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years there may be nothing but decay. Fashion may change from the Riviera to some other part of the Mediterranean littoral, and with fashion will go the concentration of wealth which accompanies it.

In the Middle, and especially in the later Middle, Ages it was otherwise. The great religious houses not only tended to accumulate wealth and to perpetuate it in the same hands (they could not gamble it away nor disperse it in luxury ; they could hardly waste it by mismanagement), but they were also permanently fixed on one spot.

Such an institution as Reading, for example, or as Abingdon, went on perpetually receiving its immense revenues for generation after generation, and were under no temptation or rather had no capacity for spending it elsewhere than in the situation where their actual buildings were to be found.

In this way the great monastic houses founded a tradition of local wealth which has profoundly affected the history of the Thames Valley. And if that valley is still to-day one of the chief districts wherein the economic power of England is concentrated, it owes that position mainly to the centuries during which the great foundations exercised their power upon the banks of the river.

The growth of great towns, one of the lost phases of our national development, one which finds its example in the Thames Valley as elsewhere, and one to which we shall allude



QUARRY WOODS, MARLOW.

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before closing these notes upon the river, has somewhat obscured the quality of this original accumulation of wealth along the Thames. But when we come to consider the figures of the census at an earlier time, before modern commercialism and the railway had drawn wealth and population into fewer and larger centres, we shall see how considerable was the string of towns which had grown up along the stream. And we shall especially see how fairly divided among them was the population, and, it may be presumed, the wealth and the rateable value, of the valley.

The point just mentioned in connection with the larger monastic foundations, and their artificial concentration of economic power, deserves a further elaboration, for the economic importance of a district is one of the aspects of geography which even modern analysis has dealt with very imperfectly.

Economists speak of the economic importance of such-and-such a spot because material of use to mankind is there discovered. Thus, people commonly point to the economic importance of the valleys all round the Pennine Range in England because they contain coal and metals, and to the economic importance of a small district in South Wales for the same reason.

A further consideration has admitted that not only places where things useful to mankind are discovered, but places

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naturally fitted for their exchange have an economic importance peculiarly their own. Indeed, the more history is studied from the point of view of economics, the more does this kind of natural opportunity emerge, and the less does the political importance of purely productive areas appear. The mountain districts of Spain, the Cornish peninsula, were centres of metallic industry of the first importance to the Romans, but they remained poor throughout the period of Roman civilisation. To-day the farmer in the west of America, the miner and the clerk in Johannesburg, are perhaps more numerous, but as a political force no wealthier for the opportunities of their sites : the economic power which they ultimately produce is first concentrated in the centres of exchange where the wealth they produce is handled.

Now there is a third basis for the economic importance of a district, and as this third basis is indefinitely more important than the other two, it has naturally been overlooked in the analysis of the universities. This basis is the basis of residence. Given that a conqueror, or a seat of Government established by routine, is established in a particular place and chooses there to remain ; or given that the pleasure attached to a particular site—its natural pleasures or the inherited grandeur of its buildings or what not—make it an established residence for those who control the expenditure of wealth, then that place will acquire an economic importance which has

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for its foundation nothing more material than the human will. Thither wealth, wherever produced, will flow, and there will be discovered that ultimate motive force of all production and of all exchange, the effective demand of those possessors who alone can set the industrial machine in motion.

This has been abundantly true in every period of the world's history, whenever commerce existed upon a considerable scale, or whenever a military force sufficiently universal was at the command of wealthy men.

It is particularly true to-day. To-day not the natural centres of exchange, still less the natural centres of production, determine what places in the world shall be wealthy and what shall not. The surplus of the wealth produced by the Egyptian fellaheen is carefully collected by English officials and largely consumed in Paris; the wealth produced by the manufacturers of North England is largely spent in the south of England and upon the Continent; until their recent and successful revolt, the wealth produced by the Irish peasantry was largely spent in London and upon the Riviera.

The economic importance, then, of the Thames Valley has not diminished, but increased since South England ceased to be the main field of production.

The tradition of Government, the habitual residence of the wealthy and directing classes of the community, have centred more and more in London. The old establishment

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of luxury in the Thames Valley has perpetually increased since the decline of its industrial and agricultural importance, and undoubtedly, if it were possible to draw a map indicating the proportion of economic *demand* throughout the country, the Valley of the Thames would appear, in proportion to its population, by far the most concentrated district in England, although it contains but one very large town, and although it is innocent of any very important modern industry.

It is interesting, in connection with this economic aspect of the Thames Valley, to note that, alone of the great river valleys of Europe, it has no railway system parallel to its banks. There is no series of productive centres which could give rise to such a railway system. The Great Western Railway follows the river now some distance upon one side, now some distance upon the other, as far as Oxford; but it does not depend in any way upon the stream, and where the course of the stream is irregular it goes on its straight course, throwing out branch lines to the smaller towns upon the banks: for the railway depends, so far as this section is concerned, upon the industries of the Midlands and of the west. Were you to cut off the sources of carriage which it draws upon from beyond the Valley of the Thames it could not exist.

The Scheldt, the Rhine, the Rhone, the Garonne, the Seine, the Elbe, are all different in this from the Thames. The economic power of our main river valley is chiefly a spend-



EMMA BOWEN.

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ing power. It produces little and, though it exchanges more of human wealth, it is the artificial machinery of exchange rather than the physical movement of goods that enriches it.

Now this habit of residence, this settlement of the concentrated power of demand upon the banks of the Thames, was the work of the monastic houses.

It may be argued that, with the commercial importance of London, and with its attainment of the position of a capital, the residence of such economic power would necessarily have spread up the Thames Valley. It is doubtful whether any such necessity as this existed. In Roman times the Thames certainly did not lead up thus in the line of wealth from London, and though it is true that water carriage greatly increased in importance after the breakdown of Roman civilisation, yet the medium by which that water carriage was utilised was the medium of the Benedictine foundations. They it was who established that continuous line of progressive agricultural development and who prepared the way for the later yet more continuous line of the full monastic effort which succeeded the Conquest.

A list of monastic institutions upon the river, if we exclude the friars, the hospitals, and such foundations as made part of town or university life, is as follows:—a priory at Cricklade, another at Lechlade, the Abbey of Eynsham (sufficiently near the stream to be regarded as riparian),

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the Nunnery and School of Godstow, the great Abbeys of Osney and Rewley, the Benedictine Nunnery at Littlemore, the great Abbey of Abingdon, the Abbey of Dorchester, Cholsey (but this had been destroyed before the Conquest, and was never revived), the Augustinian Nunnery at Goring, the great Cluniac Abbey at Reading, the Cell of Westminster at Hurley, the Abbey of Medmenham, the Abbey of Bisham just opposite Marlow, and the Nunnery of Little Marlow ; the Nunnery of Burnham, which, though nearly a mile and a half from the stream, should count from the position of its property as a riparian foundation, the little Nunnery of Ankerwike, the great Benedictine Abbey of Chertsey, the Carthusians of Sheen, and the Benedictines of Westminster, to which may be added the foundation of Bermondsey.

