

OMAR HALL:

AN IMAGINARY AUTOBIOGRAPHY

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I became interested in Omar Hall while researching the tramway and canalised river between Stafford and Radford. While writing the economic history of these projects, I was acutely aware that there was another, more personal, story which no amount of research was ever likely to unveil. What Omar did is recorded; the motivation behind what he did can only be guessed. There are also huge gaps in his personal history.

This is an imaginative attempt to fill those gaps. What Omar did, family dates and relationships and background information about Stafford and elsewhere are all set down as accurately as I can make them. The gaps in the story are filled with what I imagine may have happened. For example, nothing is known about his education, so I have sent him to school in Stafford where many tradesmen's son were educated at that time. Unfortunately, I have never met Omar so I do not know what sort of person he was. However, while researching I inevitably formed an impression about the person whose actions were being researched. I have no way of knowing if those impressions are correct, but I have assumed they are. This story is told from the view point of the person I imagine he may have been. Another historian might write a different story.

I have often said 'History is about People'. It has been an intriguing experience to write the autobiography of one whose various projects I have researched. The end product is more Fiction than History but from it I have discovered much about the limits of historical research and writing.

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This should be read alongside the detailed history of the tramway and canalised river, 'Radford to Stafford: A Transport Saga', on the history section of The Stafford Riverway Link Website – www.stafford-riverway-link.co.uk .

OMAR HALL: AN IMAGINARY AUTOBIOGRAPHY

I was born at *The Anchor*, a public house at Radford where the main Lichfield to Stafford road crossed the Staffordshire and Worcestershire Canal. My parents, John and Mary Hall, were not rich but they lived there very comfortably and were well known and well respected. On 27 June 1776 I was baptized at nearby Baswich parish church and given the unusual name Omar. My father always said it was a good biblical name, but I think my mother must have read it in one of those books she was always reading. I was their fourth son. However, Henry, the eldest had died before I was born, so that I grew up with two brothers - John was 5 years old when I was born and Joseph was three.

My earliest recollections are of watching canal boats coming under the road bridge next to *The Anchor*. First a horse and a boy on the towpath, then on the end of a rope a canal boat, and, finally, in the stern the boatman holding the big steering tiller. From the window of my parents' bedroom I could look across the road to Radford wharf and watch coal-dust-blackened men shovelling coal off the barges and loading it onto carts which carried it into Stafford. I could also watch the great swinging crane that lifted crates and sacks off the boats.

Just before my fifth birthday the family moved to *The Barley Mow*, a much larger inn about two miles from *The Anchor*, which my father had leased from the Chetwynds. Grandfather's sister Martha, whose husband had recently died, moved into *The Anchor*. By the time we moved, I had two little sisters, one still a baby. I missed the comings and goings on the wharf although we went back sometimes to visit Martha. There were new excitements at our new home. When I was about 10 or 11 the first Royal Mail coaches with their smart red and black carriages blazoned with the Royal Arms started running and the post office re-routed the main mail coach route from London to Chester to pass *The Barley Mow*. A lot of stage coaches also took the new route and sometimes even stopped to set down a passenger.

I had learnt to read and write at home, partly picked up from older brothers now at school and partly by reading to my mother. At the age of ten, I too was sent to school in Stafford. I liked the Headmaster, Rev John Shaw, who could make schoolwork interesting and had strong views about all men being equal, with which my father disagreed. The school was really two linked schools: a grammar school where town boys were taught Latin without charge and a commercial school, where I was sent. We learnt writing, keeping accounts and so on for a fee. Teaching was shared between Rev Shaw and Rev Rathbone, a curate at St Mary's church, and I boarded with him.

When I left school, I knew that most of the family's assets would pass to my eldest brother John and to provide dowries for my sisters when married. Joseph and I would have to make our own way in business with a small start from father. Joseph was already working in a drapery shop learning the business and was content to be a shopkeeper. I planned to do something more than that but my ideas were vague and I was content to help out at *The Barley Mow* until the right opportunity came my way.

