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By Martin Wilcox

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Introduction

The second half of the eighteenth century was a time of quickening economic development, a key cause and consequence of which was growing domestic and international change.<sup>1</sup> Much of this was in the hands of merchants, whose numbers, importance and status rose as trade increased. Attention has tended to focus on the oligarchies of outwardlooking, forward-thinking 'citizens of the world' who dominated the international trade of the largest ports.<sup>2</sup> However, not all merchants traded overseas and most of the hundreds of small ports around the British Isles contained one or more individuals and small firms engaged in the dense networks of seaborne internal and European trade. They linked together Britain's patchwork of distinctive regional economies, allowing local specialisms to develop, lowering prices and facilitating growth.<sup>3</sup> This was especially true of Cornwall, given since its remoteness, its long coastline and the difficulties of overland transport, which made sea transport the only viable option for many commodities before the arrival of railways in the mid-nineteenth century. In one of Cornwall's many small ports, between approximately 1770 and his death in 1822, resided a man who provides a fascinating insight into the business of the eighteenth-century merchant: Zephaniah Job of Polperro.

Zephaniah Job has been the subject of two books. Frank Perrycoste published his Gleanings from the Records of Zephaniah Job of Polperro, a compendium of information and extracts from Job's papers, the surviving remnants of which had only recently come to light, in 1929.4 Although rather miscellaneous, the recently republished Gleanings remain a valuable source of information, not least because some of the documents Perrycoste saw have since been lost. More recently, Jeremy Rowett Johns published a very useful biography of Job, entitled The Smugglers' Banker.<sup>5</sup> Job also receives passing mentions in various more general works on Cornish maritime history.<sup>6</sup> He is worth revisiting, however, because he is usually discussed in the context of smuggling, and the label frequently pinned to him, 'The Smugglers' Banker', tends to obscure the range of activities he engaged in. Primarily he was a merchant but, like many of his kind, he was not a specialist. At various times Job was, among other things, a farmer, a banker, a provider of financial and legal services, a smuggler, a merchant and a government contractor. The purpose of this paper is to draw attention to the less widely appreciated activities of this energetic and adaptable individual.

'A Man of Singular Sagacity and Energy' Zephaniah Job was born at St Agnes, the youngest of five children, and baptised in January 1750.<sup>7</sup> The mid-eighteenth century was a period of 'revolutionary transformation in the economic and social life of Cornwall.'<sup>8</sup> The mining industry was expanding, particularly around St Agnes, where a rich seam of tin was discovered only a year or so before Job's birth.<sup>9</sup> Job probably entered the industry at the usual age of about eight. His talents were apparent at an early stage, because according to Dr Jonathan Couch, the eminent naturalist, antiquary and physician who knew and treated him in his old age, he was trained as a mine captain. This was a highly responsible supervisory position, and in addition to the physical toughness and stamina of the miners it demanded

a degree of education, mental agility and the ability to manage a complex operation. Job was to show later in life that he possessed all of these attributes. Couch described him aptly as 'a man of singular sagacity and energy.'

He was not, however, a man to be trifled with. Although one woman who knew him remarked that, 'Mr Job is quite cheering, sees everything in bright colours,' Couch's grandson painted a rather different picture. He described the elderly Job as 'one of your sour, long-jawed sort, a bit of a lawyer, with a temper like Old Nick.'<sup>11</sup> It was his temper, in fact, that drove him from St Agnes. There are three versions of the story, all involving him committing an assault, with possibly fatal consequences, in a fit of rage.<sup>12</sup> Whatever the truth was, Job certainly left St Agnes hastily. He crossed Cornwall and settled at Polperro sometime around 1770. Some years later he renewed contact with his family and for a while in the 1790s his nephew, also called Zephaniah Job, worked for him. He was not a success. Job lamented his 'notorious conduct' and his fondness for alcohol and gambling, and eventually dismissed him in 1797.<sup>13</sup>

Job's first move at Polperro was to establish himself as a schoolmaster. However, teaching was not lucrative, probably because for most parents the need for an education for their children was insufficient to justify its cost, and Job turned his attention elsewhere. He began keeping the books for some of the fishermen and shipowners of Polperro, taking advantage of his unusual degree of literacy and numeracy. This seems to have led him to become involved in privateering around 1778, during the War of American Independence. Couch suggests that profits from his investments in commerce-raiders laid the foundation of his fortune.<sup>14</sup> Privateering ceased with the end of the war in 1783, but resumed a decade later when the French Revolutionary war broke out, again with substantial involvement by Job. Privateering dovetailed neatly with smuggling, and Job became involved in the latter activity at much the same time, acting as agent for the Guernsey houses supplying spirits and collecting payments from the men who actually ran the cargoes. 15 Over the next couple of decades he came to dominate the 'free trade' of Polperro, until its effective suppression in the first decade of the nineteenth century.

