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Deviating from the Path of Safety: The Rise and Fall of a Nineteenth Century Quaker Meeting

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an important influence on the viability of a local meeting was the availability of economic opportunities. Due to the small size of many Quaker communities, the removal or resignation of only a few families could have a catastrophic effect on the survival of a meeting. On the other hand, the arrival of a family could revive a meeting in decline, especially where financial success followed, as new migrants arrived to take advantage of the economic opportunities. Also significant to the continuing vigour of a meeting was the presence of a leading family with sufficient influence and time to undertake the important offices in the management of the Society, and to provide 'good standing' in the wider community.

This article investigates the impact of a nineteenth century Quaker entrepreneur on Benfieldside, a small township in north-west county Durham, where an early Quaker meeting-house had been abandoned decades before. Jonathan Richardson's arrival in the early 1830s led not only to a dramatic expansion of the local economy, but also resulted in the rebirth of the Quaker community, as new enterprises encouraged an infusion of Friends from other parts of the region and beyond. Conversely, Richardson's financial disgrace and subsequent disownment from the Society of Friends plunged the local Quaker meeting into a 'stripped state' from which it never recovered. The scandal surrounding these events also calls into question a commonly-held assumption regarding Quaker business conduct: their reputation for integrity and financial acumen, due in part to the close internal surveillance of business affairs through the Society's management of the Society, and to provide 'good standing' in the wider community.

Benfieldside had a long association with the Society of Friends. In 1653, George Fox visited the area, and one of the first meeting-houses in England is alleged to have been established there, when, according to legend, 'the Devil... appeared at the Meeting-house in great wrath, and attempted to snatch away the key which was destined to imprison him forever.' But by the end of the eighteenth century the meeting was in a 'weak state', and in 1789 the functions of Benfieldside Preparative Meeting were transferred to the meeting at Newcastle. By 1813 it had been closed altogether. The local economy, which included the

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1. This article is based on a paper given by the author entitled 'Spa, Steel and Schism: Expansion and decline in a nineteenth century north-east Quaker community', to the North East England History Institute (NEEHI) Conference, 'Religion and Community in North-East England' held at the University of Sunderland in October 1997.

2. There is a vast body of literature relating to population growth and internal migration in this period. A useful overview is found in P. Hudson, The Industrial Revolution (London: Edward Arnold, 1992), ch. 5.


6. Durham County Record Office (D.C.R.O.), SF/Du/QM/8/5. 'History of Quarterly Meeting and its Constituent Meetings.'
village of Shotley Bridge, included paper-making and corn-milling on the banks of the Derwent, farming, and some coal and iron mining. Shotley Bridge had been famous for the German sword-makers who arrived there in about 1685, but the slump in demand for swords after 1815 meant that by the 1830s the craft had almost died out. In 1834, Shotley Bridge consisted of a Methodist and a Ranters' meeting-house, two public houses, and a few shopkeepers, with some cottages for mechanics and labourers, while at Benfieldside, the members of the Society of Friends had withdrawn to 'more commercial places', and their meeting-house was 'totally abandoned'.

JONATHAN RICHARDSON AND SHOTLEY SPA

The arrival of Jonathan Richardson in the mid-1830s was the key to both the reinvigoration of the Quaker community at Benfieldside, and the transformation of the local economy. Richardson's Quaker ancestral credentials stretched back in a direct line on both sides of his family to the earliest days of Quakerism, including many of the great Quaker families of Yorkshire, Cleveland and County Durham. He had arrived on Derwentside to take possession of land which had descended to him through his paternal grandmother, an heiress to the Hunter family of Medomsley who had been landowners in the area since the thirteenth century. The Richardson family came originally from Hull, and were said to have been master mariners. They later removed to Whiby, where they worked alongside other shipowning Quaker families. In the mid-eighteenth century, Jonathan's grandfather, Thomas, went to Sunderland to be apprenticed to the coal-fitter and well-known Quaker, Robert Walker. He later shipped coal for Sir Ralph Milbank, and in 1771 married Frances Haswell, one of four co-heiresses to the Benfieldside lands. A local paper reported the marriage:

June 22nd 1771. Last week was married in the Quaker's meeting-house at Shotton, Mr Thomas Richardson, an eminent fitter in Sunderland, to Miss Fanny Haswell, a lady possessed of every endearing quality that can render the marriage state happy, with a fortune of five thousand pounds.

Jonathan's father, also called Thomas, entered the fur trade at the age of eighteen in partnership with John Mounsey. He married Elizabeth Backhouse of the Darlington banking family in 1799. Jonathan, born in 1802, was their second son, and he became manager of the Newcastle branch of the Backhouse bank when it opened in 1825. In 1836, a new joint stock bank, which became known as the Northumberland and Durham District Bank, was established. The Newcastle Backhouse Bank soon amalgamated with it, part of what Maberley Phillips has referred to as the great 'rage for the formation of joint stock banks' at this time. Jonathan Richardson became the manager of the new bank, and was later appointed a director. The District Bank became 'undoubtedly the strongest bank in the north of England', with branches at Alnwick, Durham, North and South Shields, and Sunderland, as well as one at Newcastle. The new joint stock banks had a difficult time. In 1847, two banks in Newcastle stopped payment, but the 'District' survived with the aid of the Bank of England's local agent. Its business and apparent prosperity continued to grow, with shareholders, including most of the region's Quaker businessmen, periodically receiving dividends of between ten and twelve per cent.

