

## The Family of Edward Lloyd (1815-1890), Publisher and Newspaper Baron

Edward Lloyd, the well-known nineteenth century publisher and newspaper proprietor, was my great great grandfather. His role in bringing cheap literature to the masses, working to reduce or eliminate the Stamp Tax, and building a hugely successful newspaper empire through technological and marketing innovation, has been well documented by others (1-3). This article focuses on the great man's private life and family, and addresses some of the issues which have been raised by these authors.

Family lore has it that Edward Lloyd walked as a young man from Wales to London, where he started off delivering newspapers. In the words of my grandfather, F.N. Lloyd (Edward Lloyd's grandson), "He and his brother were the sons of a yeoman farmer or small landowner near Betws-y-Coed and went to London as young men." (4).

We now know this was not the case. Edward was born in Thornton Heath, Surrey, on 16 February, 1815, (5) and christened a month later in Saint John the Baptist church, Croydon (6). His oldest brother, Thomas, was born in Church St, Hackney on 29 September, 1808, and christened that October in Saint Leonard's, Shoreditch (7). Another brother, William Evan, was born in Finsbury on 19 March, 1810, and christened at Saint Luke's Old Street in July of that year (8).

### Edward Lloyd's Parents

Their parents were Thomas Hughes Lloyd and Ann Berridge. They were married on 2<sup>nd</sup> December, 1807, in St Marylebone, Westminster, though he is recorded here (and elsewhere) as Thomas Hugh Lloyd, living in the Parish of St Mildred Poultry, in the City of London (9).

Ann is found in the 1841 census (10) living with her son Thomas, a surgeon, and his family on New Basinghall Street in Cripplegate. In 1851, she is living in Edward's property at 13, Salisbury Square, as Housekeeper with Edward's eldest son Edward John (10). The census lists her as being born in Newington, Surrey, so she is almost certainly the daughter of John Berridge and Ann Hughes, baptized on October 21, 1785 in St Mary's Newington (11). John was a tallow chandler from nearby Bermondsey, and Ann was the daughter of William West Hughes, a cooper from the same place. Ann was a minor at the time, and John and William signed a marriage bond contract for £200, with the Bishop of Winton, to enable the ceremony to take place (12).

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So where did Thomas Hughes Lloyd come from? It has been suggested (1) that he may have been related to the Hughes Lloyds living since the 1760s in the Grays Inn Road area, who came originally from Plymouth, Devon. However, I have found conclusive evidence that he did in fact come from North Wales, as our family lore suggests. This evidence comes from the records of the Worshipful Company of Spectacle Makers, one of the London Livery Companies. Both Thomas Lloyd, and Edward Lloyd, were admitted in 1841 into the Freedom of the City of London by redemption in the Company of Spectacle Makers, through payment of a significant sum of money (13). Thomas' record lists his father as Thomas Hughes Lloyd, late of Caernarvon, North Wales, gent., dec'd, whereas Edward's record gives his father's name simply as Thomas Lloyd, late of Carnarvon, North Wales, Gent – dec'd. Both give the same address of 1, New Basinghall Street in the Parish of St Giles, Cripplegate, so they were living together in 1841. Thomas' profession is given as "surgeon", and Edward's as "bookseller", so there is no doubt that these are the right people. It should be noted that belonging to the Company of Spectaclemakers did not imply that they were working in that profession – they were not – but admission into the Freedom of the City through one or another of the Livery Companies was required for a successful career in the Trades in those days.

In the mid nineteenth century, Carnarvon was the name of both the town (now known as Caernarfon) and the county it was in (14). It is thus possible that Thomas Hughes Lloyd was indeed born near Betws-y-Coed, which at that time was in the county of Carnarvon, as family lore suggested. There is a record in the Betws-y-Coed parish church of a Thomas Lloyd baptized on 19 January, 1784, the son of Hugh and Ellin Lloyd (15). This would be the right timeframe, and it is tantalizing that the father's name is Hugh and might account for Thomas' middle name? However, there is as yet no evidence for this link.

Thomas Hughes Lloyd's occupation is listed on Edward Lloyd's baptismal record (in 1815) as "cloth factor" (6), whereas on Edward Lloyd's second marriage certificate (to Maria Martins, in 1867) (16) and on son Thomas' marriage record to his second wife Mary Ann Brookes (in 1861) he is listed as the more generic "merchant" (17). This may reflect the fact that he had several lines of business during his career.

A search of the internet, and especially the British Historic Newspapers, and London Gazette sites, on the name "Thomas Hughes Lloyd" (also Thomas Hugh Lloyd and T. H. Lloyd) reveals a number of references within the relevant timeframe, mostly related to bankruptcies. These can be divided into four chronological groups, from 1808 to 1810, from 1812 to 1813, from 1817 to 1818, and 1825.

The first reference, in the London Gazette on 1 March, 1808, is a notice that "the partnership between James Charles Brooker and Thomas Hugh Lloyd, of the Poultry, in the City of London, Haberdashers, and of Pear Tree Stairs, Blackfriars, in the County of Surrey, Quarrymen and Slate Importers, was this day dissolved by mutual consent." We

know from his marriage record that “our” Thomas Hugh(es) Lloyd was living in the Poultry in December 1807, so this is likely the same person. Both James Charles Brooker and Thomas Hughes Lloyd subsequently ended up in Bankruptcy Court (18, 19) in 1809. Dividends to creditors were made in 1809 and 1810 (20).

