

THE LOWTHERS AT HOLKER:
MARRIAGE, INHERITANCE AND DEBT IN THE
FORTUNES OF AN EIGHTEENTH-CENTURY
LANDOWNING FAMILY

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THE Lowthers of Marske owned estates in north Lancashire between 1697 and 1756, and they provide an interesting example of several facets of eighteenth-century English landownership, particularly how lucrative marriages and fortuitous inheritance could play a vital part in the rise and fall of a family's fortunes. Many years of financial difficulty ended in 1755 when they inherited the West Cumberland estates and collieries of Sir James Lowther of Whitehaven. But just when the family's hopes were at their brightest the premature death of Sir William Lowther in 1756 brought the line to an end. The purpose of this paper is to look at how the family ran their estate and financial affairs, which will reveal some of the problems and difficulties faced by a gentry family in the first half of the eighteenth century.

William Lowther (1675-1705) owned an estate of more than 6,000 acres at Marske in north Yorkshire which his grandfather Robert had purchased for £13,000 in the 1650s on the profits made as a London merchant. Robert was the seventh son of Sir Christopher Lowther of Lowther (d. 1572) from whom the various other branches of the family at Whitehaven in Cumberland, Maulds Meaburn in Westmorland and Swillington in Yorkshire, traced their ancestry. William Lowther acquired property in north Lancashire in June 1697 when he married Catherine, the only daughter and heiress of Thomas Preston who had died the previous year. The Prestons and Lowthers were already linked in marriage. John, fourth son of Robert Lowther—and thus an uncle of William—married Mary, the sister of Sir John Lowther of Lowther, in 1677. She had previously been married to Thomas Preston's elder brother George.¹ Within a month of marry-

ing in 1697 William Lowther was raised to a baronetcy on the recommendation of his distant relation Lord Lonsdale.² The inheritance virtually doubled his income, brought him a new chief seat, and gave him sufficient political influence in Lancaster to represent the borough in Parliament between 1702 and his death.

The Lancashire property which Lowther inherited through his wife lay in two places, and was the composition of two seventeenth-century family estates. Holker Hall, the chief seat, was a seventeenth-century house situated a couple of miles south-west of the village of Cartmel. Together with the Hall the Lowthers inherited Cartmel rectory and demesne. The rectory had originally been granted to the Prestons of Holker by the Bishop of Chester in 1674 on a lease for three lives. New lives were inserted in 1701, 1709, 1717, 1720 and 1746. The rent remained the same (£55 p.a.) but the Lowthers effectively reduced it by deducting land tax at the full rate. When it was levied at the maximum rate of four shillings in the pound, for example, they deducted £11 even though the actual payment due was only £3 19s. 3d.³ The rest of the estate was some distance away in Furness. Known as the 'manor estate' because it had been acquired from the Prestons of the Manor, it centred on the town of Dalton and included property stretching south-east from there to the coast. The earliest survey dates from 1775 when the composite Cartmel-Holker estate consisted of 2,860 acres while the Furness estate was of 3,559 acres.⁴ Lowther also owned some houses in Ulverston and Lancaster which were administered with the Holker estate. From all this property Sir William derived an income of slightly less than £2,500 a year: of this £1,160 came from the estate in Yorkshire.⁵

Sir William's death in 1705 at the age of 32 necessitated a guardianship as his wife had predeceased him leaving four young children. The task fell to Elizabeth Preston, maternal grandmother of the children, and it was not an easy undertaking. Lowther left bond debts of more than £1,300, some of which were only redeemed by further borrowing. Together with legacies unpaid from Thomas Preston's day the total debt outstanding in 1705 amounted to £1,945.⁶ Elizabeth Preston had to redeem these debts and also meet the cost of an expensive Exchequer case relating to the manor of Furness. By careful management she not only redeemed the debts, but also managed to finance repairs at Holker Hall and buy a couple of small properties. The amount being paid in interest charges was only £25 10s. in 1719, and when the heir, Sir Thomas, returned the following year from a Continental tour through Switzerland, France and the Low Countries, he found the estate in credit.⁷

The problem Elizabeth Preston had not solved concerned the Furness Abbey estate, alternatively known as the 'manor estate'. The right to this property had been in contention since Sir Thomas Preston of the Manor settled it on the Society of Jesus in 1673. It was subsequently declared forfeit to the Crown, but after various legal moves Thomas Preston of Holker, as the nearest Protestant heir, was granted a 21-year-lease in 1690. This was extended to run for a further 15 years from 1711, when he paid a fine of £3,000 in 1695. But in 1710 Richard Woolaston, ignoring the 1695 extension, acquired a grant from the Crown and served ejectments on the tenants. Only after Elizabeth Preston exhibited a bill in the Exchequer was the lease confirmed. On a payment of a further £1,000 it was extended for another 31 years from 1726. Even now the case was not closed: Woolaston renewed his claim when Queen Anne died before the lease was executed. However it was confirmed in 1717 and to prevent further disputes Sir Thomas guided a private Act through Parliament in 1726 thereby obtaining for his family a grant of the inheritance in return for a rent to the Crown of £200 a year.⁸

Sir Thomas Lowther (1699–1745) had an interesting but in many ways sad life. His distant cousin Sir James Lowther of Whitehaven described him in glowing terms in 1723. 'There is no young gentleman in England', he wrote in a letter to his steward, 'more universally esteemed than Sir Thomas is, as he is perfectly sober and virtuous it is to be hoped he will live long to do great deal of good'. Sir Thomas was an active member of the Society for the Promotion of Christian Knowledge and a governor of the Foundling Hospital. Like his father he made a lucrative marriage: his bride in July 1723 was Lady Elizabeth Cavendish, a daughter of the second duke of Devonshire. The marriage settlement has not survived but her jointure was £1,200 which suggests that she may have had a portion of £12,000. It was rumoured that the match was only secured because Sir James Lowther agreed to settle £2,000 a year—after his death—on Sir Thomas, but there is no documentary evidence to support this.⁹