In 1827, Jonathan had married Ann Robson, the daughter of a Darlington draper. The Robsons were prominent members of the Quaker communities in both Darlington and Sunderland. In the mid-1830s Jonathan and his family moved from their home in Newcastle to his property at Benfieldside where, while continuing his banking career, he began to explore new business opportunities. Jonathan's land included the site of an ancient spring, or 'hally well', which was traditionally believed to have curative properties. A local saying claimed, 'No scurvy on your skin can dwell, if you only drink the Hally Well', but by the early nineteenth century the site had become a neglected bog. In 1837, with the aid of local inhabitants, Jonathan traced the source of the 'hally well', and commissioned a chemical analysis of its water. Finding that it compared favourably with the properties of the waters at Harrogate, he decided to develop a spa at the site. Its location was said to be 'remarkably beautiful, and in summer presents a scene of peculiar richness and sweetness.'

The Reverend John Ryan dedicated his 1841 book, The History of Shotley Spa, to Jonathan Richardson, esquire, the Munificent Proprietor of Shotley Spa, whose generous exertions for the accommodation of the public entitle him to their gracious acknowledgements. As well as providing 'excluded walks, promenades, or carriage-drives, commanding various views, shaded retreats for the spa's visitor, the enterprise also required the development of tourist facilities in the nearby village of Shotley Bridge, which was described by Ryan
prior to the development of the Spa as ‘unvisited’ and ‘sequestered’. The spa visitors needed lodgings, and Richardson built the Springfield Hotel, which was said to be ‘the most choice erection... another fine specimen of the Friends’ taste in architecture... plain but rich and substantial’. Newly arrived prosperous Friends erected splendid residences in the vicinity, including Richardson’s new house, Shotley Park, built in 1842. It was to Jonathan Richardson, wrote Ryan, that the ‘modern village principally owes the rapid improvements which have given its rural elegance’. The spa was ready for visitors from 1838, and rapidly became a popular resort. Its reputation was enhanced by a number of favourable medical reports in the early 1840s. Charles Dickens visited the spa in 1839, and the Duke of Wellington is also said to have taken the waters.

The Revival of Benfieldside Preparative Meeting

The Quaker meeting at Benfieldside soon began to reap the benefits of the development of the local economy. Ryan noted that Friends were, by 1841, ‘now considerably multiplied, either as permanent residents or frequent visitors’, and he hoped that they would ‘exert an influence somewhat corresponding to that of their great and good progenitors’. By the summer of 1839, there were sufficient members to justify re-opening the Quaker meeting-house for worship, and in November 1841, a preparative, or business, meeting was reinstated. In 1850, seventy-three members were recorded at Benfieldside. Foremost amongst the Friends at Benfieldside were Jonathan Richardson and his wife, Edward Pease, the ‘Father of Railways’, visiting the family in August 1847, enjoyed ‘a most kind reception from Cousin Jonathan Richardson and his Ann... I have seldom been in a more complete habitation... or with a more kind bountiful-minded man.’ By the end of 1843, both Jonathan and Ann had been appointed as overseers to the growing meeting. Other members of the Richardson family removed to the vicinity, including Jonathan’s brother Thomas and sisters Sarah and Elizabeth from Sunderland, as well as Backhouse relatives from Darlington. In 1850, Elizabeth Richardson married a well-known Quaker minister, Edwin Octavius Tregelles, who came to Shotley Bridge from Cornwall, together with the children of his first marriage. Originally a civil engineer, Tregelles established a tin-plate works with Jonathan’s eldest son, Jonathan Backhouse Richardson. George Pele moved from Parshaw meeting in 1851 to join this enterprise, and he married Jonathan’s daughter Elizabeth Frances in 1857. The arrival of Charles and Gulielma Fanson and their six children swelled the membership list in 1850. Initially from Darlington, Charles had been a nursery gardener and seedman in Gateshead, but now started an iron company in partnership with Jasper Capper Mounsey of Sunderland. Many of the new arrivals were already wealthy, although they obviously hoped to increase their fortunes in the new environment, but some came from relatively humble backgrounds, such as the Wilson sisters, Margaret and Jane, who arrived from Brighouse in 1841 to commence business as confectioners. Others were the household employees of their wealthier brethren. For example, in 1851 Mary Ashford, a Devonshire Quaker, was employed as a teacher to the children of Charles and Susannah Bragg. To accommodate the growing congregation, Jonathan Richardson built a new meeting-house on his own land at Snow’s Green.

