

# Bishop Lloyd's Palace

A Grade 1 Listed building in the heart of Chester



## HISTORY MONOGRAPH No 10 – CHESTER COMPANY OF MERCHANT ADVENTURERS



**On the front of Bishop Lloyd's Palace is the coat of arms of The Merchant Adventurers' Company of Chester.**

***Illustration 1: Panel in front of Bishop Lloyd's Palace with coat of arms of Merchant Adventurers in top right-hand corner, as the viewer faces the Palace***

London merchants dominated the overseas trade in England and Wales. Its trade with Antwerp and northern Europe had been a lucrative commercial enterprise since the early fifteenth century. The London Company of Merchant Adventurers received their first charter in that century. In the Tudor era the affluent London merchants were able to fund the expedition of Sebastian Cabot. This led to the founding of the Muscovy Company. They also raised funds for Martin Frobisher's expedition. These were risky merchant ventures.

Smaller ports began to acquire trading charters. York is now probably the best known because it still has its Merchants' Hall. Initially trading as the Mercers' Guild, it gained its Charter of Incorporation of the Mystery of Mercers as the Society of Merchant Adventurers of the City of York in 1581. The Society of Merchant Venturers of Bristol received its charter in 1552. Other ports, such as Hull, Exeter and Newcastle, had their continental trade charters.



***Illustration 2: Coat of arms of Merchant Adventurers in York***

## **Origins of The Chester Merchant Adventurers**

Three Chester merchants petitioned for such a charter in the reign of Queen Mary. These Chester merchants, William Aldersley, Richard Parker and Richard Massey, complained of Chester retailers and artisans being involved in foreign trade to the detriment of true merchants. Such charters were meant to be inclusive in helping fellow members, but exclusive in denying others any rights to trade in the company's allocated areas.

The Chester Merchant Adventurers' Charter was granted in May 1554. The charter covered continental trade. It made it obligatory to do a seven years' apprenticeship to become a merchant. Membership could be inherited. No-one, who worked in retail or was an artisan could become a member. The company had the right to make statutes and ordinances over its members. They had the right to sue and be sued. They had the right to hold lands and tenements. There was to be a company seal.

The company was to have a master and two wardens. William Aldersley, who had manoeuvred the charter through Parliament, was the first master. Richard Massey was one of the first wardens.

The charter was renewed in 1559 during the reign of Queen Elizabeth I. Prior to this renewal, Chester had ceased to be under Palatine taxation rules and was brought into the national customs system.

These chartered companies were local institutions. The legal composition of each was similar. They were loosely connected through the shared interest in foreign trade. They shared a crest. However, a member of the organisation in one port would still be technically regarded as a 'foreigner' or 'stranger' in another. Chester's limited trading interests meant that it had less contact with merchants from other ports.

## **The Port of Chester**

Chester was an important port for much of Lancashire and the northern Midlands. It was the outport for Beaumaris, Conwy and Liverpool, as well as for tiny havens along the North Wales Coast and the Dee Estuary. It was the principal port to Ireland and, to a much lesser extent, the Isle of Man.

Within England it was small fry. All sea trade was dominated by London. It took over half of the country's maritime trade. In 1594 to 1595, using customs returns, Chester ranked eleventh out of the seventeen other English outports.

In 1560, out of the 76 ships in the country over 100 tons, Chester only had 2 of this capacity. By 1582 she had none of that capacity and only 13 of 80 tons or less. This can be compared to the 1,383 of this size in the country. At this time, she had 14 of the 1,488 ships' masters in the country. Of the 11,515 seamen in the country Chester had 112.

Chester's trade with Ireland grew more important through the Tudor period. Military problems in that country towards the end of Elizabeth's reign augmented this. The

trade with the Isle of Man was more sporadic and often through Manx ships. There was some sea trade with London. As an outpost, there was much coastal trade.

Chester's continental trade was with Northern Spain. It chiefly used the port of Bilboa and its surrounding ports - San Sebastian, Bermec and Portugalete. During the war with Spain between 1585 and 1604 its Spanish trade was done through the French port of St Jean De Luz. Chester principally imported Spanish iron and wine. Some luxury goods were brought from here-oranges, currants, and figs. The exports were principally Manchester cottons and calfskins.