The chronological grouping of 1812 to 1813 (23) refers to a “Commission of Bankrupt awarded against John Davis and Thomas Hughes Lloyd, of Holt, in the County of Wilts, and also of Lothbury, in the City of London, Clothiers, Dealers, Chapmen and Co-partners, carrying on under the name of Davis, Lloyd & Co.” In several they are also referred to as Blackwell Hall Factors. Blackwell Hall was at 1, Lothbury, in the Parish of St Mildred’s, Poultry, where Thomas Hughes Lloyd was living when he was married (9). It is quite plausible that this is the same person that was still a clothier two years later, in 1815 (see next paragraph). It seems that John Davis lived in Holt, Wiltshire, where he owned a woollen cloth factory (24), while his partner Thomas Hughes Lloyd lived in London (25).

The references from 1817 to 1818 (21) report a Commission of Bankrupt against “Thomas Hughes Lloyd, of Thornton Heath, Croydon, in the County of Surrey, but late of Aldermanbury, in the City of London, Clothier, Dealer and Chapman”. This, too is almost certainly our man, as we know that our Thomas Hughes Lloyd was living in Thornton Heath at the time of Edward’s birth in 1815, and that he was a Cloth Factor at that time. If it seems surprising that a Haberdasher, Quarryman and Slate Importer would have become a Clothier just a few years later, it is interesting to note that James Charles Brooker, Thomas’ former partner, had also in 1812 become a Woollen Cloth Factor, Dealer and Chapman, and was also declared bankrupt again (22). It also appears that Thomas was sent to debtors’ prison as a result of this bankruptcy, as there is a record of his release from Fleet Street Prison in February 1818 (88).

The final chronological grouping (1825) refers to a “Thomas Hughes Lloyd, late of Wood Street, Cheapside, in the City of London, but now of Trafalgar Street, Walworth, in the County of Surrey, Warehouseman, Dealer and Chapman”. He, too, went into Bankruptcy Court in April 1825, and had his certificate allowed in July 1825 (26). There is nothing, other than the name, to link this group with the others. This person was still alive in November 1829 (27), when Edward would have been 14. Most biographers of Edward state that his father died when he was still a child (28) or in infancy (2), so it is possible that this person, too, is Edward’s father, but unlikely. Unfortunately I have not been able to find good evidence of Thomas’ death.

For the sake of completeness, I found one further reference to a Thomas Hughes Lloyd in 1823, in the London Gazette’s Petitions of Insolvent Debtors (29), which lists a number of recent addresses that do not match those in any of the other groupings.

Whether the 1825 Thomas Hughes Lloyd is the same person or not, it seems that Edward Lloyd’s father was a Welshman who moved to London, and tried his hand at a number of professions, with and without partners, and mostly unsuccessfully, as he went bankrupt at least three times. Edward continued that pattern for a while.

## Edward Lloyd's Brothers

Thomas Lloyd, Thomas Hughes Lloyd's eldest son, was a physician. He is described in the 1841 and 1851 censuses as a surgeon, and in 1861 as a general practitioner (10). He was admitted as a Member of the Royal College of Surgeons (Edinburgh) in 1833 (89), as a member of the British Medical Association in 1838 (30), and was elected a Fellow of the Royal College of Surgeons in 1852 (31). In 1851 he was the Medical Officer of the East London Union (32).

He married twice, firstly in 1835 Catherine Silk, the daughter of Joseph Silk, a carpet manufacturer in Gloucestershire (33). They had seven children, but three died in infancy: Thomas Edward (presumed because they named their next son Thomas also), Thomas Franklin (34), and Mira Jane (35). One surviving son, also Thomas Franklin, followed his father into the medical profession, and they worked together as partners. Their partnership was dissolved in 1868 when the elder Thomas was 60 (36). The other surviving son, Charles Edward, became an insurance broker (10), and was one of Uncle Edward's trustees on his death (37).

Catherine died in 1849 (38). Thomas re-married, at age 52 in 1861, Mary Ann Brookes, the daughter of William Brookes, an accountant (17). As far as we know, Thomas had no further children.

After retiring, Thomas and Mary Ann moved to Hastings, Sussex, where they lived with his daughter Catherine (10). Thomas died in 1876, aged 67 (39). After his death, Mary Ann lived with her stepson, Thomas Franklin Lloyd (10).

We know less about middle son William Evan Lloyd. He married Frances Eyles in 1830, age 20, the daughter of Joseph Eyles, a widower, and Alice Ann Parr (40). They had 9 children, of whom 4 died young. He is listed on his children's baptismal certificates (41) as "shoe maker" (William Thomas, Ann Hughes), "bootmaker" (Edward1) and "cordwainer" (Frances Ann, Edward2). However, on his second youngest son Evan's marriage certificate in 1866 (42), his father's profession is listed as "bookseller (deceased)", so possibly brother Edward had given him a job in the family business shortly before he (William) died, in Windlesham on March 27, 1853, of "adipose degeneration of the liver from the habitual abuse of spirituous liquors". His occupation was given as "Gent, formerly a Shoemaker" (35).

