



Important Aytonians

**Thomas Richardson
1771-1843**

**Great Ayton's greatest
benefactor**

Thomas Richardson was born in Darlington in September 1771. His parents were Robert Richardson (1741-1825), a brush maker, and his wife Caroline Garth. They had nine children, who were brought up under “humble circumstances”.



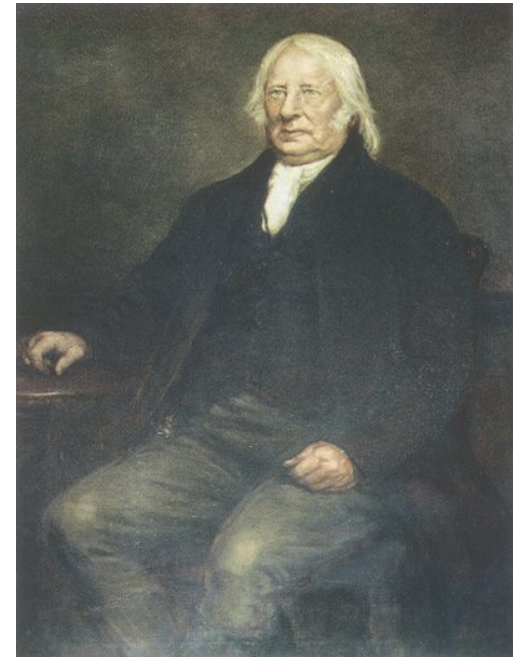
In spite of his humble beginnings, Thomas Richardson was destined to become extremely wealthy and a key figure in establishing London as the financial capital of the world.

This was through the bill-broking business of Richardson, Overend and Gurney. All three men were sober Quakers and people you could trust with your money. They were characterised by their plain Quaker dress; John Richardson, as a Lombard Street banker, is shown on the left.



As Quakers, the family attended the Friends' Meeting House in Darlington (left). Thomas completed an apprenticeship with a grocer in Sunderland and then returned to Darlington.

Thomas had influential relatives in the Quaker business network. Edward Pease (right), the founder of the Stockton and Darlington Railway and of Middlesbrough, was a first cousin. He gave the young Thomas the stage-coach fare to London, one guinea and a letter of introduction to a bank.





The letter enabled Thomas to start working at the Quaker bank of Smith, Wright & Gray in Lombard Street (above). Thomas did well, rising from being an errand boy to a clerk.

In 1799 he married Martha Beeby from Cumberland; she was a servant in the house of one of the bankers. They had no children.

Shortly after his marriage, Thomas became involved in a business venture that would make him a very wealthy man, and make London the financial centre of the world, according to banking historian, W C E Hartley.

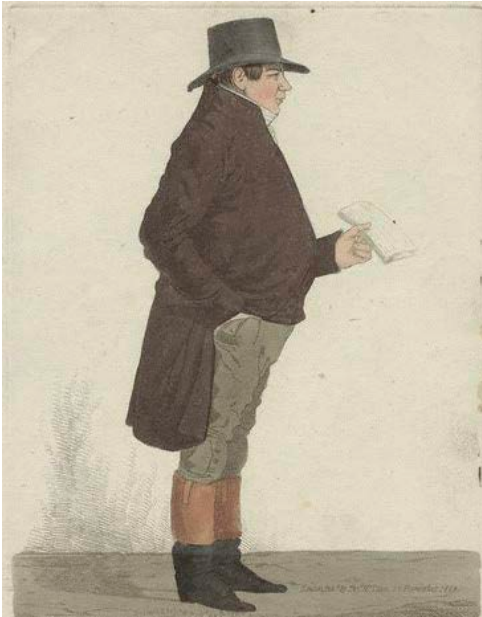
The venture was to be a bill-broking business which charged commission only on the borrower. A Bill of Exchange (below) is an instruction written by someone to an agent, authorising payment to a named individual or firm at a specified future date, an early version of the bank cheque.