This north Spanish trade differed from that of the London merchants. Most of their Spanish trade was in Andalucía. Here the London merchants had negotiated favourable trading conditions and rights

Chester's French trade was principally with Gascony for wine. Once more the trading area was the Bay of Biscay. The French trade along this coast expanded during the Spanish War.

The actual condition of the 'port' of Chester continued to be a problem, because of the build-up of silt and gravel in the Dee. By the Tudor period only smaller craft, lighters, could come up to Poolport and Watergate. Larger ships had been docking in the Dee Estuary since the early fourteenth century. A New Quay at Little Neston was partially constructed during this period to receive larger vessels.



***Illustration 3: remains of the New Quay at Little Neston***



## Rich Pickings?

Merchants were venturing their capital in exporting and importing goods. They needed to judge the market, pay taxes and duties in both their own and the trading country. They needed to own or charter ships. Goods needed to be bought or put to market, stored and transported. They needed to understand the foreign market, with which they were dealing. They had to work in the different currencies of their trading countries. There was the risk of shipwreck. The Bay of Biscay has always been noted for its treacherous waters. In the 1570s Chester merchants claimed to have lost ten ships by shipwrecks.

There was also the danger of privateers. In 1579 William Ratcliffe's ship, the *Sunday*, was robbed twice on one voyage. It was attacked on its way to Bilboa and on its return to Chester. The ship's master was hung. In an attack near St Malo on the Chester ship, the *Bear Warwick*, four men were killed and eleven were wounded.

Continental trading was not a year-round activity. A ship would rarely travel abroad more than twice a year. It would spend protracted time at its foreign destination whilst negotiations were held marketing its outward cargo and acquiring its return cargo.

Being a merchant was a difficult business. It was understandable why merchants wished to create monopolies in their local ports.

## Dissension in Chester

The very Chester retailers and artisans, of whom Aldersley had complained, quickly went onto the offensive about this new charter. The mayor petitioned the Lord Chamberlain.

Municipal political structures and local tradespeople had become more important in the city. The mayor complained that the Merchants' Adventurers' Charter undermined the city's constitutional organisation, because significant civic decisions were being made by them in 'previe councells'. The merchants were swearing 'upon the evangelist' to keep their decisions a secret.

They sent the following complaints:

- The Merchant Adventurers were only letting Chester artisans sell to members of the company. The important merchants were telling younger merchants how much goods they could sell and to where.
- Shipowners were not getting a choice of destination. The merchants were fixing prices and manipulating the market. Before anyone could trade abroad, they had to do an apprenticeship of at least seven years.
- In short, the merchants were following the liberties given to them by their new charter. The mere merchants had created their exclusive trading body and the Chester municipal structure definitely did not like their exclusivity.

The mere merchants were claiming that they gained their livelihoods by being only or 'mere' merchants. They claimed that those challenging them had other occupations.

This was ingenuous. Many so-called 'mere' merchants had inherited land and money. Many had farmland and rented out properties.

When William Aldersley's grandson (also called William) died in 1616 he had land in Chester, Thingwall, Heswall and Denbigh. He had a hundred and four acres in the Handbridge area. He leased a land and farm in Picton. He had plenty of grain and livestock. In fact, by this time he had been able to give up trading abroad.

William Aldersley's son, Foulk, had at his death in 1609, land in Hawarden, Runcorn and Halton.

At some point the membership of Chester Merchant Adventurers changed. The matters above had been temporarily resolved. In 1567, about ten years after the issue of the first charter, there were forty-three members of the organisation

In 1570 eleven years after the charter's renewal by Queen Elizabeth there were fifty-three members. The members now are involved in retail and are artisans. There are ironmongers, a tailor, tanners and a mariner. It is unlikely that membership of the company was a vanity project for these men, so these fifty-three members must have at least intermittently traded abroad for their own profit.

### **Mere Merchants on the offensive again**

The mere merchants continued to be dissatisfied with retailers and artisans being in the same trading organisation as themselves.

The one-time mayor and highly successful merchant, Richard Bravant, was attacked by them as '*a man most notorious in many professions.*'

The mere merchants sought another way to exclude the now umbrella Chester Merchant Adventurers from overseas trade.

In 1577 a new charter was issued to the Spanish Company in London. The merchants involved in the Spanish trade in the Andalusian area had enjoyed favourable trading conditions since the 1530s. The new charter meant that the organisation was represented in London, as well as in Southern Spain.

