Gurney’s Letter Book for the Wisbech and Lincolnshire Bank (4)

Yung Chih-shun

p. 91

Wisbech 12th September 1835

Dan[j]ell Gurney

I am obliged by thy information respecting E Barley & think with thee we should not take the life Insurance but should have the writings if possible & will thank thee to write to him as I apprehend it may have better effect. his letter seems to me to imply that if he lodged the Policies & in our hands he would expect “im thee accommodation to the amount of £1000 which is quite out of the question. The present balance being £2090 which when asked for last Autumn was with the positive understanding that it would be repaid in about a week, he being obliged to advance the money a few days before he received it. I return the letter.

[Yours respectfully] AP

Wisbech 3rd October 1835

R[d] Atkinson

G & Co beg to remind Mr Atkinson the time has now arrived when he engaged to pay a considerable sum to his credit & which they request he will not fail doing very shortly & they cannot consent to the balance remaining longer in its present state. They are disappointed in not having received the writings promised last April.

Wisbech 13th October 1835

Joseph Marshall Esqr

My Partners having lately made some observations on the large figures in thy account. May I beg the favor of a call someday when thou art in Town that we may have a few minutes conversation respecting it.

W P

Wisbech Oct 29th 1835

— 39 —
Tycho Wing Esq.

I am going to meet my Partners on Monday when the North Level Com[mision]e[r note and the Balance of the account will again come under their notice. (一行、斜線による削除) I shall be obliged by thy informing me what arrangements are made for the reduction & liquidation of this debt which we should be glad to have lessened at your earliest convenience. The present unfavorable times when money is encreasing in scarcity in the country make it very desirable for Bankers to have their funds at liberty. On the same principle we should feel obliged if it could be so arranged at the audit that a larger sum might be left in thy name so that so great an advance might not be required.

I shall be glad to hear thou hast returned from Malvern benefitted by its pure air & that Mrs. Wing & the family are quite well. I hope thou wilt not let the vexatious remarks of the Tories annoy thee respecting the Hartford votes to which I understand the Cambridge Paper alludes though I have not seen it myself as we do not take the Paper, but thy Friends know thy straightforward conduct too well to heed any of their observations.

Believe us yours respectfully WP

p. 93

Wisbech Oct 29th 1835

Thomas Fryer Esq.

I was very glad this morning to receive thy letter and particularly so as I am going to meet my Partners on Monday when the heavy figures of your account will come under their notice. You are quite right in taking up some money if your other resource fails as your concern must required an extensive capital, but it is quite irregular for Bankers to make such advances as their money should be at liberty so as to be ready if wanted. I do not know any of my Friends who are now wanting to put out any money, but should I hear of any I will let thee know. We shall be glad to hear again from thee when you have made further arrangements.

I am yours respectfully WP

Wisbech 3 Nov’ 1835

T S Watson Jun[io]r

Gurneys & Co must refer Mr Watson to their note of 24th Septr last to which they have not been favored with a reply and are sorry to observe the Balance is heavier now than it was then. The overdrawing an account so largely without any

— 40 —
Gurney’s Letter Book for the Wisbech and Lincolnshire Bank (4)

previous understanding on the subject is to day the least of it very irregular and they must request he will very speedily materially reduce it. In the mean time they beg that nothing further may be drawn.

p. 94

Octr 28th 1835

S Johnson Holbeach

On W Urouts Mortgage to my Father a years Interest was due last August and there is nearly £100 due to the Bank for Interest. He wrote some little time since to know if I would take the ***** this week to which I consented provided the Bank Bond was discharged at same time. I will write him about it and if I do not hear something satisfactory it is very likely I may have to trouble thee on the subject.

Thine yours respectfully WP

PS We shall be obliged by your keeping your amount within bounds as much as you can. These times making it highly desirable for Bankers to have their Funds at liberty.

October 28 1835

Robt Urout

I have been expecting to hear from thee respecting the Mortgage & Bond, which with the Interests due we hoped to receive at Michaelmas agreeably to thy proposal. About 1 1/4 years Int[erest] is now due on the Mortgage & nearly a year on the Bond, which we request may be discharged as well as the Bond itself which we cannot allow to remain longer. Hoping to hear from thee in 2 or 3 days.

I am yours respectfully W P

Oct 30th 1835

Saunders & Comyn

In re(?) Fennings dec’d.

I am requested by Messrs. Gurneys & Co of this place to reply to your letter of the 15th inst[ant] on this subject. The course which they intend to adopt renders it unnecessary for me further to enter in to the legal question which you have raised respecting the consideration of the note. Thou say that no application was ever made by Messrs Gurneys & Co

or any person on their behalf to the Board of Customs & that whatever course
Messrs Gurneys & Co might have been inclined to take and would have thought
themselves justified in taking under the circumstances in which this account was
opened & carried on at this fort(?). The Note was given by Mr Fennings & Mrs
Cooke under the full impression and in the full belief on their part that it was their
Fathers private debt they were securing & promised to pay as soon as their
Fathers affairs were arranged. Messrs Gurneys & Co come to the conclusion which
I am authorized to communicate to you from very different considerations than the
idea of legal difficulty existing in the way of their claim. The circumstances
mentioned at the close of your letter that Mrs Cooke is already a great loser and a
widow with a small income and many claims upon it. Are those which induce the
determination to accede to your proposal of receiving 10 s/ in the Pound on the
amount of their claim, provided the arrangement to that effect is satisfactory to
them. They will therefore be obliged to you to say whether you will undertake for
the payment of that amount & when & where they may receive it. Waiting your
reply. I remain your most obliged Serv[ant]