Sir Thomas was active in political life. He was returned unopposed for Lancaster in 1722, and elected in 1727 despite the opposition of Colonel Charteris, who reputedly spent £1,000 on the election. Lowther topped the poll in a four cornered contest in 1734; an election which is supposed to have cost £5,000 with one of the defeated candidates spending £2,000. Finally he was returned unopposed in 1741 'only treating the freemen to the expense of about £100' according to William Stout.¹⁰ In Parliament Lowther was an independent country whig. He voted against Walpole's excise scheme in 1733 and the repeal of the

Septennial Act a year later. During a debate concerning the election of a chairman of the committee of elections and privileges in 1741 Lowther was brought to the house by a government supporter, his nephew Lord Hartington, only to vote against Walpole. But he supported Walpole in the crucial division of 21 January, 1742, over the move to establish a select committee to examine the conduct of the war. Lord Hartington was reputedly responsible for winning over Sir Thomas and also Sir James Lowther, and since Walpole's majority was only three it was an important achievement. With Walpole's fall the following month Lowther reverted to his independent line.¹¹

The family's property holdings increased during Sir Thomas' lifetime through inheritance and acquisition. The manor of Cartmel had belonged to the Prestons of Holker in 1667 when they mortgaged part of it (Churchtown) to the Lowthers of Lowther. Later it was settled on Mary Preston (née Lowther of Lowther). Quite when Sir Thomas acquired it is uncertain. The *Victoria County History* maintains that it was in 1723, but the feet of fines reference given there is incorrect and a search of fines in the same series has failed to produce the relevant document. The manor does not appear in the estate accounts until 1725 which may be significant. Mary Preston was buried in Westminster Abbey in October 1724, and the obvious explanation to be derived is that the settled property only then reverted to Sir Thomas.¹² The major acquisition came in 1737 when Sir Thomas purchased the fee farm rents in the manor of Cartmel. The cost was £3,200, although Sir James Lowther put up the money and held the rents in mortgage until 1751. Seven minor purchases during Sir Thomas' lifetime cost a total of £1,436.¹³

The high hopes which Sir James Lowther held for Sir Thomas in 1723 failed to materialise. In his financial affairs he could never make ends meet. Within a year of returning from the Continent in 1720 Sir Thomas was £300 in debt, and by 1722 this had increased to £570. John Fletcher became estate steward in 1726 and also assumed the role of Lowther's chief creditor. By 1734 Sir Thomas' debt to Fletcher was over £1,000 and in an effort to reduce it he sold timber to the value of £410, and agreed that £310 of this should go directly to the steward. This was not the first time Sir Thomas had sold wood as a means of reducing his debts. Timber had been fetching a good price in north Lancashire since the Backbarrow and Edward Hall charcoal smelting companies were established in 1711 to exploit the area's natural resources of iron ore. Fuel supplies were a constant problem however, and by 1715 the Backbarrow company was acquiring wood from as far afield as Borrowdale and southern Scotland.

Consequently there was no difficulty in selling timber and Sir Thomas realised more than £700 from such sales in 1728. The difference in 1734 was that because payment for the wood not expected until 1738, Fletcher began to charge interest of 4 per cent on the total debt. The sale proved to be only a temporary reprieve and the sum outstanding to Fletcher had risen to £1,145 by the time Sir Thomas died in 1745. Together with the mortgage to Sir James Lowther, and a number of other outstanding loans, Sir Thomas left debts of £4,880.¹⁴

Sir Thomas' domestic situation also deteriorated in the 1730s. Lady Elizabeth was put into the care of physicians in 1737 'to try what effect it will have upon her to make her of better behaviour'. There was no improvement however, and she was insane by the time of her death in 1747.¹⁵ Perhaps as a result Sir Thomas took to drink. He had been ill for two years when Sir James Lowther found out in the autumn of 1744 that the cause was 'his drinking privately'. Sir James made frantic efforts to help his cousin. 'If I had not been in town', he wrote from London on 28 August, 'Sir Thomas would certainly have died in a little time, nobody else could have made him submit to be kept from drams and too much wine'. Even allowing for some exaggeration on the part of the older man, Sir Thomas' health does seem to have improved for a short while, but early in 1745 he was ill again and he died at Bath on 23 March.¹⁶

Since Sir Thomas' only son and heir William (1727-56) was still a minor another guardianship was necessary. The guardians—Lord Lonsdale, Lord George Cavendish and the duke of Devonshire—had to find Lady Elizabeth's jointure for two years, but were able to utilise the time available before Sir William came of age to good effect. A sale of goods from the estate realised £175 and timber was sold for £1,591 in 1747. These measures, along with a cutback in expenditure and stringent efforts to collect rent arrears, enabled them to balance the accounts, and by 1748 the estate finances were back on an even keel. After selling the Mermaid—a house in Lancaster bought for electoral purposes in 1729—for £550, Sir William was able to pay off the mortgage to Sir James Lowther in 1751 and then to contemplate some modest expansion.¹⁷