The Chester mere merchants joined the company, even though they principally traded in the Bilboa area. Their aim was to again create a monopoly over overseas trade and to exclude the majority of members of the Chester Merchant Adventurers.

The new company was not popular in many English ports. The small port of Yarmouth refused to recognise the company from its inception and continued with its Spanish trade.

It was the port of Chester, which was to make this a cause celebre, for the retailer and artisan throughout over ports. This was possible, because of the close integration of the Merchant Adventurers into the municipal structure of the city.

By 1581 the affair was presented to the Privy Council. Chester's municipal authorities argued that the Spanish Company had:

*'putte all that use retaylinge of wares in Chester and other places from their trafique as merchant venturers' and that the mere merchants were doing.... more than they may doe by virtue of theire said charter.... if retailers of suche poore cities and towns where smale trade of merchaundizes is used, shoulde be put from theire trade of shipping, it would be a great decaye the same poore cities and towners'*

The mere merchants remained adamantly opposed to the Merchant Adventurers,

*'certain Retailors and handcraftsmen.... have and do assemble themselves together, as it were into a fellowship and have and do admitt men not of merchauntes' profession.'*

The quarrel dragged on between the two factions until 1589. A decisive factor in its resolution was the beginning of the war with Spain in 1585. Finally, the Privy Council decided in favour of the Merchant Adventurers and wanted all those trading overseas in the city to belong to that organisation. They did stipulate that only retailers (not artisans) could trade overseas. Mere merchants were also given the right to retail.

The mere merchants could not actually manage the overseas trade by themselves, especially during the Spanish War. In 1584 they were given a licence to export 100,000 calf skins over a twelve years' period. By 1596 the quota had not yet been fully used. When the next charter was granted, it was for all the merchants of Chester.

## **Some Merchant Adventurers in Chester**

In looking at two Merchant Adventurers it is possible to see some characteristics of those in the Chester company. Actual information about individuals is sparse.

**DAVID LLOYD** was the brother of the bishop, George Lloyd. His family were from a remote Welsh village above Colwyn Bay, Llanellian-yn-Rhos. His maternal grandfather had aided Margaret of Beaufort and been knighted by Henry VII. Lloyd came from a privileged, if somewhat impoverished, background. He was not the eldest son in the family. He had to make his own way in the world.

The Lloyds were extremely proud of their Welsh heritage. They shared a similar pedigree to the Tudors. They were descendants of Ednyfed Fychen, the Welsh warrior. They did have their own coat of arms.

One of his brothers had gone to Beaumaris to work, but David was sent to the large and important local outpost of Chester. Here his family paid for his apprenticeship to a draper. His brother, George, had some rudimentary education before coming to Chester. David probably also did. He had the important civic office of sheriff in 1579 during the mayoralty of William Goodman. To achieve such a position, he must have become one of the twenty-four city aldermen and probably had the previous civic post of leavelooker. Before this he would have been one of the forty councilmen of the city. This was a route in municipal power that most of the merchants of the city had taken.

The most successful retailers and merchants reinforced their status and affluence through advantageous marriages within their own community. Lloyd married twice into

the cream of Chester mercantile society. His first wife, Alice, was from the prestigious Goodman family. His second wife was Alice Bravant. Her father was also one of the most important figures in Chester's commerce.

David Lloyd appears to have taken on the care of his youngest brother, George. George Lloyd does not become an apprentice, as David had done. Instead, he becomes a King's Scholar in Chester Cathedral. He then takes a fully paid place in Cambridge University where he stays for seven years. By the end of the 1590s David Lloyd seems to have negotiated positions for George in the cathedral and nearby livings. A relation of theirs, Thomas Vaughan, had become Bishop of Chester. Vaughan was a moderate Calvinist. George Lloyd was also ministering in the Calvinist tradition in Norwich. David Lloyd, thus, had Puritan connections.

David Lloyd became a significant figure in Chester life. When there was a scarcity of grain in the city in 1586, he was sent to Hull with Thomas Linial to negotiate for rye. He went again to the city later that year for more rye with Richard Rathbone.

Lloyd was an overseas' trader and must have had some standing in the Chester Merchant Adventurers. He was asked in 1588 by Francis Walsingham to come to London to plead the case against the Chester mere merchants, as part of the ongoing dispute over the Spanish Company. This he did with Richard Bravant. William Aldersley and Peter Newall put the case for the mere merchants.

