### Frank I. Melton

## Sir Robert Clayton and the origins of English deposit banking 1658-1685



# Sir Robert Clayton And The Origins Of English Deposit Banking 1658 1685

Patrice L. R. Higonnet, David S. Landes, Henry Rosovsky

#### Sir Robert Clayton And The Origins Of English Deposit Banking 1658 1685:

Sir Robert Clayton and the Origins of English Deposit Banking 1658-1685 Frank T. Melton, 2002-08-22 Based upon the most extensive early banking archive known to survive this book is the first major study of Stuart banking since R D Richards s The Early History of Banking in England 1928 It traces the origins and growth of banking from the late sixteenth century to the 1720s through two generations of a scriveners bank established in 1638 by Robert Abbott and perpetuated by his nephew Robert Clayton and John Morris With deposits from landowners rents and stock sales these bankers practised as moneylenders and money brokers for another sector of the gentry needing capital to offset the effects of the Great Rebellion and an agricultural depression After 1660 Clayton and Morris integrated mortgage security into banking practice This study examines the elaborate stages of land assessment and legal change which enabled bankers to offer large scale long term securities to their clients a pattern followed later by other banks such as Childs Hoares Martins and Coutts Banking John Orbell, 2017-07-05 This substantially expanded new edition of the Guide to the Historical Records of British Banking contains details of over 700 archive collections held in local record offices university and local libraries and of course banks This monumental reference work facilitates a wider knowledge and understanding of the history of British Networks and Connections in Legal History Michael Lobban, Ian Williams, 2020-09-03 Explores networks of lawyers legislators and litigators and how they shape legal development in Britain and the world Banking, Projecting and Politicking in Early Modern England Mabel Winter, 2022-01-12 Banking Projecting and Politicking uncovers a previously understudied and unacknowledged financial institution in late seventeenth century England known as Thompson and Company Whilst the institution has been briefly mentioned in literary studies focusing on the poet and politician Andrew Marvell it has never been the sole focus of an economic financial commercial or political study in its own right As such nothing is known of how it operated where it sits in the history of English finance why it collapsed or what it can tell us about wider Restoration society and its economic and political culture Through a microhistorical study the book reconstructs the institution of Thompson and Company the social networks of its partners the identity of its creditors and the events and circumstances that led to its collapse The book situates the reconstructed institution within its economic commercial financial and political contexts using the evidence accrued to question the traditional narrative of financial and commercial development credit systems the relationship between economics finance commerce and politics and the place of risk and strategy in gendered relations credit and social status The book will be of interest to academics and students in economic history financial and business history Law and Revolution Harold J. Berman, 2006-09-30 Berman's masterwork narrates the interaction of evolution and revolution in the development of Western law This volume explores two successive transformations of the Western legal tradition under the impact of the 16th century German Reformation and the 17th century English Revolution with particular emphasis on Lutheran and Calvinist influences **Empire and enterprise** David

