the Trust had been in effect.

It was not all plain sailing. A major loan to Sir Benjamin Hammett, a family friend - his Lady was godmother to John Mortlock III's son Henry, and enjoyed an extraordinarily warm mention in John Mortlock's will, and a Hammett had been James Thomas' immediate superior when he was a junior officer - had gone into default in 1815. This may have been the last straw which had so provoked John Cheetham, and it was almost certainly John Mortlock snr's personal blunder - nevertheless the only visible example of sympathy over-riding calculation that can be laid to his door. Thomas tried for years to dun James Esdaile Hammett, representing Esdailes, Mortlocks' London corresponding bankers, for this, without success. Esdailes alternately oiled and wheedled, pleading (19.12.1815) the then "mercantile doom and distress" brought about by the upheaval of the end of the War and also the bad harvests resulting, all unknown, from a major volcanic explosion in 1814 in the East Indies. Mortlock banknotes were stolen from the Cambridge mail coach in 1819 [*Times*, 1.9.19].

The problems with the *Cambridge* rumbled on, still unsolved in 1821. Ever more emollient letters arrived from Esdailes but it was clear that the nicer the tone of their letters, the less they ever intended to pay up. Esdailes now turned on Thomas Mortlock, refusing to mortgage the loans that had to be made to the Government to secure the lucrative Excise and Exchequer Receiverships held by the Mortlocks - whose cash flow was vital to the survival of the Bank. Esdailes tightened the screw. Branches of the Bank in Bishop's Stortford and Saffron Walden, which had probably been under-performing, were closed in 1826, Esdailes warmly applauding. The Royston branch which had opened in 1823 was closed in 1827. This was partly to do with the "Banking Fever" which gripped the country in 1824. An 1818 partnership with one Julian Skrine, who had invested a huge East Indian fortune, had expired in 1821. Mortlock's was saved from a run by Bishop Kaye (who was also Master of Christ's College), who came to the rescue, standing with the Reverend Edmund Davy Mortlock at a temporary counter in the street in front of the Bank and doling out sovereigns to the crowd dressed in his bishop's "uniform" of silk apron, shovel hat and so forth. The "little bishop" in the temple of Mammon must have been quite a sight but his putting his reputation at risk reassured the people. Finally in 1827 Esdailes wrote to Thomas Mortlock asking him to "take your business elsewhere". He promptly signed up with Smith, Payne and Smith, a fortunate conjunction for Captain Charles who was thus able, much later, to obtain James Tucker Smith's presentation to an East India Chaplaincy for his daughter Frances' new husband John Griffiths.

Privately Thomas was still able to keep his end up - *noblesse oblige* - and in Pampisford, where he was for a long time a trustee of the parish charity, paid for a new vestry for the church in 1824 and made an interest-free loan to repair the church in 1840, by which time Bank affairs were on a more even keel. In Little Abington in 1831 he put up new church gates and fencing at his own expense, watched by wary churchwardens who feared encroachment of church property by Thomas. Their reservations may have been rooted in proceedings in 1828 when Thomas was fined 40/- for "encroaching on the highway with a ditch". He comes across as a self-confident and assertive

