## THE COOPER FAMILY

## 19th Century

When Charles Terry had departed in 1841, Susanna Terry moved in with a wealthy elderly widow, Sophia Welstead, a friend of the Cooper family, whose husband had been a member of the Merchant Venturers Company in Bristol. Susanna lived in Sophia's large house near Grosvenor Square in Mayfair until Sophia's death in 1847.

Sophia left Philip Barrett Cooper and Susanna's brother James in charge of a trust fund, which gave

At the home of Philip Barret Cooper, Remenham

A very interesting and well contested match of cricket was played on Monday last, by permission of Philip Cooper, esq., in his meadow adjoining Henley between the married and single players of the town of Henley. The bowling of the married was very much admired, particularly that of Mr. Cobb. The batting of Messrs. Stephens, Sotham, and Dobson, on the married, and of Messrs. C. Francis, Cutt, and Burnham, on the single side, was justly applauded. The numbers were:—Married, 93 and 46; Single, 44 and 81. The party afterwards adjourned to the Angel Inn, where excellent provision had been made for their entertainment by the respected hostess, Mrs. Rogerson.

The Morning Post (London, England),
October 31, 1823

SHOCKING SUICIDE. — Mr. Daine. a respectable chemist and druggist, who resided in St. John-street, put an end to his own life on Tuesday last, by blowing his brains out with a pistol; he was missing from two o'clock in the afternoon till five, when he was discovered by a bricklayer, who was at work in the house, in the garret, with his head blown in pieces. An inquest has been held on the body. Vardict...
Temporary derangement."

Success.—On Tuesday John Sparkes, Jun. Esq., of the firm of Sparkes and a Co., distillers. In St. John-atrect, Smithfield, in a lit of despondency, occasioned, as it is reported, by losses in his speculations in the Funds, particularly in Spanish Bonds, put an end to his existence by sheeting himself through the head with a pistol, by which the greater part of his countenance was dreadfully laserated. He fell on his face, and the report of the pistol not being heard by the family, the body was not discovered till two hours afterwards, when a surgeon was called in, who stated that the unfortunate young gentleman must have died instantly.—A Jury has since at on the body, at the Windmill, St. John-street, and returned a verdict of Insanity.—The decessed has left a wife and four children. The melancholy intelligence was conveyed to her at the country residence near Edmonton.

Susanna an annual allowance for the rest of her life (ensuring that such could not be subject to her husband's debts). Sophia also left a couple of her personal items to Susanna's sister, Mrs. Mary Sparks, about whom we shall hear in a moment.

Judging by the central position that Philip Barrett Cooper seems to have played in the financial affairs of so many relatives and friends, it is clear that he was becoming the patriarch of the Cooper family, even before the death of his father.

Mary Cooper, Philip cooper's second child, married the more than adequately named John William Thomas Sparks in June 1818.

J.W.T. Sparks was the son of Robert Harry Sparks, who was the second generation of the Sparks family running a successful industrial chemists business in St. John Street, near Smithfield Market.

By 1818, Robert Harry Sparks had taken JWT and another son, Thomas into the family business.

JWT and Mary had four children, the last, Mary Harriet Sparks being born at the Sparks villa in Tottenham, in February, 1823

At about the same time, JWT had inherited the rather large sum of five hundred pounds from his grandfather and invested it in what must have been high risk stocks, which subsequently went bust.

It would seem that in October of 1823, Mary and the children were staying at the Sparks villa in Tottenham, during renovations to their usual residence in St.John Street, when JWT Sparks went upstairs and blew his brains

The newspaper reports of his suicide, show that newspapers in 1823 were just as sensationalist as they are today.

It is quite likely that the verdict on JWT's death was listed as 'temporary insanity', so that he could be buried in the churchyard. Those who committed the sin of suicide would not otherwise be buried in hallowed ground.

The reference to Spanish Bonds, shows that JWT was investing in Spanish Government Bonds, which yielded a high return but were also prone to defaulting. In this case the default meant that investors lost their entire stake.

By 1830, Mary Sparks had moved, with her children, or at least those who were not at school in London and therefore probably boarding with her family, to 67 Bell Street, Henley, no doubt because it was a nice place to live but probably also to be close to her half-brother, Philip Barrett Cooper, who was just a ten minute walk away, on the other side of the bridge.

It is quite likely that the house at 67 Bell Street was owned by P.B. Cooper. The record of Henley parish church pew allocations from 1834, shows that the pew allocated to the residents of Mary Sparks' house, also accommodated P. B. Cooper's servants.

Although neither Mary nor any of her children were actually in Henley during the 1841 census,

We know from the accounts of Sparks and Co, that Mary Sparks was receiving a twice-yearly dividend from her shares in the Sparks family business.