William Evan's wife Frances had died the year before, in 1852, so when William Evan drank himself to death it left their 5 remaining children, aged 4 to 16, as orphans. The oldest, William Thomas, can be found living with his Uncle Thomas in 1855 (86), and Frances Ann was living with her cousin Edith (Thomas' daughter) and her husband in the 1861 census (10), but no trace has been found of the three youngest children until their marriages, except that two of them, Evan and Frederick, were baptized on the very day

their father died, at age 8 and 4 respectively (90), and the third, Edward, a week later, at age 10 (41). This may have been to qualify them for some kind of parish relief. Clearly they all survived. Edward was given a job at Uncle Edward Lloyd's paper mills in Sittingbourne, Kent (10), where he worked successively as an "overlooker", clerk, weighbridge clerk, and gatekeeper (pensioned) from, at latest, 1871 until he died in 1910. Evan and Frederick both found jobs in the Post Office (10).

### Edward Lloyd's Wives and Early Children

Edward first married in 1834 (42) at age 19, Isabella McArthur, the daughter of Daniel McArthur, a slater from Bermondsey, and Frances Smith, who spent three months in Clerkenwell Prison for stealing a pair of boots (which she denied), and became a shoemaker when widowed (43). Isabella was almost 6 years older than Edward. They both lived in the parish of St James, Clerkenwell at the time. By the time of the 1841 census they had moved to Shoreditch, and were living with Frances McArthur, 55, Isabella's mother, and a Prudence Holly, as well as their son Charles, born the year before (10).

Their first child, however, was Edward John, born on 28 November, 1834 (41), nine months after their wedding. Edward John was not living with his parents in 1841. There is a census record for 1841 for an Edward Lloyd boarding at a school in Bethnal Green, which may be him (10). In 1851, at age 16, he was living with his grandmother Ann Lloyd (Berridge) in his father's property at 13, Salisbury Square, and working in his father's business as a printer (10). In 1848 Edward John obtained the Freedom of the City of London with the Worshipful Company of Spectacle Makers, as his father and uncle had before him, but, unlike them, he did not obtain it by redemption, but by being apprenticed to his father for seven years (13). In 1859 he was responsible for paper delivery in his father's company (46). However, following his marriage in 1882 to a Spanish woman, Blanche Emilie Bojettie Dunkley (47), he appears to be "living on own means" (10). He died in Hythe, Kent in 1926 at the age of 91 (37).

Charles was born almost six years after Edward John, in 1840. He was baptized at St Leonard's, Shoreditch on 1 November, 1840, listed as four months old, so born in June (7). The family address is given as Curtain Road, Shoreditch. Little is known of his early life, though there is a Charles Lloyd of the right age in the 1851 census in the Royal Asylum of the St Ann's Society, in Streatham, Surrey (10). The place of birth is listed as St Pancras, Middlesex, but it could be him, as his cousin Frances (daughter of William Evan Lloyd) is also there at that time. Its mission was "maintaining and educating the children of those who had once seen better times" (84).

In 1867, at age 26, Charles was admitted into the Institution of Mechanical Engineers, as a Civil Engineer (91). He was proposed by Edward T. Bellhouse, with whom he served an apprenticeship at the Eagle Foundry, Manchester. This correlates with an 1861 Census record for a Charles Lloyd, Engineer, born in London, who was a boarder at the home of a warehouse master in Chorlton upon Medlock, Lancashire (10). Annotated on the

admission paper is a note that following his apprenticeship, Charles worked for four years at Lloyds Paper Mills, Bow, and that at the time of his admission in 1867 he was the Assistant Engineer on the Kensington section of the Metropolitan District Railway, under a Mr. Rankin (91). His address is given as 6 Westminster Chambers, Victoria, London.

Also in 1867, Charles was present at the death of his mother, Isabella, in Hoxton (Kingsland) (35). I have not found him in the 1871 Census, but Charles can be found in the 1881 census, in Stoke on Trent, where he is listed as a contractor, and unmarried. He has a visitor who is a civil engineer, so they were presumably working together on a contract (10).

He is also one of the eight sons who attended his father's funeral in 1890, and here he is recorded as being present with his wife (44). However, no marriage record can be found until 1896, when he married Charlotte Taylor (nee Burdett) on 15 April in St Mary's, Kilburn (42, 47). Charlotte was the daughter of William Burdett, a solicitor from Warrington, Lancashire, and the widow of Alfred Henry Taylor, whom she married in 1872 (47) and with whom she had six children (10). Charles, however, was listed as "Bachelor" rather than "Widower", which should indicate that he was not previously married. Either the record was incorrect, or he had not married the woman he brought to his father's funeral (It could not have been Charlotte, as she was still living with her husband in Sydenham in the 1891 census (10)). He is also recorded as Single in the 1891 census, where he is listed as a "retired civil engineer" born in St Bride's, visiting Edward Bach, an artist painter, in Springfield Road, Marylebone (10).

