

BROTHERS IN BANKING

JAMES WEIGHELL BEETHAM (1831-1890) & EDWIN WILLIAM BEETHAM (1842-1914) & THE DEMISE OF THE DARLINGTON & DISTRICT JOINT STOCK BANK

Family background

James Weighell Beetham was born at West Harsley, near Osmotherley, Yorkshire in 1831, the son of John Beetham (1811-1873) and his wife Mary Weighell (1803-1881). John Beetham was a farmer at East Harsley (in the 1851 Census farming 271 acres, employing seven labourers and three women). The 1851 Census also shows James to be the second child of the family, which included one older sister, one younger sister and two younger brothers. Of the three brothers, only one, John Abraham Beetham (1839-1885), followed his father into farming. In the 1871 Census we find John (the son) listed as head of household, (despite the inclusion in the household of his father a “landowner” and his mother), at “No 4 farmhouse”, West Harsley. This farm comprised 211 acres, and employed two men and two boys.

James Weighell Beetham and his youngest brother Edwin William Beetham were both employed by the Darlington & District Joint Stock Bank.

Darlington & District Joint Stock Bank

This bank was founded in 1831 with a capital of £400,000. At its zenith the bank had eight branches: Darlington, Barnard Castle, Guisborough, Leyburn, Hawes, Northallerton, Stockton and Stokesley.

Career of James Weighell Beetham

The 1851 Census finds James, aged 20, employed as a “banker's clerk”, still living at his father's farm in East Harsley. By the 1861 census he is a lodger at the home (and probably business premises) of Joseph Tate, a grocer, at 14 Blackwellgate, Darlington. James has been promoted to “Bank Inspector”.

In 1871 he is a “Bank Manager”, living at the bank manager's house, linked to the Darlington & District Joint Stock Bank at 1,2 & 3 Prospect Place, Darlington. James, aged 40, is still a bachelor. His unmarried sister, Ann, is also in the household, plus a cook, a maid and a night watchman. Charles H. Bishop, aged 44, a Wesleyan Minister, is a visitor on the 1871 Census night.

In 1881 James is still described in the Census as “Bank Manager”, although he may by this time have been the General Manager and/or Director of the Darlington & District Joint Stock Bank. In 1881 his address is given as 12 Bondgate. This would seem likely to have been bank premises, as a bank porter is also a member of the household, together with James's elderly widowed mother, a housekeeper, a cook and a housemaid. There was some redevelopment of this area of Darlington (Bondgate, Northgate and Prospect Place) in the early twentieth century, so it is possible that some re-numbering of buildings has taken place since 1881.

Darlington premises of the Darlington & District Joint Stock Bank

No 12 Bondgate is today “The Art Shop”, and lies almost opposite the bank premises (now HSBC) on the corner of Prospect Place, once occupied by the Darlington & District Stock Bank. The latter had occupied the site since its foundation, enlarged the premises in 1875, which suffered a serious fire in 1887, by which time it had been taken over by the York City & County Bank. This in turn was taken over by the London Joint Stock Bank, which amalgamated with the Midland Bank in 1918. The building once occupied by the Darlington & District Joint Stock Bank no longer exists. The current building on the same site (now HSBC) was completed in 1926.

Retirement or resignation of James Weighell Beetham

James is described in various newspaper reports (with reference to his brother's financial problems), as the General Manager and a Director of the Darlington & District Joint Stock Bank, but it would appear that James's career ended abruptly in 1883 when the bank was taken over by the York City and County Bank. This takeover was the direct result of the actions of his brother, Edwin William Beetham

Banking career and family of Edwin William Beetham

Edwin, the youngest of the Beetham brothers, was also employed by the Darlington & District Joint Stock Bank. His early career follows a similar pattern to that of his elder brother, James, and can be charted through census records. Edwin's banking career is also shown in the parish records of the baptisms of his children at St. Matthew's Church, Leyburn, which lists fathers' occupations. Unlike his brother, Edwin does not appear ever to have been a bank inspector, although he achieved the rank of bank manager at an earlier age than James.

At the age of eighteen Edwin has left home, and is employed as a "banker's clerk", at Stockton-on-Tees, almost certainly at the Stockton branch of the Darlington & District Joint Stock Bank. In the 1861 Census he is a boarder with Mary A. Wilson and Harriet Wilson, greengrocers, at 8 High Street, Stockton-on-Tees.