When the end came the total number of those in control of such wide possessions was small.

Indeed it was perhaps no small cause of the unpopularity, such as it was, into which the same monasteries had locally fallen, that so much economic power was concentrated in so few hands. The greater foundations throughout the country possessed but a little more than 3000 religious, and even when all the nuns, friars, and professed religious of the towns are counted, we do not arrive at more than 8000 in religion in an England which must have had a population of at least 4,000,000, and quite possibly a much larger number ;

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nor could the mobs foresee that the class which would seize upon the abbey lands would concentrate the means of production into still fewer hands, until at last the mass of Englishmen should have no lot in England.

Moreover, it would be an error to consider the numbers of the religious alone. The smaller foundations, and especially the convents of nuns, did certainly support but small numbers, and this probably accounts for the ease with which they were suppressed, but, on the other hand, their possessions also were small. In the case of the great foundations, though one can count but 3000 monks and canons, the number of them must be multiplied many times if we are to arrive at the total of the communities concerned. Reading, Abingdon, and the rest were little cities, with a whole population of direct dependants living within the walls, and a still larger number of families without, who indirectly depended upon the revenues of the abbey for their livelihood.

Another and perhaps a better way of presenting to a modern reader the overwhelming economic power of the mediæval monastic system, especially its economic power in the Valley of the Thames, would be to add to such a list of houses a map of that valley showing the manors in ecclesiastical hands, the freeholds and leaseholds held by the great abbeys, in addition to the livings that were within their gift ; in a word, a map giving all their different forms of revenue.

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Such a map would show the Valley of the Thames and its tributaries covered with ecclesiastical influence upon every side.

Even if we confined ourselves to the parishes upon the actual banks of the river, the map would present a continuous stretch of possessions upon either side from far above Eynsham down to below bridges.

The research that would be necessary for the establishment of such a complete list would require a leisure which is not at the disposal of the present writer, but it is possible to give some conception of what the monastic holdings were by drawing up a list confined to but a small part of these holdings and showing therefore *a fortiori* what the total must have been.

In this list I concern myself only with the eight largest houses in the whole length of the river. I do not mention parishes from which the revenues were not important (though these were numerous, for the abbeys held a large number of small parcels of land). I do not mention the very numerous holdings close to the river but not actually upon it (such as Burnham or Watereaton), nor, which is most important of all, do I count even in the riparian holdings such foundations as were not themselves set upon the banks of the Thames. Whatever Thames land paid rent to a monastery not actually situated upon the banks of the river, I omit.



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Finally the list, curtailed as it is by all these limitations, concerns only the land held at the moment of the Dissolution. Scores of holdings, such as those of Lechlade, which was dissolved in Catholic times, Windsor, which was exchanged as we have seen at the time of the Conquest, I omit and confine myself only to the lands held at the time of the Dissolution.

Yet these lands—though they concern only eight monasteries, though I mention only those actually upon the banks of the river, and though I omit from the list all small payments—put before one a series of names which, to those familiar with the Thames, seems almost like a voyage along the stream and appears to cover every portion of the landscape with which travellers upon the river are familiar. Thus we have Shifford, Eynsham, South Stoke, Radley, Cumnor, Witham, Botley, the Hinkseys, Sandford, Shillingford, Swinford, Medmenham, Appleford, Sutton, Wittenham, Culham, Abingdon, Goring, Cowley, Littlemore, Cholsey, Nuneham, Wallingford, Pangbourne, Streatley, Stanton Harcourt; and all this crowd of names upon the upper river is arrived at without counting such properties as attached to the great monasteries within towns, as, for example, to the monasteries of Oxford. It is true that not all these names represent complete manorial ownership. In a number of cases they stand for portions of the manor only, but even in

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this list ten at least, and possibly twelve, stand for complete manorial ownership. Then one must add Sonning, Wargreave, Tilehurst, Chertsey, Egham, Cobham, Richmond, Ham, Mortlake, Sheen, Kew, Chiswick, Staines, etc., of which many of the most important, such as Staines, are full manorial possessions.

It is clearly evident, from such a very imperfect and rapidly drawn list, what was the economic power of the great houses, and one may conclude, even from the basis of such imperfect evidence, that the directing force of economic effort throughout the Thames Valley was to be found, right up to the Dissolution, in the chapter houses of Reading, of Chertsey, and of Westminster, of Abingdon and of the lesser houses.

In a word, the business of Henry might be compared to what may be in future the business of some democratic European Government when it lays its hands upon the fortunes of the great financial houses, but with this double difference, that the confiscation to which Henry bent himself was a confiscation of capital whose product did not leave the country, and could not be used for anti-national purposes, as also that it was the confiscation of wealth which never acted secretly and which had no interest, as have our chief moneylenders, in political corruption. It was a vast undertaking and, in the truest sense of the word, a revolu-

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tionary one, such as Europe had not seen until that moment, and perhaps has not seen since.

It was effected with ease, because there did not reside in the public opinion of the time any strong body of resistance.

The change of religion, in so far as a change was threatened (and upon that the mass of the parish priests themselves, and still more the mass of the laity, were very hazy), did not affect the mind of a people famous throughout Europe for their intense and often superstitious devotion; but in some odd way the segregation of the great communities, their vast wealth, and perhaps an external contradiction between their original office and their present privilege, forbade any united or widespread enthusiasm in their defence.

Englishmen rose upon every side when they thought that the vital mysteries of the Faith were threatened. The risings were only put down by the use of foreign mercenaries and by the most execrable cruelty, nor would even these means have sufficed had the rebels formed a clear plan, or had the purpose of Henry himself in matters of religion been definite and capable of definite attack. But the country, though ready enough to fight for Dogma, was not ready to fight for the monasteries. It might, perhaps, have fought if the attack upon them had been direct and universal. If

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Henry had laid down a programme of suppressing religious bodies in general, he probably could not have carried it out, but he laid down no such programme. The Dissolution of the smaller houses was imagined by the most devout to be a statesmanlike measure. Many of them, like Medmenham, were decayed ; their wealth was not to be used for the private luxury of the King or of nobles ; it was to swell the revenues of the greater foundations or to be applied to pious or honourable public use. But the example once given, the attack upon the greater houses necessarily followed ; and the whole episode is a vivid lesson in the capital principle of statesmanship that men are governed by routine and by the example of familiar things. Render possible to the mass of men the conception that the road they habitually follow is not a necessity of their lives, and you may exact of them almost any sacrifice or hope to see them witness without disgust almost any enormity.