In 1901 Charles and Charlotte are found living in Blackpool with three of her children (10) – she was from Lancashire. However, the 1903 edition of the Proceedings of the Institute of Mechanical Engineers lists his address as Rivoli, Grosvenor Road, Bournemouth, and this is where he died, on 12 April, 1904, age 63 (37). His estate of only £298 went to his widow Charlotte. One wonders where the rest of his inheritance went.

A third son of Edward and Isabella, Alfred, was born in 1842 (41), but he died as an infant, aged 17 months, at 13, Salisbury Square (48).

Not too long after this tragic event came perhaps the most unsavory episode of Edward's life. The following story is pieced together from various newspaper accounts of the court case of Mullett v. Lloyd (92). Edward had a business partner called William Mullett, a paper manufacturer who supplied Edward with paper for his newspapers. William had a wife, Mary (nee Harvey), and four young children. Edward became close friends with William and his family. In 1844, Mary became ill, and the family doctor recommended she spend as much time as possible outdoors. Edward offered to take her out in his horse and carriage, and did so on many occasions, initially with William present, but eventually alone with Mary. It appears that at this time Edward had separated from Isabella (who was living at 12 Salisbury Square), and had bought a villa in Forest Hill. Mary's husband William became understandably upset at the amount of time Mary was spending with Edward, but shortly after confronting her, she left him on 27 April, 1844. She was

eventually traced to Edward's villa in Forest Hill. William came to 12 Salisbury Square to confront Edward, who was out. He informed Isabella of his suspicions, at which point Edward returned, drunk. William told Edward to return his wife, but Edward refused. According to Isabella's sister Mrs. Dipple, who overheard the conversation, Edward said: "You may take my old wife and I'll have your young one"! (Isabella was turning 35 while Mary was only 25. Edward was 29 at the time). A physical confrontation ensued.

Edward was charged with criminal conversation, and sued for £2,000. He did not deny the adultery, but contested the amount. The Judge found him guilty, but reduced the amount to £750. William Mullett went bankrupt in 1846 (93), was granted a divorce from Mary in 1847 on the grounds of adultery (94), and emigrated to Australia with his four children in 1848 (95). He remarried in 1850 (96) and lived to the age of 70 (97).

In 1845, Edward and Mary had a son, Frederick George, his fourth. His birth certificate lists his mother as "Mary Lloyd, formerly Harvey" (49). No evidence of marriage has been found, but of course he was still married to Isabella. Mary only lived another four years, succumbing to cholera while living in Salisbury Square (48) towards the end of the London cholera epidemic of 1848-49. Edward's mother was present at the death.

Frederick was born in Forest Hill on 20 Feb, 1845 (49), and christened in Saint Bartholemew, Sydenham, on 30 April of that year (41). He was apprenticed to a chemist at age 16, became a paper maker, and managed his father's main paper making facility in Sittingbourne, Kent (10). He married, in 1877, Valentina Sumpter Philpot, the daughter of John Philpot, a Professor of Dancing, and Frances Boxer. They had one son, who died young, and two daughters (10). In 1900 Frederick George was given the Freedom of the City of London by redemption in the Company of Gardeners (13), listed as a newspaper proprietor. In 1901 he was a Justice of the Peace (10), and in 1902 he was appointed High Sheriff of Buckinghamshire (50). He died in 1904, age 59, leaving an estate of £100,000 (37, 51), and has some stained glass windows dedicated to him in the church of St Mary the Virgin, Langley Marsh, donated by his wife in 1909 (52).

In 1851 Edward is living in Acton with a third woman, Maria Martins, listed as his wife (though they did not marry until 1867, 16 years later), together with Maria's brother John and wife Maria (10).

Isabella, meanwhile, is living in Hackney in 1851, still with her mother and Prudence Holly (born in Oxford as was Frances, so possibly a sister – both Prudence and Holly were listed as widows, and both were either blind, deaf or dumb (10)). Isabella is still listed as married. There was also another Frances McArthur in Isabella's household that night, age 4, and it has been suggested (1) that this may be Isabella's daughter. However, the record says she is a "visitor", so it seems more likely that she is the elder Frances' granddaughter by one of Isabella's brothers. Indeed, her brother William had a daughter called Frances born in Islington on Christmas Day, 1846, so I believe this is her.

That is the last reference of Isabella I have found until her death, on 27 March 1867, and burial on April 3, 1867 in All Souls Cemetery, Kensal Green (35, 48). Her death

certificate lists her as “wife of Edward Lloyd, a Printer Master”. She died of cancer of the liver, stomach and intestines, at 22 Harman Street, Kingsland, Middlesex, which is listed as the residence of her son Charles.

Family lore has it that Isabella went mad and that Edward confined Isabella in a mental institution for the latter part of her life. I have found no evidence for, or against, this, though there was at one time a private lunatic asylum, called Holly House Asylum, on the northern corner of Harman Street (53). Hoxton House was also nearby, a private asylum between 1695 and 1911, as was Whitmore House in Hoxton and the largest of them all, Bethnal Green asylum (54). Harman Street was right in the centre of this area, but unfortunately the census returns for Harman Street in 1861 seem to be missing. The messy private life of Edward may explain why, unlike several of his fellow newspaper barons, he was never elevated to the peerage.