Our parents regularly visited other families nearby and there were parties and dances at *The Barley Mow*. Joseph and I met all the young ladies in the neighbourhood. I was particularly attracted by one of them. Ann Goodwin was an orphan living with her guardian at Milford. A few years younger than I was but we seemed to share ideas and ambitions. Her nearest relative was James Trubshaw, the County Surveyor and Engineer, who lived a few miles away at Little Haywood. He was a widower, whose wife had been Ann's aunt, and had two sons, Thomas and James junior, who were of similar ages to Joseph and myself. They were already training to be builders and architects and when we met they talked of the small bridges and great houses they would build. There were always horses at *The Barley Mow* and when her cousins were at home Ann and I would often ride over to Little Haywood.

Then my father died. Brother John became head of the family, inheriting property and most of the assets, subject to my mother's life interest in them, and with the responsibility for helping me, Joseph and my sisters to a start in life. Gradually over the next few years a family plan emerged. John would buy suitable premises in one of the main streets of Stafford and lease them to Joseph, who would be helped to open a drapery shop there. I would learn the drapery business and join him. It was not what I really wanted but accepted when it was agreed that I should learn the business in London, where the main cloth markets were.

I was 21 years old when I was offered a position in a London shop. Ann and I had been seeing a lot of each other and she was distraught. Suddenly, I realised I did not want to be parted from her and on an impulse proposed. She accepted at once. Her guardian hesitated, but it was 'a good marriage' although she was only just 18. She was determined and her guardian agreed, with legal protection for the money he held in trust from her parents. Ann followed me to London and we were married at St Martin-in-the-fields on 5 February 1797. We rented a small house and our first child, a daughter, was baptized Eliza in 1799 at the church where we had married. The only bar to our happiness was the death of my mother a few days before Christmas in 1797.

Meanwhile, John had bought an old timber-framed house in Greengate Street, the main street in Stafford. He modernised it with new sash windows to the living quarters on the first floor and two new bow windows for the ground floor shop. Our new drapery shop opened in April 1800. Ann, Eliza and I had come back from London to live above the shop. Joseph, who was still unmarried lived there too. We even had a live-in servant. The lease was in Joseph's name and I was very much the junior partner.

After living there more than twelve months, both Joseph and I were admitted as freemen of the town. I made it clear that I wanted to take an active role in town affairs and was soon chosen as one of the capital burgesses or councillors. In this way I planned to get to know the men of importance in the town.

I soon found that the council was dominated by John Wright, elderly, obstinate and rich. His career was very interesting. As a young man he had opened a drapery shop in rented premises in Market Square. After some years he had also opened a bank in part of the premises and had become rich. By 1800 he had retired from the drapery business but was still a banker. He owned his premises and other property in the town centre, had built a new mill to grind corn and was part owner of the town's theatre, as well as having investments in other companies.

Our drapery shop was making a steady but not large profit. Joseph was well pleased, but I realised I should never be wealthy enough to become the business entrepreneur that I planned to be. Could I open a bank and would that give me money for other enterprises? I talked to many people, including a bank clerk with whom I had become friends while living in London. I discovered that anyone could open a bank if they could persuade people to trust them. I also learnt that it was not the profits of banking that made bankers rich but the opportunities for investing depositors' money in all kinds of enterprises.

In Stafford, there was a long established bank, *Stevenson, Salt & Webb*, a grand affair with a uniformed porter at the door. But they were bankers to wealthy landowners not tradesmen. There was a story in the town that a customer had been asked to close his account because he had drawn a cheque for less than £5. The only other bank was John Wright's. This was used by all the tradesmen, some of whom grumbled at the service they received.