Sir William was educated at Clare College, Cambridge. He was appointed lord-lieutenant and *custos rotulorum* of Westmorland in 1753, and considered standing for Lancaster in the 1754 election. According to Sir James Lowther he eventually decided not to because he was 'too wary' and not prepared to spend enough. In any case he succeeded his relative in the Cumberland seat in February 1755. Sir William enjoyed neither the seat, nor

the extensive lands and collieries he had inherited from Sir James a month previously, for very long, because he died 'after eight days illness in a violent fever', on 3 February 1756. Not a great deal is known of Sir William although surviving descriptions all stress his generosity. Carlisle Spedding, the Whitehaven colliery steward, felt the practical effects of Sir William's munificence when his salary was trebled, and perhaps not surprisingly found him 'a very good human gentleman . . . in short his character is just what we could wish for'. Sir William died unmarried and by his will divided the family properties, the north Lancashire estate going to his maternal relation Lord George Cavendish, while Marske was bequeathed to Edward Wilson of Dallam Tower in Westmorland. Because Sir William had no direct heir the West Cumberland estates reverted by the will of Sir James Lowther to Sir James Lowther of Lowther, the future first earl of Lonsdale. However Sir William's legacies of £73,000 are an indication of the wealth that he had inherited from Sir James and contrast with the family's long history of current account imbalance; a history which had begun to repeat itself again in the early 1750s with deficits of over £200 on the estate accounts for 1753 and 1754.¹⁸

Sir William's wealth in 1756 did not reflect the situation pertaining during most of the previous six decades. In their turn all three of the Holker Lowthers had failed to balance income against expenditure, and although the debts were never excessive, the situation before 1755 might have been even less favourable had there not been two minorities during which time the finances were put back into credit. The financial decline of an eighteenth-century gentleman could occur for many reasons: excessive spending on buildings, elections or legal disputes, financial encumbrances as a result of providing marriage portions or jointure payments, inefficient estate management, or simply personal extravagance. Some of these factors were relevant in the Lowther's case and the place to begin a search for the cause of their difficulties is with an investigation of their estate affairs.

By Cumbrian standards the Lowthers had a substantial estate. Their income rose from around £2,500 at the turn of the century to about £4,000 by 1754. At the latter date their income from the Lancashire estate was £2,136 while Marske contributed £1,700 to the total. After rising during the last two decades of the seventeenth century on the Lancashire estate, rents fell back in the years of economic dearth early in the eighteenth. In some cases it was not until the 1720s that the pre-1708 level was attained, but from that point rents went steadily upwards with only occasional setbacks such as the years 1744-7. The main injections into the rent

roll came from the addition of the manor of Cartmel and its fee farm rents, which together were worth about £350 a year.¹⁹

Apart from rents the Lowthers drew an income from sales of farm produce, timber and minerals. In total this varied from as much as £1,000 in some years to an almost negligible amount in others. The home farm was the 'manor park' property in Furness, and its direction was in the hands of the estate steward. He received a salary of £42 2s. a year made up of £30 for managing the Furness estate and farm, £5 for Holker, £5 to pay assistants and two guineas for books and paper. He was also provided with a horse and paid additional expenses for business away from the estate. The main interest of the farm was livestock rearing. Scotch cattle were bought at the local fairs for winter pasturing. One of them was found to be poisoned in 1729 but rearing continued nevertheless. Arable produce included barley and oats—grown basically as feedstuffs—and occasionally potatoes. The produce was not sufficient however, and an average of £47 was spent each year between 1719 and 1754 buying oats and barley. There is little evidence of progressive farming and the few surviving leases do not suggest that the tenants were invoked to use imaginative agricultural practices. Also in Furness was an extensive deer park from which the Lowthers supplied many of the neighbouring gentry with venison. At Holker there were dairy and flower gardens and new gardens were laid out during the 1730s. An orchard, a bowling green, and a pond in which there were trout and Muscovy ducks completed the picture of the grounds around the Hall. Occasionally other properties were also stocked with cattle when a suitable tenant could not be found. There was a full-time gardener, a husbandman, and a park keeper, and Sir Thomas employed four part-time gardeners. Bailiffs collected customary rents and all other labour was employed on a casual basis.²⁰

The profitability of the farm is difficult to estimate from the surviving accounts. In some years it was doubtless significant for overall income, but it is unlikely to have borne comparison with sales of timber and iron ore. Receipts for underwood suitable for charcoal appear frequently in the accounts, most notably in 1741 when more than £137 was derived from such sales. Iron ore had long been mined at Stainton and Sir William (d. 1705) let the mines there in 1703 to a Mr John Marshall for a term of twenty-one years at a fixed rent of £60 a year. Marshall's lease expired in 1724 when the mines were leased to the Backbarrow and Cunsey companies at £40 a year. This lease was renewed in 1738 at a rent of £80, but the tenants defaulted in 1745. The mines were then left vacant because, according to Fletcher, 'Sir Thomas was

in so ill health that to trouble him for instructions how to act therein would have been improper, however I applied to Sir James Lowther but he declined meddling in the affair'. They were not let again until 1748 when a nine-man consortium including William Richardson agreed to pay an annual rent of £80.²¹

Various efforts were made to find coal on the estate. Sir James Lowther instructed his steward in October 1721 to send one of the colliery engineers from Whitehaven 'to show them where to bore' in Furness. As a result trials took place the following year. No extensive deposits of coal have ever been found in Furness, and the frequent appearance of coal purchases in the accounts suggests that the project was abortive. There were further trials in Furness in 1738 and according to Stockdale, Sir Thomas and Sir William Lowther sank a shaft at a place called Quarrellflat adjoining Holker Park. Again nothing was found. The accounts record payments to colliers in 1740, and in 1754 a man was paid for 'cutting, coaling and carriage; eighty-seven dozen, five sacks of coal', but it is possible that these were references to making charcoal rather than mining coal.²²

