

Charles Towsey of Henley upon Thames in the County of Oxford Gentleman

Mary Harriet Sparks

H. B. Moorhouse

# TOWSEY TALES

**NAME:** William Augustus Towsey

**BIRTH DETAILS:** Ch:16 April 1770, Horton, Bucks.

**DEATH DETAILS:** 11 October 1828, Henley

**CHART REF:** Towsey Chart D1

**MARRIAGE DETAILS:** 7 September 1793, Henley

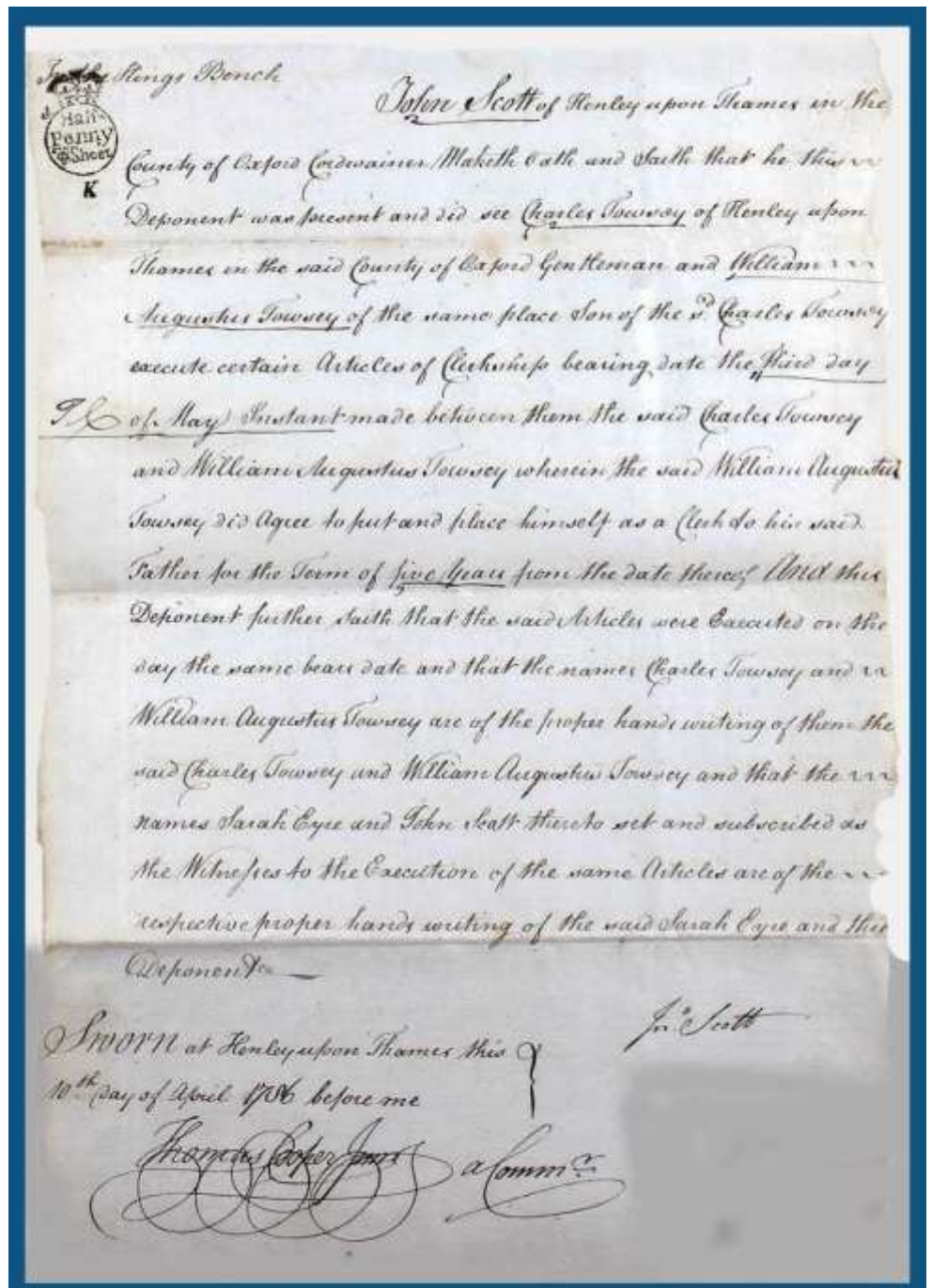
**SPOUSE:** Elizabeth Ann Moorhouse

William Augustus Towsey was born in April 1770, at Horton in Buckinghamshire. For more details of that period in the life of the Towsey family, see Towsey Tale, 1739 Charles Towsey, for William's father's life.

It must have been between the time of William's birth and 1773 that Charles Towsey took his family back to London, where they seem to have lived around central London and the West End, probably in