Moreover, the great monasteries were each severally tricked. The one was asked to surrender at one time, another at another ; the one for this reason, the other for that. The suppression of Chertsey, the example perpetually recurring in these pages, was solemnly promised to be but a transference of the community from one spot to another ; then when the transference had taken place the second community was ruthlessly destroyed. There is ample evidence



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to show that each community had its special hope of survival, and that each, until quite the end of the process, regarded its fate, when that fate fell upon it, as something exceptional and peculiar to itself. Some, or rather many, purchased temporary exemption, doubtless secure in the belief that their bribe would make that extension permanent. Their payments were accepted, but the contracts depending upon them were never fulfilled.

When the Dissolution had taken place, apart from the private loot, which was enormous, and to which we shall turn a few pages hence, a methodical destruction took place on the part of the Crown.

In none of the careless waste which marked the time is there a worse example than in the case of Reading. The lead had already been stripped from the roof and melted into pigs; the timbers of the roof had already been rotting for nearly thirty years, when Elizabeth gave leave for such of them as were sound to be removed. Some were used in the repairing of a local church; a little later further leave was given for 200 cartloads of freestone to be removed from the ruins. But they showed an astonishing tenacity. The abbey was still a habitation before the Civil Wars, and even at the end of the eighteenth century a very considerable stretch of the old walls remained.

Westminster was saved.

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The salvation of Westminster is the more remarkable in that the house was extremely wealthy.

Upon nothing has more ink been wasted in the minute research of modern history than upon an attempted exact comparison between modern and mediæval economics.

It is a misfortune that those who are best fitted to appreciate the economic problems and science of the modern world are, either by race or religion, or both, cut off from the mediæval system, and even when they are acquainted with the skeleton, as it were, of that body of Christian Europe, are none the less out of sympathy with, or even ignorant of, its living form and spirit.

The particular department of that inquiry which concerns anyone who touches the vast economic revolution produced by the Dissolution of the monasteries is the comparison of values (as measured in the precious metals) between the early sixteenth century and the early twentieth.

No sensible man needs to be told that such a comparison is one of the very numerous parts of historical inquiry in which a better result is arrived at in proportion as the matter is more generally and largely observed. It is one in which detail is more fatal to a man even than inaccuracy, and it is one in which hardly a single observer who has been really soaked in his subject has avoided the most ludicrous conclusions.

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Again, no man of common sense need be told that a rigid multiple is absolutely impossible of discovery. The search for such a multiple is like a search for an index number which shall apply to all the varying economic habits of the modern world. One cannot say : "Multiply prices by 10" or "Multiply prices by 20," and thus afford the modern reader a sound basis ; but one can say, after some observation : "Multiply by such-and-such a multiple (wherever very large and varied expenditure is concerned) and you will certainly have a minimum ; though how much *more* such expenditure may have represented in those very different and far simpler social circumstances cannot be precisely determined.

What, then, is the rough multiple that will give us our minimum ?

The inquiry has been prosecuted by more than one authority upon the basis of wheat. One may say that wheat in normal years in the early sixteenth century stood at about an eighth of wheat in what I may call the normal years of the nineteenth, before the influx of Colonial produce began to be serious, and before the depreciation of silver combined with other causes to disturb prices.

Those who have taken wheat for their basis, recognising, as even they must do, that 8 is far too low a multiple, are willing to grant 10, and sometimes even 12, and this way of calculating, largely because it is a ready rule, has entered

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into many books upon the Reformation. The early Tudor penny is turned into the modern shilling.

But this basis of calculation is false, because the eating of wheaten bread was not then the universal thing it is to-day. The English proletarian of to-day is, in comparison with the large well-to-do class of his fellow-citizens, a far poorer man than his ancestry ever were. Wheaten bread is, indeed, his necessity, but good fresh meat (for example) is an exception for him.

Now the Englishmen of earlier times made beef a necessity, and yet we find that beef will permit a higher multiple than wheat. Beef will give you a multiple of 12, and just as wheat, giving you a multiple of 8, permits a somewhat higher general multiple, so beef, giving you a multiple of 12, permits a higher one. So if we were to make beef our staple instead of wheat we should get a multiple of 13 or 14 by which to turn the money of the first third of the sixteenth century into the money of our own time.

But beef, in its turn, is not a fair standard ; during much of the year pork had, under the circumstances of the time, to be eaten instead of fresh meat. Pork is to-day almost the only meat all the year round of many labourers on the land. Now pork gives a still higher multiple : it gives 20. For the pound that you would now give in Chichester Market for a breeding sow, you gave in the early years of the sixteenth



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century a shilling. So here you have another article of common consumption which gives you a multiple of 20.

Strong ale gives you a higher multiple still—one of nearly 24. You could then get strong ale at a penny a gallon. You will hardly get it at two shillings a gallon to-day ; and yet it is made of the same materials. The small ale of the hayfield will give you almost any multiple you like ; it is from eightpence to ninepence a gallon now : it was often given away in the sixteenth century as water would be.

The consideration of but a few sets of prices such as those we have quoted shows that the ordinary multiple might be anything between 8 and 24, with a prejudice in favour of the higher rather than the lower figure. But there are other lines of proof which converge upon the matter, and which permit a greater degree of certitude. For instance, even after the rise in prices in the early part of Elizabeth's reign, while sixpence a week is thought low for the board and lodging of a working man, a shilling is thought very high, and is only given in the case of first-rate artisans ; and if we consider the pre-Reformation period, when the position of the labourer was, of course, much better than it was under Elizabeth, or ever has been since, we find something of the same scale. A penny a day is thought a rather mean allowance, but twopence a day is a first-rate extra board wage.

Again, in Henry VIII.'s first poll tax it is taken for granted

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that many labourers have less than a pound a year in actual wages, and that wages over this sum, up to two pounds, for instance, form a sort of aristocracy of labour that can afford to pay taxation. Of course some part of the wages so counted were paid in part board and lodging, especially in the agricultural industries, but still, the reception of 240 pence for a year's work in money gives you a multiple of far more than 20 : you will not get a man about a house and garden for less than thirty pounds though you feed and house him, and the unhoused outside labourer gets, first and last, over fifty pounds at the least.