individual to say the least, and not a person in whom sympathy would over-ride logic. Indeed he appeared to others a “harshly uncompromising man” - rather than not suffer fools gladly he would rather not suffer them at all. He was not unclubbable, and was a member of the “Family” dining club which linked together everyone who mattered in Cambridge Town society. Thomas entertained, but one of his less-likeable dinner guests went home to scribble in his diary that he had had a bad dinner, ill-cooked and the wines were said “by those who tasted them” to be detestable. This may merely reflect a baccalaureate distaste for domestic trivia as, when the same commentator’s sister was stranded on the doorstep of the Bank in a downpour, Thomas came down himself to invite her in, gave her dinner and his time and company, and when necessarily called away on business lent her a copy of *Uncle Tom’s Cabin*, the runaway best-seller of its day. This vignette also suggests that Thomas lived over the shop most of the time, Abington Hall presumably continuing let. By 1829 Thomas owned, besides the bank property, land in, unsurprisingly, both Abingtons and Pampisford, but also in Swavesey, Isleham, Wentworth and Wichford. No doubt he had leased properties as well. The hall was too large for a bachelor, so he bought Abington Lodge, which remained in the family until after the Second World War. It is said that Thomas made the purchase to forestall his sister-in-law Sarah (Finch) Mortlock, thus preventing social trouble from that source. In church affairs in old age he fought valiantly to preserve St Edward’s (disputed) status as a Peculiar, cowing the church committee into waiting until he was safely dead before they dared approach the Bishop of Ely for a faculty to let them repair its crumbling structure and deal with the noisome effluvia from the corpses beneath the aisle. He had found his way into this argument via service on a committee to determine the value of St Edward’s curacy. He finally retired from the Bank on 1st November 1844 when he was 70. He was said to have left £330,000 - say thirty million today - in a will which surprised commentators by its lack of any bequests to his servants or to charities.

Railways were soon to put the highwaymen out of business - although in 1811 a Mortlock note went missing from the Manchester mail - but white-collar crime began to intrude with forged Mortlock banknotes for £5 or £10 appearing about once a year and having to be redeemed to maintain goodwill. On a lighter note, Mortlocks also had to redeem a note with its unsigned half missing, “destroyed by Mr William Tingay lighting his pipe with it.”

Charles, even when home from sea, seems to have kept out of the rumbustious family quarrels which continued into the next generation. He appears to have been regarded as out of sight and out of mind. However eventually it was clear that neither banking brother would leave any children. Charles’ son Charles jnr, (1821-93), did have a passing connection with Cambridge although born chez James Thomas in Clapham. Captain Charles sent him up to St John’s but an opening in the Madras Army beckoned. Invalided, he returned home and was readmitted to St John’s as a Fellow-Commoner, matriculating in 1842. After graduation he embarked on a career in the family Bank, and is noticed on the Cambridge social scene, dining at King’s in 1850 and as a member of a whist club in 1849. Unfortunately due to some “youthful escapade” he was sacked from the Bank and Edmund John, younger son of the now deceased Henry, was brought in in Charles jnr’s room. Edmund John thus came to inherit the Bank, and also came into Great Abington as Lord of the Manor, by legacy from Thomas who had been left the property and the Lordship by his father (although there was some argument, pretty much brushed aside by the Mortlocks, about whether the Lordship was real). In a sense Edmund John remembered how he had come by his good fortune as he eventually left some sums of money to some of Captain Charles’ other children.

Charles jnr however did manage to find another foothold in banking. Marriage took him to Denton, Norfolk, where he described himself as a landholder. In 1854 [IJ] he was appointed a Guardian in nearby Bungay. In September 1868 Charles II sold up Denton Lodge and moved to Filey in his wife Hannah Allott's native county. His furniture offered for sale [IJ, 26.9.68] included a Broadwood grand piano, 'seven superior Brussels and Kidderminster carpets', a raft of tables, beds and other furniture, and a 'capital pony, an Oxford cart, and a Fat Hog'. In Filey he makes frequent appearances as a JP in Filey, often as 'Major Mortlock', the rank he held in the Volunteers (North Yorkshire Rifles). His partners in the bank in Bridlington were two Hardings. In August 1876 they were in the news when their cashier absconded, presumably not empty-handed [Leeds Mercury, 12.10.76]. Finally Charles moved to London, where he and his wife died on the same day in 1893, she of pneumonia, he 'suddenly'..

Charles II's son Henry features from time to time in the *Ipswich Journal*, for instance playing football for Bungay [12.2.76], and as a Freemason of Waveney lodge in 1883. In the 1870s he was cricketing for various local sides [IJ, 25.4.76 & 24.8.78]; he was also a popular singer at private soirées.