various rented houses. Frequent moves from one rented property to another was the norm in London in those days, even for wealthy families.

It would seem, from the available documents, that they then moved to Henley, on the banks of the upper Thames River in Oxfordshire, in 1777.

In 1786, when William Augustus turned sixteen, Charles took him on as a clerk in his law business. This is shown as being in Henley, but William probably moved back and forth to London with his father, who would have been appearing in the courts there, as well as conducting business as the

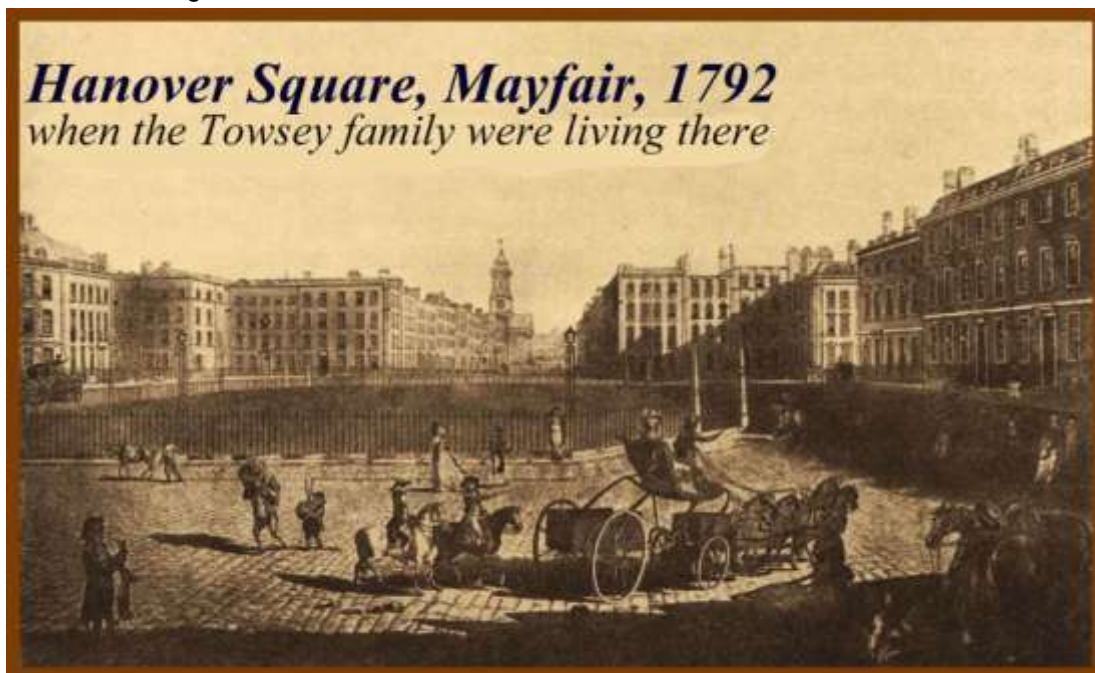




Oxfordshire representative of the Courts of Chancery. Unfortunately, Charles then died just 2 weeks short of his 50th birthday, on 10th November, 1789, before William had finished his legal apprenticeship.