From the vantage point of the twenty-first century, it can seem surprising that a successful man of business such as Job should have been so heavily involved in smuggling. However, aside from its illegality, smuggling was much like any other branch of trade, and it demanded the same skills, in terms of organisation, book-keeping and commercial judgement. Moreover, in the eighteenth century many highly respectable people connived in smuggling all around southern England.<sup>1</sup> In Cornwall, Sir Harry Trelawney, 'a member of one of Cornwall's foremost families and a member of the magistracy,' whose estates Job managed, was certainly not above buying goods he knew to be contraband.<sup>17</sup> Shipbuilders turned out vessels for owners they knew to be engaged in smuggling. Indeed, James Dunn, who went into partnership with Thomas Henna to establish a successful shipyard at Mevagissey in the late 1790s, was, like Job, an organiser and financier of smuggling ventures. 18 Smuggling was, in the formulation of John Rule, a 'social crime;' an act illegal, but sanctioned by a popular morality that differed sharply from that of the lawmakers.<sup>19</sup> A similar divide between what was legal and what was commonly regarded as acceptable applies also to another activity commonly associated with eighteenth-century Cornwall:

wrecking. Coastal people regarded the spoils of wreck as their entitlement, and violent clashes between wreckers and those seeking to prevent them were not unknown. Nevertheless, popular morality contained its own moral constraints, and the plunder of wrecked ships coexisted with attempts to save lives from them. Similarly, smuggling was underpinned by a popular sense of entitlement, and attempts to suppress it met with sometimes violent resistance. Confrontations between smuggling gangs and the authorities ranged from the widespread 'guerrilla war' in Sussex in the 1740s, to the comparatively small confrontation between Revenue officers and locals at Polperro in 1797-8. Job financed and organised the 'free trade' with the support of his community, most of whom saw no inconsistency in a respectable man of business engaging in smuggling. It was legitimate trade, however, that underpinned Job's success.

'Our Character and Manner of Dealing as Merchants' Isolation was a feature of small coastal communities in the eighteenth century. There were of course no railways, and travel by road was slow and sometimes dangerous, especially in sparsely-populated areas such as parts of Cornwall. A visiting merchant from Guernsey wrote in December 1807 of how he had become lost on the road to Boscastle in snow so heavy he was unable to see more than five yards ahead and arrived at a house so cold and exhausted that: 'I nearly dropp'd from the saddle, the Isicles were hanging from my hair down my face my cloaths were wet, & I was for full ten minutes blinded with the snow.'<sup>22</sup> He had been fortunate not to ride straight over the edge of a cliff.

Perhaps indicative of the slowness of road transport is that when in 1789 Job despatched a parcel of (presumably cured) fish to a contact in London he sent it to Portsmouth by sea, and then on to London by wagon. There was a mail coach which called at Polperro, and when it was discontinued in 1796 Job complained vigorously to the General Post Office about the inconvenience of having to send a servant to Looe and Fowey each day to collect letters. Later, apparently at Job's instigation, a regular wagon service was established between Looe and Polperro. The principal means of moving goods in and out of small coastal towns, however, was by sea. Britain's long coastline in relation to its land area and multiplicity of small ports made coastal shipping a central plank of its transport system. Job, with his web of contacts in Britain and Europe, provides a fascinating insight into the workings of coastal and short sea trade around the turn of the nineteenth century.

Much of Job's business trade was in foodstuffs, agricultural goods and building materials. He dealt widely in timber, seeds and lime, used as a soil improver and as an ingredient in mortar. He also dealt less extensively and apparently intermittently in coal, bricks and textiles. When such things needed importing Job was probably the obvious person to approach, and at such times he combined his usual function as a wholesale merchant with occasional retailing. Like many other merchants great and small, Job did not limit himself to a few trades, but dealt in a wide variety of goods as opportunities to do so presented themselves.

Perhaps surprisingly, Job seems not to have moved into the export trade in pilchards until the 1790s. The pilchard fishery had been expanding since the previous decade, and by 1800 Polperro was exporting large quantities of cured, barrelled pilchards to southern Europe.<sup>27</sup> In May 1795, Job wrote to Messrs Porter & Hoddart, a British firm based in Leghorn, remarking that the weather had 'set in remarkably fine' for the pilchard season and that he was confident of being able to purchase

the fish at Polperro 'as low if not at a lower price than any in the County.'<sup>28</sup> He was also in negotiation with two houses in Venice. By August the pilchard trade seems to have been taking up much of his time, judging from the proportion of his letters devoted to it. However, he wrote to Commerell, Lubbock & Co, in Fowey, who were shipping the cargo, remarking:

I submit to you ... whether it is not too early to charter any vessels, as there is no fish yet taken, and as Spain hath made peace with France it is probable a general peace may take place before the Vessels may be wanted.<sup>29</sup>