The Bank prospered under Edmund John who in 1858 was rewarded by formal approval of Mortlock's Bank as bankers to the University, a situation that had been held by Mortlocks in 1815. It had weathered minor problems like a robbery of a consignment of their banknotes at the Flowerpot in Bishopsgate (the narrative does not explain what they were doing there in the first place). They were also bankers to several of the colleges. Edmund John also took in partners, John Battin and John Pledger (separately) in 1855, and Gilbert Ainslie in 1866. In the 1880s, having no male heir, and a brief partnership with a Mr EH Parker fading in 1888, Edmund John pondered the Bank's future. In 1889 he formed it into a Joint Stock company (whereas previously it had been a simple partnership). This did not entirely keep at bay the complexities of an increasingly modern world and the balance sheet for 1893 showed the bank at £657,444 19s 2d worth considerably less than its value the previous year of £782,125 19s 5d. He sold out to Barclays in 1896, at a time when Barclays, under its dynamic head RCL Bevan⁶, was rapidly expanding from its original Lombard St home by buying out smaller London banking houses and then the provincial banks with which these were in correspondence. The truth was that isolated provincial banks had had their day, and the writing had been on the wall for Branch banking from a provincial centre since the closures of the late 1820s. The Ely and Littleport branches of Mortlock's however survived into the Barclay era. The Mortlock bank building in Cambridge still stands in Bene't Street, as a branch of Barclays, but some of the original fittings were removed in 1896 to a house called Thorneycreek in Herschel Road. Barclays' Mortlock portraits live in the strongroom but there are a couple of Mortlock mementoes on show in the lobby.

The lordship was also sold after a hundred years of Mortlock control, although the advowson of the living was retained for a further decade, it having provided financial support for various Mortlock relations. A tablet in Great Abington church records the Mortlock Lordship⁷, proud and almost alone, all other competing memorials having been removed in some act of refurbishment

⁶ Coincidentally RCL Bevan's brother was one of the author's maternal great-great-grandfathers.

⁷ Unfortunately on this plaque John Mortlock's date of birth has been got wrong, and this mistake (1750 instead of 1755) has been repeated on a couple of Mortlock armorial kneelers. A (wrong, fretty rather than a fret) version of the Mortlock arms can also be seen on a boss in the extreme SW corner of nearby Hildersham church, presumably commemorating a Mortlock contribution to its Pugin-esque 19th century refurbishment.

save for a rather non-portable stone knight. The Hall was often let, at one point - business and politics hand-in-hand as usual - for ten years to the Earl of Chatham (William Pitt the Younger, his younger brother, was one of the University MPs). Indeed in his later years John Mortlock seems to have lived in the Bank house on Peas Hill, where we can picture him locking up for the night with the great iron keys of the bank which would then be chucked into his bureau to await the morn. No doubt after great heart-searching the Cambridge city fathers named a Mortlock Avenue after JM, in Chesterton.

Abington Hall is now a Welding Institute and has lost the idyllic rural setting it enjoyed when purchased by John Mortlock in 1800, and adapted by him to present a regular rectangular neo-classical appearance, three main storeys high and eleven bays by five in dimension. A more permanent memorial was the purchase, by Alice Mortlock, for public use in perpetuity, of Great Abington's customary cricket ground, in memory of her father Edmund John, a keen cricketer who had always encouraged the game in the village. Alice (1862-1951), separated from her husband, had reverted to the Mortlock patronymic from her married name of Farler, and was the last representative of the family in the public reference books, and, in the name of Mortlock, in Abington. However Edmund John's sister Harriett also lived in Abington. She left her property (Ivy Lodge, with distorted faces of Gog and Magog on its driveway gates) there to her niece Bertha, whose son Dr AE Clark-Kennedy's book *From Cambridge to Botany Bay* has left us a great deal of information about the family including reproductions of pictures of some of its members. Clark-Kennedy's account, which it would be presumptuous of me to try and précis (although I have shamelessly borrowed from it), is essential parallel reading to understand the detail of Mortlock's political manipulations, which are also recorded in JM Gray's *Mayors of Cambridge* and in Namier and Brooke's *History of Parliament* and, in extenso, in that hostile leftie Dr Cam's two articles listed as references.

