

The Smith Firm's Partners and their Times: a Postscript

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Two years ago I published a piece in this journal about B. Smith and Company, solicitors of Donington and Horbling.¹ I was prompted to do so because of a sequence of events, beginning late in 2001 with the passing of the last senior partner, Christopher Mew. The survival of a firm, which had enjoyed nearly 250 years of continuous existence, was called into question. The following year the firm and its name did disappear: they were absorbed by Chatterton's of Horncastle and Boston.² The present article, which builds upon the first, seems warranted because of newly emergent information and photographs regarding the firm's past partners.

There is a more ambitious reason for chronicling the attorneys Smith than merely the passing of the firm into history. Although much has been written about country firms in the abstract, there has been little delving into their specific operations and the kinds of people who managed them. The reason is not difficult to explain. Country firm records have often not survived over time. Those of B. Smith & Company are an exception, for its business records and personal papers related to the business have been preserved perhaps better than those of any other country solicitor in England. Consequently, by using Smith bill, debt, and cash books, ledgers, diaries, and even a handful of letters, one is able to recreate the firm's history and work environment – at least for specific periods – on an almost daily basis. Where diaries are missing, obituaries and wills necessarily serve as substitutes.

This exercise in personalizing the firm requires breathing as much life as possible into the partners who managed the operation. The Smith saga reinforces the dictum that country attorneys, from the late eighteenth century on, were unique fellows, often diligent, quite professional in their own way, and thoroughly imbued with country concerns. As one attorney observed: 'It is quite impossible to define within a narrow compass the nature of a solicitor's business: it extends to anything, it extends to everything: law, I should say, forms about the least part of the duty of a solicitor.'³ This assessment pertained especially to village attorneys like the generations of B. Smith partners whose work and leisure assuredly fashioned a *mentalité* more reflective of the social environment of rural south Lincolnshire than one of Legal London.

My 2002 article, which enumerated and in some instances portrayed those partners who had especially shaped the firm, focused particularly on its two late eighteenth- and early nineteenth-century founders, the Benjamin Smiths Sr and Jr, and the late Harry Bowden, who played a pivotal role during much of the last half of the twentieth century. Here I treat senior partners who managed the firm in the interim, during the century *between* Benjamin Smith II's relinquishing control of the firm in 1854 and Frank Smith's death in 1959.

Benjamin Smith Jr remained senior partner from the turn of the nineteenth century until his retirement. During that long tenure he named four junior partners – William Worth (1808-12), William Worth Jr (1812-17), Benjamin Wilkinson (1823-48), and George Wiles (1848-54), each of whom had clerked in the firm. The first Worth died after only a few years into a quarter partnership; Smith terminated a similar arrangement to rid himself of the second. Wilkinson, who began as a clerk about 1814, was named partner in 1823 and remained so until his health broke in 1846; he died two years later. Only George Wiles survived Smith. Having started as a clerk about 1828, he succeeded Wilkinson in the partnership in 1848.

During the six years of Smith/Wiles, the younger man showed himself to be diligent, very engaged with the Horbling/Donington community, and caring and deferential in dealing with his aging and sometimes difficult colleague.⁴ Wiles frequently accompanied Smith to meetings of the turnpike commission, the Cowley and Barnes charities and to Donington on rent day. Sometimes Wiles went alone to turnpike and charities' meetings, to copyhold court sessions as at Langtoft, Thurlby and Baston, to tax meetings, to Bourne on appeal day and occasionally even to London. Then, too, during the first years of the partnership, 1849-50, the younger colleague sometimes met the often ailing Smith at the rail station after the latter had laboured the day in London.

Wiles was assigned some thorny problems as well. He evidently possessed a knack for keeping in tow clerk Stubbley, who not infrequently got drunk. Once (1 March 1852) he had even to bar the clerk from his office 'for misconduct'. Wiles possibly had to share the burden of dealing with Mrs Wilkinson, widow of the late partner in the firm. Her designs on clerk Benjamin Wood caused Benjamin Smith and the Wilkinson children considerable grief before the couple actually married in November 1851. Smith had observed gloomily the previous summer (30 July 1851) that he feared that the Wilkinsons 'will not be able to continue as a family'.