C. Metcalfe & Son

p. 96

Wisbech Novr 23rd 1835

Wm Wright J

Dear Friend

I was sorry to be obliged to show such heavy figures in thy account to my
Partners when we met lately. They were much dissatisfied about it, and the
conclusion arrived at was to discontinue the account altogether. Therefore we must
request thy discharging the Balance very shortly, and of course thou wilt not draw
any more upon us. As I wrote thee lately I shall be ready to make the advance as
proposed to help thee through this difficulty if you cannot do better. But I should be
glad to know soon, or else the money may be otherways applied.

I am yours respectfully W P.

Jan 12th 1836

Gurney & Co Norwich

We are much obliged for your letter, and intend to settle with the parties as you
propose. The book is recei[eive]. Yesterday our Friend Tycho Wing mentioned that
the Duke of Bedsfords Steward at Tavistock was deceased and asked if we knew of
any competent person who wanted such a situation. We told him we would mention
Gurney’s Letter Book for the Wisbech and Lincolnshire Bank (4)

it to you as it was possible you might. The Salary is ab[ou]t 500£ p[er] an[nu]a. He should have of course have(ママ) a thorough knowledge of the arrangement of Estate. Be of pleasant manners so as to be liked by the tenantry and to keep alive the Dukes political influence there.

We are yours respectfully GBP.

Wisbech 14 Jany 1836

A Peyton

Thy letter on the subject of the Loan of £500 in the autumn of 1832, I have duly received and am sorry to find the backwardness of some of our political friends as to money matters has contributed to throw an additional burden upon thy shoulders in consequence of the last election.

Althou[gh] the scarcity of money in the country makes it not desirable for Bankers to have theirs much tied up now. Yet we should be sorry to inconvenience thee on account of the Loan, and therefore will very readily accede to the proposition of receiving the 3 years Interest now, & that the Principal be discharged by an installment in this & the following year.

The Farmers generally are so short of money that it is much to be apprehended there will be considerable arrears at all the Audits.

Wisbech 9 April 1836

Tycho Wing Esq

Having only this day returned from Fakenham where I have been staying part of this week, must plead this as my apology for not replying earlier to thy letter. Agreeably to the wishes expressed in it we will consent to the accounts being overdrawn to same extent or a little larger than last year, as we are well aware of thy regularity & good management. At the same time would just take the liberty of suggesting (should advances p. 98.

of this extent be required in future) whether thou couldst without much trouble obtain some sort of letter as a guarantee on the Dukes behalf. This would make the thing appear more regular to our Partners as life is uncertain to all of us. Altho[ugh] as I have before expressed we feel the most perfect confidence in all thy arrangements.

We are yours respectfully W P.
Wisbech 2 May 1836

J Lindsell & Son

Enclosed is the Banking B[oo]k made up agreeably to your request. We much regret the account should continue so heavy notwithstanding our repeated applications & your repeated promises that it should be reduced or security given. We are also sorry for it as it is hurting your credit with our Firm.

We must request you will effect a material reduction very speedily, & in the mean time must decline any further transactions to the debit of the account. Hoping to hear from you shortly with a considerable remittance.

We are yours respectfully GB&P.

Wisbech 2 May 1836

Dear Friend M' Johnson

Holbeach

We have been hoping for some time past to receive the Interest due on Thimblybys Mortgages. A years Int[ere]st to the Bank £250 was due 26th ****, and a years interest will also be due on my late Fathers 21st inst[an]t £540. We really must have these Interests paid up as we cannot allow them to be thrown upon the estate, and shall be glad to hear from thee in a few days. If the int[ere]sts be not kept down we must foreclose.

I hear nothing from Urouts, if the thing is not going on right please to press them again.

I am yours respectfully W P.

p. 99

Wisbech 6 May 1836

Dan[ie]l Gurney

Above I hand the copies of our letter to J Lindsell & his answer since we saw thee. The present Bal[an]ce of the ac[oun]t is £4980.14. 4, having received advice from Barclays of the sum he mentions since we wrote him. If thou hast no objection we think it would be better if thou wouldst be good enough to answer his letter. We hardly know what to say about his drawing again. Would it do to allow him to do so when the account was reduce to a certain am[oun]. Perhaps 3 m(?) but that this sum should not continue without security, or we might let him draw 2 to 300£ now with the understanding a further sum be paid to the credit in a week or two. One hardly
Gurney’s Letter Book for the Wisbech and Lincolnshire Bank (4)

knows how far our claim when the Exec[ut]a[rs(?)] goes to make it clear it would be desirable if he could send us their sanction to the acc[oun]t.