Charles did not mention William Augustus in his will, but we know that when Charles knew that he was terminally ill, he had transferred the bulk of his assets to William, who mentioned in his own will; "all the property of my late father". The property thus mentioned, would have included that in Henley and in Buckinghamshire.

William was just 19 years old at the time of his father's death, so the family, perhaps under the guidance of William's eldest sister, Amelia Sarah Towsey, who was by then over 21 years of age, continued to live in various rented properties around London.



*Hanover Square, Mayfair, 1792  
when the Towsey family were living there*

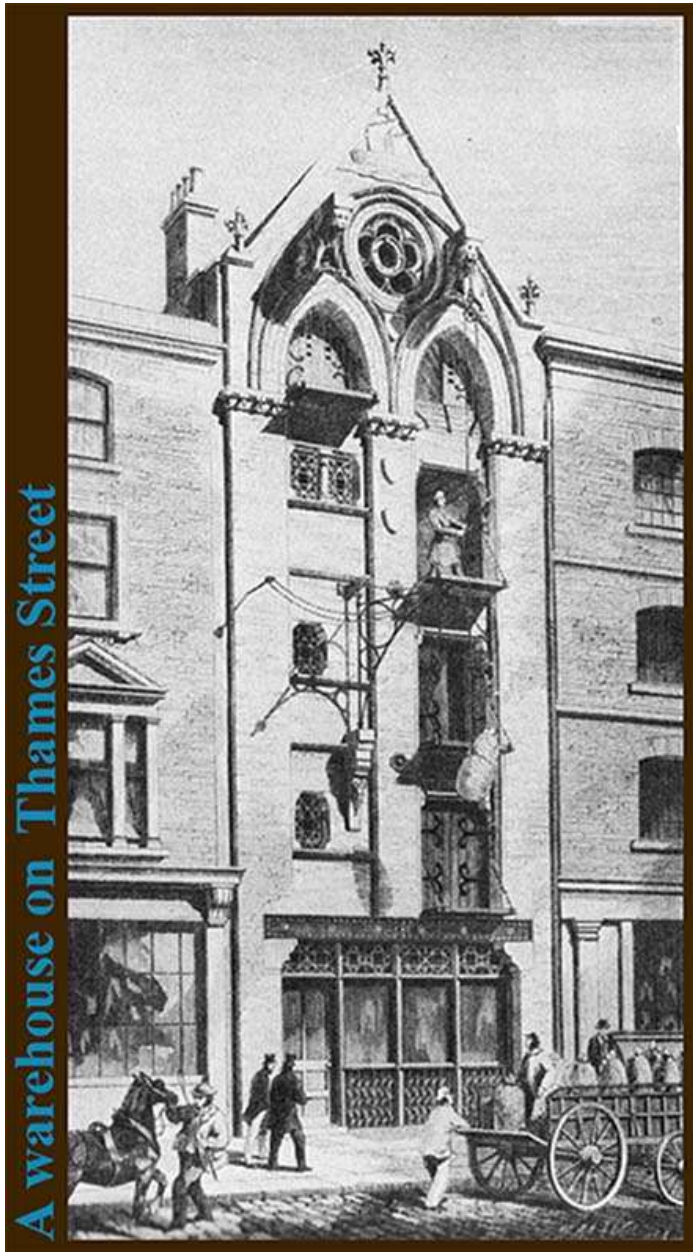
We know that they were living in fashionable Hanover Square, in Mayfair, when Charles's daughter Amelia Sarah, married a Huguenot merchant, Maren John Guillaume, in 1792.



**The Docks at Thames Street circa 1790**

The docks were always crowded, but the number of people in this drawing is an exaggeration. The sheds are treadmill cranes.





Mincing Lane runs off Fenchurch Street. It is still there today, but on most of that side of the street is a very large, very modern office building. The entire area of what would have been the wine shop, is covered by the broad forecourt of Minster Court.