Although Smith kept Wiles on a short leash, noting in his diary even his junior partner's attendance at the Donington and Swaton fairs, the good will between them appears to have been genuine. Bachelor Wiles was not infrequently Benjamin and Fanny Smith's guest for tea or dinner at their Red Hall.⁵ In 1852 he dined with the Smiths on Christmas and returned again with nephew Henry Smith and his wife to play cards on New Year's Eve. He occasionally joined the younger crowd – the Wilkinson children and Henry and Mary Smith among them – to enjoy Benjamin's and Fanny's hospitality. Whenever Wiles' sister visited her brother, Fanny did not fail to receive her.

This congenial partnership between Benjamin Smith II and George Wiles continued until 1854 when Smith for reasons of health was forced into retirement. Although a turning point in the history of the firm, that year was but one of two in what might be called the first brief post-Smith era. The second was 1879, the year George Wiles died. As in 1854 the future of this country solicitor's firm was problematic. What is intriguing is that in both instances a third person, one and the same, appears to have played a crucial role in determining the firm's course. He was a non-lawyer Smith, Henry (1820-91), the youngest son of Francis (1778-1844) and Benjamin II's favorite nephew.⁶

Born at Monk's Hall, Gosberton in 1820, Henry had, by the early 1850s, become his Uncle Benjamin's confidant in personal matters just as Wiles proved indispensable regarding operation of the firm.⁷ A frequent caller on the Smiths Henry was ever considerate of his uncle, driving him variously as to the neighbouring villages of Swaton and Pointon and to Sleaford. He also joined him on long walks which Benjamin obviously enjoyed and, not surprisingly, were frequently business-related. Once Henry took his uncle to view the bridge on the Bridge End Causeway; on another occasion they

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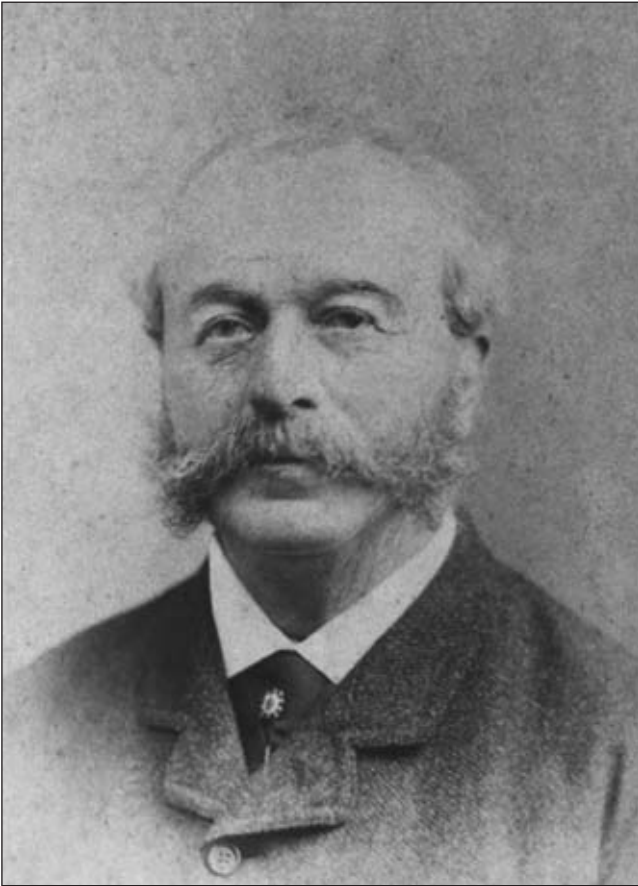


Fig.1. Henry Smith (1820-91), probably c.1880s.

walked 'in West Field to see stock purchased at Lincoln.'⁸ Henry and Mary were, as noted, invariably included in the company of young people drawn to Uncle's Red Hall.⁹ Mary fit in nicely, for Fanny took a special liking to her. Nor were these visits one-sided: the Benjamin Smiths called on Henry and Mary as well.