A curious footnote to the Mortlock presence in Abington is provided by an unidentified and presumably unrelated William Mortlock, who was hauled before the justices for poaching at Little Abington in 1860, and in a presumably similar incident was again arraigned in 1863, this time for resisting the constable at nearby Linton.

The bulk of the Mortlock portraits by Downman passed to Mrs Alice Mortlock, as well as a portrait of the Duchess of Rutland presented to John Mortlock III by the Duke, although the group portrait of the sisters together and a portrait of Sarah, Lady Lacon, went to the Lacons. The formal oils of John and his wife Elizabeth Mary Harrison went to Alice's elder sister, Mary Blanche Lias, and were reproduced in *Connoisseur* magazine in December 1921 and December 1922. Reproductions of many of the others can be found in *Connoisseur* for July 1931.

The bachelor William was provided for both directly by his father and by a sinecure job, worth say £450 p.a., selling government stamps - the pre-stamped paper without which no major document was legal, a revenue raiser which inter alia had helped spark off the American rebellion and which those with long memories will recall surviving as the twopenny stamp that one used to have to put on any receipt. Installed as an Alderman - presumably as a useful additional Mortlock vote when needed - he occupied his time getting derelict almshouses facing Midsummer Common rebuilt and is commemorated on the current replacement building in Kent St by a wall plaque. He clearly enjoyed his engagement with civic affairs and when the Corporation plate was sold off following the reforms of 1835 he stepped in to buy some table spoons and a salt that had been presented by John Purchas in 1759. His portrait was painted by J Brooks: an 1813 mezzotint of this by ER

Whitfield is held by the National Portrait Gallery; William looks pretty pleased with himself, and well-fed, at that. William was also a Governor of Addenbrooke's Hospital, and in 1822 gave an altar piece to St Edward's church in Cambridge. He comes across as a quiet, gentle, kindly man, perhaps crushed by his mighty father and his eager big brothers. He seems to have had little social self-awareness and in a coach to Wisbech upset his travelling companions by his mode of talking - "constant repetition of 'you know', enquiring everybody's business and telling his own" to the point where he was described as a "laughing-stock". He is formally remembered by an addition to his father and mother's plaque in St Edward's, and there is a portrait of him in a corridor in Addenbrooke's. The calumny in the Cambs FHS Journal to the effect that he used his position to place relatives in "his" almshouses should be refuted at this point: the Misses Mortlock admitted in 1820 and 1825 were not related to him. What education William had is not recorded and one is left with the impression that he was perhaps regarded as less of a star than his older brothers; perhaps he was seen as expendable. However it is unfair to run with the canard that he was soft in the head. He was a man of wide interests, but they ran to piety and beneficence rather than business. For instance in 1820 he was involved with Lady Jane Pym in entertaining two Maoris, Chief Waikato and his constable the Ngapuhi chief Hongi Hika, who had been brought to England by Rev. Thomas Kendall, a New South Wales lay reader turned missionary, school teacher and magistrate in the Bay of Islands, who had "gone native" with a Maori wife. The two handsome savages were then taken up by Sir John Cheetham Mortlock who created a sensation by presenting them to the House of Lords and later to King George IV, who gave them valuable presents including a suit of armour. The story has a sad end as on the return journey, in Sydney, Hongi traded his presents for muskets which he then used for slaughtering his Maori enemies in enthusiastically-prosecuted tribal wars, until he was himself killed seven years later.