It is quite likely that the diagram of Mincing Lane, indicates a shop frontage with an opening into a courtyard, at the back of which was a warehouse where the wine was stored. The opening might have been wide enough for a wagon, but if the drawing is anywhere close to true scale, then it is more likely that wine barrels, etcetera, were carried by trolley through to the back. There would also have been a large, heavy wooden door and, considering the uniformity of building designs of that period, perhaps one or two residential storeys above the ground floor shop.

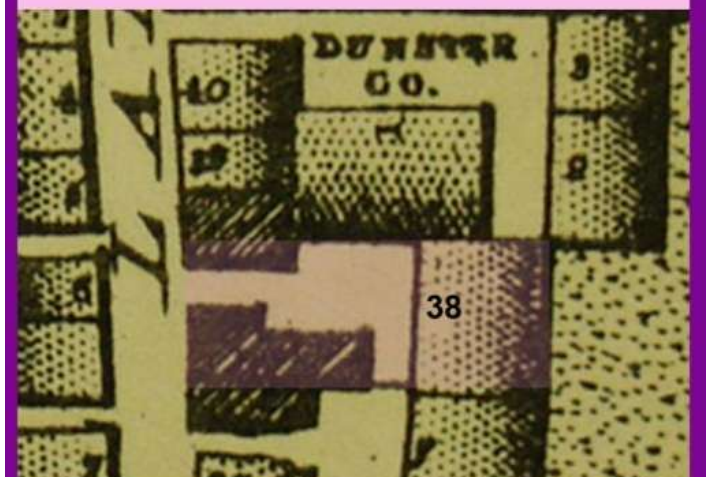
It is interesting to note that during the 18<sup>th</sup> century, Mincing Lane was the centre for trading in opium and other drugs, all of which were quite legal at the time. After William moved out, it also became the centre of the tea trade.

By 1794, the Towsey family, with the young adult William Augustus at its head, had moved out to Shacklewell, which was one of several small communities near Hackney; a green and quiet area just north of the city.

If his father had lived, William would no doubt have completed his clerkship and become an attorney. If he had been so inclined, it would probably have been easy enough to transfer his clerkship to one of Charles's many legal acquaintances. William though, probably thought that with his knowledge of commerce gained from dealing with Chancery matters, and business contacts made during his clerkship, that he could do better for himself as a merchant.

William Augustus Towsey was already a wine merchant by 1791, when he was just twenty one years of age, with his business established in Thames Street, which runs parallel to the north bank of the river.

At that time, warehouses lined the south side of the street, with their other ends opening out onto wharves. Within a couple of years, he had moved a block or two north, to number 38, Mincing Lane, where he stayed until about 1798.



*W.A. Towsey's wine merchant business at 38 Mincing Lane.*



The place where the road to Shacklewell and the north, passes through what used to be the London wall, is called Bishopsgate. There is a church still standing there, called St. Botolphs, dedicated to a Saxon abbot who is a patron saint of travellers.

In this church on 3<sup>rd</sup> June, 1792, (2 months after William's 21st birthday), a six month old girl was christened Harriott Towsey. Her father was William Augustus Towsey and her mother's name was Susannah. Then on November 3<sup>rd</sup>, 1793, a two week old boy with the same parents, was christened William Augustus Towsey.

The fact that there is no record of a marriage between these two is not in itself significant, as many London records have been lost. However what is worthy of note, is that William Augustus Towsey was married on September 7<sup>th</sup>, 1793, six weeks before the christening of this son, to Elizabeth Ann Moorhouse of Henley, at the Henley parish church.

See Towsey Chart D1 for Moorhouse.

We know that morals were lax, to say the least, in London during the 18<sup>th</sup> century. William was a well-to-do young man, left at the age of nineteen with no parental supervision, living with just his sisters and the servants. There would have been no firm hand to guide him on the path of virtuous behaviour. (Although there is no guarantee that his father would have been thus inclined anyway). He probably had little contact with his nearest relatives; his aged grandfather and his Uncle William in Wantage, although his Uncle Henry in Oxford, obviously knew William well enough to appoint him executor of his will, some years later. Henry had also been the executor of Charles' will, so would have had some control over William's finances until his 21st birthday. Perhaps that has something to do with the christening of William's possibly illegitimate daughter, Harriet, being delayed until after he reached legal adulthood.