Edward’s second wife, Maria, was born Maria Martins in Honing, Norfolk, on 27 August, 1829, and baptized in St Peter & St Paul, Honing, on 27 September 1829 (55). She was the daughter of John Martins, a farmer who later became a cattle salesman at Smithfields Market, and Elizabeth Le Neve (10).

#### The Children of Edward and Maria

Edward and Maria had fifteen children over the 19 years between 1853 and 1872, for a total of 8 boys and 7 girls. Eleven of the 15 were born before their parents’ marriage in 1867, including my great grandfather Herbert. The marriage took place (47) just two weeks after the burial of Edward’s first wife, Isabella (48). Clearly they had been waiting a long time for this moment.

The eldest was Annie Maria, born on 22 August, 1853, in Acton Vale (49). (N.B. Some reports (e.g. 1, 56) list Emma as their eldest daughter. This results from a mis-transcription of the 1881 Census which does in fact list Annie M. Lloyd as the eldest daughter. (There was no daughter named Emma). Annie was sent as a boarder to William Miller’s school in Hove, Sussex, where she is found at age 7 in the 1861 Census (10). In the next two censuses she is living at home with her parents and siblings. She married in December 1885, at age 32, the Rev. Robert Ashington Bullen, who was at the time the Curate of St Margaret’s, Westminster (57). They went on to have four children (One boy, three girls), and she passed away in 1918 at age 64 in Hilden Manor, Tonbridge, Kent (37), leaving an estate of £68,000.

Edward and Maria’s eldest son was Frank, born in Acton Vale in September 1854. He was educated at The Wick School, in Brighton, and at Guignes, in France (28) (which may explain his absence from the 1871 census). After leaving school, he went straight into paper-making, first at Edward’s mill at Bow, and then at Sittingbourne where he became Manager (28, 10). In April 1881 Frank was a visitor at the home of Robert Mills, a wealthy silk manufacturer in Croydon (10). A month later the reason for this visit became apparent: he married Robert’s second daughter, Helen Julia (58). This was the first of three marriages between the Mills and Lloyd children: In 1886, Annie Bertha



Mills married Arthur Lloyd, and William Robert Mills married Florence in 1894. Frank and Julia had one daughter, Winifred Helen, in 1883. On Winifred's 21<sup>st</sup> birthday, in 1904, she received a gift of a silver casket from the employees of the Daily Chronicle (59).

Shortly before his death, Edward chose Frank to take over the business (28). He became Chairman and Managing Director of Edward Lloyd, Ltd., the limited liability company Edward created a few months before his death (60). Under Frank's direction, the Lloyd newspapers went from strength to strength, with the Lloyd's News exceeding one million circulation in 1896, the first newspaper to do so. After the deaths of two of his brothers who had been helping him run the company, Herbert in 1899, and Arthur in 1910, he split off the newspaper side of the business as United Newspapers, and concentrated on the paper-making, enlarging and extending the facilities at Sittingbourne, and making wood pulp in Norway (28). He was regarded as an "Ideal Employer" for the way he treated his employees (61), and built a "garden village" in Kemsley, Kent, for 3,500 of the Sittingbourne staff.

In his private life, Frank rebuilt Coombe House in Croydon, where he lived for 35 years. He was a well-known orchid grower, and an expert on Worcester China, building up the second best collection in the world, which is now in the British Museum. He was also a keen shot, and owned a shooting lodge in Scotland (Phoness Lodge, Newtonmore) (4). Frank died on 20 May, 1927, age 72, leaving an estate of £680,000 (37), of which more than £48,000 was in charitable bequests (28). After his death, his daughter donated some of the land to the local Council for a park in his name, according to his wishes. It continues to be known as Lloyd Park.

Alice was Edward and Maria's second daughter, born in 1856 in Acton Vale (41). She, like her older sister Annie, was sent off to William and Mary Miller's school in Hove, where she is found in the 1871 census (10). In 1878, she married Charles Rowley Hartley (62), a stock jobber on the London Stock Exchange (10). In 1888 he was declared a defaulter on the stock exchange (63). Alice and Charles had a son, Bernard Charles, who was an international rugby union player, and two daughters, Violet Alice and Lillian Irene. Alice lived to the ripe old age of 96, passing away in 1952.

Herbert Lloyd, my great grandfather, was born on 9 December, 1857, in Walthamstow, Essex (49). He was educated privately in Brighton (64), and brought up at the family home at The Winns, in Walthamstow, where he is still registered as living in the 1881 census, at age 24 (10). He, along with his brothers Ernest and Arthur, is listed as "Farmer's son". Some authors (e.g. 56) have made much of this statement as evidence of one of Edward Lloyd's "lies", trying to conceal his humble origins. However, a careful read of the census return shows that Edward lists himself as "Newspaper proprietor, printer and publisher employing 250 men, paper maker employing 200 men, and Farmer 90 acres employing 9 men and 3 Boys". The Winns property was about 100 acres, and it is entirely plausible that Edward gave the estate to those of his sons who were not required in the newspaper business, to farm, as a way of giving them something to do. Indeed, "E. Lloyd, The Winns, Walthamstow" is listed as a new member of the Farmer's

Club in 1873 (65). (The club held its monthly meetings in Salisbury Square, London). This listing in the 1881 census seems to me to be accurate, transparent, and in no way deceitful.