In 1865 Edwin married Eleanor Jane Allan (1836-1883) at St. Oswald's Church, Collingham, Yorkshire. Like the father of the Beetham brothers, the bride's father was a farmer. In the 1851 Census he is a "Maltster & farmer of 300 acres, employing six labourers" at Collingham.

In 1871 Edwin and Eleanor have two children in their household at Railway Street, Leyburn, Yorkshire on census night. Parish baptism records, however, show that by this time they are parents of four children. Two children are evidently away from home that night. By this time Edwin has been promoted to "Bank Manager". In the baptism records for the first three of Edwin's children in September 1866, March 1868 and November 1869, the father's occupation is listed as "Banker" or "Banker's Clerk", so it would appear that Edwin's rise to bank manager occurred around 1870, when he was about twenty eight years of age.

Three more children were born to Edwin and Eleanor in 1872, 1875 and 1876. Two of their seven children died before reaching adulthood: James Herbert (1870-1878) and Adeline Sarah (1872-1887).

In 1881 Edwin and his family (at this time his wife and six surviving children) were living at the Darlington & District Joint Stock Bank premises at High Street, Leyburn. The household included a governess, a general domestic servant and an indoor farm servant. Edwin is described as "Bank manager and occupier of 13 acres of grassland".

Edwin William Beetham's conviction for fraud

In 1883 tragedy and disaster struck Edwin and his family. Eleanor Jane Beetham died in the second quarter of the year at the age of forty seven, leaving six surviving children aged between seven and sixteen years. In the same year her husband, Edwin, was charged, convicted and imprisoned for fraud.

On 27 June 1883 the *Northern Echo* newspaper includes a short business report on the names of the directors, amount of capital and branches of the Darlington and District Joint Stock Bank. The paragraph ends cryptically, "It is important to observe that the rumours now current, and explanations offered, are not associated with the name of Mr. James W. Beetham, the company's general manager." However, the rumours were very much associated with his younger brother

Edwin William Beetham, who was tried for fraud the following month. Edwin was found guilty and sentenced to five years penal servitude for embezzling the funds of the bank and falsification of his accounts. The trial was reported in several local and regional newspapers. (Details of those used as sources are given at the end of this article.)

The prisoner's (Edwin Beetham's) counsel, Mr. Smith, appealed to the judge at the York Assizes for "a lenient sentence to be passed. upon the prisoner who had been in the bank's service for eighteen years." The judge, however, felt the need to "pass such a sentence as would operate as a warning to those placed in a similar position of trust". Edwin served his five years prison term firstly at Northallerton, and then at York Castle Prison (now a museum). Shortly after the beginning of his imprisonment, Edwin was declared bankrupt.

The circumstances and transactions leading to Edwin's conviction are complex. From 1868 onwards Edwin had been buying stock through London stockbrokers, some in the name of his brother James, to whom he referred the brokers for testimonials as to his position. Edwin also made many speculative transactions in the name of "White" and "White and Company". Edwin was able to embezzle and borrow funds undetected for many years. Every time the bank inspector was due he would borrow money from his personal friends, including his brother James, to make up the deficiencies, and all appeared correct for the inspection. Eventually the clerks at the Leyburn branch became suspicious and alerted the inspector, who immediately discovered what had been happening. Edwin Beetham owed a considerable sum to the bank, variously reported as £17,500 and £22,000, to the bank (as well as amounts to various individuals, including his brother James).

Demise of the Darlington and District Joint Stock Bank and ending of banking careers of the Beetham brothers

When news of Edwin Beetham's financial misdeeds became known it caused a run on the Darlington and District Joint Stock Bank. The York City and County Bank made an offer for the business, which was accepted. The whole business caused the end of careers in banking for both brothers. Edwin was bankrupt and serving a prison sentence for fraud and embezzlement. The position of his brother James must have been untenable. From this time, all references to James describe him as "former" bank manager / general manager.

Continuing problems caused by Edwin's finances

Whilst Edwin was serving his prison sentence and James was starting his, no doubt enforced, early retirement, the backwash of Edwin's actions, whose creditors included the bank, his brother and others, continued to cause problems for several years.