W P

Wisbech 7th mo 19th 1836

Garfit & Co

We shall be much obliged by your informing us in confidence your opinion as to the respectability of Lo[rd] Willerton of Swineshead & whether you consider him responsible to the amount of £1000. We will also thank you if you can inform us his line of business.

Wisbech 7th May 1836

Respect[ab]le W Pope

We have had a little conversation on the subject thou mentioned when we had last the pleasure of seeing thee, and will consent to thy proposition of advancing thy salary in future to £100 p ann. We have pleasure in giving our testimony to thy regularity in conducting the business, and only regret that the amount and nature of the Business done does not more fully warrant the advance.

GBP

p. 100

Wisbech 11th mo 22nd 1836

Tycho Wing Esq*

In my Brothers absence I have the pleasure of acknowledging thy favor of Nov [ember](?) 17th by which we are glad to find thy health is so much improved, & sincerely hope a winter residence at Hasting will quite realize Dr Nevinsons expectations. We are obliged by thy information respecting the payments for the ensuing half year which we are glad to hear are likely & be less than the corresponding period last year. We shall have much pleasure in meeting thy Brother at the Dukes Head at Thorney on Friday the 16th Dec[ember] & in attending to thy directions for the disposal of the money & in postponing the settlement of the North Level Note till Mar[ch] or Ap[ril] AP

Wisbech 1st mo[nth] 20th 1837

J Lindsell & Son

In reply to thy letter received a few days back we beg to observe that having
again referred to the state of the account & the correspondence which has taken place on the subject. We do not see any reason to alter our opinion as to the propriety of its being closed which we should wish to be done, regretting at the same time the want of regularity in your financial department which has led to this determination.

Wish every good wish for your health & prosperity. We are yours respectfully
G & Co

Wisbech 2 Feb 1837

R G Townley

Agreeably to thy request we have the pleasure of sending a statement of the account leaving a balance\textsuperscript{*} of £377. 6. 11 in thy favor after making the payment to Fishers as requested.

The money market keeping in so feverish a state makes it desirable for the Bankers to have theirs pretty much at command we should therefore be glad at any period when it suited thy finances to receive an installment towards the reduction of one of the Bonds, but at the same time beg thou wouldst not inconvenience thyself in any way respecting it. G & Co.

p. 101

Wisbech April 18\textsuperscript{th} 1837

Rev\textsuperscript{d} R J King

Our Partners are much dissatisfied that nothing is done to liquidate the long standing balance of thy account and I think it right to inform thee that unless a reduction is effected they will take active measures respecting it. Nothing whatever has been received by us since last August twelve month and it is impossible for our Firm to allow itself to be trifled with much longer. I do hope for thy own sake thou wilt takes some decided steps to settle it.

W P

Wisbech May 11\textsuperscript{th} 1837

Henry Morton

I will thank thee to be so good as to reduce the Balance of thy account as soon as it can be done with convenience, as I should not like my Partners to see it as heavy as it has been the last week or two.

W P
Gurney's Letter Book for the Wisbech and Lincolnshire Bank (4)

Wisbech May 13th 1837

Jn’(?) Rop

We are much vexed to find thou hast been so treated by Will[ja]’ Wright Jun’. Such transactions are totally unallowable & Barclays must be struck with wonder to see us keep remitting such Bills when thy are unaccepted, & it must lower their opinion of our management. We now request that no further transaction whatever may take place between you & if it is done it must be on thy own responsibility as our Partners will not sanction it. The Wrights account is very heavy owing we believe to his Brothers transactions. We must decline the balance being increased & trust he will reduce it very shortly, which please inform him. Such Paper as thou mentions is not of a negotiable description & what we do not discount. However thou may take it this time & put it to the Wrights credit provided the Bills on Fells be accepted p. 102 but we must decline advancing further upon it. We write to Barclays respecting Fells dfts[drafts].

Wisbech May 17th 1837

Jn’(?) Rop

It was a sad mistake your giving W Wright Jr the money you should have referred him to us. But he went to you because he knew we would not do it. Pray write him and urge the immediate acceptance of the Bills as our Partners will be very angry if they see the transaction in its present state, and if the Bills are not accepted in a day or two apply for his Fathers or some other security for 2200£ is a large sum to have taken from us in this manner, and had we been at all aware that former bills had been unaccepted when first presented we should have long since discontinued such discreditable transactions.

Wisbech May 17th 1837

Will[ja]’ Wright Jnr

We are exceedingly surprised at thy going and obtaining of our agent sums of money which thou well knew we should not approve. As we had written thee we should decline discounting thy paper until it was accepted & thy then allowing the drafts to be refused acceptance is indeed most extraordinary.

If the Bills are not forthwith accepted we shall transmit them to our Partners
for them to take such steps as they think necessary, and our WP will feel obliged to write thy Father & call in the money advanced on the note and Bond as he will not be mixed up with such discreditable transactions.

Trusting however the acceptance of the Bills will prevent such experience.

We are yours respectfully G&Co

We shall expect to hear from thee in short or two at furthest.

p. 103

Wisbech 7th mo 10th 1837

Tho[ma]s Derry

I just wish to hint that our accounts will shortly be laid before our Partners and if thou canst before long with convenience reduce the present balance, it would have a better appearance than it has at the present time.