Herbert was not a healthy person and at age 24 in 1882 he went to South Africa for the dry climate of Natal, to treat his consumption (tuberculosis). There he served as assistant to the Natal Government Astronomer, Edmund Nevill (from whom my grandfather derived his second name) (66). He was also Secretary to the Berea Lawn Tennis Club. He resigned in November 1884 to return to England, on the steamship Dunkeld to Zanzibar, Aden, India and Australia, and thence to England via America (Article in Natal Mercury, date unknown, quoted in 66). He used this trip to investigate the export paper trade around the world, which knowledge he put to good effect in his subsequent role as Head of the Wholesale Stationary Department of the family firm (64).

In 1887 Herbert married Cristina Mabel Evans, in Bath, Somerset, the daughter of William Evans, Surgeon General in the East India Company Medical Service (67). It was not a happy marriage, and they separated 4 years later, in 1891, when my grandfather was about 3 years old (4). The 1891 census finds Cristina living with friends in Devon, with my grandfather, Francis Nevill Lloyd (10). Herbert is living in London with his mother and other family members. He remained in charge of the Wholesale Stationary Department of the Company. However, he spent much of his later life living in Falmouth, for the sake of his health, in the care of Taffy Parker, who was his wife's maternity nurse and lived with the family for 21 years (4). In 1893 he rebuilt Coombe Farm, in Addington near Croydon, which was close to Frank and Arthur Lloyd's homes, and Cristina and my grandfather continued to live there until about 1912. Cristina was one of the first owners of a "horseless carriage", and an original member of the Ladies Automobile Club in 1903 (98). She also ran a canteen in the Croix Rouge Francaise at a rail head in France, often under extreme danger, during the First World War (99). She was awarded the Croix de Guerre with palm by the French government for her efforts.

Herbert died in Falmouth in 1899, age 41 (35, 64). His will included bequests to many of his staff and their families, in addition to his own family, and also to a number of charities, including a sum provided to the Newsvendors Benevolent and Provident Association to provide one of their members engaged as vendors of newspapers the sum of £25 a year (68).

Next in line was Thomas Valentine, who was born in the first quarter of 1859 (49). He shows up in the 1861 census (10), aged 2, with his family in Walthamstow, and attended The Wick School in Hove, Sussex at the same time as brothers Frank and Herbert, but is not heard from again until he is mentioned in his father's will, in which he (along with Edward John, Charles, and Ernest Henry) receive special treatment, receiving an annual annuity rather than a share of the estate and the business as do all the other children (69). Thomas was also one of three of Edward's eleven living sons who did not attend his funeral ((70) – the others were Edward John and Ernest Henry). He is also mentioned in the report on Florence's wedding to William Mills in 1894, as having sent a present of candlesticks, but he did not attend (45).

The reason for his non-appearance in census data and family events becomes apparent when examining his death certificate (35): He died aged 66, on 21 May, 1924, in Holloway Sanatorium, which was an asylum for the insane of the middle class, built between 1873 and 1885 in Virginia Water, Surrey, by Thomas Holloway, who had made a fortune selling pills (87).

Ernest Henry was born in Walthamstow in the second quarter of 1860 (49). He, too, was sent to school in Hove, where he is found with younger brothers Arthur and Harry in the 1861 census (10), and he, too, was listed as “Farmer’s son” in the 1881 census, age 21. In 1883 he married (42) Edith Kelsey, the daughter of John Kelsey, a wine merchant from Hackney (10). They had two children, a son, Rupert Ernest, who lived less than 6 weeks (49, 35), and a daughter, Dora, who married Sir Patrick Hehir (47). In 1884, Ernest’s occupation was listed as “Newspaper Proprietor” (41), but by 1888 he was petitioned for bankruptcy as a person of no occupation (71). He received special treatment in Edward Lloyd’s will, receiving an annuity that the trustees were instructed to distribute 3/8 to Ernest, 3/8 to his wife, and 2/8 to his children, presumably because he could not be trusted with money. This proved to be wise, for in 1891 he was bankrupt again (72). Edith died on 1 January, 1902, a widow (37), so Ernest must have died between 1891 and 1901, no older than 41.

Arthur Lloyd was born in the second quarter of 1861, also in Walthamstow (49). Like Ernest, he was educated in Hove, and was listed as “Farmer’s Son” in the 1881 census (10). In 1886 he married one of the Mills children, Annie Bertha (47). There is no record of any children. Arthur was listed as “newspaper proprietor” in the 1891 census, and as “newspaper publisher” in 1901 (10). He was an active Director of the company. In 1898 he built Coombe Wood House near Croydon, and near his brothers Frank in Coombe House and Herbert in Coombe Farm. Unfortunately he died in 1910, age 49, leaving an estate of £194,000 (37). There is a monument to him in the churchyard of St John the Evangelist, Shirley, Croydon, Surrey.