When the Reformation was in full swing the currency was debased almost out of recognition, and before the death of Edward VI. prices are rendered so fictitious by inflation that they are useless for our purpose. It is only with the currency of Elizabeth that they became true measures of value once more.

It is useless, therefore, to follow the inquiry after the Dissolution of the monasteries, for not only was the currency at sixes and sevens, but true prices were also rapidly rising with the influx of precious metals from Spain and America.

I have said enough in this very elementary sketch to show that a general multiple of 20, when one considers wages as well as staple foods, is as high as can be fixed safely, while a general multiple of 12 is certainly too low.

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But even to multiply by 20 is by no means enough if one is to appreciate the social meaning of such-and-such a large income in the first part of Henry VIII.'s reign.

A brief historical essay, such as is this, is no place in which to discuss any general theory of economics ; were there space to do so, even in an elementary fashion, it would be possible to show how the increase of wealth in a state is, on account of the increased elasticity in circulation of the currency, almost independent of the movement of prices. But without going into formulæ of this complexity, a couple of homely comparisons will suffice to show what a much larger thing a given income was in the early sixteenth century, than its corresponding amount in values is to-day.

Consider a man with some £2000 a year travelling through modern Europe. Prices, in the competition of modern commerce and the ease of modern travel, are levelled up very evenly throughout the area that he traverses. Yet such a man, should he settle in a village of Spanish peasants, would appear of almost illimitable wealth, because he would have at his command an almost indefinite amount of those simple necessities which form the whole category of their consumable values. Or again, let such a man settle in a place where the variety of consumable values is large, but where the distribution of wealth is fairly equal, and the small income, therefore, a normal social phenomenon—as, for

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instance, among the lower middle class of Paris—there again his £2000 a year would be of much greater effect than in a society where wealth was unequally divided, for it would produce that effect in a medium where the satisfaction of nearly every individual around him was easily reached upon perhaps a tenth of such an income.

When all this is taken into consideration we can begin to see what the great monasteries were at the time of their dissolution. It is hardly an exaggeration to multiply the list of mere values by 20 to bring it into the terms of modern currency. A place worth close on £2000 a year (as was, for instance, Ramsey Abbey) meant an income of not far short of £40,000 a year in our money, to go by prices alone. And that £40,000 a year was spent in an England in which nine-tenths of the luxury of our modern rich was unknown, in which the squire was usually but three or four times richer than one of his farmers, in which great wealth, where it existed, attached rather to an office than to a person. In general, the multiple of 20 must be further multiplied by a coefficient which is not arithmetically determinable, but which we see to be very large by a general comparison of the small, poor, and equable society of the early sixteenth century with the complex, huge, wealthy, and wholly iniquitous society of our own day.

Supposing, for instance, we take the high multiple of



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20, and say that the revenues of Westminster at its dissolution in the first days of 1540 were some £80,000 a year in our modern money, we are far underestimating the economic position of Westminster in the State. There are to-day many private men in London who dispose of as great an income, and who, for all their ostentation, are not remarkable; but the income of Westminster in the early sixteenth century, when wealth was far more equally divided than it is now, and when the accumulation of it was far less, was a very different matter to what we mean to-day by £80,000 a year. It produced more of the effect which we might to-day imagine would be produced by a million. The fortune of but very few families could so much as compare with it, and the fortunes of individual families, especially of wealthy families, were, during the existence of a strong king, highly perilous, and often cut short; nothing could pretend to equal such an economic power but the Crown, which then was, and which remained until the victory of the aristocracy in the Civil Wars, by far the richest legal personality in Britain. The temptation to sack Westminster was something like the temptation presented to our financial powers to-day to get at the rubber of the Congo Basin or at the unexploited coal of Northern China.

By a miracle that temptation was withstood. For the moment Henry intended to construct a bishopric with its

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cathedral out of the old corporation and abbey. He might have done so and yet have yielded immediately after to his cupidity, as he did with the Cathedral of Osney. It ended in the form which it at present maintains. The greater part of its revenues were, of course, stolen, but the fabric was spared and enough income was retained to permit the continuous life of Westminster to our own time.

Men are slow to conceive what might have been—nay, what almost *was*—in their national history ; it seems difficult to our generation to imagine Westminster Abbey absent from the national life ; yet Abingdon is gone, all but a gateway, Reading all but a few ruined walls, Chertsey has utterly disappeared, so has Osney, so has Sheen—to mention the great river houses alone : Westminster alone survives, and the only reason it survives is that it had about it at the time of the destruction of the monasteries a royal flavour, and that its existence helped to bolster up the Tudors. But for that it would have been sold like the rest, the lead would have been stripped from its roof, the glass broken and thrown aside, and a Cecil or a Howard would have built himself a palace with the stones. It is but a chance that the words “ Westminster Abbey ” mean more to us to-day than “ Woburn Abbey,” “ Bewley Abbey ” or any one of the scores of “ Abbeys,” “ Priories,” and the rest, which are the names of our country houses.

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Chertsey and Abingdon were less fortunate than Westminster.

Chertsey, indeed, has so thoroughly disappeared that it might be taken as a symbol of all that England had been for the thirty generations since Christianity had come to her, and then, in two generations of men, ceased suddenly to be. There is, perhaps, not one in a thousand of the vague Colonials who regard Westminster Abbey as a sort of inevitable centre for Britishers and Anglo-Saxons, who has so much as heard of Chertsey. There is perhaps but one in a hundred of historical students who could attach a definite connection to the name, and yet Chertsey came next in the list of the great Benedictine Abbeys; Chertsey also was coeval with England.

Chertsey went the way of them all. The last abbot, John Cordery, surrendered it in the July of 1537, but he and his community were not immediately dispersed, they were taken off to fill that strange new foundation of Bisham, of which we shall hear later in connection with the river, and which in its turn immediately disappeared. Not a year had passed, the June of 1538 was not over, when the new community at Bisham was scattered as the old one at Chertsey had been.

Of the abbey itself nothing is left but a broken piece of gateway, and the few stones of a wall. But a relic of

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it remains in Black Cherry Fair, a market granted to the abbey in the fifteenth century and formerly held upon St Anne's Hill and upon St Anne's Day.

The fate of this monastery has something about it particularly tragic, for the abbot and the monks of Chertsey when they surrendered did so in the full expectation of continuing their monastic life at Bisham, and if Bisham was treacherously destroyed immediately after the fault does not lie at their door.