Out of their receipts from rents and sales of produce the Lowthers had to pay necessary outgoings which averaged out at about 35 per cent of their gross income. These included outrents and pensions. Apart from £97 13s. 4 $\frac{3}{4}$ d. due in customary and fee farm rents there was £55 (less land tax) to the bishop of Chester for the rectory of Cartmel and £200 to the Crown, following the private Act of 1726, for the manor of Furness. In addition £80 was paid to the rector of Cartmel, £17 6s. 8d. to the curate of Dalton, and £66 13s. 4d. in pensions. By comparison, taxes were relatively insignificant. In the early years of the eighteenth century the land tax at four shillings in the pound accounted for only 6 per cent of gross income, and by the 1740s this had fallen to only about 2 per cent. Window tax was less than £4 a year until 1747 when the tax itself was reformed, but it was still less than £7 thereafter. Local taxes generally accounted for less than 2 per cent of gross income. A final necessary outgoing was repairs to property. Tenants covenanted to do ongoing repairs, for which they were allowed timber, during the course of a lease. The Lowthers could not avoid spending a certain amount themselves however, although never more than £134 was spent in a year until 1738 when the figure was £244. After that expenditure remained high, except in the years of Sir William's minority, and reached a peak of £270 in 1754, which represented over 12 per cent of gross income. It is possible that these figures included incidental repairs to the Hall which were not separately accounted, and they certainly suggest that the Lowthers looked

after the property on their estate, even if they failed to encourage progressive farming.²³

Furthermore the Lowthers were plagued for many years by having to find jointure and interest payments. Elizabeth Preston, Sir Thomas' guardian, received at least £3,000 out of the estate in jointure payments before her death in 1731, and figures do not survive for every year. For two years after Sir Thomas' death the guardians had to pay Lady Elizabeth's jointure of £1,200. Preston, Sir Thomas' younger brother, died young, but his two sisters had to be provided for. Neither of them married which was both a burden and a blessing. On the one hand they were a drain on his income because both lived at Holker for the greater part of their lives. Consequently he had to maintain a household there even when he was in London. They also received nearly £7,000 in interest charges on the unpaid portions stipulated in Sir William's will. On the other hand had payment of the capital been made necessary by the marriage of one or both of them, Sir Thomas would almost certainly have had to mortgage property to raise the money. A long lived widow prevented the family benefiting from the inheritance of an estate at Upleatham near Marske reputedly worth £800 a year. The property was purchased by the first Sir William's younger brother John who was a merchant. Unfortunately for the second Sir William, John's widow Jane enjoyed the property until her death in 1767.²⁴

The difference between gross and net income was significant. In a year such as 1731 when there was a jointure payment to Elizabeth Preston and interest charges to the two sisters to be met, quite apart from rents, taxes and repairs, necessary expenses amounted to more than 50 per cent of the gross income. As a result extraordinary expenditure had to be closely monitored if Sir Thomas' financial problems were not to be exacerbated. No major alterations or additions were made to Holker Hall. It was re-slated in 1714 but needed doing again in 1729 when Lowther told Fletcher that

... as to slating the house I would not have too many things done at once that may be done another year, except that part of the dining room next the Court it being the most seen, would have that done before we come down, with handsome slate, because it's much in view and will not cost a great deal.

Such economy may indicate a shortage of cash on Lowther's part. Repairs in 1754 cost £323.²⁵

The total cost of election contests in which Sir Thomas was involved is known to have been high. Each of the candidates was reputed to have spent nearly £1,000 in 1727, but the estate

accounts show outgoings of only £154 at that election and £171 at the 1734 contest which is supposed to have cost a total of £5,000. At his two uncontested returns in 1722 and 1741 Sir Thomas is recorded as spending £169 and £80 treating the freeholders.²⁶ Obviously he met some of the expenditure from his own pocket, and the same is probably true of his spending on charity. He donated £100 to Flookburgh chapel in 1726 to help obtain Queen Anne's Bounty, and three years later was exempted Cartmel church tax because he had met the entire expense of repairing the chancel there.²⁷ Neither donation is mentioned in the estate accounts. Legal costs were virtually unavoidable in the eighteenth century and were incurred by the Lowthers in establishing title to the manor of Furness. The case cost over £6,000 of which—significantly—more than half was spent in 1717 before Sir Thomas came of age.²⁸

Why then did expenditure so consistently outrun income? There are two factors which have to be taken into account when trying to understand the constant financial difficulties. Firstly, little is known about the substantial income derived from the separately administered Marske estate. In the first Sir William's day necessary outgoings there amounted to about 10 per cent of the rents collected. There was a home farm with crops, cattle, sheep and horses valued at £438 in 1705. Sir Thomas told his steward in 1728 that 'I have made a purchase in Yorkshire lately', but beyond these snippets of information little is known of how the rent roll increased by 1756.²⁹ It must however be assumed that much of Sir Thomas' personal expenditure was met from his Marske income, which would explain the relatively small sums remitted to him from Lancashire. From the time John Fletcher became steward in 1726, until 1744, the average sum recorded in the accounts as being for Sir Thomas' personal use was £186 and in the last ten of those years only £113. Sir William, by contrast, was sent between £596 and £828 in each year between 1749 and 1753. It goes almost without saying that even with the Marske income Sir Thomas could not make ends meet since otherwise he would surely have channelled some of the income to pay off his Lancashire debts. Secondly, there is no certain knowledge of how Lady Elizabeth's portion was utilised, and nothing is known of what use Sir Thomas made of the money he received from the duchess of Devonshire. She died in 1726 leaving him £3,000 and according to Sir James Lowther 'he had as good as thirteen thousand before'.³⁰ This could refer to the portion or to an entirely different sum.