From his will he appears to have rented some farming land from Thomas Egerton.

In 1592, he became a mayor of the city. He died in 1600. His will shows his wealth and civic connections.

David Lloyd's career was like many successful Chester merchants. He came from a moderately privileged background, but was one of a number of sons. His family claimed an illustrious pedigree. He was sent to a nearby large commercial centre and apprenticed in a trade. Through diligence and civic commitment, he achieved success in his chosen field. He took part in civic life, moving through Councilman to Alderman. He made two marriages within the merchant community. In later years he had a small farming interest. He held all the major offices in the city, including mayor.

**RICHARD BRAVANT** was from a Chester family. His father was Thomas Bravant, who had been a city alderman. His mother, Margaret, was the daughter of David Middleton of Chester. A David Middleton and Thomas Middleton were Chester Sheriffs in 1512 and a David Middleton was mayor of Chester in 1538.

He would no doubt have received some rudimentary education, but he was apprenticed as an ironmonger. It was Bravant, on whom the mere merchants had poured particular scorn as '*a man most notorious in many professions*'.

In 1589 he was described as an, '*ironmonger, vintner, merchant retailer of many commodities*'.

To this could have been added landowner and landlord. His will of 1603 shows he had land in Bromborough and appears to have held the manor of Bromborough. He had

land in Bebington and Hargrave. He had land and farming implements in Handbridge. He had a cottage in the Isle of Man.

He owned twenty properties in Chester, seven shops and a tavern near High Cross. It was common for importers of wine to also have local outlets.

He worked hard and with diligence. He served the Chester municipality, as one of its councilmen and later an alderman. He acted as an auditor and assessor of the city, eventually being a sheriff in 1571. In 1581 he was elected mayor. He also acted as mayor in 1601 when Richard Brerewood died in office.

He married Jane Bamville of Chester, who came from another wealthy Chester family. Her father, Randle Bamville had been sheriff of Chester in 1541 and its mayor in 1562.

He shared the growing Tudor pride in pedigree. He registered his family pedigree in the 1591 Visitation to Lancashire and Chester by the College of Arms. The Bravant family is only recorded back to his parents. The majority of the entry is a description of the far more important Bamville family. A Bravant coat of arms has been acquired and is described. In the 1613 Visitation his heirs reregister their family pedigree. In this the family is traced again back to their paternal grandparents. There is no sustained description of the Bamville family. In fact, the Bamville family did not register their pedigree. It is likely they had become extinct or no longer lived in Chester.

He had three surviving sons. He married two of his daughters to fellow merchants. One married David Lloyd. Another, Sara, married the hugely successful Shrewsbury merchant, Thomas Jones. Jones was the first mayor of Shrewsbury. This was an office, which he acquired for the city, by financing repairs to the first St Paul's Cathedral in the City of London.

Marriages were usually kept within this civic sphere. When David Lloyd died Alice quickly married Thomas Gamull. He was part of the highly successful Gamull merchant family. On his death she equally speedily married Edmund Whitby. His family were a rising force within the city. Francis Gamull, who was a leading Royalist in the city during the Civil War, was the son of Alice and Thomas Gamull. He was Richard Bavant's grandson: another continuing family tentacle into Chester civic life.

Bavant's will shows the family lived in some comfort. His furnishings were valued at the then colossal sum of two thousand pounds. These included paintings. One was said to be of Queen Elizabeth I.

In the 1560s and 1570s he was chiefly trading overseas. Spanish iron would have been attractive to a man of his trade. He also traded in wine. In the late 1580s he began to trade more with Ireland. Ireland was still importing from Spain, so they were re-exporting Spanish goods. In 1593, for example, he imported Spanish goods from Ireland. He regularly was involved in inland trade to and from London. Of the twenty cargoes shipped from London during the 1570s and 1580s eight were his.

He represented the city in the Parliament of 1584. Another local contact, Thomas Egerton, also was sitting in this Parliament. Some of the chief topics in the sessions



were Mary Queen of Scots and Jesuits in the country. The Spanish threat in the Netherlands and the suppression of Protestantism were also debated. Elizabeth I had forbidden any discussion of religious doctrine, but the sanctity of the Sabbath was hotly debated by the Puritan faction.

Bravant worked with David Lloyd in London representing the interests of the Merchant Adventurers against the mere merchants. Once more this was on behalf of the city.