Even if William had been close to the family in Wantage, there would have been a wide cultural gap between those conservative country gentlefolk and the sophisticated London side of the family, of which William was then the head.

William might have married this Susannah and she might have died during the birth of her second child. The fact that William had already been married to Elizabeth Moorhouse for two months before this son was christened, could just be because the christening had been delayed, not just for the reason mentioned above, but also because parents often did not christen children until they were confident that they were going to survive.

If Susannah had been William's lover, rather than his wife, then it is reasonable to assume that this uncommitted arrangement would have been generally accepted in London society, if Susannah was not of high enough social standing to be an acceptable wife.

In such a case, this belief is unlikely to have been questioned by any of the parties involved.

The fact that William gave Susannah's two children his name, tends to indicate that they were indeed married. It was rare at that time, for the father of illegitimate children to give them his family name, even if he loved and supported them.

William Augustus Towsey and Elizabeth Moorhouse had probably known each other as children, in Henley. It could be that their marriage had been arranged long ago between their fathers, both of whom had been leading citizens in Henley.

You can read more about the Moorhouse family in the Towsey Tales of Benjamin Moorhouse and of his wife, Barbara Hayward.

William A. Towsey and his new wife spent their first year in the Shacklewell house where William was no doubt obliged, as head



**A gentleman in 1800**

of the family, to take care of his still unmarried sister, Sophia Clementina, and of his youngest sister, Louisa Susannah, if she was still alive.

At that time, there were about fifty rate-payers in Shackleswell, of whom maybe a dozen were gentlemen. Within thirty years, the village had been consumed by the relentless northern march of London's brick-terraced metropolis.

William and Elizabeth's first child, Charles Towsey, was christened at St. John, Hackney (the nearest church to Shacklewell), on August 20th, 1794. He died in infancy. Their six subsequent children were all born in Henley.

On July 26th, 1794, William witnessed the marriage of his sister, Sophia Clementina.

There are two notices of that marriage. The Gentleman's Magazine stated: "Marriage of Mr. John Dubois, of New Basinghall Street, Merchant, to Miss Sophia Towsey, daughter of the late Chas. Towsey Esq. of Wantage, Berks."

The notice in The Times on Tuesday July 29th stated: "On Saturday evening, by special licence, at his villa at Stamford Hill, John Bois Esq. to the elegant and accomplished Miss Sophia Clementina Towsey of Shacklewell."

The husbands of both of William's sisters were Huguenots: French Protestants who had sought refuge in England from persecution in Catholic France. Large numbers of Huguenots settled in England, where many of them were successful in business, particularly as merchants.

You can read more about John Dubois in the Towsey Tale of Sophia Clementina Dubois (nee Towsey).

William and Elizabeth Towsey moved back to Henley in 1798 and we can speculate as to why this might have happened.

It could be that after the marriage of his sisters, Amelia and Sophia, there was nothing holding William in London. The death of his first son with Elizabeth, might also have encourage him to opt for the cleaner environment away from the city.

It is just as likely though, that his wife urged him to move back to her home town.

Was this homesickness, or Elizabeth's determination to keep her husband away from all of those immoral city dwellers?

It might also have been that Elizabeth's father, Benjamin Moorhouse, with a number of business interests in Henley, wanted to retire from his wine merchant business and hand it over to his new son-in-law. Perhaps this had always been the plan.

There is also another possible explanation, which relates to the story that I heard, as a child, about the origins of the Towsey family.

The story that I heard and that had no doubt transmuted through a century and a half of retelling, was that there was a pirate called Tous, who had been smuggling wine into England and had then been caught. Somehow he had managed to talk his way out of trouble and kept the wine, with which he opened a wine merchant business.

If there is any truth in this story, it may be that William Augustus Towsey's wine importing business had been adversely affected by the French Revolutionary War, during which it would have been illegal, to say nothing of very difficult, to import wine from France.