Like any good merchant Job kept abreast of developments that might affect him and he was always keen to receive information that might be useful. In the event the peace did not happen, but the shipment did. Porter & Hoddart dropped out of the deal, and instead the pilchards, 700 hogsheads thereof, were consigned to Nicholas & Co in Naples, to whom Job's Fowey contact had introduced him. He also consigned another 450 hogsheads to a firm in Leghorn. The Naples venture was not a success, and subsequent correspondence shows that the passing of years had not robbed Job of his temper. As he wrote to Nicholas & Co:

I am astonished at your attempting to place the whole of the loss on me when you so fully agreed to take one half in the adventure, first proposed to me by your London friends ... It is enough for me to bear my own proportion of the loss thereon. You may rely I shall not suffer myself to be saddled with your share thereof. Had the speculation turned out a profitable one you would no doubt readily have expected your share of the profit, and you must most assuredly be answerable for your share of the loss.<sup>30</sup>

Nor did the hapless Fowey firm escape Job's wrath, for on the same day he protested: 'Having been introduced to them [Nicholas & Co] by your House, I understood I had to deal with men of honour.'<sup>31</sup>

Commerell, Lubbock & Co assured him he would get his money back, but the following February Job accused them of 'barefaced falsities' and seeking to evade paying. Seven months later his patience gave out and he instructed a solicitor to commence legal proceedings against them.<sup>32</sup> If the 1795-6 speculation in the pilchard export trade actually was Job's first, perhaps unsurprisingly it also seems to have been his last. However, he did continue to sell 'train oil', the oil produced during the barrelling process, which among other things was used for lighting, to a firm in Poole.<sup>33</sup>

The reference to 'men of honour' highlights the importance to merchants of maintaining reputation within trading networks. Such networks were 'an integral part of economic activity ... moulded by social, cultural and political influences as well as market mechanisms.' They provided access to essential market information, which in era of slow and costly communications was relatively difficult to obtain, and they gave access to credit. Neither information nor credit, however, were forthcoming to those with a reputation for untrustworthiness or lack of commercial acumen, so networks provided their participants with a forum in which to demonstrate their probity and cultivate a reputation as honest and successful traders. Job was well aware of the importance of doing so, and ready to defend his reputation when necessary. Around the same time as his foray into the pilchard trade, he became embroiled in a dispute with Thomas Alison & Co over a shipment of barley. Alison

accused Job and his partner of using an undersized, illegal measure when checking the cargo. Job retorted that he 'despised' the idea of using undersized measures and stated:

If you are unacquainted with our character and manner of dealing as Merchants we can refer you to the first Houses in London and in most of the principal Towns in England, as well as most of the neighbouring Nations, or to the most respectable Gentlemen in the neighbourhood where we live.<sup>35</sup>

As ever, Job was at pains to emphasise his integrity, and he used his standing with the gentry and leading mercantile firms to underline the point.

Despite the occasional dispute, Job's involvement in the grain trade was one of his greatest successes. Indeed, judging from the proportion of his surviving letters and accounts dedicated to it, it may well have been his single most important and lucrative activity. Cornwall had abundant agricultural land but the soil in coastal areas was thin, agricultural techniques were less advanced and farms were smaller than in the agricultural heartlands of the Midlands and eastern England. Consequently, as the eighteenth century progressed crop yields lagged behind population growth, giving rise to periods of dearth and occasional food riots. Nevertheless, there was a surplus of oats for export in most years, and also barley, despite the fact that it was a staple of the Cornish diet. In 1785 Job wrote to a Guernsey contact:

Having entered into partnership with Mr John Grigg & Son in the Corn Trade at Looe, shou'd you have occasion for any shou'd be happy to receive your order which shou'd be executed on the most favourable terms.<sup>37</sup>

John Grigg was also Job's partner in the timber trade. He died in 1794, but his business was continued by his son Robert. Messrs Job and Grigg, as the partnership was known, traded extensively in grain throughout the 1790s and into the 1800s, although by 1812 Grigg had dropped out of the partnership and Job was working alone. He purchased grain directly from the farmers, to many of whom he also sold lime. This was not always unproblematic. He complained in February 1789 that: 'We have done all we can with the Farmers to invite them to send in their Wheat but from an opinion the price will advance they send in very sparingly.'39

The grain was occasionally shipped from Fowey, but more usually from Looe, where Job, Grigg and a third man named Jonathan Binns dominated the trade. Some remained within the county, Job's accounts from the 1790s showing shipments of oats to Wadebridge, Falmouth, Truro and St Austell, but more was moved eastwards along the south coast. Oats and barley were consigned to Chichester, Poole, Weymouth, Gosport and Portsmouth, from where some was moved inland to Winchester and Fareham. Some was also sent to London, and there were periodic shipments up the west coast to Bristol and Liverpool. 40