I am yours respectfully AP.

Wisbech 11th mo 20th 1837

Beckett Blayds & Co  Leeds

The drawee of the bill alluded to in your favor of the 17th has carried on a larger mercantile business in this town since the failure of the old firm of J Hill & Son some years back. He appears to be in considerable difficulties about six weeks since he was unable to meet his payments to the farmers in this part, & has not to the present time though he has occasionally paid them small sums on account. His brother we believe is connected with him in a Brewery at Peterborough, & should apprehend is involved in his transactions. The acceptor is a Bookseller & Stationer in this town who is generally supposed to have little or nothing but what proceeds from the same parties & is thought to have been supported by James Hill & we should think independent of him would be unable to pay the bill.

Wisbech 21 Nov’ 1837

Jon* Cooper  Marsh

We had a meeting of our Partners a short time since who expected themselves a good deal disappointed that no installment had been paid on our friend Nathans accoun’t nor even the interest due in March last. I must wish thou couldst continue to send with the interest shortly a half installment if the whole cannot be managed as we feel a difficulty in pacifying some of the firm. From not having heard anything I suppose you were not able to carry the sale of portions of the
Gurney’s Letter Book for the Wisbech and Lincolnshire Bank (4)

p. 104

Estate into Effect. signed G & P

PS We must beg of thee to procure the payment of Mr. Johnsons & thy note for £100 dated 21 May 1836. We had no expectation it would have been so long unpaid as the time originally proposed was 2 or 3 months.

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Wisbech Feb [空白] 1838

Overend Gurney & Co

D[ea]F[rien] The bearers our good Friends Tho[ma] Stear a highly respectable Surgeon in this town and Tho[ma] Stead Watson his Solicitor also of this place are going to London on a very unpleasant Business and we shall feel much obliged if you can render them any assistance or advice in it. Tho[ma] Stear has an unprincipled Brother, who not contented with taking him in £500, has forged his acceptances to a considerable amount and run off to America. For one of these acceptances T Stear is proceeded against and the Trial is to come on in London in a day or two. Our cashier J Rumball is with them in town as a witness to his Signature. It is a very hard case, and it is most important the thing should be quashed at the first trial as many other Bills are waiting the results. Again repeating we shall feel much obliged for any assistance you can render them.

We are yours respectfully GBP.

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Wisbech Feb 28th 1838

Revd Algernon Peyton

We beg to observe that a years interest on thy Note was due 22nd October last. If it would be convenient to thee now, or shortly to discharge the note, or at least a moiety of it, we should be very glad to receive it. As it is not in accordance with banking Rules for us to have monies tied up for any length of time however efficient the security may be. But if it be not convenient to discharge the whole within a few months we must trouble thee for a fresh Note for the balances, as notes require renewing within six years of their date. Fr[om] partners self WP

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p. 105

Wisbech March 7th 1838

Revd A Peyton

As it is not convenient to thee at present to reduce the whole or any part of the note, we enclose agreeably to thy request the form of a new note, which shall thank

— 49 —
thee to sign & date & return to us with the years Interest to 22nd Oct last, and we discharge it on the present Note and to ans*** it to thee. As we before stated, as soon as it can be done with convenience we shall be obliged by thy liquidating the Note, as permanent advances are not consistent with our business as Bankers.

WP

Wisbech 14 March 1838

John Johnson Esq’ Holbeach

My Brother & I have talked over the matter we conversed about last evening as to the propriety or otherwise of the undertaking we of course are no judges and must decline being connected with it in any way, but as old Friends we will consent on the fact of the Bank to accommodate thyself & Mr Sturton with the loan asked £4500 on the deposit of the securities mentioned and your joint bond. As we should wish a limit to be fixed for the repayment of the loan, we propose three years tho[ugh] we would receive it at any intermediate time it might suite you to discharge it.

For G & Co WP

Wisbech 1 May 1838

Wm Wright Sutton

We had much hoped before this time to have seen an alteration in the heavy balance of thy account & must request thou wilt make arrangements to reduce it very materially in a few weeks, as it is very unpleasant to us to show such figures to our Partners, and particularly in the present case when the money was obtained without our knowledge. The note for £1000 to my late Father having been accruing nearly 6 years requires renewing, unless p.106 it could be paid off which we should much prefer, as it is not consistent with our business to have our monies tied up for any length of time. The same applies to thine & thy sons bond myself on which a years interest was due 8th M[arch] last and which I should be glad to receive, as it ought to be paid half yearly. This Sum I was given to (understand) expect would only be wanted 2 or 3 years. If your resources are not likely to meet these sums I would recommend you to take up a Sum on Mortgage and set yourselves clear of these and other incumbrances.

I am yours respectfully for Partners

WP

— 50 —
William Wright Jnr

We return thy ch[ec]k, the difference between that & the amount remitted just about covering the expenses.