It would probably have been in 1847 that Susanna Terry moved in with Mary Sparks in Henley, where the two sisters no doubt reflecting from time to time, upon the utter uselessness of their mercifully long gone husbands. It is interesting to note that by 1851, Susanna Terry was already referring to herself as a widow, even though she would have known that her husband was still alive.

If we could peek into the sitting room of the house at 67 Bell Street in 1851, it would have looked like the denouement of some grand Victorian family saga play, where all of the remaining characters have gathered together on stage.

Apart from 54 year-old Mary Sparks and her 56 year-old sister, Susanna Terry, we would also see their 91 year old uncle, James Cooper, by then a widower for the second time, who had sold his large property at Upper Deal in Kent and moved in as well, perhaps after the death of his sister in-law, Dorothy Cooper in 1843, bringing with him, his long-serving housekeeper, Mary Haines, who by then was also getting on a bit, at 70 years of age.

Fortunately they also had Ellen, a 33 year-old cook and Sarah, a 28 year-old housemaid, who both must have had their work cut out for them, looking after that lot.

James Cooper lived on there until 1858, when he died a month after his 98th birthday.

If we were to then pan out, we would see that Mary Sparks' daughter, Mrs. Mary Harriet Towsey and her family, were just a few doors up the road at number 57.

Philip Cooper, our ancestor, eventually died, in 1846, at the age of 91, still living at No.2 Waterloo Place.

He had written his will way back in 1830, either because he thought that at 75 years of age, he could drop dead at any moment, but also perhaps because at that time he seems to have handed the silk business over to his two sons, James and David. We can assume this, because he did not mention the business in his will. Instead he had ten thousand pounds in three percent per annum bonds at the Bank of England, the interest from which would be divided between his children, Philip Barrett Cooper, Susanna Terry, Mary Sparks, Margaret Otway Cooper and his other sons, James and David.

Philip also left five hundred pounds to Margaret Dean, a spinster, born in 1782, who was living with the Coopers at Waterloo Place. There does not seem to be any family connection with Margaret Dean, even though she was variously referred to as a cousin and an aunt. Although we do not know when she moved in with the Coopers, she nevertheless had a long and close connection with various members of the family, including a mention in the 1817 will of Barrett March, Philip Cooper's brother in-law from his first marriage, who left £100 to Margaret Dean "of Pall Mall".

It could be that Margaret Dean had been adopted by Philip Cooper at an early age, but her reason for staying with them into adulthood was not through financial necessity, as she had a substantial fortune of her own.

The rest of Philip's property was to be sold and the proceeds also divided between his children, but he stated that if the amount of money in bonds at the Bank of England was less than ten thousand pounds at the time of his death, then the difference should be made up from his residuary estate and, in this regard, he said that a part of that amount could be raised by allowing his sons, James and David, to purchase the lease on the Waterloo Place building, for four thousand pounds.

What this indicates, considering that a normal house at that time would have been worth no more than a hundred pounds or so, is that upon moving into that grand new building in 1818, Philip and his brother David, must have bought the lease (probably for up to 99 years), on the whole building.

Philip wisely added a codicil to his will in 1836, in the year when everything was going well for Charles Terry and the Anti Dry Rot Company, ensuring that Susanna's inheritance could not be accessed by her husband or his creditors to pay his debts, should anything go wrong with Charles' grand business scheme.

It is probably valid to presume that Philip, with his solid commercial experience, recognized in his son inlaw, the disposition of a scientist; a visionary; a dreamer of big dreams, whose schemes might outpace fiscal prudence at any moment.

In a second codicil to Philip's will, we see that because he has outlived his wife, Harriet, he has taken control of a trust fund, established at the time of his marriage, by Harriet's father, John March, whereby her children would share the interest from a third part of fourteen thousand pounds. That is, they were to receive three percent per annum on £4,666 / 13 / 4. Philip specified that at the time of his death, this money would be divided between the five children that he had with Harriet, meaning that Philip Barrett Cooper, not being Harriet's son, would not get a share. He did though, again specify that Susanna Terry's share should be put into another trust, administered by Philip Barrett and James Cooper, ensuring that Charles Terry or his creditors could not get their hands on it. Susanna would though, be allowed to specify where that money would go after her death.

That second codicil was written in January 1839, one month after Charles Terry was declared bankrupt.

Philip wrote a third codicil in March 1843, stating that he no longer had the ten thousand pounds invested in consolidated annuities and that his executors should therefore raise the sum of eight thousand pounds from his general estate and put that into annuities for his children. Again he specified that Susanna's share should be held in trust by Philip Barrett and James Cooper, making doubly sure that Charles Terry could not get his hands on it, even if the charming and wily old gentleman were to talk his wife into helping him out.