The wheat trade was less extensive, reflecting Cornish farmers' concentration on oats and barley. Nevertheless, Job consigned several cargoes to James Spershott of Chichester until his bankruptcy in 1792, and also made shipments to Liverpool. Wheat would probably have remained a relatively minor component of his trade, however, were it not for the outbreak of war in January 1793 and consequent expansion of the

Royal Navy, whose personnel swelled from around 14,000 men in the autumn of 1792 to over 55,000 the following spring.<sup>42</sup> Food was purchased by contract at all of the main naval bases, which led Job to begin importing wheat from East Anglia for delivery at Plymouth, and placed him in the mildly ironic position of being both smuggler and government contractor at the same time. In 1793, the victualling yard at Plymouth bought in 10,249 quarters of wheat on 35 contracts with fifteen different suppliers. Many of them were Cornish and among them was Job, who took out four contracts in his own right and two in partnership with Grigg between December 1792 and May 1793. He delivered a total of 2,209 quarters in 1793, or just over a fifth of Plymouth's total purchases for the year. 43 He was also involved in several contracts executed by others. For example, both Job and the Totnes-based partnership of Giles Welsford and William Arlot took out contracts on 13 April 1793. Job's accounts show that he freighted 668 quarters to Plymouth in June, of which half was for Job and Grigg's contract, 136 quarters for Welsford and Arlot, and the remainder was sold to Jonathan Binns, perhaps for part-fulfilment of contracts that he too held.<sup>44</sup> The wheat was freighted from King's Lynn, in a ship probably owned by Plymouth merchant John Collier, to whom Job also sold wine. Thus were networks of trade mobilised to supply the Navy, and thus did war offer merchants such as Job another opportunity to turn a profit.<sup>45</sup> Some of Job's exports of oats also went to the Navy, such as those sent to Samuel Wheeler of Portsmouth, at least one cargo of which was for a Navy contract.<sup>46</sup> It is probable that some of the other cargoes of oats he consigned to merchants in Hampshire ended up feeding the cavalry and draught horses of the military encampments there.

Job ceased contracting with the Navy in late 1793, and in the autumn of 1795 his shipments of oats to Hampshire also declined, along with the rest of his grain export business. The harvest in 1794 was very poor, and by the following spring there was no barley to spare for export.<sup>47</sup> Discontent was already beginning to turn violent in Cornwall and Devon. 48 As prices spiralled, regional and national distribution networks began to break down amid waves of food riots. These were largely directed at middlemen, who were blamed for keeping prices artificially high. Food riots bear similarities to activities defined by Rule as 'social crimes,' in that the 'mob' acted outside the law, but with a degree of popular support and usually with clearly defined objectives (mainly the lowering of market prices) and within moral boundaries that limited personal violence.<sup>49</sup> Nevertheless, intimidation was commonplace and Job must have been uneasily aware that he could become a target.<sup>50</sup> The situation in the south-west was particularly severe, and large concentrations of troops, militiamen, prisoners or war and the Navy only served to exacerbate it.51 In response to the deepening crisis some of the Cornish gentry and mine owners bought up grain to calm discontent in the mining districts. As Job explained to one of his Guernsey contacts:

On account of the dissatisfaction of the lower class of people in this neighbourhood we have for the present declined taking in Barley for exportation this season, before we purchase any we [need] to see the neighbourhood well supplied and the people's mind made easy and satisfied that an exportation is necessary to encourage agriculture, we shall therefore have none brought in until about xmas and then most probably it will be demanded for the Polgooth Mines near St Austle.<sup>52</sup>

Overlaying the crisis of subsistence was a political crisis, as the demands of food rioters coalesced with demands for an end to the war and more radical voices sympathetic to revolutionary France. The response was 'Pitt's terror,' the suspension of Habeus Corpus and the suppression of radical and reformist organisations. Job was tired of the disruption to his business and complained in January 1796 that town corporations seemed 'very little disposed to enforce their Authority' to protect grain shipments.<sup>53</sup> A month later he noted approvingly in a letter to Sir Harry Trelawney, then abroad:

You will have seen long since in the newspapers that Mr Pitt carried his two famous Bills through the House notwithstanding the most violent opposition whose leaders dared to recommend resistance by force; those Bills appear to have had their desired effect. The Jacobins are dispersed, their meetings broken up and themselves silenced, I hope forever.<sup>54</sup>

Although the 'Jacobins' were largely silenced, food rioting stemmed not from political radicalism but from anger at high prices, and it continued. Job continued to export limited quantities of oats, but the barley trade remained at a standstill until the following autumn. <sup>55</sup> Unfortunately, nothing survives to illuminate how Job weathered the next crisis in 1801. Nor is there much information on the impact of the third major food crisis during the wars, that of 1811-3. This time it was not severe enough to prevent him shipping wheat, at least, for in 1811 he resumed contracting with the Navy, holding a further five contracts for wheat at Plymouth over the next two years. <sup>56</sup> It would be interesting to know why in 1793 he withdrew from contracting, a generally profitable activity, and then resumed eighteen years later, but unfortunately his letters from the time have been lost.