We are much disappointed in not having yet received the Interest on thy Fathers note and the acknowledgement from him as proposed, and our WP is also at not having his years interest due to last March remitted. This is the third application we have had to make for interest of money advanced merely for your accommodation, and we submit whether such treatment is handsome and our not having a letter from thy Father to acknowledge the Note is indeed most strange. If something is not done to lessen materially thy Fathers Balance very soon we shall write him strongly on the subject.

Inter*** we are yours respectfully G B P

George Whitefoord

Some little time since when I have the pleasure of seeing thee at the Bank. I recalled thy stating that a considerable payment to thy credit would take place shortly.

p. 107

As the present figures in thy account are large and will be noticed by our Partners who will have our balances laid shortly before them. I thought I would take the liberty of enquiring if the sum alluded to is likely to be received within a short time.

**

Dan[iel] Gurney,

J Cooper has been with me this morning respecting N Grays affairs which are now drawing fast towards a close. It appears the interest upon Wilsons clients mortgage cannot be paid nor the annual premiums upon the insurances upon his life held by that party, and it is absolutely necessary to sell them at once or there will be a difficulty owing to the premiums running into arrears & Wilson declines becoming the purchaser. The first policy is one of 5000£ in the Law life a pr[emium]* made in Aug 1826, amount premium £174. 7. 6 for which Cooper informs us the office would give 938£ Gray is aged 52, & Coopers idea was that in owing to the state of his health it was right we should have the offer of it. He thinks there has been a bonus & will be another in 1840. The premium being due tomorrow would add to the
purchase, & should it appear desirable for us to take the policy the transfer should be made without delay. 15 days being allowed by the office to pay the prem[iu]m if Gray does not die meanwhile the other policy is £2500 in the Norwich ins[ure]d ab[ai]t 1833 or 4.

The annual premiums 99£ & for which we understand the office will give nothing being of so recent a date. It will therefore probably be sacrificed unless we were to take it also as Wilson is not inclined to continue the payments. The decision upon these points requiring consideration I write at once & have requested Cooper to give thee all the information he can on the subject as he could not recollect the particulars of the bonus or the date of the last policy. Thou wilt either hear from him tomorrow or from Gray who is in London by return of post. I shall be glad of thy opinion in this matter when

thou hast the particulars before thee. The only inducement would be the state of N. G’s health which is generally very indifferent though I believe at the present time he is better.

Wm Wright     Sutton

D[ea] F[rien] I am sorry to write thee again respecting money matters, and that the irregularity of thy son should occasion me so much unpleasantness.

A year and a half’s interest will be due on your joint bond the 8th of this month. I have several times applied for the interest but in vain. The money was entirely advanced for your accommodation as I should much rather have kept it where it was, and this is what one gets for serving our Friends.

I now give thee notice to pay the principal and Interest the 8th of March meet at Purshest, or before if convenient, as I decline advancing it longer, and I write him by this post to give him notice of the same.

Thy own account we are also much disappointed in not having had reduced before this agreeably to promise £56, being the only sum paid in since it was balanced.

We should be glad to know if the years interest on the Note is to be deducted from this account as W[illia] has not otherwise paid it.

For thy own credits sake I hope something will be done for its liquidation before it comes before our Partners, who will have the accounts laid before them in about a months or to weeks time. I am yours respectfully W P.
Wisb[ec] 4 Sept’ 1838

Wm Wright Jn

I have receive[d] no interest on the joint bond of thy Father & thyself since the 8th March 1837. Consequently a year and half’s interest will be due the 8th inst. I have presently applied for this Interest but without effect. I now give thee notice I wish p. 109 to have the principal and Interest discharged by the 8th of March next as it will not be agreeable to me for it to remain longer, tho[ugh] I shall be ready to receive the money at any intermediate time.

I am yours respectfully WP.

The 50£ for the years Int[erest] on the joint Note has not been paid to us.

Wisbech 12th Sept’ 1838

J Woodward

In answer to thy letter received this morn[ing], I certainly do feel much for the Daughters of the late W Gray in being so unfortunately placed, and am very desirous for their Interest and for the interest of all the various parties concerned, that the property should be disposed of as early and with as little delay as possible.

In the present situation of things I am not able to give an opinion as to the best mode of doing this. A meeting is proposed to be held by the Mortgagees who will then consider the circumstances in which they are placed, and in what way it will be most desirable for them to act.

I quite appreciate the feelings expressed in the latter part of thy letter, and can only express my earnest wish that such arrangements may ultimately be made as may be most beneficial to the creditors at large.

W P

Wisbech 14th Sept’ 1838

Gurneys & Co are sorry again to have to request W King will inform them what arrangements are making for the discharge of his long standing debt, as they are going shortly to lay their accounts before the firm generally, when his of course will come under consideration. They must reject such unbusiness like procrastination and that he should place the resident partners in so unpleasant a situation, but they will not answer for what course their partners may think proper
to take. They therefore think it right to give him this friendly notice, that by really exerting himself he may prevent any unpleasant steps being taken. No payment not even for Interest has been made since 25 Aug 1835. 3 years
p.110

21 Sept 1838

R J King.