This vibrant social life at Red Hall had conceivable consequence for the George Wiles-Henry Smith relationship. While both Wiles and Smith were invited separately to dine with Fanny and Benjamin, they were invited together as well. On New Years Eve, 1851, as noted above, they played at cards at Red Hall while awaiting the new year. On the previous one they had accompanied Benjamin to dine at the Gleeds in Donington. Although less frequently, Wiles did host both the Henry and Benjamin Smiths for dinner.¹⁰ That Wiles and Henry Smith went off to the Crystal Palace Exposition, in the summer of 1851,¹¹ suggests the kind of amiable relationship that could win Henry's endorsement of a decision eventually reached between his uncle and Wiles regarding the firm. As it happened, Benjamin did suffer a stroke in January 1854 and subsequently, in that same year, relinquished the firm to Wiles.¹² It is difficult to imagine that Henry was not privy to this arrangement, for he had become increasingly attentive to his uncle's needs as the latter grew more infirm. During Benjamin's lingering illness he kept close watch until death came in January 1858.¹³ So it was that in the demise of Benjamin Smith II, George Wiles and Henry Smith, ever present, became the chief beneficiaries.¹⁴

Regarding the firm, in September, 1858 Wiles invited one William Emerson Chapman to join him as partner. The company eventually took the name of Wiles and Chapman. When a nephew, Charles Smyth Wiles, joined his uncle and Chapman in 1875, the firm became Wiles, Chapman, & Wiles. Wiles' reconstituting the firm in his name was done, however,

with the uncertain prospect of perpetuating it. Unmarried and childless, Wiles had only nephew kin to carry on. What to do?

Again, Henry Smith (Fig.1) may have stepped in to resolve the partners' dilemma, although there is only circumstantial evidence that he did so on the occasion of Wiles' and Chapman's deaths in 1879. A person of affluence and influence, Henry also carried the Smith mantel. Besides having been his uncle's heir, he had committed himself variously to the Holland/ Kesteven community, quite as much as his uncle and grandfather had.¹⁵ In politics and matters of the church he was identified in his obituary as 'a strict Churchman and staunch Conservative', one who chaired the Billingborough and District Conservative Association. Known as 'Captain' because of his commission in the Eighteenth Lincolnshire Rifles, Henry served also as justice of the peace, deputy lieutenant of the county, and alderman in the Kesteven County Council. His long list of good works included chairing the Black Sluice Drainage Commissioners and Witham Outfall Board, playing a crucial role in establishing the Billingborough Gas Company, presiding over the South Lincolnshire Manure Association, serving as a director of the County Fire Office, and fostering numerous local charities. Finally, Henry Smith exercised considerable influence as a land holder, signified by his lordship of three manors in the Spalding area. His obituary stated that 'Captain Smith was a popular landlord, and as a practical farmer had very few equals, certainly no superiors in the district, and all his business relations were marked by everything that was fair, upright and honourable.'¹⁶ Henry, moreover, retained his ties with George Wiles and the partners in the Wiles firm. On a personal level, George Wiles in his will remembered him with a ring worth ten guineas and entrusted to him and nephew/partner Charles Smyth Wiles £250 to be disbursed for 'the substantial repair or restoration of the Tower and Body of Horbling Parish church'.¹⁷ Under the circumstances, it likely surprised no one that a son of Henry Smith was invited to fill the void in the Wiles firm.¹⁸



Fig.2. Benjamin Smith III (1853-1914), probably either c.1880s or 1890s.



Fig.3. *Graham Gould Smith (1888-1965).*

By the late 1850s Henry Smith had fathered thirteen children. That one of his sons had opted for a career in the law by the late 1870s could hardly have escaped the attention of the aging and childless partners of Wiles. After the decease of both Chapman and George Wiles the surviving partner, Charles Smyth Wiles, invited Henry's second son, Benjamin III (1853-1914), in 1880, to join him.¹⁹ Because Captain Henry's other lawyer son, George (1859-1945), joined the firm a few years later their combined tenure would span the sixty-five years from Benjamin III's entry year, until 1945, when George died. Thus, the non-lawyer Henry Smith linked the firm's founders, the first Benjamin Smiths, with his own sons Benjamin and George and consequently is key to



Fig.4. *George Smith (1859-1945), probably early 1940s.*

understanding the continuity and even resurgence of B. Smith & Co. by the turn of the twentieth century.