Brown, 2020-03-09 This book is about the transformation of England's trade and government finances in the mid seventeenth century a revolution that destroyed Ireland In 1642 a small group of merchants the Adventurers for Irish land raised an army to conquer Ireland but sent it instead to fight for parliament in England Meeting secretly at Grocers Hall in London from 1642 to 1660 they laid the foundations of England's empire and modern fiscal state But a dispute over their Irish land entitlements led them to reject Cromwell's Protectorate and plot to restore the monarchy This is the first book to chart the relentless rise of the Adventurers and their profound political influence It is essential reading for students of Britain and Ireland in the mid seventeenth century the origins of England's empire and the Cromwellian land settlement Fiscal-Military States, 1660-c.1783 Aaron Graham, Patrick Walsh, 2016-05-26 The concept of the fiscal military state popularised by John Brewer in 1989 has become familiar even commonplace to many historians of eighteenth century England Yet even at the time of its publication the book caused controversy and the essays in this volume demonstrate how recent work on fiscal structures military and naval contractors on parallel developments in Scotland and Ireland and on the wider political context has challenged the fundamentals of this model in increasingly sophisticated and nuanced ways Beginning with a historiographical introduction that places The Sinews of Power and subsequent work on the fiscal military state within its wider contexts and a commentary by John Brewer that responds to the questions raised by this work the chapters in this volume explore topics as varied as finance and revenue the interaction of the state with society the relations between the military and its contractors and even the utility of the concept of the fiscal military state It concludes with an afterword by Professor Stephen Conway situating the essays in comparative contexts and highlighting potential avenues for future research Taken as a whole this volume offers challenging and imaginative new perspectives on the fiscal military structures that underpinned the development of modern European states from the eighteenth century onwards Women of Fortune Linda Levy Peck, 2018-10-25 Women of Fortune tells the compelling story of mercantile wealth arranged marriages and merchant heiresses who asserted their rights despite loss imprisonment and murder Following three generations of the Bennet and Morewood families who made their fortune in Crown finance the East Indies the Americas and moneylending Linda Levy Peck explores the changing society economy and culture of early modern England The heiresses curious intrepid entrepreneurial scholarly married into the aristocracy fought for their property and wrote philosophy One spent years on the Grand Tour Her life in Europe despite the outbreak of war is vividly documented Another's husband went to debtors prison She recovered the fortune and bought shares Husbands sons and contemporaries challenged their independence legally financially even violently but new forms of wealth education and the law enabled these heiresses to insist on their own agency create their own identities and provide examples for later generations Corruption, Party, and Government in Britain, 1702-1713 Aaron Graham, 2015-05-28 Corruption Party and Government in Britain 1702 1713 offers an innovative and original reinterpretation of state formation in eighteenth century Britain reconceptualising it as a political

and fundamentally partisan process Focusing on the supply of funds to the army during the War of the Spanish Succession 1702 13 it demonstrates that public officials faced multiple incompatible demands but that political partisanship helped to prioritise them and to hammer out settlements that embodied a version of the national interest These decisions were then transmitted to agents in overseas through a mixture of personal incentives and partisan loyalties which built trust and turned these informal networks into instruments of public policy However the process of building trust and supplying funds laid officials and agents open to accusations of embezzlement fraud and financial misappropriation In particular although successive financial officials ran entrepreneurial private financial ventures that enabled the army overseas to avoid dangerous financial shortfalls they found it necessary to cover the costs and risks by receiving illegal gratifications from the regiments Reconstructing these transactions in detail this book demonstrates that these corrupt payments advanced the public service and thus that corruption was as much a dispute over ends as means Ultimately this volume demonstrates that state formation in eighteenth century Britain was a contested process of interest aggregation in which common partisan aims helped to negotiate compromises between various irreconcilable public priorities and private interests within the frameworks provided by formal institutions and then collaboratively imposed through overlapping and intersecting networks of formal and informal agents **Forging Modernity** Martin Hutchinson, 2023-03-20 The Industrial Revolution provided the greatest increase in living standards the world has ever known while propelling Britain to dominance on the global stage In Forging Modernity Martin Hutchinson looks at how and why Britain gained this prize ahead of its European competitors After comparing their endowments and political structures as far back as 1600 he then traces how Britain through better policies primarily from the political Tory party diverged from other European countries Hutchinson's Harvard MBA allows a unique perspective on the early industrial enterprises many successes resulted from marketing control systems and logistics rather than from production technology alone while on a national scale the scientific method and commercial competition were as important as physical infrastructure By 1830 through ever improving policies Britain had built a staggering industrial lead half a century ahead of its rivals Then the Tories lost power and policy changed forever In his conclusion Hutchinson shows how changes welcomed by conventional historians caused the decline of Industrial Britain Nevertheless the policies that drove growth ingenuity and rising living standards are still available for those bold enough to adopt them The Economy of Obligation C. Muldrew, 2016-07-27 This book is an excellent work of scholarship It seeks to redefine the early modern English economy by rejecting the concept of capitalism and instead explores the cultural meaning of credit resulting from the way in which it was economically structured It is a major argument of the book that money was used only in a limited number of exchanges and that credit in terms of household reputation was a cultural currency of trust used to transact most business As the market expanded in the late sixteenth century such trust became harder to maintain leading to an explosion of debt litigation which in turn resulted in social relations being partially redefined in terms of contractual equality Trade and