Like many merchants great and small, Job diversified as his business grew, most famously into banking. In the late eighteenth and early nineteenth centuries, banking was assuming its modern form.<sup>57</sup> It was a logical extension of the business of a merchant, which depended upon the granting and receiving of credit. Many of the 'country banks'. whose numbers swelled from 100 in 1780 to 300 by 1800, were started by local merchants.<sup>58</sup> When Job began banking he was thus not striking out into uncharted territory so much as joining a movement that was well under way. The emergent banking system served a vital function by directing capital to areas where it was required, giving the credit which facilitated trade, and linking regional credit networks to the London banking houses, who thus came to function as clearing houses for business deals done throughout the country. Job had maintained an account with the highly respectable house of Perchard, Brock & Le Mesurier since the 1780s, <sup>59</sup> but in 1795 he wrote to two other London firms:

Having enlarged my business, I find it will be convenient for me to open an account with a banking house in London. Be pleased to favour me with your terms of transacting business. For any enquiry you may think proper to make, I beg to have to refer you to my nearest neighbours Sir Harry Trelawney Bart. ... who will guarantee any transaction which I may have to do with your house. 60

To both, Job estimated that he might draw on them for the not inconsiderable sum of £12-15,000 per annum. His reference to Sir Harry Trelawney as guarantor reflects the fact that at that time the Trelawney

family, whose estates he had managed since 1786, were heavily in his debt, and Sir Harry was in no position to speak ill of him even if he had wished to. It was another device to emphasise his respectability and creditworthiness. It also reflects the fact that by this time Job had diversified into personal banking.

Early in his tenure as the Trelawneys' estate steward, Job took over their financial affairs, to the point where even Sir Harry's wife had to approach him for spending money. Later, other members of the family also opened accounts, as did other local families and individuals. For these clients Job functioned in much the same way as a modern deposit bank, holding a balance for them or allowing them to run an overdraft, on both of which he charged or gave interest. 61 Like many other merchants, he invested in government stock, of which he owned £9,681 7s 6d at the time of his death.<sup>62</sup> He also gave loans, arranged insurance, and in 1806, after spending £20 obtaining a licence, he issued his own banknotes. Such notes were not legal tender, but they were accepted as payment provided their issuer was creditworthy enough for the holder to be able to redeem them for specie at will. 63 Job wrote in 1819 that: 'I have the satisfaction to know that my notes are readily received by every banker in the country and by every respectable merchant and shopkeeper.'64

His accounts record debits to himself of £100 or £150 at a time for note issues and, judging from a credit and accompanying note in July 1809, he burned those that came back to him. After his death, it was found that he sufficient cash on hand to honour all notes in circulation. Although Job was almost certainly exaggerating in suggesting they were accepted all over the country, they were accepted all over the country and probably further afield as well.

Less usual was diversification into legal services. Job, however, moved into the latter at an early stage, for he wrote in 1819 that: 'I have been a Conveyancer upwards of forty years and no instrument drawn or prepared by me hath ever been found illegal or defective.'66

This suggests that he began practising in the late 1770s, around the time he was seeking alternative avenues of employment after his school had proved unsuccessful. He was admitted to the Middle Temple as a licensed conveyancer in 1804, a move forced on him by the Stamp Act of that year which increased the stamp duty on conveyances in return for granting qualified lawyers a monopoly on conveyancing for profit. The law, along with the other professions, was becoming increasingly specialised and the above was written in protest at a proposed round of restrictions that could have removed his entitlement to practice. Job's robust defence of his ability and right to practice as a conveyancer reflects the fact that he was of a time when one man could perform a range of functions that within a few decades of his death were turned over to specialists.

A related example of Job's moves to diversify, this time into navy agency, can be seen in a letter to Sir Harry Trelawney's son, John Trelawney, who was a naval officer. In the autumn of 1797 he was serving as a Lieutenant aboard HMS *Dictator* in the West Indies. After asking Trelawney to provide any information he thought might be useful (which suggests he might have contemplated engaging in trade with the West Indies), Job offered to act as Trelawney's agent, stating:

Should you approve my proposal ... it will be proper for you to send me a will and power [of attorney] to receive such prize money and

other monies as may be due to you.<sup>69</sup>

Navy agents were a form of bankers, collecting their clients' pay and emoluments from the Navy Pay Office, any prize money due to them from prize agents, and holding a balance upon which the client could draw as he required. Some agents also invested monies on behalf of their clients, handled their day to day expenses and provided miscellaneous other services such as checking and delivering their accounts to the proper offices, and providing cabin stores and sundry other goods. The most prominent navy agents were specialist firms based in London, but some lower-ranking officers employed friends and contacts instead. Job's commercial expertise and knowledge of the law would have fitted him well to act as Trelawney's agent. However, although he would not have been the only navy agent to be based at a distance from London, his remoteness from the naval administration would have been a handicap, which is perhaps why Trelawney did not take up the offer.