In the summer of 1802, after discussions with my brothers, I opened my new bank in part of the drapery shop premises. Joseph was a partner – a very junior partner. Our first customers were families whose wives bought goods at the shop. People saw a prosperous shop and knew the family, who had been in Stafford for several generations before my father settled in Baswich. We were trusted. I discovered that I could apply to the government for permission to print the bank's own one pound notes. John Wright had never done this. We did. The bank was soon well established and business was boosted after John Wright died in May 1804 and his son Martin decided not to carry on his bank.

My uncle John Hughes (he was married to father's sister) was now the owner of *The Anchor*, which he had refurbished, renamed *The Horn and Trumpet*, and let. He had built himself a new house on land next to it. He had also become a coal dealer, buying a barge load from one of the coal masters and having it delivered to Radford wharf. From there he sold it by the cart load to regular customers. I persuaded him to join me and become a sort of chief clerk, dealing with the day to day business of the bank and leaving me free to plan where to invest the money deposited in the bank.

Everyone told me that the most profitable investment was in developing new coal mines in the Black Country. Using introductions from John Hughes, I was able to put together a partnership of myself and three coal masters, John

Brawn, Elijah Waring and Samuel Kent Parsons, to develop mines and an iron foundry at Goscote near Walsall. We traded as *Hall & Co.*

During my visits to the Black Country I often saw coal being taken from the mines to the nearest loading place on the canal by a string of wagons pulled by a single horse over iron rails spiked into wooden sleepers. I was told this was the cheapest way to move coal because one horse could pull 8 or 10 waggons. I thought it might also be the cheapest way to carry coal from Radford to Stafford. The use of a tramway would also make it possible to undercut existing suppliers of coal and make a substantial profit with a near monopoly of supply.

I talked the idea over with my Trubshaw cousins, who emphasized the importance of a level track if the maximum number of wagons had to be pulled by a single horse. A track on the line of the road from Radford to Stafford would be flat except for a slight rise at the Radford end, which would be downhill for loaded wagons. They gave me figures for the weight a horse could pull on a tramway; they recommended a contractor who would survey and cost a route. I took up their suggestion and the line suggested seemed possible and the costing not excessive. I met Lawyer Seckerson, the agent of the Jerninghams, about renting a coal yard and unloading place on their land near the river. I also met the canal company agent who agreed to extend Radford Wharf by one boat length and allow the tramway right onto the wharf for an annual rent of 5 guineas. There seemed to be no objection to a tramway along the southern verge of the road where there were no houses.

I put together a scheme to buy coal at a canal-side mine, transport it to Radford by two canal boats, and into Stafford on the tramway. At the coal yard there it would be sold at a price which undercut existing prices but was expected to give substantial profit as well as a near monopoly of supplying coal in Stafford. I provided half the capital needed through the bank, my brother John provided a quarter and the other quarter was provided by John Brawn, one of the partners in *Hall & Co.*

The tramway opened on 31 October 1805 amid congratulations from townsmen. *The Staffordshire Advertiser* called it 'a public benefit'. Profits were not as great as I had expected and there was additional expense when we had to replace some of the cast iron rails which broke more often than expected and caused delays. In the spring of 1806 I decided that profits could be boosted if we carried other people's crates, sacks, timber etc (but not other people's coal) on the tramway. The Jerningham's agent had a small warehouse put up near the coal yard by the river – and put up the rent.

Meanwhile the drapery shop was suffering from bad debts and the need to keep prices low if we were to compete with others. In the autumn of 1806 Joseph and I decided to separate bank and shop completely, so that a failure of one business would not bring down the other. It was a wise move. In January 1807 Joseph was forced into bankruptcy and the drapery shop closed. The lease and shop had to be sold to pay creditors. By this time Ann and I had four children and the sale of the premises left us homeless. I also had to find new premises for the bank.

Joseph decided to seek a post in a London shop and moved there in the summer of 1807. He met a young lady in London and they were married at St Saviour's church Southwark. Her name was Mary Frith and she was several years younger than Joseph. Just over a year later John helped his brother buy a commission as an ensign in the 82nd Regiment and he spent most of the next ten years abroad in Spain and Gibraltar; Mary went with him.