With Abingdon it was otherwise. The last prior was perhaps the least steadfast of all the many bewildered or avaricious characters that meet us in the story of the Dissolution. He was one Thomas Rowland, who had watched every movement of Henry's mind, and had, if possible, gone before. He did not even wait until the demand was made to him, but suggested the abandonment of the trust which so many generations of Englishmen had left in his hands, and he had a reward in the gift not only of a very large pension but also of the Manor of Cumnor, which had been before the destruction of the religious orders the sanatorium or country house of the monks. He obtained it: and from his time on Cumnor has borne an air of desolation and of murder, nor does any part of his own palace remain.

When any organised economic system disappears, there is nothing more interesting in history than to watch the process



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of its replacement : for example, the gradual disappearance of pagan slavery, and its replacement by the self-governing peasantry of the Middle Ages, with all the consequences of that change, affords some of the best reading in Continental records. But the Dissolution of the English monasteries has this added interest, that it was an immediate, and therefore an overwhelming, change ; there was hardly a warning, there was no delay. suddenly, not within the lifetime of a man, but within that of a Parliament, from one year to another, a good quarter of the whole economic power of the nation was utterly transformed. Nothing like it has been known in European history.

What filled the void so made ? The answer to this question is, the Oligarchy : the landed class which had been threatening for so long to assume the Government of England stepped into the shoes of the great houses, and by this addition to their already considerable power achieved the destruction of the monarchy and within 100 years proceeded to the ordering of the English people under a small group of wealthy men, a form of Government which to this day England alone of all Christian nations suffers or enjoys.

This general statement must not be taken to mean that the oligarchic system, whose basis lies in the ownership of land, was immediately created by the Dissolution of the great monasteries. The development of the territorial system of

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England, of which system the banks of the Thames afford as good a picture as any in England, can be traced certainly from Saxon, and conjecturally from Roman, times.

The Roman estate was, presumably, the direct ancestor of the manor, and the Saxon thegns were perhaps most of them in blood, and nearly all of them in social constitution, descended from the owners of the Roman Villas which had seen the petty but recurrent pirate invasions of the fifth and sixth centuries.

But though the manorial arrangement, with its village lords and their dependent serfs, was common to the whole of the West, and could be found on the Rhine, in Gaul, and even in Italy, in Saxon England it had this peculiarity, that there was no systematic organisation by which the local landowner definitely recognised a feudal superior, and through him the power of a Central Government. Or rather, though in theory such recognition had grown up towards the end of the Saxon period, in practice it hardly existed, and when William landed the whole system of tenure was in disorder, in the sense that the local lord of the village was not accustomed to the interference of a superior, and that no groups of lords had come into existence by which the territorial system could be bound in sheaves, as it were, and the whole of it attached to one central point at the royal Court.

Such a system of groups *had* arisen in Gaul, and to that

The Thames

difference ultimately we owe the French territorial system of the present day, but William the Norman's new subjects had no comprehension of it.

It was upon this account that even those manors which he handed over to his French kindred and dependants were scattered, and that, though he framed a vigorous feudal rule centring in his own hands, the ancient customs of the populace, coupled with the lack of any bond between scattered and locally independent units, forbade that rule to endure.

William's order was not a century old when the recrudescence of the former manorial independence was felt in the reign of Henry II. Under the personal unpopularity of his son, John, it blazed out into successful revolt, and, in spite of the veil thrown over underlying and permanent customs by such strong feudal kings as the first and the third Edwards, the independence and power of the village landlord remained the chief and growing character of English life. It expressed itself in the quality of the local English Parliament, in the support of the usurping Lancastrian dynasty—in twenty ways that converge and mingle towards the close of the Middle Ages.

But after the Dissolution of the monasteries this power of the squires takes on quite a different complexion: the land-owning class, from a foundation for the National Government, became, within two generations of the Dissolution, the master of that Government.

The Thames

For many centuries previous to the sixteenth the old funded wealth of the Crown had been gradually wasting, at the expense of the Central National Government and to the profit of the squires. But the alienation was never complete. There are plenty of cases in which the Crown is found resuming the proprietorship of a manor to which it had never abandoned the theoretical title. With the Tudors such cases become rarer and rarer, with the Stuarts they cease.

The cause of this rapid enfeeblement of the Crown lay largely in the changed proportion of wealth. The King, until the middle of the sixteenth century, had been far wealthier than any one of his subjects. By a deliberate act, the breaking up of ecclesiastical tenure, the Crown offered an opportunity to the wealthier of those subjects so enormously to increase their revenues as to overshadow itself; in a little more than a century after the throwing open of the monastic lands the King is an embarrassed individual, with every issue of expenditure ear-marked, every source of it controlled, and his very person, as it were, mortgaged to a plutocracy. The squires had not only added to their revenues the actual amounts produced by the sites and estates of the old religious foundations, they had been able by this sudden accession of wealth to shoot ahead in their competition with their fellow-citizens. The *counterweight* to the power of



CLIVEDEN.

The Thames

the local landlord disappeared with the disappearance of the monastery.

To show how the religious houses had furnished a powerful counterweight by which the Central Government and the populace could continue to oppose the growing power of the landed oligarchy, we may take all the southern bank of the Thames from Buscot to Windsor. We find at the time of the Conquest twelve royal manors and fifteen religious ; only the nine remaining were under private lords. Four and a half centuries later, at the time of the Dissolution, the royal manors have passed for the most part into private hands, but the manors in the hands of the religious houses have actually increased in number.

At this point it is important to note an economic phenomenon which appears at first sight accidental, but which, on examination, is found to spring from calculable political causes. At the moment of the Dissolution it was apparently in the power of the Crown to have concentrated the revenues of all these monastic manors into its own hands, and this typical stretch of country, the Berkshire shore, shows how economically powerful the Central Government of England might have become had the property surrendered to the Crown been kept in the hands of the King.

The modern reader will be tempted to inquire why it was not so kept.

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Most certainly Henry intended to keep, if not the whole of it (for he must reward his servants, and he was accustomed to do things largely), yet at least the bulk of it in the Royal Treasury, and had he been able to do so the Central Government of England would have become by far the strongest thing in Europe. It is conceivable, though in consideration of the national character doubtful, that with so powerful an instrument of government, England, instead of standing aside from the rapid bureaucratic recasting of European civilisation which was the work of the French Crown, might have led the way in that chief of modern experiments. One can imagine the Stuarts, had they possessed revenue, doing what the Bourbons did : one can imagine the modern State developing under an English Crown wealthier than any other European Government, and the re-birth of Europe happening just to the north, instead of just to the south, of the Channel.