The conclusion which follows after due allowance has been made for these unknowns is that inefficient estate management

and perhaps personal extravagance were the two most significant reasons for the financial position in these years. The cause of the first Sir William's debts is not very clear, although he is known to have incurred considerable legal charges shortly before his death. Most of his debts were secured on bonds of no more than £200. Extraordinary expenditure on the estate was not excessive in Sir Thomas' lifetime but there is plenty of evidence for inefficiency. The home farm and gardens failed to provide all the household needs despite the employment of a full-time gardener, a full-time husbandman, two part-time labourers and two part-time weeders. Such extravagance was found to be unnecessary by the guardians who employed only the gardener Thomas Richardson.³¹ The gardens were not the only economy. Sir Thomas had thirteen full-time servants whose wages amounted to £1111 a year which, together with wages paid to casual labourers, produced an annual bill of seldom less than £200. The guardians cut back severely, the whole wage bill amounting to only £81 in 1747 plus a further £44 board wages. Then again they reduced the amount spent on repairs to property. This had risen gradually to a peak in the early 1740s, with an average of £166 being spent each year between 1740 and 1744. Between 1746 and 1748 however only £186 was spent altogether even though this may have meant that some properties were neglected. The pattern of spending on housekeeping and tradesmen was almost exactly similar to that of repairs, rising gradually to a peak in the early 1740s and then being reduced by the guardians. Rent arrears had not been systematically collected. Between 1726 and 1745 just £1,110 is recorded in the accounts as collected arrears, but between 1746 and 1752 this figure was £3,287. As a result the total receipts between 1746 and 1754 were an average of £270 a year greater than in the last nine years of Sir Thomas' lifetime even though the figure for rents due in 1754 was only £56 above the 1744 level. Taken together these figures suggest that there was some inefficiency in the running of estate financial affairs. The steward should perhaps take the responsibility for allowing arrears to accumulate, and possibly also for the rising expenditure. Sir Thomas took care to supervise Fletcher's activities by writing—and expecting replies to—weekly letters, insisting on properly drawn accounts, and visiting Holker whenever he could. He must have known the situation therefore but seems to have done little to try and rectify it. This may have been simply the result of illness in his later years, but the possibility cannot be excluded that it was the price he paid for borrowing from Fletcher. Unless he was to pay off the sum outstanding Sir Thomas could neither dismiss Fletcher nor be too forthright in demanding efficiency.

His financial situation was not sufficiently inconvenient, however, to warrant any drastic action.

The reduction in expenditure during the guardianship proved to be only a temporary lull, and outgoings in all the areas mentioned here began to rise again when Sir William came of age in 1748. The wage bill between 1750 and 1754 was an average of £229 a year and repairs averaged £163, a mere £3 less than between 1740 and 1744. Only Sir William's housekeeping bill was smaller than that of his father. Holker Hall was closed in 1745 and the servants went to board wages for the first time since 1731. Thereafter the household was never permanent as it had been under Sir Thomas. One of Sir Thomas' sisters, Margaret, died at Holker in 1751 and Katherine moved to live at Windsor where she died in 1764.³²

The evidence for personal extravagance is inconclusive. Sir Thomas' London life—perhaps his drinking in particular—must have had some impact upon the overall financial position. Possibly gambling was a problem: he is known to have bought tickets in the 1724 lottery and the Charitable Corporation lottery of 1733, although he was not a regular investor in the funds. According to Stockdale, Sir Thomas was 'a sportsman and fond of horseracing' which, if correct, must have been a further expense.³³ He certainly helped to finance spending on elections and charity from his own purse, although there is no positive evidence to suggest that this impaired his overall financial position. Sir William's problems were relatively less important since there was plenty of cash-in-hand despite the deficits of 1753 and 1754. Reforms during the minority, his bachelorhood and the rising rental, all combined to improve the family's position before the windfall of 1755.

It would be foolish to try and draw sweeping conclusions on the basis of a study of one family, but the Lowthers do illustrate several important features of eighteenth-century English land-ownership. In the first place their example shows the necessity of distinguishing between the gross and net income of an estate. The Lowthers were a county family of some standing, and ostensibly they had a substantial rent roll, but fixed and necessary outgoings rendered the family's disposable income considerably less than its gross receipts. This may not have been a typical example but it is significant in view of the relatively low level of the land tax burden. Families in the south of England, where the tax cut more deeply, may have had to meet even greater financial outgoings.

A second point that can be demonstrated from this estate is that landowners lived quite happily with debt. The chronic failure to balance the accounts did not prevent moderate estate expansion.

Furthermore, thirdly, financial affairs could be restored to an even keel during a minority. Whilst of nothing like the same magnitude as other families for whom minorities were crucial,³⁴ the Lowthers problems were of a similar nature and the breathing space afforded by the guardianships of 1705–20 and 1745–48 provided an opportunity for financial equilibrium to be re-established. A fourth point is that like many of their contemporaries the Lowthers were not slow to investigate the mineral potential of their estate. Iron mining was well established in Furness, but the coal trials were probably inspired by Sir James Lowther's success at Whitehaven, and the hope of finding a new and lucrative source of income. When it did not Sir Thomas resorted to the gentleman's favourite expedient for raising capital which was to sell timber.