John Hughes, who was the chief clerk in the bank, owned a small property in Greengate Street, Stafford. Early in 1807 he offered to rent it to me both as a home and as bank premises. I gladly accepted. After Joseph became bankrupt some people withdrew their money from the bank which caused some problems and I had to withdraw from *Hall & Co.*

Samuel Fereday, a coal master with a great trade, had begun to sell his coal around Stafford. He formed a partnership with a local man, Samuel Copestick, and took over a small private coal wharf at Radford. When I needed money at the bank, he offered a loan of £650 at low interest on the security of my share in the tramway and an agreement about selling his coal through a partnership.

Bank and tramway settled down to a steady business. I was not making great profits but we lived comfortably until 13 March 1809. On that day we went to visit friends and stayed the night. When we returned next day, I found that the bank had been broken into and I had been robbed of about £2000 in our own and other banks' notes. I offered a substantial reward and a few notes were found wrapped in a handkerchief in a ditch by the side of the Wolverhampton road, but that was all.

Suddenly confidence in the bank evaporated. There were queues of people waiting to withdraw their money, but it had been invested and I did not have cash to pay them. I had to shut the bank doors and within a week I was declared bankrupt. The townspeople were full of sympathy for our misfortune but still demanded their deposited money back. Everything would have to be sold. This was the end of my dream of becoming an entrepreneur.

Fortunately John Hughes, who had left the bank in 1807, said we could go on living in his house in Greengate Street and my wife's property and investments, inherited from her parents and grandparents, were protected by her marriage settlement so that we were not destitute. When my assets were sold at auction in July, Samuel Fereday bought my share in the tramway. He was now in effective control of it, although my brother John still had a quarter share. Fereday appointed John Hughes as manager of the tramway to maintain its local appeal but I was cut out completely and resented Fereday's attitude.

However, within a few months I was looking for some new venture to restore my fortunes without demanding much capital. When I had first come to Stafford, the River Sow had regularly flooded but in the last few years drainage work had straightened the river and dredged shallow places so that flood water was carried away quickly. Could the river be used to carry coal to

Stafford? It would be cheaper than the tramway and it might be possible to link river and canal so that canal boats could bring coal right into the town without the expense of unloading at Radford. It would also be a sort of revenge on Fereday.

The scheme I finally put together would not need a great deal of capital. A towpath would have to be constructed along the river bank but that would not be costly and the Jerninghams (who owned the river and the land along its banks) were prepared to allow it for an annual rent after the scheme was complete. One expense would be the construction of a wharf in Stafford near the coal wharf used by the tramway. The Jerninghams were prepared to lease land for 21 years and I found a partner, Richard Brown a limestone dealer from Shenstone, who was prepared to build the wharf in return for the right to collect wharfage dues from everything landed there for the length of the lease. The wharf would take most of the tramway's coal yard and cause problems for Fereday.

The greatest expense would be building an aqueduct and lock somewhere north of Radford to allow canal boats access to the river. In September 1810 I went to the Canal Company and suggested that they build an aqueduct and lock to increase their trade. I was told that they would probably agree to it being built, but not pay for it. There would also be restrictions to limit its use to coal boats in order to save water. For a final answer I would have to ask the General Assembly of the Canal Company. I did not want a definite refusal and so did not approach them. After talking to my Trubshaw cousins I considered the possibility of an inclined plane instead of a lock. This would be cheaper but canal boats would have to unload into river boats instead of being hauled into Stafford. John Box, who owned land between river and canal, was prepared to allow it for an annual rent but I made no firm agreement with him. In September 1811 a formal lease was drawn up between Sir George Jerningham, Richard Brown and myself. This leased river and wharf for 21 years for an annual rent. When Fereday got to know of it he was very concerned at the prospect of losing his tramway, coal yard as well as the competition he would face. By August 1812 all the work was ready except the incline plane, which I had no money to build. An auction of the work with the right to use it for 21 years, subject to Richard Brown's right to wharfage, was announced for auction. Before it was held, someone – I suspect it was one of the Feredays – went to the canal company and they sent their lawyer to announce that the canal company had not agreed to any link being made between river and canal. The auction had to be cancelled and someone started to spread rumours that I was guilty of deliberate deceit.