Hamburg y^e 1st December 1724 £380 Ster

At three Mance pay this my Second ~~of~~ Ex^{ca} my first not paid unto
M^r Joachim Colclough or order in London y^e Sum of three hundred &
eighty pounds Ster y^e Value of himself for altho at y^e advice from

To M^r Austin Goodwin
Merchant
In
Bristol

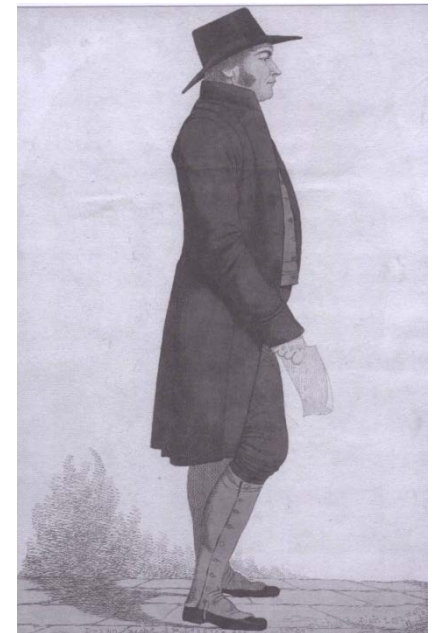
John Emerton



John Overend (left), a Quaker from Settle, was working in London with a firm of woollen factors and bankers. His travels brought him into contact with another Quaker, John Gurney of the Norwich Bank. Gurney encouraged Overend to start a bill-broking business, and Overend persuaded Thomas Richardson to join him.

John Overend married one of Thomas Richardson's sisters, Martha Richardson at Great Ayton in 1809, but sadly she died a year later.

The original idea for the bill-broking business was to charge commission only on the borrower, and this made the enterprise was a great success. Soon they were joined by John Gurney's son Samuel (right) and the business became Richardson, Overend & Gurney.



Thomas Richardson, John Overend and Samuel Gurney became very rich men. With their new-found wealth, Thomas and Martha Richardson moved into a large house in Stamford Hill. They also had a house at Allonby, where Martha had been born.

Thomas retired from the business in 1830, when he was 59 years old, and planned his move to Great Ayton . He wanted to be there because he had previously arranged for his parents, Robert and Caroline Richardson, to move to the village (they both died in 1825). Great Ayton had been the home of his father's mother, Lydia Richardson, who had been born at Old Langbaugh, one of the ancestral homes of the Richardsons.

So that he might be able to spend some time with his parents, Thomas leased Ayton House (right) from Thomas Graham, who also owned Ayton Hall.

Life in the country suited his wife, Martha, who was an invalid. However, she died at the end of October 1841, and is buried in the Friends' Burial Ground in Great Ayton.



At Ayton House, Thomas Richardson fell out with his landlord, Thomas Graham. Thomas had to move out before the lease was due to expire in 1842. His belongings were stored in the Friends' School, which had just been built, and he looked around for land on which to build a house. Elizabeth Martin, who had inherited the Richardson tan-yard by High Green, offered him Buckbank, the rising ground to the north of the High Street. He turned this down



Having recently given most of the money to acquire the land and build the new Quaker School in Great Ayton, he decided to buy some of their surplus land and build a new house, Cleveland Lodge. Whilst Cleveland Lodge was being built, he rented Beech Grove (left) from Thomas Loy's widow, following the doctor's death in December 1842.



Cleveland Lodge (above) was built by Thomas Richardson in 1843. His initials can be seen on the gate-house (above right) and on the wrought iron lamp bracket on the gate-posts, which were added in 1850.