In May 1886 the trustee of the estate of the imprisoned and bankrupt Edwin applied for a Court Order to obtain Edwin's one fifth share of the rents of the Beetham farm property, left in trust for his family by the grandfather of the banking brothers. It would seem that at this time the deeds to the property were held by James Beetham, as the eldest son of the family. Edwin's estate trustee was also demanding the handover of various bonds, also now in the care of James, after a complicated series of transactions between the brothers prior to the conviction of Edwin. The judge found in James's favour and refused to grant the application. He also directed the trustee to pay James's costs. Nevertheless the trustee appealed against the decision, and the matter again came to court in December 1886.

The following July (1887) the York City & County Bank (which had taken over the Darlington & District Joint Stock Bank) made a claim of £1000 from a Mr. Henry Hall, a race-horse trainer from Middleham, Yorkshire. The claim was centred around a promissory note, originally given to Mr. Hall by Edwin Beetham.

James Weighell Beetham – life after banking

Despite the problems caused to the Beetham family by Edwin Beetham, all was not doom and gloom for James. After fifty one years as a bachelor, James married in Scarborough in the summer of 1882. His bride was Frances Elizabeth Bentley (1848-1924), the daughter of an Inland Revenue Excise Officer.

Following their marriage the couple lived at 95 Stanhope Road, Darlington, a handsome, bay-windowed terraced house, with a good-sized front garden, conveniently close to the town centre, and to James's bank in Prospect Place. Today the houses in Stanhope Road are still attractive, but the road is busy with traffic and constantly lined on both sides by parked cars – doubtless a pleasanter location in James's day.

Two sons were born to the couple: John William Beetham (1883-1974) and Bentley Beetham (1886-1963). Sadly their father did not live to see them grow up. James Weighell Beetham died on 7 July 1890, aged 59.

In the England & Wales National Probate Calendar his entry lists him simply as “gentlemen”. His estate was valued at £10,210-18s-7d. Probate was granted to his executors: John Bowman of Polam Grange, gentleman; Frances Elizabeth Beetham of 95 Stanhope Road, Darlington, his widow; Frederick William Beetham of 47 Wood Street, London, draper's assistant. The latter was the nephew of James, and son of his errant brother Edwin William Beetham.

James Weighell Beetham – the next generation

The Beetham family were still living at Stanhope Road in 1891 and 1901, but by the 1911 Census Frances and her sons have moved to Barnard Castle.

The elder son, John William Beetham, followed his father into banking. At the time of his mother's death in 1924 as executor he appears in her Probate Record, described as a bank manager.

The younger son, Bentley Beetham, was, according to the Bentley Beetham Collection website “more of a free spirit, and had wider ambitions which did not include a career in the financial world.” The website also includes a collection of Bentley's photographs, now the property of the Bentley Beetham Trust.

As well as being a school teacher (and former pupil) at North Eastern County School (now Barnard Castle School), Bentley was a naturalist, a leading ornithologist, a photographer and rock climber. He was a member of the 1924 Mount Everest Expedition.

Edwin William Beetham- life after banking

When Edwin left prison he moved to London to start a new life. Having been widowed before his imprisonment, he married again on 27 January 1891 at St. Anne's, Soho. His second wife was Mary Ann Steele (born 1854, London). In the 1891 Census the couple are living at 308 Uxbridge Road, Hammersmith. Edwin has not lost touch with his first family. In the 1891 household are three of his sons by his first marriage: Frederick William Beetham, Thomas Weighell Beetham, Edwin Ernest Beetham, then aged 23, 17 and 16. All three are described as “assistants in wholesale drapery.” The eldest of these three was an executor for his uncle, James Weighell Beetham.

Edwin William Beetham had also begun a new career. In 1891 he is a “traveller and shopkeeper”, possibly a haberdasher. Three children were born to Edwin and his second wife over the next few years, although one of these died in infancy (see 1911 Census).

In 1901 the family (Edwin, his wife Mary Ann, and their two surviving children) are living at 8

Vincent Road, Tottenham. Edwin has changed occupations again. He is now a “canned goods broker”. By 1911, still a “canned goods broker”, he has separated from his wife and is lodging in one room at 277 Burdett Road, Limehouse, London. His wife “married, mutually separated” and their two children are living in a three-roomed flat at 106 Grayshott Road, Lavender Hill, Battersea.