But the speculation is vain. As a fact, the whole of the new wealth slipped rapidly from between the fingers of the English King.

When of three forces which still form an equilibrium two are stationary and one is pressing upon these two, then, if either of the stationary forces be removed, that which was pressing upon both overwhelms the stationary force that remains. The monastic system had been marking time for over 100 years, and in certain political aspects of its power

The Thames

had perhaps slightly dwindled. The monarchy, for all its splendour, was in actual resources no more than it had been for some generations. Pressing upon either of these two institutions was the rising and still rising force of the squires. It is not wonderful that under such conditions the spoil fell to the younger and advancing power.

Consider, for example, the extraordinary anxiety of so apparently powerful a king as Henry for the formal consent of the Commons to his acts. It has been represented as part of the Tudor national policy and what not, but those who write thus have not perhaps smiled, as has the present writer, over the names of those who sat for the English shires in the Parliament which assented to the Dissolution of the great monastic houses. Here is a Ratcliffe from Northumberland, and a Collingwood; here is a Dacre, a Musgrave, a Blenkinsop; the Constables are there, and the Nevilles from Yorkshire; the Tailboys of Lincoln, a Schaverell, a Throgmorton, a Ferrers, a Gascoyne; and of course, inevitably, sitting for Bedfordshire, a hungry Russell.

Here is a Townshend, a Wingfield, a Wentworth, an Audley—all from East Anglia—a Butler; from Surrey a Carew, and that FitzWilliam whose appetite for the religious spoils proved so insatiable; here is a Blount out of Shropshire; a Lyttleton, a Talbot (and yet *another* Russell!), a Darrell, a Paulet, a Courtney (to see what could be picked

The Thames

up in his native county of Devon), and after him a Grenfell. These are a few names taken at random to show what humble sort of "Commons" it was that Henry had to consider. They are significant names; and the "Constitution" had little to do then, and has little to do now, with their domination. Wealth was and is their instrument of power.

That such men could ultimately force the Government is evident, but what is remarkable, perhaps, is the extraordinary rapidity with which the Crown was stripped of its new wealth by the gentry, and this can only be explained in two ways :

First, there was the rapid change in prices which rose from the Spanish importation of precious metals from America, the effect of which was now reaching England; and, secondly, the Tudor character.

As to the first, it put the National Government, dependent as it still largely was upon customary and fixed payments, into a perpetual embarrassment. Where it still received nothing but the customary shilling, it had to pay out three for material and wages, whose price had risen and was rising. In this embarrassment, in spite of every subterfuge and shift, the Crown was in perpetual, urgent, and increasing need. Rigid and novel taxes were imposed, loans were raised and not repaid, but something far more was needed to save

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the situation, with prices still rising as the years advanced. Ready money from those already in possession of perhaps half the arable land of England was an obvious source, and into their pockets flowed, as by the force of gravitation, the funded wealth which had once supported the old religion. Hardly ever at more than ten years' purchase, sometimes at far less, the Crown turned its new rentals into ready money, and spent that capital as though it had been income.

The Tudor character was a second cause.

It is a pleasing speculation to conceive that, if some character other than a Tudor had been upon the throne, not all at least of this national inheritance would have been dissipated. One can imagine a character—tenacious, pure, narrow and subtle, intent upon dignity, and with a natural suspicion of rivals—which might have saved some part of the estates for posterity. Charles I., for example, had he been born 100 years earlier, might very well have done the thing.

But the Tudors, for all their violence, were fundamentally weak. There was always some vice or passion to interrupt the continuity of their policy—even Mary, who was not the offspring of caprice, had inherited the mental taint of the Spanish house—and before the last of the family had died, while still old men were living who, as children, had seen the monasteries, nearly all this vast treasure had found its way

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into the pockets of the squires. In the middle of the seventeenth century every one of these villages is under a private landlord : before the close of it even the theoretical link of their feudal dependence upon the Crown is snapped : and the two centuries between that time and our own have seen the power of the new landlords steadily maintained and latterly vastly increased.

Apart from the transfer of the monastic manors there was yet another way in which the Dissolution of the religious houses helped on the establishment of the landed oligarchy in the place of the old National Government. The monasteries had owned not only these full manorial rights, but also numerous parcels of land scattered up and down in manors whose lordship was already in private hands. These parcels, like the small lay freeholds, which they resembled, formed nuclei of resistance to the increasing power of the squires.

The point is of very considerable importance, though not easy to seize for anyone unacquainted with the way in which the territorial oligarchy has been built up or ignorant of the present conditions of English village life.

At the close of the Middle Ages the lord of a manor in England, though possessed of a larger proportion of the land than were his colleagues in other countries, but rarely could claim so much as one half of the acreage of a parish ;



STAR AND GARTER, RICHMOND.

The Thames

the rest was common, in which his rights were strictly limited and defined, to the advantage of the poor, and also side by side with common was to be found a number of partially and wholly independent tenures, over which the squire had little or no control, from copyholds which did furnish him occasional sums of money, to freeholds which were practically independent of him.