We know that William's business included imports from France in the 1820s, as shown below, so it is also likely that such imports were always a part of his trade.

We know also, that regardless of whatever hostilities were in progress, there was always some clandestine trading going on between English and French merchants, who regarded their trade as above the constraints of petty politics and, because it would be very difficult to find substitutes for the French wines, there would have been strong profit incentives for merchants like William, to go on trading with their French contacts: sending boats over to prearranged meetings on remote stretches of the coast, under the cover of darkness.

If William had been caught smuggling, it is reasonable to assume that two factors may well have helped him to get away with it.

He would no doubt, as a prominent merchant, have all sorts of contacts in London society, including amongst the legal profession. Also, it would have been these very same members of the gentry who would be buying the fine French wines which William was importing, so they personally had something to lose by closing down such trade routes.

Considering that William Augustus Towsey and his family moved to Henley during that war, it might be that despite getting away with smuggling on one occasion, he considered it unwise to try his luck again and, without those French imports, business in London might not have been as profitable.

Whatever the specific details of the lives of William and our other wheeling-and-dealing London merchant ancestors of those days, we can be sure that numerous exciting stories of intrigues and adventures have unfortunately, been lost in the mists of time.

When William first opened for business in Henley, it was in partnership with Humphrey Wightwick, who might well have been a friend of William's back in London. There does not seem to be any Wightwick family around Henley, but there were plenty of them in Kent at that time.



Jackson's Oxford Journal 24 February 1807

HENLEY UPON THAMES, FEB. 24, 1807.

W. A. TOWSEY

**B**EGS Leave to return his very grateful Thanks to his Friends and the Public for the many Favours they have conferred on him, under the Firm of TOWSEY and WIGHTWICK, and in Consequence of the Death of his much-lamented Friend and Partner, the Business in future will be carried on by him alone, when a Continuance of their Favours will be thankfully acknowledged.

Jackson's Oxford Journal 7 March 1807

HENLEY UPON THAMES.

**A**LL Persons having any Demand on the late Firm of TOWSEY and WIGHTWICK, of Henley, Wine Merchants, or any Demand on the late Humphrey Wightwick, deceased, are desired to send an Account of the same to W. A. Towsey, who continues the said Business. And all Debts due and owing to the late Firm are requested to be paid to him as early as possible.  
March 7th, 1807.

In November, 1806, Humphrey married Miss Mary Turner, from Oxford, then, just three months later, he died, at which point William carried on trading on his own.

When looking at the details of William and Elizabeth's children on Towsey Chart D1, you will notice that apart from the first child, who died in infancy in London, they had four daughters and two more sons. Both boys survived to adulthood, all four girls died.

What would have been most distressing for the family, was that two of the girls, Jessy Ann and Elizabeth, almost made it to adulthood. Elizabeth died in April 1823, at 16 years of age and then, just ten months later, her elder sister, Jessy, died just five months short of her 21st birthday. Newspaper reports of deaths in those days, tended to be quite formal and unemotional, but in the notice of Jessy's death, in The Times we can feel the genuine sympathy for the loss of William and Elizabeth's last surviving daughter. It said: "On 24th Ult. Aged 20, Jessy Ann Towsey, eldest and only surviving daughter of Mr. Towsey of Henley-on-Thames."

It is interesting to speculate on just how easily William A Towsey fitted into the possibly stifling, conservative social life of a small town like