As for Benjamin III (Fig.2), this handsome and debonair young solicitor joined the firm in 1880 after having served his articles for firms in Wisbech, London, and Grantham.²⁰ When Charles Smyth Wiles retired in 1883, Benjamin restored the Smith name to the firm. 'B. Smith' referred, however, to its restorer, not founder. Like attorney Smiths before him, he was involved locally as clerk to the Black Sluice Commissioners, the Income and Land Tax Commissioners for the Division of Aveland, and the Governors of Cowley's and the Rev. Anthony Barnes' charities while serving also as Secretary to the Billingborough, Horbling, and Donington Gas Companies. Like his father, he was a prominent landowner, holding the Monks Hall (Gosberton) and Meres (Quadring) manorial lordships, and serving as joint Lord (with the Governors of Cowley's Charity) of Wikes Manor (Donington). Further, he served as steward to the Governors of the Charterhouse, Lords of the Manor of Dunsby.



Fig.5. *George Smith, newly admitted to the Bar, 1882.*

Benjamin III was much preoccupied with country pursuits, which included a stint as president of the Billingborough and District Foal Show Society. He was well regarded as a sportsman having been both an avid cricket player and for a time president of the Horbling Cricket Club. His fondness for shooting was evidenced by his presidency of the Billingborough District Rifle Club and his frequent shooting in the annual competition. He also enjoyed fishing, golfing, motoring, and especially the chase. Like his father he was a fierce partisan in politics, for the Conservative cause, of course.

Two years after Benjamin III returned the Smith name to the firm, in 1885, he bid brother George join him, eventually in partnership. When in 1913 he did the same for his son, Graham Gould, there followed a brief period during which three Smith partners were active in the firm. But in the fateful year which followed, on 23 June 1914, the father died and before long his son was engaged in combat on the Western Front. Although Graham Gould Smith survived the carnage, it evidently had taken its toll. It and the many changes in the law in 1925-26 may have persuaded him to take early retirement in 1931 (Fig.3).²¹



Fig. 6. George Smith, newly ensconced in B. Smith & Co., c.1885.

With Benjamin III's brother George, it was another story. When the latter died in 1945, just short of his eighty-sixth birthday, he had been a partner in the firm for some sixty years, longer than any other, and was judged to be the oldest living solicitor in Lincolnshire (Fig. 4).²² The youngest of Captain Henry's sons, he was educated at Winchester and Trinity Hall College, Cambridge. Although called to the Bar by Lincoln's Inn in the spring of 1882 (Fig. 5), George took the unusual step of relinquishing the Bar to become a solicitor. He became an articled solicitor the next year and was admitted three years later, whereupon he joined B. Smith and Company as junior partner (Fig. 6). Handsome like his brother, George cut a neat figure as a young attorney moving variously in country circles (Fig. 7). He became steward of Wikes, Monks Hall and Meres Manors at Donington, Gosberton, and to the Black Sluice Commissioners before clerking for the latter. Like previous



Fig. 7. George Smith as a young country attorney, c.1890s?

partners he was clerk to the Cowley and Barnes' charities and the Commissioners of Land and Income Taxes for the division of Aveland. George showed keen interest in education, served as secretary to the Bourne and District Game Association, was a member of the Parochial Church Council, the Parish Council, and was churchwarden for many years. His chairing the Billingborough and District Conservative Association confirmed a political outlook common among generations of Smiths. In later years George was a substantial landholder in and around Horbling, and like his elder brother and father enjoyed shooting. In 1888 he had married Helen Phyllis Allison, daughter of solicitor William Allison of Louth.²³ Their marriage, which ended suddenly with her premature death in 1913, produced three sons, one of whom, Francis Gould, or Frank would become an important player in B. Smith & Co. during the second quarter of the twentieth century.

Too young to serve in the First World War, Frank obtained his BA degree from Oxford (Magdalen College) in 1922 and was articled to a firm in St Ives, Huntingdonshire (now



Fig. 8. Frank Smith (1900-1959), as a young attorney. c.1925.