By far the most important feature of landownership illustrated by the Lowthers however, was the importance of marriage and inheritance for a family's fortunes, and the careful planning to try and secure them.³⁵ Two lucrative marriages were made in the course of only thirty years, one of which doubled the family's property and the other brought a substantial portion and connection with one of the great ducal families. Such alliances did not produce a lasting family line, and it was the death of a bachelor relation which produced the largest inheritance. Although it has to be stressed that the case is not conclusive there is sufficient evidence to suggest that detailed planning went into securing the Whitehaven estates. The main reason for this claim centres on Sir Thomas' decision to run up a clandestine debt to his steward John Fletcher. By eighteenth-century standards Sir Thomas' debts were not excessive. Mortgages could easily have been arranged had the situation become embarrassing, and the guardians were able to restore the damage without recourse to drastic measures such as land sales. Yet the fact that Sir Thomas chose to rely upon Fletcher raises an obvious query because eighteenth-century stewards were widely distrusted on the grounds that they were likely to divert estate profits to their own use if not carefully supervised. Indeed the double-entry book-keeping system was introduced as a means of trying to combat such practices. Landowners who borrowed from their stewards were probably a rarity. The most outstanding example was the duke of Newcastle, although in his case the stewards were landowners in their own right.³⁶ In these circumstances it seems only reasonable to assume that Sir Thomas Lowther had good reason to trust Fletcher, and yet in 1732—six years after the steward's appointment—he told Sir James Lowther that he had not yet found fault with him 'but I watch him pretty close'. With Sir Thomas owing Fletcher more than £200 it was

probably the steward who did the watching! The only obvious reason for choosing the steward therefore was to keep the debt a secret, and if this was the motive then it may have been to prevent Sir James knowing about his constant failure to make ends meet. Sir Thomas probably expected to succeed to the estates of his older—bachelor—relation, and so as not to jeopardise his hopes believed that he must be seen to be no less efficient in managing his estate affairs than Sir James was in his. In commenting on Fletcher therefore he may simply have been trying to impress Sir James as to his vigilant supervision of estate administration, while the steward's willingness to lend was probably based upon the expectation that he would easily recover his money once Sir Thomas inherited.³⁷

All this is hypothesis since there is no firm evidence to show that Sir Thomas knew what plans Sir James had for disposing of his estate, and in any case two-thirds of Sir Thomas' debts were to his cousin. However there are a number of pieces of evidence which help to support the contention. There is, firstly, no mention of the current account deficit in the surviving correspondence between the two men. There is little doubt that Sir James—a man described by a close friend as having 'no opinion of anyone that is not punctual in business'—would have been appalled to find Sir Thomas borrowing from his steward to make ends meet, and tolerating rental arrears and rising estate expenditure. Indeed a letter written by Sir James' own steward shortly after Sir Thomas' death implies that the younger man had failed to take the opportunity of seeking advice on estate matters.³⁸

A problem with this argument is that two-thirds of Sir Thomas' debts were to Sir James in the form of the Cartmel mortgage. But this was a different type of debt from the running account deficit and may even have been arranged with the West Cumberland inheritance in mind. The Cartmel rents were advantageous to Sir Thomas and so it was in his interest to borrow the purchase money. Sir James was hardly likely to suspect that Sir Thomas' day-to-day situation was not a healthy one, on the grounds that he could not raise a capital sum of more than £3,000. The fact that the money was lent at 3½ per cent interest—a lower rate than any of Sir James' other loans—suggests that the arrangement was accompanied by considerable goodwill, and if it was expected that Sir Thomas would succeed to the West Cumberland estates then there was no immediate need for the loan to be repaid.

Further evidence that Sir Thomas expected to inherit is provided by the situation over his drinking problem. This was deliberately kept from Sir James who, when he eventually found out in the autumn of 1744, told his steward that 'all Sir Thomas'

friends now own they knew of his drinking drams for many years, but they were all of a mind to keep me from the knowledge of it'. The reason for this solidarity of conduct must surely have been the fear that Sir James would exclude his cousin from the inheritance, and there was good reason for such trepidation. Sir James was himself a younger son who succeeded his father only because his elder brother was disinherited as a result of his drinking habits and spendthrift nature.³⁹

The final evidence about the inheritance is provided by the good personal relations between the two cousins. When the younger man had smallpox in 1723 Sir James told his Whitehaven steward that 'I am now with Sir Thomas as I have been the great part of the day and night this week'. His efforts to help Sir Thomas when the drink problem became known apparently sprang from a genuine concern despite the shock that it must have been when he discovered the truth. For his part Sir Thomas obliged his cousin during the 1720s by holding South Sea stock in trust and on occasion investing money on his behalf. Whatever the substance of the rumour about Sir James agreeing to make a settlement on his cousin when he married in 1723, it is both an indication of the relationship between the two men, and another possible reason for Sir Thomas' hopes. The two cousins shared interests in hospital and charity work, and Sir Thomas was known to have been politically influenced by Sir James. In following his cousin's lead however, Sir Thomas' motives may not have been entirely disinterested. It is perhaps possible to read more than one meaning into his description of Sir James in 1727 as being 'so good a friend to me I cannot shew too much respect for him'.⁴⁰

The case can never finally be resolved because Sir Thomas predeceased his relation. Not surprisingly his affairs were found to be in a state of confusion. Sir James, apparently disillusioned at finding out about Sir Thomas' financial and drinking problems, claimed to have refused an invitation to become a guardian, and what evidence there is suggests that, at least temporarily, his relations with the Holker family were not very cordial. In 1750 his heir was John Stevenson—another distant cousin—and in 1751 the Cartmel mortgage was paid off. It seems likely that Sir William had little reason to believe that he was the heir in 1755.⁴¹ Thus if the hypothesis is correct that Sir Thomas and his friends 'planned' the inheritance, the situation was filled with irony. Sir Thomas' death and the conditions surrounding it obviously cut him off from the inheritance and may have seriously endangered his son's chances. Presumably it was Sir William's own conduct which redeemed the situation by the time Sir James made his final will in 1754. With the inheritance Sir William's marriage

prospects appeared even more attractive than those of his father and grandfather, but he died before he could use them to advantage, and thus the hand of fate moved in a way for which no one had planned.