Harry Lloyd was born in Walthamstow on 4 May, 1862 ten minutes before his twin sister Emily (49). He, too, was educated on the South Coast at the same school as Ernest and Arthur (10). After his father’s death, he took on a leading role helping brother Frank run the company. Following Herbert’s death, he took his place as a trustee. He is listed as “Newspaper Proprietor” in the 1891, 1901, and 1911 censuses (10). In 1901, at his home, “The Woodlands”, Caterham, he was sheltering the wife and one daughter of his cousin Thomas Franklin Lloyd, who had died in 1892. In 1908 he married, at age 45, Eva Cecilia Rolls, the daughter of Arthur Hoare Rolls, a Colonial broker and Justice of the Peace (47). They had one daughter, Hester, in 1917. Harry outlived the family business, which was sold to the Berry brothers following Frank’s death in 1927, eventually being taken over by Bowaters in 1936 (28). He died in 1942, still living at The Woodlands, Caterham, and left an estate of £258,000 (37). He made many charitable bequests, including one to the National Trust of £5,000 for Buckingham Palace Gardens (76). He was also the major benefactor for St Mary the Virgin, Caterham, where he was a Churchwarden and later Rural Dean, and where he was buried (77).

Emily was born ten minutes after her twin brother Harry (49). In 1871 she is found with her older sister Alice at William Miller's school in Hove. At age 23 she married a Scotsman, James Ballantine (47), son of James Ballantine of Edinburgh, artist, glass stainer and house painter. They moved to Edinburgh where they had four sons and a daughter (73). She died a widow, age 79, in Jersey, Channel Islands (37), in 1941, while it was under German occupation.

Next came Walter Richard, born on 22 January, 1865 (49). He was educated at The Wick school in Hove (10), and in 1891 is "living on means" with his mother and four siblings in the family home at 17, Delahay Street in London. Shortly after in 1891, he married Emma Louisa Clark, the daughter of John T. Clark, a London fish salesman (47). They had three children, Lancelot Walter, Harold Percival, and Audrey Vivien (10). Walter does not appear to have played a part in the family business. Instead, he appears to have lived the life of a wealthy country gentleman, riding with the Surrey Staghounds (76), and breeding, exhibiting and judging hackney horses (4, 77). His wife died in 1915, and he remarried, in 1921 Jessica Martha Elizabeth Mack (78). He passed away in Norfolk in 1951, leaving an estate of £19,000 (37).

Clara was born in 1866 at The Winns, in Walthamstow (49). She was schooled, not in Hove like her older siblings, but at Ashurst School in Battersea, where she is found in 1881 (10). In 1891 she is residing, strangely, with younger sisters Rosalie and Laura Marion, at older brother Harry's house "The Woodlands" in Caterham (mis-recorded with the last name Hicks), while Harry is with Herbert, Percy, and Florence and mother Maria at 17, Delahay Street in London (10). In 1892 she married Rev. Frederick Ernest Coggin, Curate of St Margaret's, Westminster (79). They had two sons and two daughters (10), one of whom, Joan, wrote detective novels in the tradition of her grandfather, under the name Joanna Lloyd. Clara died in 1906, age 40, leaving an estate of £55,000 (37).

Next came Florence, on August 7, 1867, the first legitimate child of Edward and Maria following their marriage in April 1867. She went to the same school in Battersea where Clara was sent (10). In 1894 she married one of the Mills boys, William Robert (47). They had five sons and a daughter (10). One son, Edgar, became a clergyman (37). Florence and William had a home in Bournemouth where they are found in 1911 (10), but they also lived in Mileham Hall near Kings Lynn, where William passed away in 1924 (37). Florence lived another 30 years, dying in 1954 in Bournemouth, at age 86 (37), leaving about £25,000.

Percy Robert was born on July 24, 1868 in Walthamstow. He was educated at The Wick school in Hove, at Eastbourne College, and then went up to Pembroke College, Oxford (80), at the age of 19, the first (and only) of Edward and Maria's children to go to university. He was an accomplished athlete, and won the Quarter Mile for Oxford Inter-University sports (81). After graduating from Oxford, he went to Ely Theological College, and was ordained in 1894. The same year he married Dorothea Mallam, whom he met while at Oxford, the daughter of James Thomas Mallam, a surveyor from Oxford. They had three children, two boys and a girl (10), who all lived to adulthood.