The Derwent Iron Company

Shotley Spa was not the only economic enterprise drawing Friends to Derwentside in the 1840s and 1850s, although the spa had helped transform Shotley Bridge into a desirable place to live. The establishment of the Derwent Iron Company, however, had a far greater impact on the local economy and promised much larger profits. The founding of the iron company was linked directly to the existence of Shotley Spa. William Richardson of Sunderland, who was taking the waters in 1839, met John Nicholson, a local mineral expert, who had discovered samples of ironstone in the Blue Heaps, which were spoil heaps from local coal mines, at nearby Comside cum Knitley. The samples were sent to Sunderland for analysis, and the findings indicated that there was sufficient iron present to make industrial exploitation viable. Four local entrepreneurs, only one of whom was not a Friend, then subscribed a total of £10,000 to establish the Derwent Iron Company. Jonathan Richardson was approached to purchase the Connott Estate and lease the mineral rights to the new company, being paid royalties on minerals extracted from the estate and compensation for any land rendered unusable by the dumping of slag. The District Bank, of which Richardson was still Managing Director, provided generous support for the rapid development of the Iron Company. Within seven years, fourteen blast furnaces had been erected, plus puddling forges and
rolling mills, producing twenty-nine per cent of north-east England's total iron. In addition, a number of related enterprises sprang up, including the Shotley Bridge Tin Plate and Iron Company (co-owned by the Richardson family) and the Mounsey and Fanson Iron Company, providing an assured outlet for a proportion of the iron produced.

The rapid growth of the iron works is underlined by the massive influx of population to Consett. Howlett, a lawless, violent, uncivilised place, with frequent outbreaks of serious violence between the English and Irish workers. House were thrown up haphazardly to cope with the mushrooming population. Indeed, 'so great was the demand for work in those days, that these houses were frequently occupied by families while yet so necessary a part as the roof was still wanting' — and there was no proper domestic water supply available until 1860. A contemporary observed that, 'At Leadgate, the women have to wait so long for their turn for water, that they take their knitting with them.'

Gradually, Consett acquired the necessary facilities for civilised living, but during its early years the company was more preoccupied with expansion and survival than with providing amenities for the workforce. Many within the region's Quaker community were deeply involved financially with the enterprise, not only as shareholders, but also as investors in related concerns. For example, The Stockton and Darlington Railway was by 1857 the major provider of mineral transportation with an annual turnover of £60,000. The prosperity of the District Bank also depended on the company's success, having lent 'one million pounds on the security of £250,000 of promissory notes, and a mortgage of £100,000 on the company's plant.' As one who was a key decision-maker in both bank and iron-works, Jonathan Richardson was responsible for the financial security of many of his co-religionists. In 1857, the whole house of cards was to come tumbling down, causing shock waves throughout the Society in the north-east, and resulting in a serious breach in the local meeting.

**THE FAILURE OF THE DISTRICT BANK AND THE COLLAPSE OF DERWENT IRON COMPANY**

Until 1851 the expansion of Derwent Iron Company seemed to be unstoppable. Although the local ore had proved to be of poor quality and the discovery in 1850 of the Cleveland Main Seam rendered Consett 'a sub-optimal location for iron-making', the company had the advantage of abundant quantities of cheap coal, and acted quickly to secure control of Cleveland ore supplies through a ten year agreement with the Quaker owners, Pease and Company. By the end of 1857, however, not only had the District Bank failed, but also the Derwent Iron Company, with its massive debt to the bank, was faced with collapse. An international monetary panic in November 1857, sweeping through the United States of America into Britain and France, shook investor confidence and caused the suspension of a number of banks including, on 26 November, the Northumberland and Durham. The local press attempted to allay public anxiety, alluding to the District Bank's 'wealthy and numerous body of 413 shareholders', whose 'competency to make good any balance of loss which the bank may have sustained' was beyond doubt. 'We are informed', reported the *Newcastle Journal*, that these arrangements are in such a forward state that the Bank door may be expected to be opened in a few days for the transaction of its usual business. But on this occasion the Bank of England refused to come to the District's aid, declaring the attempt at resuscitation to be 'utterly hopeless and impossible'. The Bank's losses stood at almost two million pounds, a large proportion of which comprised monies owed by 'a large manufacturing establishment in the neighbourhood...one of the oldest and incomparably the largest of the inconvertible advances of the bank' — The establishment was the Derwent Iron Company and its outstanding debt to the bank was a major factor in the latter's eventual dissolution in April 1858.

In connection with this calamity, six senior Friends, all partners in the iron company, came under the investigation of Newcastle Monthly Meeting, when it was revealed that they were unable to meet their obligations to the bank. Such behaviour by members warranted the most serious condemnation.