In answer to thy letter we are sure it would be thy best plan to arrange thy matters so, as by taking up money or selling, to clear thyself of thy incumbrances. There is nothing discreditable in the act of taking up Money on Mortgage. In fact it is the regular and legitimate way of borrowing money for long periods and is much more correct than leaving things in this state. With respect to thy proposition our partners must have the thing brought to a termination before long. However it seems uncertain at present whether thou may not find it best to sell the House, which the renewal otherwise of thy licence will determine we presume in a few months we will consent to wait so much longer for the remainder, provided we can be made positively certain receiving the £150 mentioned in the course of a few weeks.

G & Co

.................................................................................................................. 27 October 1838

William Wright

I am really grieved to write thee again on money matters. When I saw thee and William at Chatteris 11th of last Month I was promised within a fortnight the arrears of Interest I had so often applied for and also the liquidation of half the balance of thy account.

More than this, on 21st June last above 4 Months since thy son wrote (after several communications had passed) that he would pay the amount of interest in a few days, and that thy account would very shortly be reduced. This be said thou wished him to state on thy behalf. Nothing has yet been received by us. How such conduct can be reconciled with our Query of punctuality in any agreements I cannot conceive if it be ever justice in Dealings.

As the monies have been borrowed in thy name, and p.111

on thy credit we look to thee to settle them. Next 2nd day week we meet our Partners when the portion of the debt belonging the Bank will be laid before them, and they must act as they think proper in the business.
Gurney's Letter Book for the Wisbech and Lincolnshire Bank (4)

With respect to what belongs to me, if that be not shortly discharged I must lay the matter before some Friends and proceed as they may advice, as I cannot keep writing in this manner. It will be of no use our being written again without the Money as a repetition of promises will be of no avail. Hoping thou wilt exert thyself to put an end to this unpleasant state of things. I am respectfully W P.

PS I look to your making arrangements to discharge the Principal of the Bond at the time the notice expires, and we wish also to have the note settled.

Nov 3rd 1838

Robt Lindsell Esqr

We have received thy letter and beg to return the guarantee for the £3,000. It was far from our intention to insinuate any fears on our part as to the safety of the balance remaining, and all that we intended to express was that the account was not liquidated as thy letter supposed, and therefore that the guarantee was not discharged. On further reference however we see that the sum due to us in May 1836 has been lessened by that amount, & therefore that thy responsibility on the within letter is discharged. The Balance remaining we have no doubt thy Brother will liquidate at no very distant interval. We duly notice thy observations respecting the firm of J Lindsell & Son.

Lynn 12 Nov' 1838

Wm Wright Junr

As your account at Wisbech has been overdrawn for sometime to the extent of £2000 we must request you either very much to reduce it or give us good security including the joint
p. 112
note of yours & your sons for £1000 without delay.

Wisbech Nov 24th 1838

John Rop

I have received thy note and am not at all surprised at W Wright Junr coming to a standstill. It was a thing I quite anticipated and the trying to the family yet it is better now than if we had gone on longer when matters would probably have been still more difficult to settle. We notice what thou says about T Wrights ch[eck]ks and monies paid in, but we must not lend ourselves to Thos' involving himself with him. Therefore he must not draw unless he is quite certain from his own knowledge that
the money will be repaid in a day or two. The 350£ advised by thee to the credit is it on account of these checks or for part of the large ch[ec]k drawn by T. Wright for oil cake a few days ago, & which amount " said would be paid in in a few days. I wrote to T Wright a few hasty lines by this post but did not then think of this latter ch[ec]k, but we must not encrease the present balance at any rate not without good cause being shown & writings deposited. Our partners were much dissatisfied with these heavy sums last 2nd day week & R H Gurney wrote to Wm Wright. I shall be obliged by thy informing me if anything further transpires. W P

Copy to J Johnson Holb* May 13th 1839

We have rec[ieve]d above from Barclay & Co. of the rec[eip]t of the money & I beg to congratulate you in having completed this arrangement. The amount we have apportioned as follows which trust will be found correct.

With respect I am yours respectfully W P

Wisbech Aug 5th 1839

Daniel Gurney

We hear nothing from W Wright Jr or King and should be obliged if it meets thy approval by thy putting both into your attorneys hands presuming the time given Wright is expired. Perhaps your attorney would write them before any other steps are taken.

Wisbech 10th of August 1839

Will[jia]* Pope

A Friend of ours mentioned the other day that he had occasionally found inconvenience in doing Business at the Bank at Marsh from no one being in attendance. Perhaps thou wilt endeavour to remedy this during office Hours, & now the Brewery is putting under another arrangement should hope it would be easily managed. For our Friend Smith is very active & ready to catch what he can.

Wisbech 15th Nov* 1839

Wm J Kelton

Our Partners who were looking over our Bank Accounts yesterday remarked upon the very heavy balance of thy account & wished us to write thee on the subject. As it now stands we are above £3000 in advance which is a sum far too
Gurney’s Letter Book for the Wisbech and Lincolnshire Bank (4)

large without any security whatever and the act is no real kindness to thyself. We
told them we were promised a material reduction soon. This I hope will very shortly
take place, as it makes our situation unpleasant, and I would respectfully venture to
suggest whether it would not be more really comfortable to thyself rather to
in*burage others to embark in mercantile transactions than to undertake them
thyself.