Although never married, and leaving no offspring, this William has been adopted as a forebear by ADC Mortlock in his book *What's in a Name?* of which copies may be found here and there in Cambridge. In fact this is a confusion with an entirely different William who was roughly a contemporary (1793-1849) of Alderman William (1791-1848) but who was a College servant and later Chapel Clerk at Emanuel College, of uncertain parentage but possibly the son of Samuel of Cherry Hinton (1751-1830). Another and equally confusing William was a tailor in Free School Lane, married to an Ann Mortlock who can betimes be confused with John III's maiden sister. Just as stray legends accrue to well-known heroes, it is not unusual for celebrated people to acquire genealogical grafts from other families, in this case as far as can be seen entirely unrelated, and John Mortlock III was no exception. The Australian Dictionary of Biography describes William Ranson Mortlock (1821-1884) as "of the banking family" whereas his branch, and other Mortlocks of Meldreth, Melbourn, Swavesey and Hertford form a separate sept possibly descended from the John of Weston Colville who left a will in 1697. I have made a separate note of these and other Cambridgeshire Mortlock families.

What good came of this at last? The fruits of John Mortlock III's efforts persisted. In 1873 the Government made a survey of Owned Land. For the Mortlocks the results included (in acres, with the annual rental in brackets):

Edmund John, Cambridge: 2,827 (£4,196) [grandson by Rev. Henry]
 Rev. Edward Thomas, Rudston, Yorks and Hogsthorpe, Lincs: 383 (£428)
 [grandson by Capt. Charles, who had, in retirement, described himself as "landholder"]
 Rev. Charles, Pennington, Lancs: 85 (£121) [grandson by Frederick Cheetham]

This leaves out of account income from leaseholds and benefices, money in Funds and so forth, and money still coming in, and to come in the future, from the Bank. As to immortality, Rev. Edward Thomas Mortlock's son, Canon Edward of Chichester comes as close as any, rain and pigeons permitting, as a corbel high up on the outside wall of the south transept of Chichester Cathedral. As to male posterity, by a mighty irony we have to look to Frederick Cheetham, who seems to have been the only progenitor of a male line - now traceable in Connecticut. Nevertheless John Mortlock can claim considerable biological success, albeit ultimately in the female line, via the 12 to 15 of his 38 grandchildren who went on to marry and have families.

As to the bank, in 1844 its £20-25,000 in issue in banknotes under Thomas was about half what its rival Foster's reported. By 1889 Foster's issue had dwindled - to £33,337 - but Mortlock's was down to £9007⁸. These sums of course are entirely unrelated to mortgages, other lending and deposits.

None of John Mortlock's descendants, however, seem to have been possessed of the same combination of ability and ambition as their forefather; but then none enjoyed the same concatenation of wealth and opportunity, although all eleven of the Mortlocks in the second part (from 1751) of *Alumni Cantabrigiae* are his sons and grandsons. Most seem to have become members of the professional classes - Post Office Directory folks. John Mortlock certainly left a legacy to his descendants of almost automatic membership, often via the learned professions or the Armed Services, of life's Officer Class. It is difficult to see these Public School men behind a draper's counter. Reform removed the incentives to public life to which their forebear had responded, but their education and the mores of their times led many of them to serve the British Empire overseas, not only in India which had been opened up to them by John himself, and which yielded a knighthood for one of John Mortlock's great-great-grandsons, but later in almost every part of the world that was coloured red on the map. The darker clouds of a later century swept many into uniform and they emerged with at least one OBE, four DSOs, one DSC, one MC, two DFCs, three AFCs, a Croix de Guerre and a membership of the United States Legion of Merit. Not all did emerge; one left his bones in France, another in Palestine, another in Greece. Academic success continued; a descendant in the late twentieth century graduated from Cambridge (Downing) clutching a triple First [medics are examined in all three years]. John Mortlock's posterity have done the State some service; and have done him some credit - some of them.

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⁸ see *LG* for weekly reports of banknotes in issue

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