Job also widened his mercantile activities into the means of transporting and processing goods. The lime he sold was burned in kilns at Polperro, which he rented at first but then purchased outright sometime in the 1790s. Sales from these were extensive: in 1806 he sold lime and ashes to the value of nearly £3,000. He also owned barges in which agricultural produce, lime, coal, timber and other goods were moved up and down the river to Looe, and held shares in several seagoing vessels.<sup>71</sup> Finally, when the estate of Raphael Manor came up for sale in 1813 after the death of its owner, to whom Job had acted as steward for many years, he took the opportunity to purchase a range of properties in Polperro, including the harbour itself. Job was not alone in moving into the provision of harbour accommodation. Twenty years previously, landowner Charles Rashleigh, who had acted as legal advisor for Job in the 1780s, 72 had invested heavily in a tiny hamlet eleven miles west of Polperro, building a fish quay in 1791, followed by a dock, to establish the port of Charlestown. In the late 1820s, Par was also established, by a local mine owner.<sup>73</sup> Job no doubt expected to profit from his purchase of Polperro harbour, but in the event it was not a successful investment. Four years after he had bought it, in January 1817, the harbour was devastated by a storm that caused damage estimated at £6,000.<sup>74</sup> The damage was largely made good within a year but for Polperro, and for the ageing Job, it was a devastating blow. He was nearly 70 years old, and the strain of rebuilding the harbour, along with the constant demands of his other business activities, took its toll on his health. He died in his sleep, at his cottage in the hills above Polperro, on the night of 31 January 1822, at the age of 73. He was a bachelor and, curiously for one so punctilious about his book-keeping and who had drawn up many a will for others, he died intestate. Once his estate had been wound up, his sister and nephews were left with £7,766.75

### **Conclusion**

Shortly after Job's funeral many of his papers were burned, probably by those anxious to conceal their involvement in a smuggling trade that by then was being far more effectively suppressed than it had been when Job dominated it twenty years previously. From the historian's point of view this is a shame for such collections are rare, but the fragments that survive provide a fascinating glimpse into the commercial world of two centuries ago. Job made a great contribution to the prosperity of his

adoptive home town, but he also epitomises a mercantile class whose activities were important to the country as a whole. The emergence of an increasingly integrated national market raised even remote areas above a subsistence economy, and the credit given and received by merchants oiled the wheels of trade on a regional level as much as an international one. The importance of internal trade at the time of the 'Industrial Revolution' should not be underrated, and nor should those who financed and organised it, men of means and interests more limited than the great mercantile oligarchies, but with many of the same talents and driven by the same restless urge to invest in anything that might turn a profit. Zephaniah Job was such a man, and as such he is a significant figure not only in the history of Polperro and of Cornwall, but of eighteenth-century Britain as a whole.