Banking in Early Modern England Eric Kerridge, 1988 The English Gentleman Merchant at Work Søren Mentz, 2005 During the seventeenth and eighteenth centuries servants in the East India Company established a private English trading network that was successful and highly competitive How was this development maintained seeing that the group of private merchants was constantly changing The answer must be found in the close ties connecting Madras with the City of London London was the financial centre of the British Empire as well as the generator of overseas expansion Colonial societies in the West Indies and North America were economically and socially dependent upon the metropolis and so was Madras This book places the activities of the private merchants in Madras within the framework of the first British Empire It focuses on a hitherto neglected field of study uncovering a private trading network a diaspora built on gentlemanly capitalism trust and Business in the Age of Reason R.P.T. Davenport-Hines, Jonathan Liebenau, 2013-10-31 First Published in 1987 Representing a range of eighteenth century research these articles clarify or reorientate the historical origins of many of the chief themes of more recent business history They include the areas of The Harburgh Company from 1716 to 1723 institutional experimentation in the London Maryland Trade banking in London in the 1700s the pottery trade before 1780 the Birmingham Economy Boulton and Wedgwood financing the French navy and directions of conduct in a merchant s **Prometheus Shackled** Peter Temin, Hans-Joachim Voth, 2013-01-02 Using new archival data from counting house Goldsmith Banks Temin and Voth document how government regulation and wartime financing stifled the growth of private credit markets during the Industrial Revolution They show how after a turbulent start banks adapted and found a way to grow but how the economy at large lost out **Favorites of Fortune** Patrice L. R. Higonnet, David S. Landes, Henry Rosovsky, 1991 A galaxy of distinguished international economists and historians pit economic history against the shaky assumptions of the classical economic theory of natural growth Their explanations consider the factors of technology entrepreneurialism and paths to economic growth but each reflects an ideological wave of explanation that has marked the last two hundred years Bills of Union Aaron Graham, 2021-03-12 This book brings together for the first time more than half a dozen proposals for an imperial paper currency in the mid eighteenth century British Atlantic to show how manage colonial currency and banking in the expanding empire Existing studies have looked at the successes and failures of schemes in individual colonies But some had grander ambitions such as Benjamin Franklin and offered proposals for imperial or continental paper currencies and monetary unions which would help knit together colonial territories throughout North America and even the Caribbean into a cohesive whole during a moment of imperial reform This book brings together these proposals for the first time including several never studied before to show how thinkers and writers on empire currency and finance drew on financial practices precedents and principles from across the British Atlantic to present their own visions of monetary union and the future of empire In doing so it makes an important and original contribution to the wider histories of monetary and financial thought and theory and the roots of American monetary policy and the links between finance empire