Philip's youngest son, David Cooper, had already been ensconced in the ink and quill business at Shoe lane for several years by the time that his father died, so it was James Cooper who would continue the silk mercery alone. Why he chose not to do so, would either be because the future of silk did not look as glossy as its past, or because at the age of 48, he calculated that with the settlement of his father's estate, he could afford to retire to the life of a gentleman.

In June 1847, James married 34 year old Louisa Delight, third daughter of the delightfully named Ezekiel Delight, esquire, of Teddington, Middlesex. They set up home in genteel Teddington, which is up the Thames next to Hampton Court, where they had three children before 1853. Documents over the next few years, variously locate the family at Ramsgate, on the Kent Coast, Bath and then, by 1862, at Boulogne-sur-Mer, across the water from Kent, on the French coast. By 1871 the family was back at Ramsgate, but James died in November of that year, at a private hospital in South London.

James' brother David, the youngest of that generation, as we know, took over the ink business at number 5, Shoe Lane, after which he wasted no time in marrying Barbara Ann Hastings, (called Ann), from Norfolk, in 1839. Together, they then plunged zealously into the business of familial expansion, with their first son being born a year after their marriage. Ten years later, they had produced six of their eventual seven children and had taken over numbers six and seven, Shoe Lane, in which to accommodate the brood, along with a governess, two nurses, a cook and one (presumably much over-worked), general maid.

All of the staff had been brought in from Norfolk, presumably because Ann did not trust those devious big city folk.

At some time in the 1850s David, Ann and family moved away from central London and its rapidly deteriorating quality of life, to the pleasant greenery of Clapham Common in South London.

Apart from some time spent at Mitford in Norfolk, David lived on in Clapham until 1885, when he died at 82 years of age.

The younger sister of Susanna and Mary, was Margaret Otway Cooper, born in 1802, who never married and probably stayed at home in Waterloo Place until her father's death. She was not though, at home during the 1841 census and it could be that she was off travelling with her sister, Mary and niece, Mary Harriet Sparks at the time.

In 1851, at 49 years of age, she was living in a house on Thameside in Henley, just around the corner from Susanna, Mary and company. Margaret is shown as head of the house with her occupation as 'annuitant', which means that she lived on an annual allowance. With her in the house, was Margaret Dean, 69, occupation: Independent, shown as her cousin.



There are no records to indicate Margaret Cooper's state of mind in the coming years, but at some point between 1851 and 1858, she was admitted to Northumberland House, a mental hospital in Green Lanes, North London.

Margaret Dean's will, from 1858, states: "to Margaret Otway Cooper, beloved friend, I leave no money in consequence of the unfortunate mental malady with which she is afflicted which renders her incapable of disposing of her property and also knowing that she is otherwise well provided for".

Margaret Otway Cooper spent the rest of her life at Northumberland House, dying in 1868, at 66 years of age.

Meanwhile, at 67 Bell Street, Henley, Mary Sparks died in January 1855 at, what for the Cooper family, was the relatively youthful tally of 58 years. James Cooper was the next to go, in 1858 at 98 years of age and Susanna Terry soldiered on, and on.

Philip Barrett Cooper died, over the bridge at his house, Bird Place, in March 1862. His wife, Maria died in 1868. Philip left an estate of nearly £5,000, of which £2,000 went to his wife. The rest was divided between his four siblings or, in the case of his deceased sister, Mary Sparks, that quarter was divided between her

four children. He did not leave anything to his other sister, Margaret Otway Cooper, "as she is and has been for many years in a state of aberration of mind".

At the time of the 1871 census, Susanna Terry, at 76, was still living at 67 Bell Street, with the same cook whom she had had ten years earlier, and one maid.

According to the census of April 1881, Susanna Terry's great niece, 30 year-old Augusta Mary Towsey, "Gus", the granddaughter of her sister, Mary Sparks, was living at 67 Bell Street as a "Companion to her Aunt", along with two servants.

Susanna Terry died a month later, in May 1881, two weeks after her eighty sixth birthday.

Gus's attention to the needs of her ailing great aunt were undoubtedly spurred by what seems to have been a genuinely caring personality, but it nevertheless resulted in Susanna leaving her £600 of 5% per annum Capital Stock in the Great Indian Peninsular Railway Company.

Susanna also left several thousand pounds to be divided between most of her surviving nieces, nephews and the offsprings therefrom, but left most of her wealth in a trust.

From this, Mary Harriet Towsey would receive the interest and upon her death, the capital was to be divided between her children.

Susanna specified that this trust money should only be invested in British or Indian companies paying fixed interest.



## 3rd edition

One provision in the wills of both Susanna Terry and her sister, Mary Sparks, was that Mary Harriet Towsey should inherit their clothing. Was this a comment on Mary Harriet's dress sense? It is certainly difficult to imagine her enthusiastically dressing up in her 86 year-old aunt's old threads.