### **Notes**

- <sup>1</sup> C.K. Harley, 'Trade: discovery, mercantilism and technology,' in R. Floud and P. Johnson eds., *The Cambridge Economic History of Modern Britain vol. I: Industrialisation, 1700-*1860 (Cambridge: University Press, 2004), pp.175-203.
- <sup>2</sup> See for example D. Hancock, Citizens of the World: London Merchants and the Integration of the British Atlantic Community, 1735-1785 (Cambridge: University Press, 1995).
- <sup>3</sup> M. Daunton, *Progress and Poverty: An Economic and Social History of Britain 1700-1850* (Oxford: University Press, 1995), pp.318-9.
- <sup>4</sup> F.H. Perrycoste, *Gleanings from the Records of Zephaniah Job of Polperro* (1929, repub. Clifton-upon-Teme: Polperro Heritage Press, 1997).
- <sup>5</sup> J.R. Johns, *The Smugglers' Banker: The Story of Zephaniah Job of Polperro* (Clifton-upon-Teme: Polperro Heritage Press, 1997).
- <sup>6</sup> See for example H. Doe, *The Maritime History of Cornwall: An Introduction* (Redruth: Tor Mark, 2006); A. Kittridge, *Cornwall's Maritime Heritage* (Truro: Twelveheads Press, 2003);
- <sup>7</sup> Johns, *Smugglers' Banker*, p.12.
- <sup>8</sup> J.R. Rowe, *Cornwall in the Age of the Industrial Revolution* (2<sup>nd</sup> edn., St Austell: Cornish Hillside Publications, 2007), p.40.
- <sup>9</sup> Rowe, Cornwall in the Age of the Industrial Revolution, p.44.
- <sup>10</sup> J. Couch, *History of Polperro* (1871, repub. Truro: Dyllansow Truran, 1965), p.37.
- <sup>11</sup> Quoted in Johns, Smugglers' Banker, p.110.
- <sup>12</sup> Johns, Smugglers' Banker, pp.14-5, 110.
- <sup>13</sup> Johns, Smugglers Banker, pp.74-5.
- <sup>14</sup> Couch, *History of Polperro*, p.37.
- <sup>15</sup> Johns, Smugglers' Banker, pp.23, 79, 86.
- <sup>16</sup> M. Waugh, Smuggling in Kent and Sussex 1700-1840 (Newbury: Countryside Books, 2003), p.30.
- <sup>17</sup> Johns, Smugglers' Banker, pp.47-8.
- <sup>18</sup> H. Doe, Small Shipbuilding Businesses during the Napoleonic Wars: James Dunn of Mevagissey, 1799-1816 (unpub. MA dissertation, University of Exeter, 2003), see Chapter 5; see also H. Doe, 'The Business of Shipbuilding: Dunn and Henna of Mevagissey, 1799-1806,' in International Journal of Maritime History XIII (2006), pp.187-217.
- <sup>19</sup> J. Rule, 'Social Crime in the Rural South in the Eighteenth and Early Nineteenth Centuries,' in *Social History* 1 (1979), pp/135-153; see also J. Brewer and J. Styles, *An Ungovernable People? The English and their Law in the Seventeenth and Eighteenth Centuries* (London: Hutchinson, 1980).
- <sup>20</sup> C. Pearce, "So Barbarous a Practice": Cornish Wrecking c1700-1860, and its Survival as a Popular Myth (Unpub. PhD thesis, University of Greenwich, 2007), p.237. Pearce questions the concept of 'social crime,' but accepts that it can be applied to some forms of wrecking.
- Rule, 'Social Crime, p.146; Johns, Smugglers' Banker, pp.62-3.
- <sup>22</sup> Priaulx Library, Guernsey, GY3/261, 'T.W.G.' to Carteret, Priaulx & Co, 9 Dec 1807. I am grateful to Dr Helen Doe for providing transcripts of these letters.
- <sup>23</sup> RIC, ZJ/11/2, Job to Mr Fairbank, 17 Feb 1789.
- <sup>24</sup> Johns, Smugglers' Banker, p.75.