WP

Wisbech 15th Nov 1839

W™ Gale Townley

Yesterday at Lynn we had a meeting of our Partners to look over Bank
Matters when the state of thy account came under their notice. It appears
considerably heavier now than at any former period the Book being overdrawn
about 5000 independent of the two Bonds for 2000:£ each (altogether 9000:£). As all
monies in our hands we are liable to be called upon to pay at any period, so large a
sum tied up was considered very undesirable for us. My Partners therefore wished
me to communicate with thee on the subject and to express a hope that thy future
payments might be so arranged that the balance might be gradually reduced. This I
have no doubt might be done without much difficulty or inconvenience by thy
curtailing some of thy extra payments & drawing thy purse strings a little tighter.

WP

Wisbech 22 Nov 1839

Tho[ma]s Wright  Sutton

Last week we had the meeting of our Partners when they were much
dissatisfied with the heavy figures connected with thy name. We told them thou
hadst promised materially to reduce them shortly. & I must beg thou wilt do this as
speedily as practicable, as it puts any ****self in an unpleasant position. Thou mayst
recollect when the money was advanced in the winter it was with the
understanding it would be repaid in 3 mon[th]s, by which twice a sum would be
raised on fresh mortgage to discharge this and part of the former debts. I am sorry
also to observe thy account continue 500:£ worse now than when it was settled in
January last which ought not to be. We must call thy serious attention to these
matters, as my Partners will not rest questing if something decided be not done.
And we must not have anything further drawn on the account until matters are in

— 57 —
a different state. Respecting my claim for the 2000£ I am surprised to find a doubt exists as to whether thy **ther had a right to pledge the writings deposited as a collateral security. This depends upon thy Grandfather well which is not with the deeds. If he had not I have been deceived, this must be brought to a settlement. When the two Banking Books are brought to us again we will look into the discount transactions. Trusting to hearing from thee shortly stating thy arrangements for complying with our request.

I remain yours respectfully WP.

Wisbech 17 March 1840

J Johnson Holb[eac]†

In looking over our Holb[eac]† Bal[an]× I see yours is exceedingly heavy at ** was a few days back. May I beg of you to reduce it as soon as you can as I should not *** my Partners to see it in its present state, I refer to both the accounts. Now the Bank has had the trial of a second winter I hope you will be able soon to take up the additional sum proposed which will tied to relieve you. WP

p. 115

March April 20th 1840

W™ Pratt

I am sorry to find by thy favor thou art not likely to be at home. The object in calling was to have a little conversation respecting our March agency which Mr Pope is not likely to continue & to ascertain whether thou wouldst think it worth thy notice provided thy other engagements would not prevent thy being able to conduct it. Perhaps thou wilt be good enough to write us or give us a call tomorrow or the next day as we shall take no steps in the mean time wishing to give thee the first offer. W P

Wisbech 29 April 1840

Mr. Pope

Thy letter we have received & by this post I forward it to my Partners & shall in 2 or 3 days have their sentiments upon the subject. The deficiency of £275 we are surprised at as the balances have always been stated as correct. The errors were entirely thy own & our agents are uniformly answerable for them. At the same time if we should discover any portion in settling any of our customers Books we should of course pay the same to thee, the reminder of the cash we shall look to receive this
Mr. Pratt on Friday.

It is probable one of our Partners will be here next Saturday & which I expect to know by Friday when I will write again. If so perhaps thou couldst come over about 12 o’clock & we might then enter into the details for the settlement of the Balance.

Agreeably to thy wish we enclosed a copy of the memo drawn up at Norwich.

WP for Partners and Self

Wisbech 21st April 1840

Gurneys & Co Norwich

Our W & A P went to March yesterday and took a confidential clerk whom we left in possession & brought back what species is not likely to be wanted. He was to balance the cash & commerce a new account this morning, which will be conducted by him until a new Agent is appointed which we hope to do very shortly having a person in view. Pope had not in his possession. He will under which his wife comes in for the 5610 having been mislaid by his p. 116

Lawyers he is to get a copy from London & forward to us by the end of the week. And Metcalfe is then to look the documents over & draw up such a security as may be deemed advisable. In the interim Pope is to try to conclude a bargain for the disposal of his business when done for us to receive the proceeds. The whole is a most unjustifiable proceeding but we hope we shall ultimately get clear without.

WP

Wisbech 6 Jany 1841

*** Johnson Holbeach

We are concerned to find the balance of the accoun[t] of Jos again so large independent of the Bonds & Notes. We must request them & Mr Sturtons serious attention to this subject, and that you will put matters into such a footing that a very considerable reduction may be effected during the spring. At a meeting of the Bank Partners lately they were much dissatisfied at the figures remaining so heavy, & they will take the thing up seriously if something effective be not shortly done. I shall be glad to hear from thee shortly on the subject

WP

PS The present balance we must request may not be increased but reduced as soon as possible.
Wisbech 1 March 1841

Jo’ Watson Horney

The Balance of thy account having been for some months past considerably larger than originally proposed. We should be glad to have a little conservation on the subject if thou wouldst be so good as to give us a call the next time thou art in this week. My Bro[the]r & I are perfectly sensible of thy prudence and good management, but the large figures will be objectionable to our partners and we should be glad if the account could be differently arranged before it came under their notice, & that it should not in future exceed the 3000£ originally named. We would in no account with thee to force any rules, but only to bring things round at thy earliest convenience.

p. 117

16 April 1841

Jo’ Will

When you can do it with convenience we shall be obliged by your bringing some of your various resources into play so as to cause a reduction in the balance of the account which has been for some time heavy.