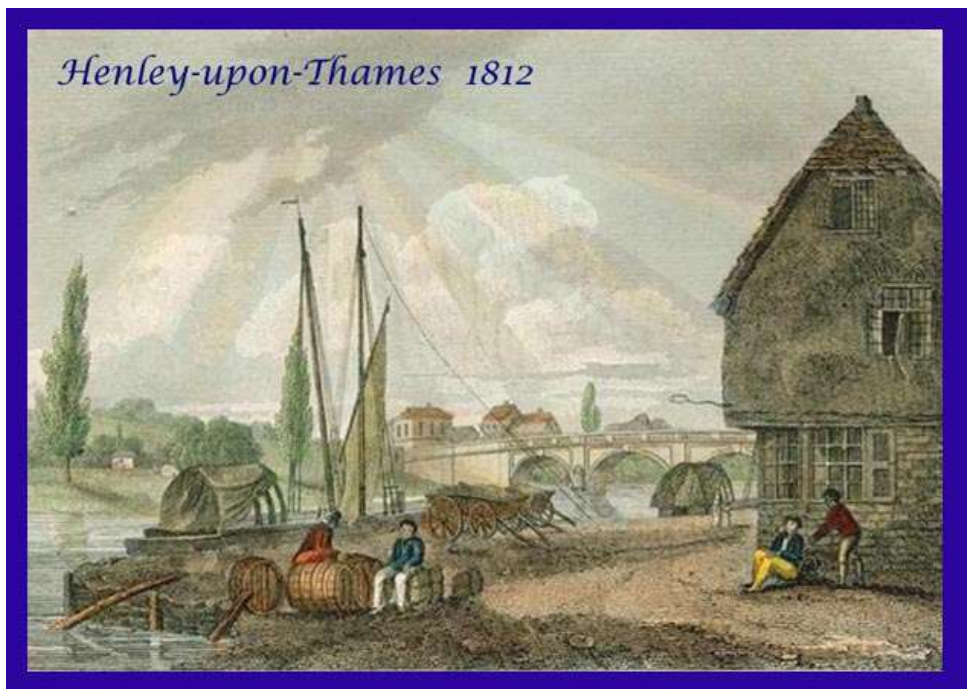
Henley, after living the wild, free life of London. The answer may well be that it was not so difficult.

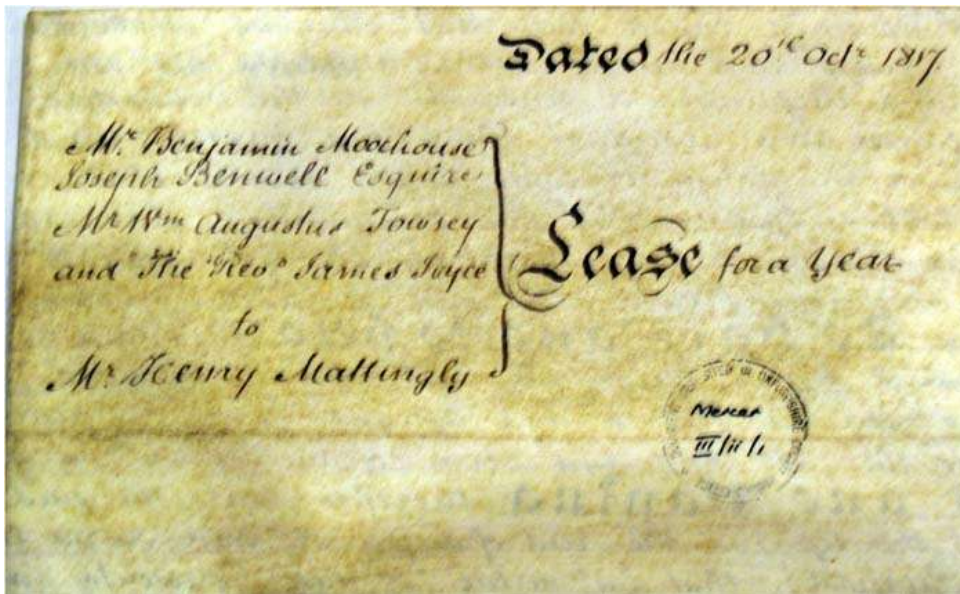
From the restoration of King Charles the Second in 1660 until the start of the wars with France, Britain had enjoyed a period not just of rapid growth, but also of enlightened thinking, free from the previous constraints of religious dogma. Of course what has been called "The Long Century" was also a time of inequality and suffering for the poor. But for those with money, life in London would have been an exciting adventure, which all came to a shuddering end with the misery and austerity of the long years of war against France.