- <sup>25</sup> P. Bagwell and P. Lyth, *Transport in Britain 1750-2000: From Canal Lock to Gridlock* (London: Hambledon & London, 2002), p.21.
- <sup>26</sup> Perrycoste, *Gleanings*, pp.32-3, 36.
- <sup>27</sup> C. Noall, Cornish Seines and Seiners (Truro: Bradford Barton, 1972), p.137-8.
- <sup>28</sup> RIC, ZJ/32, Job to Messrs Porter and Hoddart, 20 May 1795.
- <sup>29</sup> RIC, ZJ/32, Job to Commerell, Lubbock & Co, 16 Aug 1795.
- <sup>30</sup> RIC, ZJ/32, Job to Nicholas & Co, 10 Jun 1796. The reference to 'your London friends' is puzzling, given that in another letter he pointed out that Commerell, Lubbock & Co had introduced him to the Naples firm.
- <sup>31</sup> RIC, ZJ/32, Job to Commerell, Lubbock & Co, 10 Jun 1796.
- <sup>32</sup> RIC, ZJ/32, Job to Commerell, Lubbock & Co, 13 Sept 1796, 4 Feb 1797, 9 Sept 1797.
- <sup>33</sup> RIC, ZJ/32, Job to Joseph Garland & Co, 23 Nov 1796.
- <sup>34</sup> R. Pearson and D. Richardson, 'Business Networking in the Industrial Revolution,' in *Economic History Review* LIV (2001), p.657.
- 35 RIC, ZJ/32, Job to Thomas Alison & Co, 1 Jul 1795.
- <sup>36</sup> Rowe, Cornwall in the Age of the Industrial Revolution, pp.211-2; M. Overton, Production and Consumption in English Households, 1600-1750 (Abingdon, 2004), pp.42-7.
- <sup>37</sup> RIC, ZJ/11/2, Job to Messrs Jersey & de Lisle, 28 Apr 1785.
- <sup>38</sup> RIC, ZJ/43, Account Book 1808-10; ZJ/46, Purchase book showing wheat taking in at Looe, 1812-17; Perrycoste, *Gleanings*, pp.24-5.
- <sup>39</sup> RIC, ZJ/11/2, Job to Harrison Welch & Co, 3 Feb 1789.
- <sup>40</sup> RIC, ZJ/25, Corn Accounts, 1792-6.
- <sup>41</sup> RIC, ZJ/25, Corn Accounts, 1792-6.
- <sup>42</sup> The National Archives (hereafter TNA), ADM 8/68-9, Admiralty List Books, 1792-3.
- <sup>43</sup> Calculated from TNA, ADM 112/179, Victualling Board Contract Ledger, 1793.
- <sup>44</sup> RIC, ZJ/25, Corn Accounts, 1792-6.
- <sup>45</sup> More detail on Job's activities as a contractor can be found in R. Knight and M. Wilcox, *Sustaining the Fleet: War, the British Navy and the Contractor State 1793-1815* (Woodbridge: Boydell and Brewer, 2010), Chapter 9.
- <sup>46</sup> RIC, ZJ/25, Corn Accounts, 1792-6. Wheeler's account with Job shows a credit of 10s 6d on 10 June 1793 for a contract 'at the N[avy] Office.'
- <sup>47</sup> RIC, ZJ/32, Job to William Moss, 28 Apr 1795.
- <sup>48</sup> J. Bohstedt, *Riots in England 1790-1810*, with Special Reference to Devonshire (Unpub. PhD Thesis, Harvard, 1972), pp.95-6.
- <sup>49</sup> E.P. Thompson, *The Making of the English Working Class* ((London: Penguin, 1991), pp.67-74; A. Randall, *Riotous Assemblies: Popular Protest in Hanoverian England* (Oxford: University Press, 2006), see Chapter 1.
- <sup>50</sup> R. Wells, Wretched Faces: Famine in Wartime England 1763-1803 (Gloucester: Alan Sutton, 1988), pp.99-100.
- <sup>51</sup> C. Emsley, British Society and the French Wars 1793-1815 (London: MacMillan, 1979), pp.41-2.
- <sup>52</sup> RIC, ZJ/32, Job to Daniel de Jersey, 10 Nov 1795.
- <sup>53</sup> RIC, ZJ/32, Job to George Fox & Sons, 11 Jan 1796.
- <sup>54</sup> RIC, ZJ/32, Job to Sir Harry Trelawny, 16 Feb 1796.
- <sup>55</sup> RIC, ZJ/32, Job to Messrs Jeffrey, Oke & Co, 1 Jan 1796; Job to Messrs Joseph Garland & Co, 29 Oct 1796.
- <sup>56</sup> TNA, ADM 112/197-9, Victualling Board Contract Ledgers, 1811-3.
- <sup>57</sup> S. Quinn, 'Money, Finance and Capital Markets,' in Floud and Johnson eds., *The Cambridge Economic History of Modern Britain vol. I: Industrialisation, 1700-1860*, pp.147-174.
- <sup>58</sup> Daunton, *Progress and Poverty*, p.347.
- <sup>59</sup> RIC, ZJ/11/2, Various letters to Perchard, Brock & Le Mesurier, 1785-9.
- <sup>60</sup> RIC, ZJ/32, Job to Sir James Esdaile & Co and Job to Pybus, Call & Co, 31 Oct 1795.
- Perrycoste, *Gleanings*, pp.51-3.
- <sup>62</sup> Perrycoste, *Gleanings*, p.233.
- <sup>63</sup> Bank of England notes alone gained the status of legal tender in 1833, and in 1844 it was granted a monopoly on note issues in England.
- <sup>64</sup> Quoted in Johns, Smugglers' Banker, p.83.
- 65 RIC, ZJ/42, Cash Book 1808-20. See 24 Feb, 9 Mar and 24 Jul 1809.
- <sup>66</sup> Quoted in Johns, Smugglers' Banker, p.76.

<sup>68</sup> Hansard, 19 May 1819.

<sup>69</sup> RIC, ZJ/32, Job to Lt John Trelawney, 13 Sept 1797; Johns, *Smugglers' Banker*, pp.80-1.

<sup>70</sup> M.H. Wilcox, 'The 'Mystery and Business' of Navy Agents, c1700-1820,' forthcoming. It should be noted that prize agency was a separate business from navy agency: prize agents were employed by the companies of particular ships to handle their prizes, whereas navy agents were employed by individuals. Some individuals performed both functions, however.

Perrycoste, *Gleanings*, pp. 17-8, 34-5.

RIC, ZJ/32, Job to John Williams, 20 Jan 1788; Job to Thomas Bowerbank, 15 Aug 1788; see also Johns, Smugglers' Banker, p.33.

<sup>73</sup> R. & B. Larn, *Charlestown* (Redruth: Tor Mark, 2006), pp.5-9.

<sup>74</sup> Johns, Smugglers' Banker, pp.116-7.

<sup>75</sup> Johns, Smugglers' Banker, p.119.

<sup>&</sup>lt;sup>67</sup> Boyd Hilton, A Mad, Bad and Dangerous People? England 1783-1846 (Oxford: University Press, 2008), p.146.