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31 Moore, Consett, p. 79; J.W. Richardson, Memoirs, 1837-1908 (Glasgow: Hugh Hopkins, 1911), p. 100.
32 Moore, Consett, p. 53.
33 Moore, Consett, pp. 52-53.
35 The Consett Story, p. 10.
36 Mr. Gledstone, quoted in The Consett Story, p. 9.
37 For example, by 1893 the iron company had established eight day schools, owned 2,700 cottages in the district, built the infirmary and town hall, and donated a park to the town. See Warren, Consett Iron, p. 53, The Consett Story, pp. 13, 38.
38 Kirby, The Origins of Railway Enterprise, p. 163.
39 Kirby, The Origins of Railway Enterprise, p. 163.
especially as the Society had always placed the highest importance on the discharge of financial obligations, and the 1834 Rules of Discipline and Advice contained no less than eleven pages of guidance on correct business conduct. The penalty for bad practice, particularly bankruptcy, was almost always containment of the company's debt', as not only production costs proved hopelessly uneconomic, and it was wound up after only a few months. This resulted in the loss of over fifty per cent of the paid up capital of the two concerns at the time of amalgamation. Undeterred, the Derwent Iron Company went on to purchase Bishopwearmouth Iron Works. Lacking sufficient capital for the transaction, three-quarters of the purchase price was funded through promissory notes at long dates. The partners believed that the profits generated would be sufficient to repay the notes when they became due. Yet, in spite of the Bishopwearmouth works continuing to operate for a few more years, this amalgamation also resulted in considerable loss.

The union of the three concerns meant that there were now twelve partners, mostly members of the Society of Friends. The Monthly Meeting report deplored 'the absence of an official responsible management', particularly as 'none of the partners [were] practically acquainted with... iron manufacture'. The management committee was theoretically open to all, although only one or two of the partners tended to make decisions. Furthermore, Jonathan Richardson, while not actually a partner, was invited to attend all meetings in an advisory capacity. Some of the partners were later to claim that they held misgivings about the large and costly additions made to the Consett works in 1851. The Consett Story, suggested that Richardson 'alone has been the cause of this disaster', particularly because of 'the immense amount he had invested'.

The key factor connecting the problems of the Derwent Iron Company with the failure of the District Bank was the intimate involvement of Jonathan Richardson in both concerns. The 1852 letter had referred to the bank's Board of Directors as 'very much like chips in porridge' - they do neither good nor harm', as the real decisions were made by Richardson. The situation was not very different at the iron company where the partners appeared to have relied heavily on his advice. In April 1858 he, too, was subjected to the investigations of the Monthly Meeting, which was horrified that his conduct had caused him to be 'the occasion of public reproach'. In January 1858, a shareholders meeting, recorded in the Newcastle Journal, suggested that Richardson 'alone has been the cause of this disaster', particularly because of 'the immense amount he

1846, according to the report, the liabilities of the company were equal to three times its paid up share capital. In the seven years up to 1847, despite an actual loss of capital as well as a heavy losses year by year, four dividends of between five and fifteen per cent were declared. This added to the total debt, and gave 'a false colour of prosperity to the undertaking'. A number of the partners later claimed that they had no idea of the extent of the company's financial problems until 1851. This was hardly surprising as 'the balance sheets periodically lade before the proprietors did not contain the information requisite to form a correct opinion of the financial state and real condition of the undertaking'.

In 1851, the company sent a railway plate and rail over sixty-six feet in length, a twenty foot long iron plate and a marine engine beam of more than seventeen feet to the Great Exhibition. But by this time, not even the most naive of the partners could deny that the company was in serious difficulty. The enormity of its debt to the District Bank had also attracted the concern of at least one of the bank's shareholders, who in 1852 published a letter to its managing director, Jonathan Richardson, alleging 'back-parlour support' by the bank for a company in which Richardson himself had a financial interest, through the leased mineral rights. The shareholder's demand that the bank's affairs be independently audited, however, was not acted upon. Meanwhile, frantic efforts being made to reduce the debt while carrying on the iron-works in the hope of retrieving the losses. Further shares were issued to the partners, again funded by promissory notes. Two of the partners moved to the vicinity of the works to superintend the company's transactions more closely, but when the bank's difficulties required that the promissory notes be honoured, the six investigated by Monthly Meeting found themselves unable to do so. The company's outstanding debt was the major reason for the failure of the bank, and caused a degree of 'injury and distress' which 'eclipsed all previous bank failures in the north of England'.
advanced to the Consett Iron Works’, while also condemning the other directors as ‘culpable for allowing him to do it.’ The official liquidators for the Bank deplored the ‘irregular, imperfect, and vague mode’ in which the Bank’s books had been kept, as well as concluding that the Derwent Iron Company must have ‘been conducted in a very bad manner’, as it had continued to accumulate debt at a time when ‘iron masters generally have... made very large profits’. 

The Monthly Meeting report on the six partners had been highly critical of their behaviour, but it reserved its most stinging rebuke for Jonathan Richardson. Although not a partner in the iron company and, therefore, expectation of considerable profits in the future could not justify this breach of trust. In addition, his position as lessor of mineral rights gave him a vested interest in the extent of the bank’s difficulties, and not wither to make permanent loans. Even the expectation of considerable profits in the future could not justify this breach of trust. In addition, his position as lessor of mineral rights gave him a vested interest in the extent of the works without adequate capital being brought into the enterprise. Instead, he had used bank funds ‘entrusted to the care of himself and his co-directors for the purposes of legitimate banking, and not wherewith to make permanent loans’. This should have made him ‘additionally cautious, lest he be insensibly drawn into a sacrifice of the interests of the Bank to those of himself and his personal friends’.