In his will he possessed a Chronicle of England and Scotland, a Statute Book, two prayer books, a Bible and a Geneva Bible. The ownership of the latter item links him into a Puritan tradition. A fellow Cestrian, Christopher Goodman, had been involved in its translation into English from Greek and Hebrew. This was done in his enforced continental exile in the reign of Queen Mary.

Much of Bravant's life reflects Lloyd's life. It suggests a possible generalised template for Merchant Adventurers in Chester. Bravant came from a moderately privileged Chester background. He wished to associate his family with a good pedigree. He was apprenticed into a trade. Through diligence and civic commitment, he achieved success in his chosen field. He took part in civic life, moving through councilman to alderman. He made a good marriage within the civic community and organised similarly advantageous marriages for his children. He had Puritan connections. He had farming interests outside of the city. He held all the major civic offices. He was sheriff and twice mayor. He also represented the city in the 1584 Parliament

The memorial plaque of **HENRY HARDWARE** in Tarvin Church commemorates his mayoralty in 1575. and in 1599. The fact he was able to become mayor of the city shows he took the same civic pathway as Lloyd and Bravant.

His 1575 mayoralty is probably best remembered for his refusal to give a licence for the performance of the Chester mystery plays. The Cestrian cleric, Christopher Goodman, was influential in this. He wrote that they:

*'were devised by a monk two hundred years past in the depths of ignorance and had been established on Chester by the authority of the Pope to ensure the continuity of Catholicism',*

During his 1599 mayoralty he,

*'caused the Gyantes in the Midsomer show to be put down and not to go, The devil in his feathers.... he put awayes and the cuppes and cannes. And dragon and naked boys...he caused the bull Ringe to be taken up'*

These particular celebrations were later restored.

He left a gown to Christopher Goodman in his will. Here is another Chester mayor and Merchant Adventurer being committed to Puritan ideals.

He was a man of probity in the city. He, Christopher Goodman and John Reynolds were trusted to negotiate between the mere merchants and the Merchant Adventurers in Chester. Unfortunately, the quarrel still continued after their intercession.

The other coat of arms on Henry Hardware's plaque in Tarvin Church is that of the Merchant Adventurers. This and the one outside Bishop Lloyd's Palace appear to be the only remaining display of it in the area.



***Illustration 4: Henry Hardware's memorial plaque in Tarvin Church, showing coat of arms of Chester Merchant Adventurers***

### **How did they do it?**

The 1584 voyage of Thomas Linial's ship to the Bay of Biscay shows how the merchants frequently organised their imports and exports. Thomas Linial was a significant person within the city. He had begun his life in the city as an apprentice mercer and passed through the usual civic offices to become mayor in 1591. It was he, who accompanied David Lloyd to Hull at the beginning of 1586, to obtain rye to relieve the scarcity of grain in the city. At his death he owned tenements and shops in the city.

The ship for this voyage belonged to Linial, showing some Chester merchants did own their own vessels. However, on this voyage Linial hired his ship to three other Chester merchants with a ship's master, fifteen sailors and a boy.

Some merchants actually owned ships and employed a crew: others would form a charter party to hire a ship.

In 1652 William Jewett owned the Magdalen, the William and the Grace Jewett.

The ill-fated ship, the Sunday, which has been mentioned earlier, was jointly owned by William Ratcliffe, John Hower, William Dodd and Thomas Tetlow. In the 1600s William Gamull joint-owned a 'barque' with the last William Aldersley.

A charter party continued to be a frequent way of trading. In 1639 Henry Harper part owned a cargo of calfskins on Le Content of Chester.

Although not a continental voyage, but one to Ireland, Thomas Mylner of Neston hired out his ship, *The Grace* to go to Waterford. A ship would be in dock a long time on these voyages. In this case the ship was to be in Waterford for thirteen days.

Ships often sailed in convoys for safety. At times they were instructed to sail this way by royal command. In 1566 the Trinity and Grace Jewett left Chester together. In April 1577 the Sunday, the Trinity and the Katherine left for Spain together. They returned together in June 1577. The length of such voyages and the time spent in port indicates why the average number of continental voyages for a ship in a year was rarely more than two.

The larger chartered trading companies had factors in their principal foreign outposts. Only two factors seem to be specifically documented in relation to Chester.