Cambridgeshire) before joining B. Smith & Co. (Fig. 8).²⁴ Thus, father, son, and nephew (cousin) – George, Frank and Graham Gould Smith – nominally ran the firm during the inter-war years; in reality it was Frank who did so, especially from Graham's retirement in 1931 to his own father's death in 1945. Although Frank had brought Harry Bowden into the firm in 1939, the latter was called into the service a year later and did not return to the firm until 1946.²⁵

A very reserved and private person and yet endowed with deceptively dry humour, Frank became partner on 5 December 1925, 'just beating,' as Harry Bowden put it, 'the transitional provisions of the Law of Property Act, under which all legal estates in land took to their wings at midnight on the 31 December 1925.'²⁶ His organizational skills were evidenced by his having introduced 'modern bookkeeping procedures, the Kains Solicitors Accounts, into the firm.'²⁷ Certainly, he performed tasks akin to those which partners before him had undertaken – clerking to the Commissioners of Income and Land Tax and concerning himself with the

charities. He was a member of the Parish Church Council and a churchwarden for thirteen years. Indeed, Smiths had been churchwardens nearly continuously for more than a century, the record (1817-57) having been set by Benjamin II. For some years time he served on and even chaired the local council, South Kesteven R.D.C.; in 1950 he was appointed a magistrate and sat on the Bourne Bench. His community activities also included serving on the R.D.C. finance committee, the Juvenile Court, the South Kesteven Road Safety Committee, and in the Home Guard during the Second World War. After taking Bowden into partnership in the spring of 1950, Frank managed the Horbling office and Harry the one in Donington – until Frank's sudden death in 1959 (Fig.9).²⁸

Frank was the last Smith actively engaged in the firm. As I noted in my earlier article on partners, Harry Bowden (Fig.10) carried on alone until his own retirement at the end of 1979, although he kept a significant presence as 'consultant' for some years after that. Christopher Mew, who became a partner in 1981, managed the business until his death in 2001.

What I have said in the present essay seems a relevant postscript to what I wrote earlier about the partners. They were to a person stalwarts in their locale and diligent and responsible in professional matters. They performed many of the same tasks – clerking to this or that commission or charity – generation after generation, thus combining skills in the law with country ways. The Smith firm was unique for its continuity and remarkable, too, for the quality of its leadership and methodical record-keeping. Few country law firms have left such a paper trail for the historian. B. Smith & Co.'s history reveals not only its essential role in south Lincolnshire life but enlightens us as well, especially in its early history, about the part played by country solicitor/ bankers in the nation's history. They were often the financial intermediaries, the conduits, who facilitated the flow of moneys and credit from the country to the City thereby helping to fuel England's burgeoning economy.²⁹ The Smiths of Horbling played such a role at the turn of the nineteenth century.

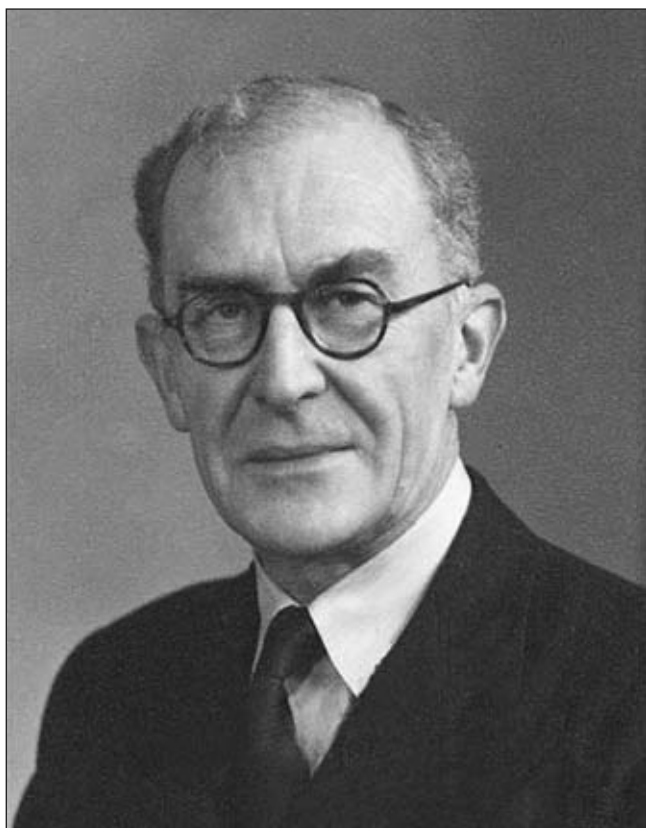


Fig.9. Frank Smith, senior partner, c. 1950s.