Edwin William Beetham died in Poplar, London in 1914, aged 71.

Edwin William Beetham – the next generation

Of a total of ten children born to Edwin's two marriages, three died before reaching adulthood: James Herbert Beetham (1870-1878) and Adeline Sarah Beetham (1872-1887), both children of his first marriage, and also an unidentified infant of his second marriage. I cannot trace Eleanor Mary Beetham, born 1869 (daughter of the first marriage) beyond 1881, aged 12. For Winifred Olive Beetham (1896-1955), daughter of his second marriage, I can only establish that she died a spinster.

Information about the sons is more readily found. Three of Edwin's sons from his first marriage, have been already mentioned as “assistants in wholesale drapery” in 1891 Census records. Thomas Weighell Beetham (born 1875) continues in this line. In 1901, living in Islington, he is a warehouseman, and in 1911, resident in Croydon he is a “commercial traveller in wholesale drapery”. In 1917, resident in Norbury, Surrey, still a commercial traveller, he was awarded the Freedom of the City of London.

Frederick William Beetham (1867-1946) was a “tailor's outfitter” in 1901, and a “tailor and complete outfitter” in 1911. He lived in Weybridge, Surrey. In 1911 he was an “employer”.

Edwin Ernest Beetham (1876-1904) was also a “tailor's outfitter” in Weybridge in 1901. It is likely that he worked with or for his brother Frederick. Edwin Ernest died in 1904, pre-deceasing his father by ten years.

The youngest of Edwin William's sons (by his second marriage), Reginald Percy Beetham (1891-1969) was a “shorthand typist clerk” in the 1911 Census. His name appears in the “Absent Voters” list in 1919, when he is serving in the R.A.F.

One son, the eldest, John Allen Beetham (1866-1907) took up a career in banking. He also pre-deceased his father. In 1891 he was a “bank clerk” at Goole, Yorkshire, and 1901 he was a “bank cashier”. John's employer was the York City and County Bank, the very bank which had taken over the Darlington and District Joint Stock Bank in 1883, after his father's fraudulent actions had caused the demise of the latter. With John Allen Beetham, banking in the Beetham family had really come full circle!

Compiled by Daphne M. Jones 15th August 2014

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Bank Managers Mini Project 2014

SOURCES

Census Records

James Weighell Beetham (1831-1890)

1841	HO107	1234	2		Northallerton	Appleton-upon-Wiske	East Harsley	Yorkshire
1851	HO107	2377	124	2	Northallerton	Appleton-upon-Wiske	East Harsley	Yorkshire
1861	RG9	3680	38	4	Darlington	St. Cuthbert		Durham
1871	RG10	4884	10	9	Darlington	St. Cuthbert		Durham
1881	RG11	4888	143	58	Darlington	St. Cuthbert		Durham

His widow & children

1891	RG12	4044	92	6	Darlington	Holy Trinity		Durham
1901	RG13	4615	25	41	Darlington	Holy Trinity		Durham
1911	RG14	29801			Teesdale	Barnard Castle		Durham

John Abraham Beetham (1839-1885)

1841	As James Weighell Beetham							
1851	As James Weighell Beetham							
1861	RG9	3660	103	2	Northallerton	Appleton-upon-Wiske	West Harsley	Yorkshire
1871	RG10	4862	95	2	Northallerton	Appleton-upon-Wiske	West Harsley	Yorkshire
1881	RG11	4868	95	2	Northallerton	Appleton-upon-Wiske	West Harsley	Yorkshire

Edwin William Beetham (1842-1914) & family

1851	As James Weighell Beetham							
1861	RG9	3691	67	60	Stockton-on-Tees	St. Thomas		Durham
1871	RG10	4869	51	3	Leyburn	Wensley		Yorkshire
1881	RG11	4874	53	9	Leyburn			Yorkshire
1891	RG12	42	88	47	Hammersmith	St. Stephens	Fulham	London
1901	RG13	1251	189	38	Tottenham	Christchurch	Edmonton	London
1911	RG14	1558			Limehouse		Stepney	London