In an attempt to stave off the collapse, he was also found to have overdrawn on both his own account and that of the Tregelles tin-plate company at Shotley Bridge, for which he had been acting. The extent of the bank’s difficulties had been deliberately concealed from the shareholders, since ‘shortly before the stoppage, instead of acquainting the shareholders with their real position, the directors declined to receive the proposed visit’, and their resignations were regretfully accepted without the Monthly Meeting having an opportunity to ‘labour with them’.

Benfieldside Meeting was understandably stunned by the affair and the attack on its leading family, and issued the following expression of loyalty:

This meeting deems it desirable in the absence of Jonathan Richardson to express its feeling of deep sympathy with this dear and much-valued friend, in consequence of the unmerited reproach which has been heaped upon him, caused by the difficulties of the Northumberland and Durham District Bank.

This vote of confidence, however, was not sufficient to prevent Richardson’s disownment in July 1858. His wife Ann tendered her own resignation the following month. One can only guess at how painful this must have been for her; not only had she been a leading figure in her local Quaker community for many years, but her own family, the Robsons, included many of the ‘weightiest’ Friends in Sunderland and Darlington. Jonathan had consistently refused to meet the Monthly Meeting investigating committee to explain his conduct, writing that, ‘whilst anxious that his objection should not be attributed to any want of respect to the Monthly Meeting, he has not been able to see the matters in any other light’. He felt that his deception was necessary to avoid the stoppage of the bank, but the committee sternly warned that, ‘it should be remembered that no end will ever justify the use of immoral means for its attainment’. The only mitigating factor the committee reported was that Richardson had offered to take personal responsibility for a large portion of the debt due from the iron company to the bank, and had given up his house at Shotley Park.

Of his children, only Lucy Ann, the eldest daughter, did not resign from the Society. She had married Jonathan Priestman of Newcastle in 1852, and they lived ‘in some prosperity’ at Shotley Bridge, until ‘the financial crisis stripped [Priestman] at a stroke... of everything he had, and threw his life into the melting pot’. He took his family to live in his father’s house at Benwell, and ‘paid...
away the equivalent of [Lucy Ann's] marriage settlement (£5,000) to sufferers from the failure of the District Bank, considering that her father's financial position, at the time of the settlement, had not justified it.66 The creditors of the District Bank demanded that the iron company be sold off, to enable them to recover some of their money.67 However, with an estimated thirty thousand people directly reliant for support on the company, not to mention the 'pressing commercial reasons for preventing the break-up of so large a concern', it was felt to be imperative that the works should be sold intact.68 Meanwhile, Richardson's offer to act as guarantor for the amount owing to the Bank by the iron works, while carrying on production and repaying the debt out of future profits, was greeted with derision by the Bank's shareholders and creditors.69

The rescue of the iron works, now called the Derwent and Consett Iron Company Limited, was achieved in part by the intervention of the Quaker business community, including the Pease family of Darlington. In a letter to William Backhouse, Jonathan Pease acknowledged the wide and catastrophic impact that the closure of the works would have on the economy of the north-east:

I am quite of the mind that it is most clearly to the interest of your proprietary, the Bank and the Poor as well as My Brother and the two Railway Companies that you should if possible continue your works with as little change or interruption as possible.70

Accordingly, fifty-four of the bank's most influential shareholders, including many Quakers, acquired the company for £300,000 to be paid over five years at six monthly intervals, on the condition that they be relieved of further liability to the Bank.71 Jonathan Priestman, one of the largest holders of stock in the newly formed Derwent and Consett Iron Company Limited, returned to Shroley Bridge to manage the iron works, together with David Dale, the Pease family nominee, appointed to represent their railway interests.72 'To aid the continuation of the works, traffic dues payable to the Stockton and Darlington Railway Company and the North Eastern Railway were suspended for two years, up to a combined total of £200,000.73 In 1858 recovery seemed a distant prospect, and for Priestman managing the company meant a 'hard uphill struggle every morning in all weathers... then home again, alas on foot about 7'. His daughter described,

a time when money couldn't be found for the fortnightly wages, and he had to go to London and arrange with some bank to advance it. I've heard him tell of his journey back to Newcastle at night with a hundred thousand pounds, which he put into his long Wellington boots, so as to go to sleep safely.74

Fears that the collapse of the ironworks would threaten law and order in its vicinity appeared to be justified in April 1858, when a fight between English and Irish workers at Consett culminated in a riot which lasted several days and was not quelled until two hundred Nottingham militiamen arrived to restore order. Kearney suggests that it was precipitated by the fears of unskilled Irish workers that their jobs were at risk in the wake of the District Bank's failure. He quotes a contemporary account by an unknown author:

Considerable excitement prevailed in this town on Wednesday in consequence of a report, which was pretty freely circulated, that a large number of labourers of the Derwent Iron Company's, having been discharged, had commenced a riot in the village of Blackhill. At first the most alarming rumours were current, it being confidently stated that the house of Mr Jonathan Richardson had been broken into and ransacked, and that a number of persons had been killed and wounded.75

Jonathan Richardson put himself at odds with his religious community even further by opposing the reconstruction of the iron company, stinging William Backhouse 'to the very quick' by making public his scepticism about the chances of the enterprise becoming successful.76 But his son-in-law, Jonathan Priestman, retained his reputation within the Society, presumably because he was willing to work with his co-religionists to salvage their fortunes. As the son and grandson of Quaker ministers, his continued high standing amongst Friends must have been the reason why Lucy Ann, of all Jonathan Richardson's children, remained a member.77

The six partners who had been censured by Monthly Meeting were not disowned. They were held to have been seriously misled, but were 'sensible of

65 Pumphrey, 'Journals of the Richardson Family', p. 103.
66 Kearney, Painted Red, p. 11.
67 Warren, Consett Iron, p. 22.
68 Newcastle Journal, 23 January 1858, p.8. Richardson offered to repay the debt with 5% interest, but stipulated that the payments should be linked to the price of iron ore.
69 Quoted in Warren, Consett Iron, p. 22.
70 Newcastle Journal, August 11 1858, p. 5.
71 Warren, Consett Iron, p. 23.
72 Kirby, The Origins of Railway Enterprise, p. 163; Warren, Consett Iron, p. 23. The directors of the Stockton and Darlington Railway had sought to reassure shareholders in the aftermath of the District Bank's collapse and the consequent inability of the iron works to pay its traffic dues, that they had 'obtained the best guarantee they were able for their ultimate payment' by lending their 'cooperation in aid of arrangements which they trust will ensure the successful carrying on of the works'. See Newcastle Journal, 13 February 1858, p. 5.
73 Pumphrey, 'Journals of the Richardson Family', p. 55.
74 Kearney, Painted Red, p. 5. Another rumour in circulation was that three cannons, used by the English workmen during the riot, had been lent to them by Jonathan Richardson himself. He answered this charge by claiming that they had been lent out without his knowledge by two of his servants, but that they were 'little more than toys'. Newcastle Courant, 30 April 1858, p. 5; 7 May 1858, p. 5. It is worth noting that the District Bank had finally been dissolved the same week that the riot took place.
75 Quoted in Warren, Consett Iron, p. 23.
76 His parents were Jonathan and Rachael Priestman, and his grandmother was Margaret Bragg, all of Newcastle.
their error.' They were also ready to surrender property towards the liquidation of their liabilities. Their losses were indeed heavy. For example, William Backhouse was liable to the iron company for an amount equal to the whole of his remaining property, and Edward Richardson (Jonathan's brother) had already reduced his establishment following the failure of the bank in order to meet his obligations. All felt the affair to be 'a heavy burden' to their minds. John Mounsey had been aware of the dangerous situation since 1851, but claimed that he had been afraid to make his knowledge public because so many would be affected if the information caused the bank to fail. Edward Richardson expressed contrition for 'having grievously erred in the conduct of his trading concerns', and 'the making undue haste to be rich' he felt lay 'at the root of his deviation from the path of safety'.

All had disregarded the advice on trade contained in their Society's Book of Discipline. The Monthly Meeting report sternly reminded them: 'to avoid all pursuit after the things of this world by such ways and means as depend too much on hazardous enterprises'; 'not to seek great things for ourselves'; and 'those who pursueth the things of this world by such ways and means as depend too much on hazardous enterprises, and yet notwithstanding this he invested in the shares under the management of the same man.

Edward's total want of confidence in the manager of that Bank led him to take advice about disposing of his shares, 'even at a heavy sacrifice', immediately prior to its closure. By a cruel twist of fate, 'the Stock Broker suddenly fell ill, and deferred the sale, and, in the meantime, the Bank stopped payment'. Edward was deeply distressed at the damage the crisis had done to Friends' reputations for honest dealing. So great was his indignation 'at the discredit brought upon the Quaker name that he vowed he would never wear the gage again', and accompanying his son George to his tailor, 'he gave most particular directions to have a suit made like a quiet old-fashioned farmer'. Moreover, Jonathan Richardson became known as 'the great sinner' within Edward's family circle.

Edward's brother John had intended to retire from tanning before catastrophe struck, but was obliged to carry on working, as the bank failure had, at a stroke, involved a call of four times the amount of capital invested. He bore his loss in 'a truly Christian spirit, and was never heard to utter a repining word, giving up to the uttermost of his ability his well-won possessions to meet the losses of those who had put their trust in the shareholders'. When he died suddenly at Shap Wells in April 1859, aged only sixty years, his family blamed his 'trials of much financial difficulty'. Neither Edward nor John agreed to join the bank's principal shareholders' takeover of the iron company, although by doing so they could have considerably reduced their losses. As far as Edward was concerned he did not want his family 'to be in any way connected with the circle at Shotley Bridge'. Indeed, he ultimately came to regard his losses 'as blessings, which had weaned his mind from earthly affections, and turned his thoughts to a higher life.'