Acknowledgements

I am indebted to David Gould Smith of Broadway Ilminster, Somerset and Hugh Allison Gould Smith of Dovecourt, Essex for family photographs, scrapbooks, and memoirs that had previously escaped me. In particular, David Gould Smith has made available his three-volume journal which contains his own autobiography, aspects of the history of B. Smith & Company and a recent historical account of the Smith family. David Gould Smith has also given me access to 'Aunt Phyllis's Scrapbook, 1888-1950', which contains considerable miscellaneous information and photographs. Further, I thank Shirley (Mrs David Gould) Smith for conveying these materials to me via the internet. To all three this article is affectionately dedicated.



Fig.10. Harry Bowden (1916-1997), senior partner, c.1970s.

Notes

1. 'Partners and their times: the Smith firm in history,' *Lincolnshire History and Archaeology*, 37 (2002), pp.34-43.
2. *Ibid.* for a brief account of Chatterton's. The Smith firm's history regarding the tenure of its senior partners may conveniently be divided into three time periods: the first century (1758-1854), which was dominated by the first Benjamin Smiths, father and son; the second century from George Wiles' taking it over 1854 until the death of Frank Smith, in 1959; and the last half century as personified by Harry Bowden, who entered the firm in 1939, and Christopher Mew who died in 2001. Since publishing 'Partners and their times,' I have through the generosity of David Gould Smith and Hugh Allison Gould Smith, acquired portraits of Henry Smith, his sons Benjamin III and George, Benjamin's son, Graham Gould, and George's son Francis Gould – all of which have been used to illustrate the present narrative.
3. Attorney and Solicitor Sir George Stephen's comments before the Select Committee on Legal Education, 1846, as quoted in Harry Bowden, *Some notes on the firm of B. Smith & Co., lawyers practising in south Lincolnshire from circa 1760* (undated and in typescript, with marginal notes by the author).
4. The account of the Smith-Wiles partnership which follows is drawn from Lincolnshire Archives Office (hereafter LAO), Smith 15/Benjamin Smith Diaries, 1 January 1848-14 January 1854, *passim*.
5. There is a photograph of the Red Hall Red in my paper 'Partners and their times: the Smith firm in history,' *Lincolnshire History and Archaeology*, 37 (2002), Fig.1, p.36. Sometimes called Old Hall or Old Place, it was residence to both Benjamin Smiths I and II. Located in Spring Lane, Horbling, opposite the Smith firm office, it was demolished in the 1960s.
6. See LAO, Benjamin Smith Will (1858) regarding Henry as Benjamin's principal heir. Smith generally did not get on well with either his sister Elizabeth or his brother Frank, Henry's father. On the other hand, he had been thoroughly devoted to his youngest brother Edward (1780-1813), Edward's wife, Sarah Langdale, and their two children, notably his nephew Edward Langdale Smith. In the years immediately after