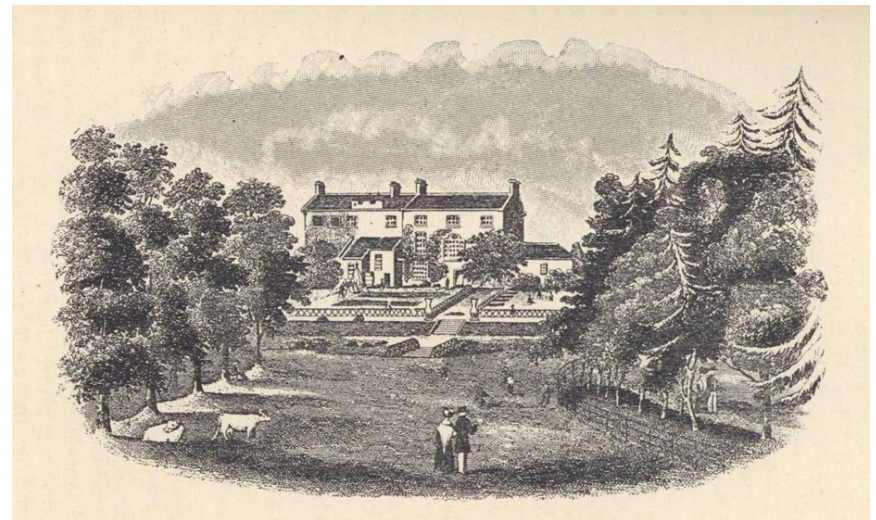
As a wealthy man living in Great Ayton, and with no children to inherit, Thomas Richardson set about becoming the village's most generous benefactor.





Thomas was a founder director of the Stockton & Darlington Railway. He had £5,500 of stock, the largest single holding. He was also one of the six original Middlesbrough Owners. Edward Pease and Thomas Richardson were partners in the locomotive works of Robert Stephenson & Company in Newcastle-upon-Tyne .

The North of England Agricultural School (right) was established in 1841 for the children of Quakers who had married non-Quakers. £5000 of the initial £6500 needed to purchase the land was given by Thomas Richardson, along with contributions to the running costs, in total £11,663.





He donated a row of sandstone cottages (left) to the school - their gardens were assimilated into the school garden.

In 1840, a fish-pond dam at Kildale burst. A huge wave of water surged downstream, and swept away the Ayton Mill dam (upper right).

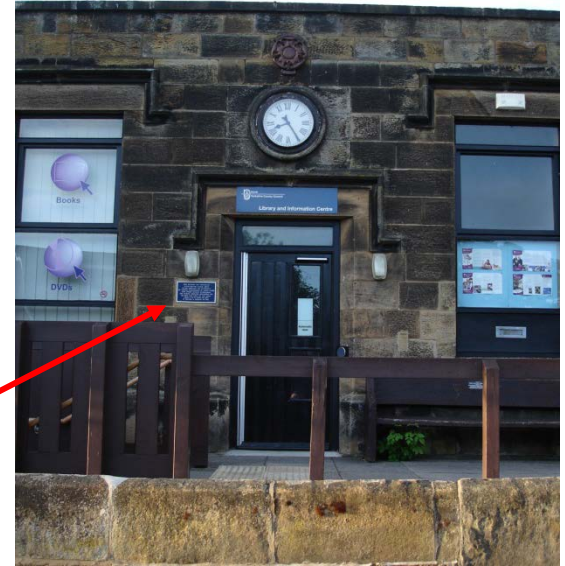


Thomas Richardson paid for it to be rebuilt. His initials can be seen in the stone-work of the wall on the north side of the dam (below right).



Following the setting-up of the Quaker School, Thomas turned his attentions to the children of the village. He endowed the British School in Great Ayton (right), which opened in 1843, with Stockton & Darlington Railway shares. His part in setting up the school is commemorated in the blue plaque on the building today.

THIS BUILDING WAS ORIGINALLY
AYTON BRITISH SCHOOL BUILT
IN 1843 THROUGH THE GENEROSITY
OF THOMAS RICHARDSON OF GREAT AYTON
AND OTHER QUAKER BUSINESSMEN.
THE SCHOOL PROVIDED EDUCATION FOR
100 BOYS AND GIRLS OF THE AREA
FROM 5 TO 14 YEARS OF AGE.
IT BECAME A LIBRARY IN 1971.



Thomas Richardson also initiated the building of the Alms Houses in Park Square (left), opened in 1859. This project had to be completed by his heir, John Pease, as Thomas died in 1853.



Thomas Richardson died in on 25 April 1853 at Redcar. He is buried in the Friends' Burial Ground in Great Ayton, with a tablet in the wall and a simple headstone.



Great Ayton owes a great deal to Thomas Richardson yet his association with the village is far less well-known than that of James Cook. This is a great pity, for Cook deserted Ayton in his youth and gave nothing but his name to the village.