The bank eventually repaid its creditors in stages to the sum of 19s 6d in the pound, although the final repayment was not available until January 1865. Those who had lost money were understandably aggrieved at the delay, especially when the original attempt to purchase the iron company failed and

82 J.W. Richardson, Memoir, p. 100.
83 A.D. Richardson, Memoir, With Extracts from Her Letters (Newcastle-upon-Tyne, 1877), pp. 112-113.
84 J.W. Richardson, Memoir, p. 100.
85 A.D. Richardson, Memoir, p. 117.
86 T.W.A.S., MS. 2827. A Pulkewill, Extracts from the Genealogy of the Pulkewill family of Plymouth' (boundtypescript, 1908), p. 23.
88 J.W. Richardson, Memoir, p. 103.
89 A.D. Richardson, Memoir, p. 113.
Jonathan Richardson had built on his own land at Snows Green, particularly claiming that the liquidators had not forced Jonathan Richardson to repay his debts to the bank, claiming that 'they let him rusticate - whether with a quiet and having every enjoyment that this life can afford; but they have never been companies as not only having profited from the first reconstruction, but as standing to gain once again - the new company eventually acquired a million pounds worth of assets for only £295,318 - while the creditors of the bank were still heavily out of pocket. Almost all the parties named belonged to the Society of Friends, including 'the Peases, and the Backhouses, and the Stockton and Darlington Railway Company... Mr David Dale, Mr Pease's factotum'. He claimed that the liquidators had not forced Jonathan Richardson to repay his debts to the bank, claiming that 'they let him rusticate - whether with a quiet mind I don't know - without taking steps against him'. He also noted that Richardson's sons had continued to prosper, observing '[p]erhaps many of you may meet these gentlemen walking, or riding on their hunters, up Grey Street, and having every enjoyment that this life can afford; but they have never been called upon to pay one penny'. How far the rest of the north-east business community shared Hamond's views is not known, but the Friends' solid reputation must surely have suffered a setback from the affair.

The consequences of the financial setbacks and the loss of the leading family of the Benfieldside Meeting were devastating. Jonathan and Ann Richardson had not been re-appointed as overseers in 1855, the last time before the crisis that the offices were renewed, but his brother Thomas and sister Sarah, as well as Edward Backhouse, one of the six shareholders, were. When, in 1858, the appointments were due for renewal or replacement, Newcastle Monthly Meeting noted that, 'in Benfieldside Meeting... all the Friends who have been under that appointment have desired to be released from further service'. The committee charged with nominating candidates for office remarked that, 'the members of that meeting have a strong claim on the sympathy and care of the Monthly Meeting, under the peculiarly trying circumstances in which they have been placed'. Nevertheless the committee did not feel it to be 'advisable to nominate any friends to fill the office of overseer in Benfieldside at the present time'. The meeting did not have its own overseer again until the late-1860s. There was also the problem of what to do about the meeting-house, which Jonathan Richardson had built on his own land at Snows Green, particularly since the old meeting-house was in a very dilapidated condition. Months of negotiation followed before he agreed, in October 1862, to sell the new build-

93. 'District Bank Report', pp 9, 11.
94. 'District Bank Report', p. 11.
95. T.W.A.S., MF 170, NMM, 8 month 1858.
96. T.W.A.S., MF170. NMM, 10 month 1862, 12 month 1864.
98. T.W.A.S., MF171. NMM, September 1886.

By 1860, there were only fifty-two members of Benfieldside meeting, and this had dwindled to thirty-five in 1865. Not only had many members who arrived in the 1840s and 1850s not remained in the area very long, but also the neighbourhood was no longer as attractive to incomers as it had been when the fortunes of the Richardson family were at their peak. The Fanson family returned to their native Darlington in 1859, and in 1861 six members emigrated to Australia, but the hemorrhage of members was not matched by a corresponding transfusion of new blood. Ann Richardson returned to Shottley Bridge following Jonathan's death in 1871. Although she never rejoined the Society, she attended meetings until her death in 1887, when she was buried in the Friends' burial ground. But her grandchildren, the sons and daughters of Jonathan Backhouse Richardson as well as, surprisingly, Lucy Ann's children, only remained in membership until they reached adulthood, in the 1870s and 1880s, when all of them resigned. It is probable that they had been child members in name only until they were deemed old enough to confirm membership for themselves.

The financial crisis had, therefore, deprived Benfieldside Meeting not only of current members, but also of its future. By the end of 1877, there were only twenty-two members, and its preparative meeting, because of the low numbers, was again held jointly between the men's and women's meetings, and on a quarterly, rather than a monthly, basis. As the membership continued to decline, First Day afternoon meetings were discontinued. In 1881, only fourteen members remained, and the 1886 annual tabular statement showed no members at all. The Monthly Meeting minute recording the meeting's closure that year noted that the 1839 reopening of Benfieldside Meeting had occurred 'not by any fresh convocation of the population... but by removals caused by largely increased trading interests', and that 'most of these newcomers have again left the district'. This was a sentiment that echoed Mackenzie's comment half a century earlier.