In the summer of 1811 we had moved out of John Hughes house in Greengate Street to a house in Baswich. In September some members of the council followed up the rumours of deceit and had me ejected as a councillor and disgraced. Most galling of all, Fereday and his sons made an agreement with Sir George Jerningham for a lease of what should have been my waterway. The Canal Company gave them permission to build an aqueduct and lock to link the canal to the river. The Jerninghams agreed to pay for the construction. Richard Brown sold them his wharfage rights. I was angry and

desperate. I had been betrayed and clearly my future was not to be in Stafford or Radford.

For the next few years we were dependent on the income from Ann's rents and investments. I was depressed. My relations with Ann became strained and eventually we separated. I left Stafford to find work and make money elsewhere. In the spring of 1817 I was in Warwick and penniless. I was accused of stealing two hens and found guilty of larceny at Warwick Assizes. The savage sentence was 7 years transportation and on 17 July I was put aboard the prison hulk *Justitia* to await the next prison boat to Australia.

While in Warwick Gaol, I had overheard discussions between Abraham Thornton, a notorious murderer and rapist, and his lawyer during which he made some admissions. Thornton was acquitted, but by some legal trickery a second trial was ordered. I offered to give evidence. I had been told that a convicted felon like myself could not give evidence in court and that I would have to be given a pardon if I were to appear. The plan worked and on 19 November 1817 I received a pardon and was freed. Then there was more legal jiggery pokery which resulted in the second trial not taking place and I never had to give evidence. This was the only luck I had had for many years.

I returned to Stafford, where I still had some friends, but not to my wife. She had remained in the neighbourhood with our four children. Eliza now 20 years old, Omar junior 18, Alfred 16 and Jane 14. I found lodgings in the town with Ann Morrey and we became increasingly fond of each other. Four months in a prison hulk had affected my health, but tradesmen who had once been bank customers found me work helping with accounts and bills. In 1820 Ann and I had a daughter whom we called Ann. About the same time my wife informed me that she was moving to Highgate in London and that three of our four children were going with her. Omar junior, who was apprenticed to a grocer in the town, would stay at least until he completed his apprenticeship.

There is little more to tell. For the next 13 years Ann Morrey and I lived quietly in a rented house in Stafford. We were not well off but neither did we live in poverty. As our daughter grew older, I taught her to read and write. I learnt about my family in London through little notices in *The Staffordshire Advertiser* placed there by her relations. Omar junior, after completing his apprenticeship, moved to London where he worked as a cheesemonger. In March 1824 he married Clarissa Brawn at Southwark. His brother Alfred married Mary Cook at Southwark in March 1828 and I heard that he was doing well with his own grocery shop in Kingsland Road, Shoreditch. Jane lived with her mother until she married Ernest Gough at St Andrew's Holborn in 1831. Tragically her husband died within twelve months and I've heard she is now engaged to his brother Edgar, who has a thriving business in Kidderminster. Eliza married John Ross, a London shoemaker, in 1826. My wife continued to live at Highgate until she died in March 1832. She is buried at St Pancras. I have several young grandchildren whom I have never seen.

By that time I was in poor health and in the summer of 1833 I married Ann Morrey to give her and our daughter more respectability. She was a Catholic

and I had taken to attending St Austin's Catholic Church with her and her daughter.

Omar Hall died in August 1833, only a few weeks after his second marriage, aged 56. After a service at St Austin's Church, he was buried at Baswich near to his parents. His epitaph in *The Staffordshire Advertiser* was, 'Formerly a banker in Stafford, Mr Hall had suffered a sad reverse of fortune'.

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