- Edward's death, Benjamin became virtually the children's surrogate father; however, these bonds weakened when Sarah remarried in 1823. Although Edward, a clergyman like his father, continued to win his uncle's approval (Diary, 10 October 1851 and 8 August 1852), it was Henry to whom Uncle turned in his later years and during the period of terminal illness. I discuss in detail how such family matters impinged on the firm's business in 'The Smith-Kelham-Langdale nexus: country attorneys, family connections, and London business in the early nineteenth century,' *Lincolnshire History and Archaeology*, 29 (1994), pp.17-27.
7. Benjamin's diary entries suggest involvement if not intrusion in his nephew's affairs after brother Francis' death in 1844: on 17 January 1845 'Mrs Gould called me yesterday respecting Henry Smith and her daughter.' On 16 May 1846 he commented on the 'large breakfast at Mrs Gould's on Henry Smith's marriage to Miss Gould.' Henry married Mary Gould of Sempringham, thus the frequent inclusion of Gould with the Smith name.
 8. LAO, Smith 15/Benjamin Smith Diary, 27 April 1851.
 9. Fanny and Benjamin doted especially on Harriet, Ellen, and Edward Wilkinson – children of the firm's late partner. Smith gave Harriet away at her wedding on 18 August 1852 and counseled Edward on a career in the law.
 10. This would have been at Horbling Hall where Wiles resided until his death when it passed into the possession of Benjamin Smith III. (Hugh Smith, letter of 22 May 1995).
 11. LAO, Smith 15/Benjamin Smith Diary, 22 July 1851.
 12. In an agreement reached a half year later but post-dated 1 January 1854, Wiles essentially agreed to pay Smith £1,200 in three annual installments of £400 for Smith's share of outstanding bills while Smith, in turn, agreed to place £3,000 in Wiles' hands to offset any client claims or deficiency or losses of principal or interest on their several securities. This 'Arrangement between Messrs Benjm Smith and George Wiles, 1 August 1854', as it was called was formerly in the possession of the late Harry Bowden, but it may now be lost. It seems not to be among the papers conveyed to the LAO shortly before his death in 1997. I retain a photocopy.
 13. For a photograph of Benjamin Smith taken after his stroke in 1854 see 'Partners and their times', Fig.7, p.40. Henry Smith's diary tells the story from the time of Benjamin's stroke: 16 Jan. 1854. Smith had 'a fit in the privy'. 3 Feb. 1855. 'Uncle began to walk by himself today'. 20 February 1855. 'Sat with Uncle some time. Dr Boot had been over and they cut his hand today – I thought him very queer.' 3 Mar. 1856. 'Called on Uncle, he looks very poorly; it cannot last much longer.' 12 Mar.1856. 'Called on Uncle, found him very poorly; I think sinking very fast.' 31 Mar.1856. 'I called on Uncle; he was annoyed at my not having joined in the rejoicings on Thursday [for the Treaty of Paris, March 1856, ending the Crimean War]. I explained it away.' 14 Oct.1856. 'Williams' man brought stove for Church. Called on Uncle & Mr Wiles for subscriptions to it.' 31 Oct. 1857. 'Called on Uncle in the evening; he is in a pitiable state, poor man, I fear he is imposed upon on all sides.' 7 Nov. 1857. 'Called on Uncle in the evening, found him rather better.' 14 Nov. 'Called on Uncle in the evening; he seemed very queer.' 1 Dec. 'Nurse came to Mr Smith's.' 4 Dec. 'Called on Uncle; he is decidedly worse.' 7 Dec. 'Called on Dr Boot; he came to Uncle's He must be sinking now.' 2 Jan. 1858, 'Called on Uncle...; he seemed more cheerful.' 4 Jan. 'Walked in the fen, met Joe coming to fetch me as Uncle was taken as much worse.' 6 Jan. 1858: 'A few flecks of snow. Uncle died about 4 o'clock'. 8 Feb. 'Rode to Donington to Black Sluice to choose Clerk; we chose Mr Wiles.' Henry, Mary and family moved into Red Hall shortly after Uncle's death in 1858. I am grateful to Hugh Gould Smith, in whose possession these diaries reside, for these references.
 14. LAO, Benjamin Smith Will, 1858, shows Benjamin Smith II's net worth to have been £140,000. His land holdings, short of a hundred acres, were considerably less than Henry's would be a generation later. Cf. note 16 below.
 15. For details about Henry Smith's life I am reliant on David Gould Smith's account of his great-grandfather in his *Journal*, vol.3 as well as an obituary reprinted from the *Lincolnshire Chronicle* (21 Jan. 1891).