CONCLUSION

In 1926, Frances Pumphrey, Jonathan Richardson's grand-daughter, described the difficulties she had encountered when trying to discover more about the crisis, in order to write her family history:

All this history, pieced together out of things I've heard people say, must be taken with some grains of salt. There were circumstances which naturally prevented my asking questions freely, for my grandfather was greatly blamed - whether more than he deserved I can't decide."

This account of the rise and fall of Benfieldside Preparative Meeting...
suggests that Jonathan Richardson was guilty of some highly dubious business practices. It is clear that, in using his position at the District Bank to further his own and his colleague's interests in the Derwent Iron Company, he had contributed to the downfall of the former and seriously jeopardised the survival of the latter. On the other hand, he would never have been able to achieve such a spectacular level of debt for the bank without the complicity of a number of his fellow Quakers, even if, as they claimed, they acted unwittingly. Kearney accuses the bank's shareholders of being 'either completely without prudence or...unduly influenced by Richardson to support the company'. Neither judgment sits comfortably with the usual view of Quaker business practice. But the case illustrates how Friends, despite their highly treasured reputation for safe, reliable and trustworthy behaviour in business affairs, could be as susceptible to the lure of 'easy money' as anybody else. The partners in the Derwent Iron Company had allowed crucial decision-making to be dominated by one whose interest in both concerns severely compromised the propriety of his advice. Would they have been quite so willing to sanction the over-rapid expansion of the iron company if Richardson had not been a member of their Society? A remark by William Ogden, a fellow Director in the District Bank, suggests that Jonathan Richardson's religious affiliation had influenced the degree of trust placed in his judgment:

knowing that the Society of Friends exercised a care over its members made him and his fellow Directors have more confidence in Jonathan Richardson's management than would otherwise be the case.100

After his disownment, Richardson lived in retirement away from Shotley Bridge until he died on Christmas Day, 1871. Those who suffered from his dealings understandably felt bitter towards him, but one of the culpable shareholders, Charles Bragg, was rehabilitated to such an extent that he was chosen as an Elder in 1886. Perhaps Richardson's main sin, as far as the Quaker community was concerned, was that he refused to express contrition about his role in the affair. Jonathan Richardson's original belief that the Derwent Iron Company was capable of realising large profits was eventually vindicated after its re-formation in 1864. By 1873 the company employed nearly 6,000 hands, and its six blast furnaces produced 450 tons of pig-iron per week, much of it used for the manufacture of ship plates, of which it made 'more than any other firm in the country'.101 It became a fully integrated company, supplying all its own fuel, as well as owning a range of ancillary works and railways. Its success has been attributed not only to the financial advantages it enjoyed from the discounted purchase price, but, most importantly, to sound and innovative management.103 Perhaps such management would not have been possible while the company was dominated by Richardson, but its later success demonstrated that iron making could flourish on that isolated Durham hill-top. The District Bank, under Richardson's management, had undoubtedly extended too much credit to the iron works, but at least one local observer believed that the bank could, and should, have been saved:

The bank ought to have been resuscitated under a different manage­ment. They were possessed of the largest and best business in the dis­trict...they only wanted time and caution, and the man to pull them through. Application was made for assistance; but the authorities in Threadneedle Street refused, and the bank went into liquidation.'104

Above all, the case illustrates how financial opportunity and leadership were crucial to the well-being of a local meeting. With no professional ministry, the management of the Society relied more than any other church on the activism of its members to sustain it, and the most affluent and socially prominent Friends comprised, in the nineteenth century, its unofficial leadership.105 The disownment of Richardson and withdrawal of his family from the affairs of the local meeting left it floundering, and it was ultimately wound up once again. For perhaps twenty-five years Benfieldside Preparative Meeting had enjoyed a revival made possible by the patronage and involvement of the Richardson family, but no-one else with comparable energy, vision and prosperity emerged to take his place, and so the meeting died. As for Shotley Spa, it continued to flourish for a number of years. In the 1890s one report estimated the number of visitors as 60,000, and it is ironic that it was the success of Richardson's other commercial venture, the ironworks, which sounded the death-knell for the spa. A contemporary observed that, 'circumstances occurred to prevent the realisation of its promoters' expectations. The neighbouring Consett Iron Works started up in the midst of the Spa's prosperity and those who loved retirement were obliged to seek it elsewhere than at Shotley Spa.'106

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100 Kearney, Painted Red, p. 11.
101 Quoted in R. Sansbury, Beyond the Blue Stone, 300 Years of Quakers in Newcastle (Newcastle upon Tyne: Newcastle upon Tyne Preparative Meeting, 1998), p. 178.
105 A number of historians have noted the tendency of local elites to predominate in the management of the Society in this period. See, for example, E. Isichei, Victorian Quakers (Oxford: Oxford University Press, 1970).
106 Quoted in Vernon, The History of Shotley Spa, p. 27.
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