NOTES

- 1 C. M. Lowther Bouch, 'Lowther of Marske (Cleveland) and Holker', *Trans. Cumb. & West. Antiq. & Arch. Soc.* 2nd ser., xlv (1944), pp. 102-4. The present article expands considerably on Canon Bouch's work. A survey of the Marske estate, undated but undoubtedly *c.* 1740, is in the Cavendish of Holker papers (ref: DDCa) in L[ancashire] R[ecord] O[ffice], DDCa/25/2.
- 2 Hist. MSS Comm. *Downshire MSS*, i, 747.
- 3 LRO DDCa/8/24a-31, Box 'Acc 1866', 1744.
- 4 A copy of the 1775 survey is retained at Holker Hall by the present owner, Mr Hugh Cavendish, whom I should like to thank for allowing me to consult it.
- 5 LRO DDCa/1/8.
- 6 LRO DDCa/1/6 fos 32-44.
- 7 LRO DDCa/1/17, 18. Society for the Promotion of Christian Knowledge, Holy Trinity Church, Marylebone Road, London, CR1/9, 10, letters of Sir Thomas Lowther to the SPCK from Geneva, 18 June, 11 Sept. 1719, Paris, 6 Feb. 1720 (new style) and Flanders, 30 Apr. 1720.
- 8 P[ublic] RO LR1/146/18 fos 37, 92, 134. Bouch, *loc. cit.* pp. 113ff. LRO DDCa/1/8 fos 102-4, 10/99, 6/91, 16/31-71, 22/2 Sir Thomas Lowther to John Fletcher, 26 Apr. 1726. The Act was 12 Geo. I, Private Acts c.7 (1726).
- 9 Cumbria Record Office, Carlisle (CRO), Lonsdale MSS (hereafter D/Lons/W), Sir James Lowther to John Spedding, 12 Jan. 1723, Misc. Corresp. bundle 29, Jane Lowther to James Lowther, 3 Sept. 1726. Hist. MSS Comm. *Egmont Diary* iii, 129. Greater London Record Office A/FH Rough Minutes 28 Feb. 1740. In the eighteenth century it was normal for the jointure to be roughly one-tenth of the portion. See H. J. Habakkuk, 'Marriage Settlements in the Eighteenth Century', *T.R.H.S.* 4th ser., xxxii (1950), p. 21.
- 10 R. Sedgwick, *The House of Commons 1715-54*, i (1970), p. 270. J. D. Marshall ed., *The Autobiography of William Stout of Lancaster 1665-1752* Chetham Society, 3rd ser. xiv (1967), pp. 198, 216, 230.
- 11 J. B. Owen, *The Rise of the Pelhams* (1957), p. 22. William Coxe, *Memoirs of the Life and Administration of Sir Robert Walpole* 1798) iii, p. 587. Sedgwick, *op. cit.* ii, 228.
- 12 *VCH Lancs.* viii, p. 257 n. 52, quoting Palatinate of Lancaster, Feet of Fines, bundles 179 and 292 (present refs PRO PL/17/179 m. 85, PL/17/292 m. 80). The first of these two references relates to the 1667 mortgage and is correct. Bouch, *loc. cit.* p. 104.
- 13 CRO D/Lons/W Cash Trans. Bk. 1703-54, f. 97. LRO DDCa/1/27, 30, 40, 6/130, 13/55, 66, 76, 86, 89, 249, Box 'Acc 1866', 1744, DDCa/22/2 Fletcher to Lowther, 21 Mar., 18 Apr. 1726.
- 14 J. D. Marshall, *Furness and the Industrial Revolution* (1958), pp. 17, 23-4. LRO DDCa/1/27, 23/1, 1/33, 34, Box 'Acc 1866', 1744. Sir Thomas' debt to Fletcher can be traced through the estate accounts in LRO DDCa/1/10-43 and box 'Acc 1866'