 16. As cited by David Gould Smith, *Journal*, from the *Lincolnshire Chronicle* (21 Jan. 1891). According to David, Henry had amassed some 3,000 acres and possessed a net worth of £56,416 6s.1d., while his son Benjamin III left a gross legacy of £106,485 ('Aunt Phyllis' *Scrapbook*').
 17. LAO, Wiles Will (1879), pp.1-3.
 18. Although Wiles did not marry, he did have numerous kin – brothers, sisters, and nephews – one of whom became a partner in the firm. See Wiles' Will cited above
 19. Henry had three other sons – Henry, Edward, and George. The eldest, Henry, for many years was chairman of the Sleaford magistrates; Edward chaired the Bourne Bench and was an alderman of the Kesteven County Council (See George Smith obituary, *Sleaford Standard* [2 Feb.1945]. George, a solicitor, became a partner in B. Smith & Co., as noted below.
 20. I am reliant on the obituary of Benjamin Smith III, as printed in 'Aunt Phyllis' *Scrapbook*', part 2, for details regarding his life. No source is cited. Benjamin Smith's widow was Faith (née Oswell), whom he married in 1885 and who died in 1946. Besides their son Graham Gould, they had two daughters, Constance Mary, who married Geoffrey Plumpton Wilson in 1906, and Faith Oswell who married James Footitt in 1915.
 21. These suppositions are based on the views of Graham Gould Smith's son, Hugh Gould Smith. Graham's wife was Helen Phyllis Gould Smith, his cousin (Uncle George's daughter and Frank's elder sister). Phyllis, as she was called, was author of a scrap book, which along with David Gould-Smith's *Journal*, is a principal source of Gould/Smith family history. Graham and Phyllis had two children, Hugh (b.1921) and Daphne (b.1925).
 22. Cf. the obituary of George Smith, *Sleaford Standard* (17 February 1945), as included in 'Aunt Phyllis' *Scrapbook*' and David Gould Smith's own reminiscence about his grandfather in his *Journal*, vol.3.
 23. There were four children: George (1889-1965), who attended Magdalen College, Oxford, served in the Great War, and subsequently entered the civil service, rising to a high position in the Post Office. Allison Gould, or Jack (1890-1918), who attended Magdalene College, Cambridge, was killed on the Western Front toward the end of the Great War. Helen Phyllis, as noted, married her cousin Graham Gould Smith. George's and Helen's youngest child was Francis Gould Smith, who is discussed in the text.
 24. I am indebted to David Gould Smith for a poignant account of his father.
 25. *Ibid.*
 26. As previously in 'Partners and their times', p.40 and originally noted in Bowden's 'Some notes on the firm of B. Smith & Co.' (in typescript).
 27. 'Partners and their times', p.40, as excerpted from Bowden 'Some notes', p.3. Bowden suggests that 'this must have been shortly before the Law Society introduced the Solicitors Accounts Rules. Books of a sort had previously been kept but it is doubtful if there was any formal audit or any separate bank for clients moneys (*ibid.*).
 28. For photographs of the B Smith & Co. offices in Spring Lane, Horbling and in Market Place, Donington see 'Partners and their times', Fig.3, p.37 (Horbling), and Fig.2, p.36 (Donington). Frank married Ada Catherine Grace Glead of Donington, in May 1926. The couple initially lived in Sleaford and then in Billingborough. Graham Gould Smith's departure from the firm and Horbling in 1931 freed up their Horbling Hall. It was there that Frank and Grace settled with young David (b.1928) and eventually Hiliary (b.1932). Grace's father was Richard Glead and her mother, Ada Fletcher.
 29. I have listed secondary references to attorneys as purveyors of credit, especially in the late eighteenth and early nineteenth centuries in 'The Smith-Kelham-Langdale nexus', p.24, note 2. The writings of B. L. Anderson are especially important. See 'Law, finance, and economic growth in England: some long-term influences' in *Britain and Her World, 1750-1914*, edited by B. M. Ratcliffe (Manchester, 1975); 'Provincial aspects of the financial revolution of the eighteenth century', *Business History*, 11 (1969), pp.11-22; 'The attorney in the early capital market in Lancashire in *Capital Formation in the Industrial Revolution*, edited by Francois Crouzet (1972), pp.223-55; 'Money and the structure of credit in the eighteenth century', *Business History*, (1970), pp.85-101. An essential guide for attorney biography is Guy Holborn, *Sources of Biographical Information on Past Lawyers* (Bristol: British and Irish Association of Law Librarians, 1999), especially pp.9 and 144 in which the Benjamin Smiths are noted.