After the wedding, Percy took a position as Curate at St Andrew's, Lincoln, from 1894-1900 (82), but the children were born in London and Sussex (10), where Percy had an estate called Ockenden in Cuckfield. Percy turned to literature, translating a Tibetan novel, "Lama Yongden", into English with the help of his wife, and co-authoring a book: "The Holocaust, Italy's Struggle with the Hapsburg", published in 1919. Around 1900 he agreed to work with the Norwich diocese, and he commissioned E. S. Prior to build him a house in Kelling, near Holt, Norfolk, called Voewood, or Home Place. Home Place is described as "one of the greatest achievements of the Arts and Crafts Movement" (82). It cost him his inheritance: the princely sum of £60,000, which translates into about £6M today. Unfortunately he and his wife never moved in, as his wife was concerned at contracting tuberculosis from the sanatorium just built next door. She died a few years later, in 1907 (not from TB, as far as we know), but it was not long before he remarried, in 1909, an Italian woman, Maria Enrichetta Domencia La Torre (47). Percy and Maria lived a nomadic life, mostly in Italy and the Riviera. In 1914 he visited Australia, and on his return to England via Honolulu and San Francisco after the outbreak of the first World War, he was required to fill in a Surrendered Alien Certificate in San Francisco, on which he is described as 6' 3", 172 lbs, brown and gray hair, and hazel eyes (85). He died in 1937 at the Grand Palais, Monte Carlo (82). All that remained from his fortune was less than £4,000.

Rosalie was born in early 1870, in Walthamstow. She was educated in Hove, where she is found with younger sister Laura in 1881 (10). In 1902 she married Donald MacDonald MacRae (45), who was described in the 1901 Scottish census as a "general labourer" (73). They lived as farmers in Dumfriesshire, Scotland, and had a son and two daughters. Rosalie remained there after her husband's death in 1917, and died there in 1935 (37).

The last of Edward and Maria's fifteen children was Laura Marion, born in 1872, also in Walthamstow (49). She, too, was educated in Hove, and in 1891 she married James Jamieson Muir, who was almost twice her age (47), and also a Scotsman, the third to marry a daughter of Edward Lloyd. They lived in Cornwall and Devon, and had four sons and three daughters (10). James Muir died in 1907 (37), and in 1912 she married Rev. William Bachelor (47). They lived in Cornwall until her death in 1921, leaving an estate of £92,000 (37).

Questions have been raised about the legitimacy of many of these children (1, 56). The first three, Edward John, Charles, and Alfred, appear to be the legitimate offspring of Edward and Isabella, who were married nine months before Edward John's birth. Frederick George was clearly the result of an affair between Edward and Mary Harvey, but the rest appear to be the result of a long and stable relationship between Edward and Maria. It is true that the first eleven of the fifteen were born before Edward and Maria married, but they "did the right thing" as soon as they were able to, immediately after Isabella died. I have not found any evidence that any of the fifteen were not the product of Edward and Maria. The birth certificates of Walter Richard, Florence, and Percy Robert (deemed the most questionable) all list Maria as the mother. It is certainly strange that Percy's place of birth is listed as "NK" (Not Known) in the 1891 census in which

Maria was the Head of household (10), but I'm not sure this is enough to declare him not her child. When you have fifteen children you may not remember in your 60's where they were all born. There are no cases where dates of birth are less than nine months apart (Florence and Percy are the closest, 11.5 months apart).

While Percy was the only one of the children to go to university, they were all sent off to boarding school, including the girls. This may have had less to do with a desire to give them a good education than a desire for Maria to have a lifestyle of travel. According to lore passed down to the great granddaughter of Emily, Maria enjoyed traveling through Europe while the children were growing up, returning only to give birth to the next child (personal communication from Karen Newstead).

Edward Lloyd died in 1890 age 75, of heart failure, leaving a large fortune of £564,000. His funeral was attended by eight of his sons (missing were Edward John, Thomas Valentine, and Ernest Henry, who happen to be three of the four given special treatment in his will – Charles was the other) and all his daughters except Emily, who was living in Scotland (44). Maria died three years later, age 63, leaving £19,000 (37).

Edward will long be remembered for his fight against the stamp duty, his role in bringing cheap literature to the masses, and his hugely successful newspaper empire based on bringing up-to-date news rapidly and cheaply to the public, on innovative marketing techniques, and on technological innovation, but the reviews on Edward Lloyd the person have been quite mixed. Some have focused on his alleged theft of intellectual property, others on his “character”, including his hiding of his origins, and his suspect private life involving a number of women (1, 3, 56).

Some of this I have addressed above. I have also found evidence of his very positive character. For example, his editor, Douglas Jerrold, is reported, on his deathbed, as speaking of Mr. Lloyd with the utmost tenderness, and begging to be heartily remembered to him (83). I also have a newspaper cutting (received from a direct descendant of Clara Lloyd) from a local Westminster paper or parish newsletter, reporting the death of Clara Coggin (nee Lloyd). It states “St Margaret's had a devoted band of workers doing all that came to their hands with the one all absorbing desire to be of help to their fellow creatures. This band of creatures was known familiarly throughout the Parish as “The Lloyds”, for they not only seemed to be, but were the friends of all alike. Mr. Edward Lloyd, the head of this family, was known in this Parish....A bright genial and loveable man, who found a ready helpmeet in his wife in all his works of practical goodness about which there was no spice of egotism or pride. His sons and daughters were ever in the front of good works, the sons devoting themselves to the men and boys, while the daughters did much of real service to the women and girls.” The cutting does not identify the publication, but it was clearly written in 1906 following the death of Clara.

The overall picture of Edward Lloyd is that of a successful entrepreneur, a tireless worker, and a strong family man who surrounded himself with his large family and incorporated many of them in his burgeoning business.

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