- 15 CRO D/Lons/W Sir James Lowther to John Spedding, 16 June 1737. GEC *Complete Baronetage*, iv, p. 171.
- 16 British Museum, Additional MSS 32699 (Newcastle papers) f. 252, Sir Thomas Lowther to the Duke of Newcastle, 22 May 1742. CRO D/Lons/W Sir James Lowther to John Spedding, 28 Aug. 1744.
- 17 LRO DDCa/17/195, 1/36, Box 'Acc 1866', loose papers in 1744 bundle, DDCa/15/2/1/38.
- 18 CRO D/Lons/W Sir James Lowther to John Spedding, 20 May 1748, 16 Jan. 1753, 22 Jan. 1754. Cumbria Record Office, Kendal (KRO) WD/D transferred from WD/AG, Edward Butler to Edward Wilson, 17 Apr. 1756. L. Namier and J. Brooke, *The House of Commons 1754-90*, iii (1964), p. 61. North of England Institute of Mining and Mechanical Engineers, Neville Street, Newcastle upon Tyne, William Brown's Letterbooks, Carlisle Spedding to William Brown, 15 June 1755. There are copies of both Sir James Lowther of Whitehaven's and Sir William's wills in the papers of Mr and Mrs O. R. Bagot at Levens Hall (box 13/73).
- 19 KRO WD/D transferred from WD/AG, Edward Butler to Edward Wilson, 17 Apr. 1756. LRO DDCa/1/43. This and the following paragraphs are based on an analysis of the estate accounts except where otherwise stated.
- 20 LRO DDCa/22/4, 2 Fletcher to Lowther, 4 Sept. 1729, Lowther to Fletcher, 1 Mar. 1729, 1/30, 10. For the venison distribution see the letters in DDCa/22/2. On the gardens see in the same document the letters of Fletcher to Lowther of 15 Feb. 1727, 12 Feb., 19 Mar. 1730, 29 Apr., 27 May, 14 June 1731, and Lowther's letters to Fletcher of 18 June 1728, 11 June 1731. According to James Stockdale, *Annals of Cartmel* (1872), p. 415, the gardens were laid out in the Dutch style similar to those at Levens Hall. If so it is possible that Guillimo Beaumont was responsible for them, although there is no firm evidence.
- 21 LRO DDCa Box 'Acc 1866', accounts for 1737, 1740, 1741. DDCa/17/3, 12/13, 16/30, 22/4 John Fletcher to Edward Butler(?), 11 July 1745, 22/17 f. 5, 17/114, Alfred Fell, *The Early Iron Industry of Furness and District* (1908), pp. 60-1. Fell mentions a lease granted by Sir Thomas, of Holme Bank and Great Close in Urswick, to John Harrington in 1732. The rent was to be a quarter of the produce. There is no documentation for this among the Lowther papers in LRO and it would be the only example of them granting a produce lease. William Richardson was Fletcher's son-in-law and held the position of estate steward between 1745 and 1766.
- 22 CRO D/Lons/W Sir James Lowther to John Spedding, 12 Oct. 1721, Misc. Corresp. bundle 29, Sir Thomas Lowther to Sir James Lowther, 6 Aug. 1722, bundle 41, same to same, 28 July 1738, Colliery Ledgers 1717-22 and 1727-32. LRO DDCa Box 'Acc 1866', 1738, 1740, 1743, 1/43, 22/2 Lowther to Fletcher, 4 Mar. 1727. Stockdale, *op. cit.* pp. 399, 401.
- 23 All these figures are derived from the estate accounts.
- 24 CRO D/Lons/W Sir James Lowther to John Spedding, 10 Nov. 1747. Bouch, *loc. cit.* pp. 110-12.
- 25 LRO DDCa/1/6, 13, 43, 22/2 Lowther to Fletcher, 14 June 1729. The accounts give no indication as to whether re-slating actually took place in 1729.
- 26 Marshall, ed., *op. cit.* pp. 198, 216. LRO DDCa/1/20, 27, 31, box 'Acc 1866', 1741, 1743.

- 27 Stockdale, *op. cit.* pp. 318, 322. LRO DDCa/22/2, Fletcher to Lowther, 22 Mar. 1729.
- 28 LRO DDCa/16/71, 1/8 fos 102-4.
- 29 LRO DDCa/1/8, 22/2 Lowther to Fletcher, 18 June 1728.
- 30 CRO D/Lons/W Sir James Lowther to John Spedding, 11 Jan. 1726.
- 31 LRO DDCa/1/5 fos 8-10, 1/6 fos 34, 44, 22/3, 4.
- 32 LRO DDCa/22/3.
- 33 CRO D/Lons/W Misc. Corresp. bundle 41, Jane Lowther to James Lowther, 20 Oct. 1724. SPCK, Letters vol. 28, Henry Newman to Sir Thomas Lowther, 3 Nov. 1733. Stockdale, *op. cit.* p. 404.
- 34 See, for examples from the Kingston, Newcastle and Rutland estates, G. E. Mingay, *English Landed Society in the Eighteenth Century* (1963), pp. 67-71, R. A. Kelch, *Newcastle: A Duke without money* (1974), p. 88, F. M. L. Thompson, *English Landed Society in the Nineteenth Century* (1963), p. 225.
- 35 Mingay, *op. cit.* p. 78.
- 36 *Ibid.* p. 59, Kelch, *op. cit.* p. 109, S. Pollard, *The Genesis of Modern Management* (1965), p. 210.
- 37 CRO D/Lons/W Misc. Corresp. bundle 36, Sir Thomas Lowther to Sir James Lowther, 27 July 1732. Sir James enjoyed the reputation of being the wealthiest commoner in England; *Gentleman's Magazine*, xxv (1755), p. 42. His extensive West Cumberland estates included several valuable collieries and he also owned property in Middlesex. In addition he had considerable investments in government funds, and his annual income was well in excess of £20,000 when he died early in 1755. (Figures calculated by the author from Lowther's papers in CRO.)
- 38 CRO D/Lons/L Misc. Letters 1550-1872, John Stevenson to Richard Stevenson, 16 Mar. 1742, D/Lons/W John Spedding to Sir James Lowther, 7 Apr. 1745. Spedding was probably replying to a comment made by Lowther in a letter which has since been lost.
- 39 CRO D/Lons/W Sir James Lowther to John Spedding, 29 Sept. 1744.
- 40 *Ibid.* 1, 5, 8, 12 Jan. 1723, Misc. Corresp. bundle 30 Sir Thomas Lowther to Sir James Lowther, 12 Aug. 1726. LRO DDCa/22/2, Lowther to Fletcher, 11 July 1727.
- 41 CRO D/Lons/W John Spedding to Sir James Lowther, 7 Apr. 1745. CRO D/Sen/Corresp. Box 2, Sir William Fleming to Humphrey Senhouse, 16 Jan. 1755.