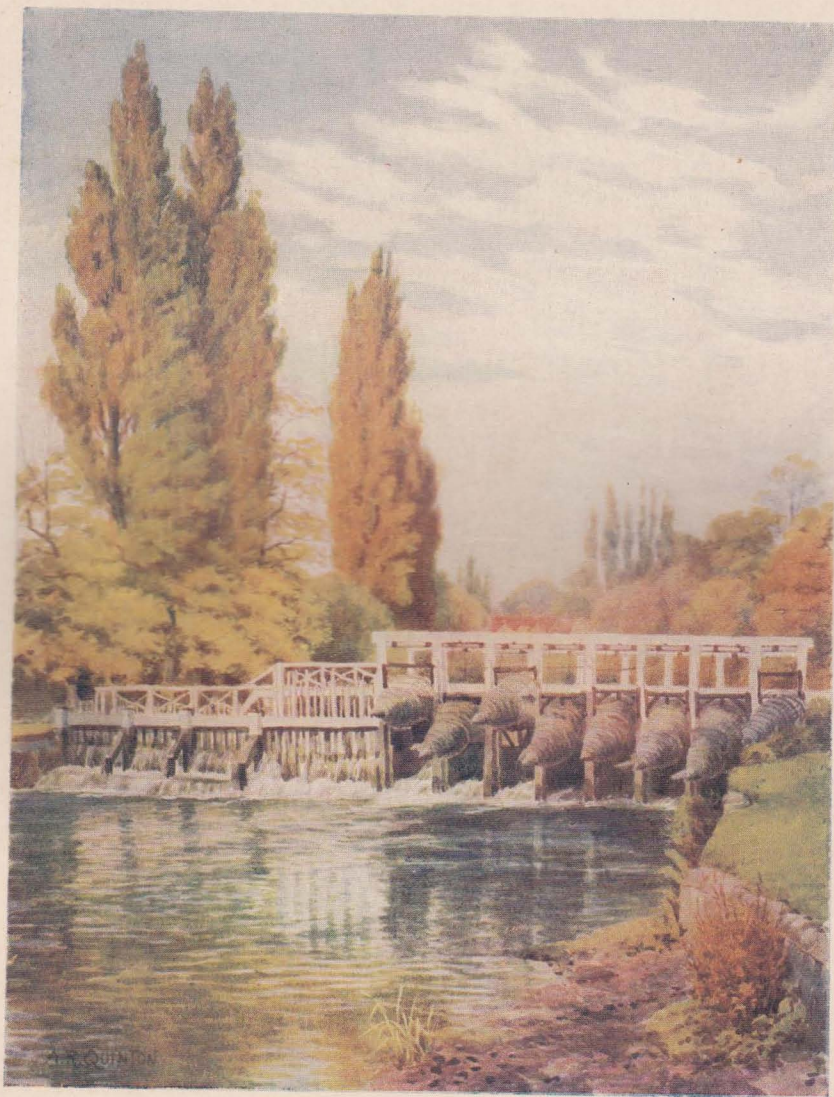
The monasteries possessed parcels of this sort everywhere. To give but one example : Chertsey had twenty acres of freehold pasturage in the Manor of Cobham ; but it is useless to give examples of a thing which was as common as the renting of a house to-day. Now these small parcels formed a most valuable foundation upon which the independence of similar lay parcels could repose. The squire might be tempted to bully a four-acre man out of his land, but he could not bully the Abbot of Abingdon, or of Reading. And so long as these small parcels were sanctioned by the power of the great houses, so long they were certain to endure in the hands even of the smallest and the humblest of the tenants. To-day in a modern village where a gentleman possesses such an island of land, better still where several do, there at once arises a tendency and an opportunity for the smaller men to acquire and to retain. The present writer could quote a Sussex village in the centre of which were to be found, but thirty years ago, more than half-a-

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dozen freeholds. They disappeared : in its prosperity "The Estate" extinguished them. The next heir in his embarrassment has handed over the whole lump to a Levantine for a loan. Had the Old Squire spared the small freeholds they would have come in as purchasers and would have increased their number during the later years when the principal landlord, his son, was gradually falling into poverty and drink.

When the monasteries were gone the disappearance of the small men gradually began. It was hastened by the extinction of that old tradition which made the Church a customary landlord exacting quit rents always less than the economic value of the land, and, what with the security of tenure and the low rental, creating a large tenant right. This tenant right vested in the lucky dependants of the Church did indeed create intense local jealousies that help to account for much of the antagonism to the monastic houses. But the future showed that the benefits conferred, though irregular and privileged, were more than the landless men could hope to expect when they had exchanged the monk for the squire.

Finally, the Dissolution of the religious houses strengthened the squires in the mere machinery of the constitution. Before that Dissolution the House of Lords was a clerical house. Had you entered the Council of Henry VII. when Parliament sat at Westminster you would have seen a crowd of mitres



EEL TRAPS AT HEDSOR.

The Thames

and of croziers, bishops and abbots of the great abbeys, among whom, here and there, were some thirty lay lords. This clerical House of Lords, sprung largely from the populace, possessed only of life tenure, was a very different thing from the House of Lords that succeeded the Dissolution. *That* immediately became a committee, as it were, of the landed class ; and a committee of the landed class the House of Lords remained until quite the last few years, when the practice of purchase has admitted to it brewers, moneylenders, Colonial speculators, and, indeed, anyone who can furnish the sum required by a woman or a secret party fund. A concrete example is often of value in the illustration of a general process, and at the expense of a digression I propose to lay before the reader as excellent a picture as we have of the way in which the Dissolution of the monasteries not only emphasised the position of the existing territorial class, but began to recruit it with elements drawn from every quarter, and, while it established the squires in power, taught them to be careless of the origin or of the end of the families admitted to their rank.

For this purpose I can find no better example than that of the family of Williams, which by the licence of custom we have come to call "Cromwell" ; the most famous member of this family stands out in English history as the typical squire who led the Forces of his Order against the impoverished

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Monarchy, and so reduced that emblem of Government to the simulacrum which it still remains.

Putney, by Thames-side, was the home of their very lowly beginnings.

Of the descent of the Williams throughout the Middle Ages nothing is known. Much later they claimed relationship with certain heads of the Welsh clans, but the derivation is fantastic. At anyrate a certain Williams was keeping a public-house in Putney in the generation which saw the first of the Reformers. His name was Morgan, and the "Ap William" or "Williams" which he added to that name was an affix due to the Welsh custom of calling a man by his father's name ; for surnames had not yet become a rule in the Principality. He may have come, and probably did, from Glamorganshire, and that is all we can say about him ; though we must admit some weight in Leland's contemporary evidence that his son, Richard, was born in the same county, at a place called Llanishen. Anyhow, there he is, keeping his public-house in the first years of the sixteenth century by the riverside at Putney.

There lived in the same hamlet (which was a dependency of the manor of Wimbledon) a certain Cromwell or Crumwell, who was also called Smith ; but this obscure personage should most probably be known by the first of these two names, for his humble business was the shoeing of horses, and

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the second appellation was very probably a nickname arising from that trade. He also added beer-selling to his other work, and this common occupation may have formed a link between him and his neighbour, Morgan ap William.

The next stage in the story is not perfectly clear. Smith or Crumwell had a son and two daughters, the son was called Thomas, and the daughter that concerns us was called Katherine. It is highly probable, according to modern research into the records of the manor, that Morgan ap William married Katherine. But the matter is still in some doubt. There are not a few authorities, some of them painstaking, though all of them old, who will have it that the blacksmith's son, Thomas, loved Morgan ap William's sister, instead of its being the other way about. It is not easy to establish the exact relationship between two public-house keepers who lived as neighbours in a dirty little village 400 years ago.