The final victory of 1815 and subsequent emergence of Britain as the world superpower, was the start of a different era. There were the first stirrings of awareness of human rights, with the abolition of slavery, but there was also a revival of religious fervour, manifesting as puritanical self-righteousness, which fitted well with a growing national chauvinism as the British empire grew ever larger.

With the onward expansion of industry, London also became greyer, duller and altogether less attractive.

One hobby that William Augustus Towsey took up in Henley, was shooting game, as evidenced by his paying the very large annual fee of three guineas (£3/3/-) for an Oxfordshire shooting licence.





William was also very much involved in the affairs of the town. In September of 1817, he was a member of a committee which set up a savings bank for the benefit of small depositors, offering the chance for "Tradesmen, Labourers, Mechanics, Servants and others", to invest their money securely and earn a small interest.

By December of 1817, we see that William is serving a term as mayor of Henley.

Ben Moorhouse died in 1819. The details of this will are as follows: The rents from his leasehold properties and houses to go to his daughter, Elizabeth Ann Towsey, for the education of her children. Apart from provisions for his grand children, he also stated that: "of the £930 owed by W.A.Towsey; the first £100 to go to Charles A.Towsey, the remainder to be divided between the other grandchildren".

There are a number of original documents on file in the Oxfordshire Records Office, some hand-written by W.A.Towsey and Ben Moorhouse. These must have come from their banker, accountant or solicitor.

Here is a letter from W.A.Towsey dated 2<sup>nd</sup>

April, 1824. The handwriting is difficult to read, but says more or less as follows:

*I have sent you herewith a cheque on ---- Taylor. Three hundred pounds which you will apply agreeably to the enclosed letter and (words crossed out) a ---- at a short date. I know will be acceptable as M.Savatte will be glad to touch the money, to save time you will have the goodness to write to him at Poitiers (the rest is crossed out and replaced with "I saw him") to say what you have done and to facilitate his getting the amount as ---- is the ----. I will conclude by subscribing myself Yours Truly.*

*NB Send the particulars to M.Savatte*

If this letter is an instruction to his banker to pay for wine from a French merchant, Monsieur Savatte, in Poitiers, France, that sum of money would have bought an extremely large volume of the stuff.

What is interesting about this letter is the signature. For a start he signs his name as "Mister"; letting the world know that they are dealing with a gentleman. He then finishes the signature with the sort of bold flourish that only a self-assured London dandy would dare to execute.

That particular, ostentatious flourish must have been popular at that time, as I have seen similar on several documents.

William Augustus Towsey died in Henley on October 11th, 1828, at fifty five years of age, leaving just his two sons out of seven legitimate children.

Judging by Frederick's claim that he had been running the business for a few years already, we can reasonably assume that W.A. Towsey must have been in ill-health for some time. We can also speculate as to whether his decline was hastened by the deaths of his two daughters.

We do not know what became of the earlier, possibly illegitimate children, though it is interesting to see that William's Uncle Henry, in Oxford, had a daughter, also called Harriet. Probably a coincidence, but it is possible that Henry



took this child, if there might have been some problem in William taking this possibly illegitimate daughter to conservative Henley.

William was buried in the Henley Parish Church, but like the rest of the family buried there, the writing on his gravestone has weathered away.

In his will, William left his business in Henley to his sons Frederick and Charles. To his wife he left £100 per annum, to be paid quarterly, "as well as all the property of my late father, and the property of the late Ben Moorhouse". To his sister Amelia Sarah Guillaume of London, he left £60 per annum.

**Jackson's Oxford Journal 25 October 1828**

**FREDERICK TOWSEY**

**B**EGS to inform his friends and the public that, in consequence of the death of his lamented father, the Business will in future be conducted under the firm of **FREDERICK TOWSEY and CO.**

F. T. having had the principal management of the concern for the last few years, he feels confidence in soliciting future favours; and in returning his sincere thanks for those so long conferred on his late father, he begs to say that no exertion shall be spared on his part to merit their continuance.

*Henley-on-Thames, October, 1828.*