In 1578 William Pilen was acting as a factor in Lisbon for Chester merchants. William Coitmore signed port books in France as Foulk Aldersley's factor and seems to have worked for the last William Aldersley,

*'merchaunte of Chester for whom Coytmore was putt in truste as factor'*

William Coitmore died in France.

The Merchant Adventurers had apprentices. Their apprenticeship was seven or more years. Under half would become merchants, because of the capital needed to begin to trade for themselves. as well as the cost of joining the company These apprentice merchants would act as factors. They would also travel with their master's goods on voyages. Richard Bravant's youngest son was on such a journey when his father died.

The port books show the goods on which duty had been paid, but there was much jiggery-pokery. Bribery was rife. Price fixing was the bonus of an exclusive trading charter. The fact that large seagoing ships docked in remote Dee inlets was open to abuse. A Plymouth merchant said of Chester merchants that they,

*'do commonly used to send there merchandys on the shippe at night.'*

In one incident two 'respectable' mere merchants were caught by customs officials loading a lighter with calf skins to take up to New Quay in the middle of the night Richard Knee ended up fighting with an officer and Fulk Aldersley threatened the officials with a lethal looking bill hook.

In spite of such misdemeanours in 1586 Robert Knee was a sheriff of Chester. Fulk Aldersley was mayor in 1594.

William Alderley's career was littered with illegalities. He still was able to become a mayor and local MP. In 1536 he was accused by Ellen Winn of stealing from a ship. In 1539 he was given a pardon for having exported leather without a licence, and after negotiating the Merchant Adventurers' charter in 1554 he failed to pay duty on wheat and calf skins.

The Merchant Adventurers would have assets. To join cost a substantial fee. This kept the group exclusive to those, who could afford to trade and helped to regulate prices.

Under their constitution they could hold property for the company. They could pay for concessions to help their members. This put them in a stronger position to negotiate, as in the instance of the allocation of the export of calf skins with the mere merchants. They also could issue levies on their members. In 1567 the whole forty-three members paid two pounds each for a reduction on the duty on wine. The benefits of this were far greater than each person's individual levy.

Chester never supported the expeditions to little known regions, as the London merchants did. In 1585 Christopher Carleill appealed to them for finances to settle a hundred men in a plantation on the coast of America, southwest of Cape Breton. Only two merchants showed any interest in the project. Chester sent its regrets and its usual formula regarding the great decay of the city preventing their help. The venture was subsidised. The chief investors were Bristol merchants. They made losses because it was unsuccessful. Chester merchants' interests were local, and they were risk averse.

## **A Merchant Adventurers' Hall**

Such a group of merchants, who also wielded so much political power in the city, would have had a meeting hall. From the beginning they met in '*previe counsellis*' and '*swore upon the evangelist*' to keep the secrets of their trading decisions. They were described as a fellowship. As the company grew from a handful of mere merchants to local retailers and artisans, who also traded overseas, they would need a space in which to do business and network. They may eventually have wished to portray their importance and dignity

As can be seen from the wills of many members, they personally owned much property in Chester. The organisation itself was allowed to deal in property.

The Merchant Adventurers in York met in a huge timber-framed building, which is still in existence. It housed areas to meet, pray and care for sick and old members. In Exeter the company had Tucker's Hall, another large timber-framed building. However, in both these cases the Merchant Adventurers had grown organically from other guilds and were using the halls from their past. The Merchant Adventurers in Chester did not develop in this way, and so did not have the premises of a previous guild.

The newly renovated premises in Watergate Street was equal to any merchants' hall outside of the capital. Rising to three storeys above the Rows level and with a basement at street level, it was impressive. It was the decoration on its frontage, which made it so remarkable. It is one of the best surviving Tudor town houses in England.

The crest on the front of Bishop Lloyd's Palace shows the building's connection with the company. It was put there between 1600 and 1605 when George Lloyd was Bishop of Sodor and Man. Lloyd's bishop's arms take centre place. Lloyd did have an official palace in the Isle of Man, and he lived with his family during this period in Heswall. He was also spending time in London on the ascension of James I to the English throne. This was not his principal residence.

These dates are our only clue as to the approximate time the building was used as a merchant headquarters.