politics reform and revolution It will be of interest to academics working on the history of finance banking and currency in the British Isles North America and the Caribbean in the eighteenth century as well as those working on the political economy of the British Empire including mercantilism trade warfare and the politics of empire in the decades leading up to **Establishing the New Science** Michael Hunter, 1989 Hunter's reputation as one of the the American Revolution foremost students of Restoration science in England can only be further enhanced by this volume NATURE For anyone interested in the scientific revolution these essays are compulsory reading Elegantly written and carefully researched they are a welcome addition to the already extensive literature on the early years of the Royal Society HISTORYIn a series of detailed case studies Michael Hunter presents a fresh view of the formative years of Britain's oldest scientific institution The Royal Society of London founded in 1660 The Payment Order of Antiquity and the Middle Ages Benjamin Geva, 2011-11-01 Examining the legal history of the order to pay money initiating a funds transfer the author tracks basic principles of modern law to those that governed the payment order of Antiquity and the Middle Ages Exploring the legal nature of the payment order and its underpinning in light of contemporary institutions and payment mechanisms the book traces the evolution of money payment mechanisms and the law that governs them from developments in Ancient Mesopotamia Ancient Greece Rome and Greco Roman Egypt through medieval Europe and post medieval England Doctrine is examined in Jewish Islamic Roman common and civil laws Investigating such diverse legal systems and doctrines at the intersection of laws governing bank deposits obligations the assignment of debts and negotiable instruments the author identifies the common denominator for the evolving legal principles and speculates on possible reciprocity At the same time he challenges the idea of law merchant as a mercantile creation The book provides an account of the evolution of payment law as a distinct cohesive body of legal doctrine applicable to funds transfers It shows how principles of law developed in tandem with the evolution of banking and in response to changing circumstances and proposes a redefinition of law merchant The author points to deposit banking and emerging technologies as embodying a great potential for future non cash payment system growth However he recommends caution in predicting both the future of deposit banking and the overall impact of technology At the same time he expresses confidence in the durability of legal doctrine to continue to evolve and accommodate future payment system developments The London Private Banker Perry Gauci, 2025-07-22 At the Restoration of 1660 there was no distinctive banking sector and banking services were provided by a variety of traders most notably the London goldsmiths In the later seventeenth century the first specialists appeared against a background of rapid economic change and they were often attacked for their greed and self interest Historic associations with usury were slow to dissipate but in the mid Georgian period a more distinctive cadre of bankers had established itself thanks to their pivotal role in the service of both landed and commercial elites These private bankers provided core retail services to thousands of customers and their premises became well known sites within the metropolitan landscape By 1800 the characteristics of the

profession were well developed to the extent that its members were often seen as establishment figures by both critics and admirers lauded or vilified in turn for their contribution to national prosperity or instability. The great financial crisis of 1825 6 had a disastrous impact on many private bankers heralding the rise of the joint stock bank but their professional ethos endured as a permanent legacy of their Georgian achievement. The London Private Banker A Social History 1660 1825 examines the societal impact of the London private bankers between 1660 and 1825 for the first time Economic historians have clarified their commercial development but their distinctive role as retail bankers offers insight into an array of dynamic social forces in eighteenth century Britian especially the relationship between the middling and upper orders Using a sample of some 300 partners the book examines the development of London private banking from its uncertain late Stuart origins to its established place on the late Georgian high street Their experiences illuminate the solidity and adaptability of the social order and their importance is tracked through their commercial services public lives and private pleasures Their advancement renders them a remarkable social phenomenon with a uniquely broad archival record whose influence ranked alongside the metropolitan merchants and the early industrialists and whose study has wide ranging implications for broader understandings of social cultural and political life in Georgian England

Whispering the Strategies of Language: An Emotional Journey through Sir Robert Clayton And The Origins Of English Deposit Banking 1658 1685

In a digitally-driven earth where displays reign great and immediate conversation drowns out the subtleties of language, the profound strategies and emotional nuances concealed within words often get unheard. However, nestled within the pages of **Sir Robert Clayton And The Origins Of English Deposit Banking 1658 1685** a fascinating fictional prize sporting with fresh thoughts, lies an extraordinary journey waiting to be undertaken. Penned by a skilled wordsmith, this wonderful opus attracts viewers on an introspective journey, gently unraveling the veiled truths and profound impact resonating within ab muscles cloth of every word. Within the emotional depths of the poignant review, we shall embark upon a genuine exploration of the book is core styles, dissect their fascinating publishing design, and yield to the powerful resonance it evokes strong within the recesses of readers hearts.

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