We are quite aware that the money is perfectly safe but our Partners have observed upon in as being larger than Banking Rules warrant. At the same time we hope you will not inconvenience yourselves in any way but only reduce it at your leisure.

WP

22nd April 1841

Jo’ Will

Thy friendly & considerate letter I received last evening had the smallest distrust arisen in the minds of our firm respecting you it would have completely removed it, but thy long established character for prudence and good management as well as thy known property totally prevented any such idea. Our firm merely looked upon the account in a business capacity & considered the balance according to the nature of the account larger than is consistent with Banking Rules. It being at all times highly desireable for Bankers not to have too much money locked up in their Friends hands however responsible they may be, but to keep their funds at command against they may be wanted. In the present case it would be quite satisfactory to the firm if you could conveniently manage to reduce the account
slowly and gradually but should this not suit your other engagements. I would with
pleasure accommodate you from my own accoun[ ] rather than that you should put
yourselves to any inconvenience. Whenever it is agreeable to thee to call, I shall
have pleasure in talking over the matter with thee.

remain yours respectfully W P.

p. 118

Wisbech 6 May 1841

Dan[ie] & Tho' Fryer

We just beg to hint that the Balance of your account has again grown very
large, and we will thank you if you will have the goodness to look to it and to reduce
it as soon as you can do so with convenience. We know the money is perfectly safe,
but it is desireable for Bankers to avoid locking up their funds too largerly, however
good the security may be, as they are always liable to be called upon for deposits in
their Hands.

Wisbech 19th of July 1841

Gurneys & Co Norwich

In consequence of the decease of your late S Martin who was one of our
sureties to the excise, a fresh bond is required from us. We shall be much obliged if
you can give us a name to insert in his stead. In the new Bond we propose to omit
our R H Gurney’s name agreeably to his wishes on this former occasion.

Wisbech 22nd of 11th mo 1841

W Jecks

Your Banking account being very largely overdrawn may I beg of thee to
inform us if it is likely to be reduced soon as we are going to meet our Partners next
week when the balance will come under their notice.

Wisbech 31 Dec 1841

H Morton,

G & Co will thank their Friend Mr Morton to be so good as to look at the
balance of his account including the order to Kingsfords and they shall be glad if he
will bring it down in a few days when they are expecting one of their partners. The
cross paper of Kingsfords will appear to them objectionable though W & BP have no
doubt Mr Morton can satisfactorily account for it.
Revd Pratts Esq'

We duly received thy letter with the post office order & have now settled with ** Collins and all the creditors named in thy former letter & enclose the receipts & here is a little balance of 11½/7d remaining in thy favor. I believe this circumstances very little known never having heard it mentioned beyond the parties concerned & of ** me pleasure to state. Thy son was much respected in the parish he has lately *** *** & hear him agreeably well spoken of in his present residence. WP

W Jecks

I have duly received thy letter. The figures of your account being so very heavy we shall be glad to see them materially reduced, not that we feel any fears upon the subject but because it is undesirable for Bankers to have their funds too much locked up. As thy letter mentions your expectation of paying in considerable sums shortly I think you need not trouble yourselves to send us writings at present, but should you be disappointed in reducing the balance so much as you expect. We would then thank you to do so as the thing would look more business like to our partners.

D[aniel] & T Fryer

We had flattered ourselves from the correspondence between us a little time since that the heavy balance of your account would have experienced a material reduction and are disappointed in observing it has encreased & is now neally 12000 £ overdrawn. We are sure you must be aware from your knowledge of business that such large advances are very undesirable for Bankers & must thank you to be so good as to give the matter your serious consideration so that the figures may be materially reduced at no very distant period.

Jos Watson   Thorney

I just wish to hint that the Balance of the account has been for some time very large & though we have great confidence in thy good management here, such
Gurney’s Letter Book for the Wisbech and Lincolnshire Bank (4)

advances will be remarked upon by any partners as they would not expect the sum agreed upon to be exceeded. As most probably thy arrangements will be likely to lower the am[oun]t considerably before long in the usual course of business, we should be glad to hear from thee on the subject & hope this is the case, but by no means wish thee to make any sudden reduction to thy inconvenience.

AP

Wisbech 27 Sept’ 1842

Eaton Caley & Co  Stamford,

The person alluded to me in your letter has as well as others of his family been in the habit of leaving money in our hands, and we have known him for many years as a steady person in the employ of the respectable firm of Dawbain & Sons of this town. We are not acquainted with the extent of his property but on p. 120 inquiry are informed he has about 2000£ in money at command. We should think he might be occasionally trusted the safety as far as 5 or 600£, but of course are ignorant of the nature of the concern he is proposing to engage in.

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