Mary Ann Beetham (nee Steele) & children

1911	RG14	2184			Battersea			London
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Edwin William Beetham's children after leaving their parental home

John Allen Beetham

1891	RG12	3873	32	26	Hook	Goole		Yorkshire
1901	RG13	4424	56	5	Goole			Yorkshire

Thomas Weighell Beetham

1901	RG13	180	109	34	Islington	St. Clement	Barnsbury	London
1911	RG14	3351	178		Croydon	West Croydon		Surrey

Edwin Ernest Beetham

1901	RG13	588	100	11	Weybridge	St. James	Chertsey	Walton	Surrey
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Frederick William Beetham

1901	RG13	588	99	10	Weybridge	St. James	Chertsey	Walton	Surrey
1911	RG14	2993	263		Weybridge		Chertsey	Walton	Surrey

Darlington & District Joint Stock Bank

Memories of Darlington 3 Chris Lloyd pub. By The Northern Echo 2001

The Victoria History of the Counties of England. A History of the County of Durham Vol.IV

pub. for The Institute of Historical Research by Boydell & Brewer

Northern Despatch article *Banking History 7* August 1958 (in cuttings book Darlington Crown Street Library Local History Room)

British Banking History website <http://www.banking-history.co.uk/yorkshire.html>

Bentley Beetham

The Bentley Beetham Collection website <http://www.bentleybeetham.org/>

Bentley Beetham – Wikipedia, the free encyclopedia

http://en.wikipedia.org/wiki/Bentley_Beetham

Newspaper reports relating to Edwin William Beetham, his fraud and bankruptcy

The majority of articles consulted were accessed via the British Newspaper online archive www.britishnewspaperarchive.co.uk/

Note- this is not an exhaustive list of articles available relating to this case, but was felt to be sufficient for the purposes of this research. A few of the articles were not decipherable in their entirety due to incomplete scanning of columns on the edge of newspaper pages.

Several articles were accessed via microfiche at the Darlington Crown Street Library Local History Room (where the staff were extremely helpful).

Northern Echo, Wednesday, June 27 1883, Issue 4171 *Money and Trade*

York Herald, Tuesday, July 24, *Yorkshire Assizes, Embezzlement by a Banker's Clerk at Leyburn*

York Herald, Wednesday, July 25, *Yorkshire Assizes, Embezzlement by a Banker's Clerk at Leyburn*

Daily Gazette for Middlesborough, 26 July 1883, *The Fraud by a Bank Manager*

Northern Echo, 26 July 1883, *The Bank Manager's Case, Sentence of Penal Servitude*

Newcastle Courant, 27 July 1883, *Last Night's Gazette (By Telegraph) Bankrupts.*

Northern Echo, 15 August 1883, *Bankrupts*

Northern Echo, 27 May 1886, *Important Bankruptcy Case at York re Edwin Wm. Beetham of Leyburn*

Leeds Mercury, 27 May 1886, *Important Bankruptcy Case at York re Mr Edwin Wm. Beetham of Leyburn*

York Herald, 27 May 1886, *York Bankruptcy Court, Wednesday, re Edwin William Beetham of Leyburn, Bankrupt.*

Yorkshire Post & Leeds Intelligencer, 28 May 1886, *Important Bankruptcy Proceeding at York*

York Herald, Saturday, May 29 1886, Issue 10919, p.2, *York Bankruptcy Court, Wednesday, re Mr. Edwin William Beetham of Leyburn, Bankrupt*

Yorkshire Post & Leeds Intelligencer, 1 December 1886, *The High Court of Justice, Queen's Bench Division -Tuesday, The Failure of W.(sic) Beetham, Late a Bank Manager of Leyburn*

Yorkshire Post & Leeds Intelligencer, 27 July 1887, *Yorkshire Summer Assizes, York Castle-Tuesday, (From Our Own Reporter) Crown Court, York City and County Banking Company v. Hall – Promissory Note*

Other sources

Birth, Marriage & Death Records <http://www.freebmd.org.uk>

England & Wales, National Probate Calendar (Index of Wills and Administrations) accessed via <http://home.ancestry.co.uk>

Leyburn Baptisms <http://www.dalesgenealogy.com/leyburnch.html>