Without any records, speculation about who owned the building and the precise meaning of the crests on the front is guesswork (*see illustration 1*). There is the Cross of St George, acknowledging Tudor power. There is the crest of the Stanleys, Lords of Derby, who had always been involved with Chester, Liverpool and the Isle of Man. In these years they did not have a house in Chester. Thomas Egerton was closely associated with the family. At this time, he was Lord Chamberlain of Chester and had a house close by.

There is the crest of the Goodman family. The Goodmans had been merchants in the city earlier in the Tudor period. There is a brief pedigree of the family in the 1580 visitation to Cheshire. This includes a description of the spread eagle on their coat of arms. They did not register their family tree in the 1613 Visitation. This suggests the family had either left the area or it had become extinct. Elizabeth Goodman, the widow of William Goodman, had married Edmund Gamull. She became another grandparent of Francis Gamull. Her illustrious brother-in-law, Christopher Goodman, still lived in the city at the turn of the century.

The famous Puritan cleric, Christopher Goodman, returned to Chester in 1584 and died in 1603. He was still receiving visitors until his death. James Ussher, when collecting books for Dublin Library, visited him as he was dying. Ussher found the man inspiring even at the end of his life.

In some way the building is associated at this time with the Goodmans, the Bishop of Sodor and Man and the Stanleys. The bishop's crest is given precedence. Watergate Street was a main artery into Chester from the port area. The magnificence of the building was unmissable. Anyone seeing these crests would recognise that these people could be contacted at this building.

It was also the Merchant Adventurers' 'Hall'. Inside the building on the floor above the Rows is a large, plastered room. The plaster design there is similar to one in the Tudor House in Bridge Street. That was dated around the 1614s through dendrological testing. The design is nautical with large roundels reminiscent of ship's wheels. The frieze is of dolphins. Dolphins symbolised good luck for mariners. Legend has it that they rescued sailors on their backs. Once more there is a maritime connection here.





***Illustration 5: Chamber above Row Level, showing roundel reminiscent of ship's wheel***

The house is large. Travellers could be accommodated here. The top floor is plastered to give it some magnificence. There is plenty of storage room here for goods in transit.

The carvings on the top storey of the house are flamboyant. They are jolly figures influenced by bestiary books and even ideas of what could be found in faraway lands. On the same level as the Chester Merchant Adventurers' coat of arms there are other programmes of carvings. There are three extremely well executed carvings of stories from the Old Testament: Adam and Eve after the Fall: Cain and Abel and Abraham and Isaac. Each of these contains little details which shows a close reading of the biblical text.

These are serious subjects, but there is an exuberance in the carvings. The subjects are suitable for a hall of members who are Puritan in their religious leanings. It is also a building where a bishop can be contacted and probably a renowned Puritan divine.

***Illustration 6: religious carvings and celebration of Prince of Wales and Earl of Chester***

The panel celebrating the new Prince of Wales and Earl of Chester is more likely to be a corporate statement than a personal one. The company could have financed this commemorative panel. The panel, quoting St Augustine and dated 1615, remains an enigma.



The final two panels are not as well executed as the first three Biblical ones. They show a different sensibility and intention. They are Susannah and the Elders and the suicide of Lucrezia.

At Rows level and opposite the door to the building are the giants from varying periods and small indigenous animals. The animals are those whose skins were exported—a calf and a fox or lamb. The odd one out is the owl. They could date from the time of Lockwood's changes to the building. There is further discussion of the frontage of this remarkable building in Monograph 3.

Monograph 4 researched the documented ownership of the building. When it was sold in 1661 it was owned by Jonathan Ridge. Prior to that the owner was said to be Robert Harvey. Harvey was apprenticed as a glover and then passed through the usual civic offices to finally become mayor in 1639. He was a merchant. His will in 1669 shows a very rich man. Witnesses said that he had lived in Watergate Street for twenty to thirty years. This would suggest he lived there from the 1630s, although not necessarily in Bishop Lloyd's Palace.

It seems feasible he bought the property from the Adventurers or the person who leased it to the Adventurers.

Trading does change during this period. Between 1565 and 1566 thirty-one merchants were trading overseas. In 1584 to 1595 there were seventeen. After the Spanish War and with the ascension of James I eight merchants controlled over fifty percent of the trade. The eight included the surviving Aldersleys and the Gamulls.

In 1639 is the last documented mention of Chester Merchant Adventurers. It had a healthy membership of forty-three merchants. The country was soon to be divided by the English Civil War.