Thomas proceeded to an astonishing career ; he left his father's forge, wandered to Italy, may have been present at the sack of Rome, and was at last established as a merchant in the city of London. When one says "merchant" one is talking kindly. His principal business then, as throughout his life, was that of a usurer, and he showed throughout his incredible adventures something of that mixture of simplicity and greed, with a strange fixity in the oddest of personal friendships, which amuses us to-day in our company promoters

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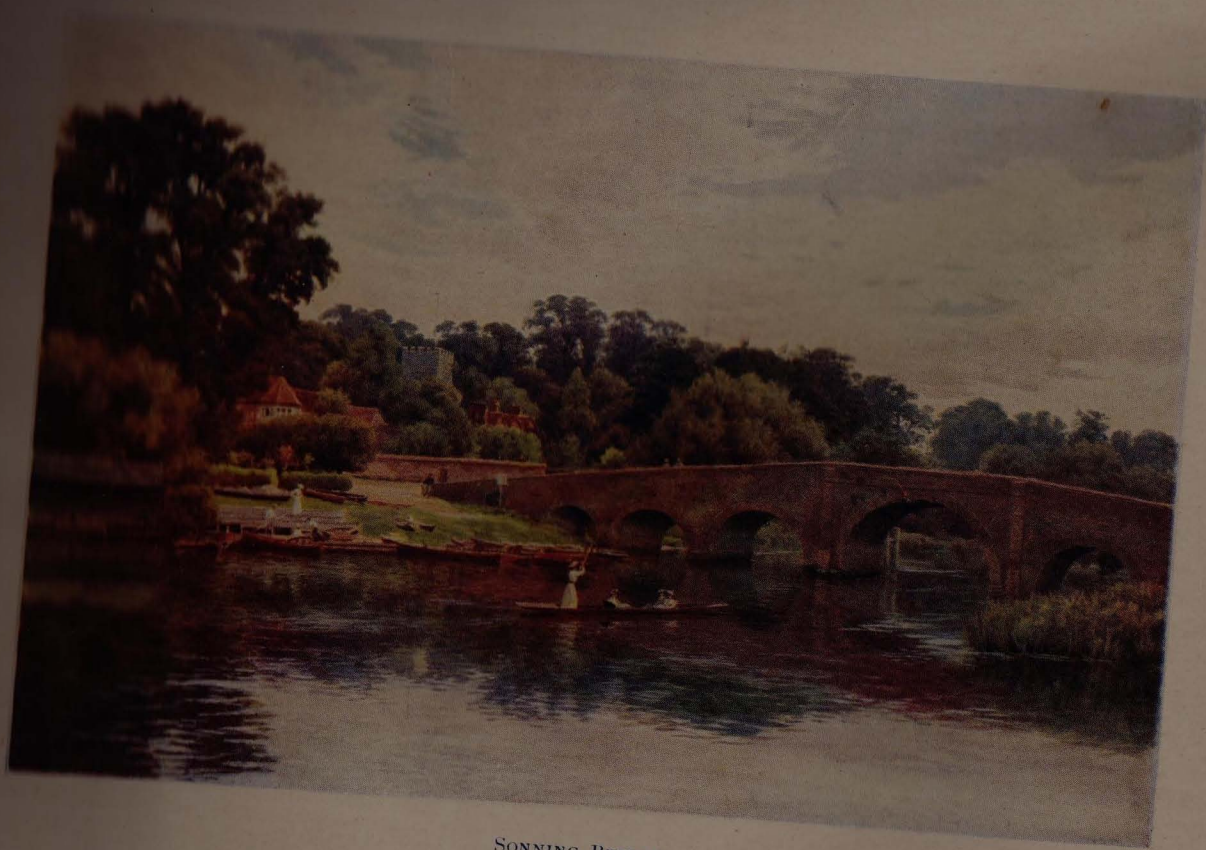
and African adventurers. His abilities recommended him to Wolsey, and when that great genius fell, Cromwell was, as the most familiar of historical traditions represents him, faithful to his master.

Whether this faithfulness recommended him to the King or not, it is difficult to say. Probably it did, for there is nothing that a careful plotter will more narrowly watch in an agent than his record of fidelity in the past.

Henry fixed upon him to be his chief instrument in the suppression of the monasteries. His lack of all fixed principle, his unusual power of application to a particular task, his devotion to whatever orders he chose to obey, and his quite egregious avarice, all fitted him for the work his master ordered.

How the witty scoundrel accomplished that business is a matter of common history. Had he never existed the monasteries would have fallen just the same, perhaps in the same manner, and probably with the same despatch. But fate has chosen to associate this revolution with his name—and to his presence in that piece of confiscation we owe the presence in English history of the great Oliver ; for Oliver, as will be presently seen, and all his tribe were fed upon no other food than the possessions of the Church.

Cromwell, in his business of suppressing the great houses, embezzled quite cynically—if we can fairly call that “em-



SONNING BRIDGE.

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bezzlement which was probably countenanced by the King, to whom account was due. Indeed, it is plainly evident from the whole story of that vast economic catastrophe which so completely separates the England we know from the England of a thousand years—the England of Alfred, of Edward I., of Chaucer, and of the French Wars—it is evident from the whole story, that the flood of confiscated wealth which poured into the hands of the King's agents and squires was a torrent almost impossible to control ; Henry VIII. was glad enough to be able to retain, even for a year or two, one half of the spoils.

We know, for instance, that the family of Howard (which was then already of more than a century's standing) took everything they could lay their hands on in the particular case of Bridlington — pyxes, chalices, crucifixes, patens, reliquaries, vestments, shrines, every saleable or meltable thing, and the cattle and pigs into the bargain, and never dreamt of giving account to the King.

With Cromwell, the embezzlement was more systematic : it was a method of keeping accounts. But our interest lies in the fact that the process was accompanied by that curious fidelity to all with whom he was personally connected, which forms so interesting a feature in the sardonic character of this adventurer. It is here that we touch again upon the family of Morgan ap William, the public-house keeper of Putney.

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When Cromwell was at the height of his power he lifted out from the obscurity of his native kennel a certain Richard Williams, calling him now "cousin" and now "nephew." We may take it that the boy was a nephew, and that the word "cousin" was used only in the sense of general relationship which attached to it at that time. If Cromwell had been a man of a trifle more distinction, or of tolerable honesty, we might even be certain that this young fellow was the legitimate son of his sister Katherine, and, indeed, it is much the more probable conclusion at which we should arrive to-day. But Cromwell himself obscured the matter by alluding to his relative as "Williams (alias Cromwell)," and there must necessarily remain a suspicion as to the birth and real status of his dependant.

In 1538 this young Richard Williams got two foundations handed over to him—both in Huntingdon, and together amounting in value to about £500 a year.

We have seen on an earlier page how extremely difficult or impossible it is to estimate exactly in modern money the figures of the Dissolution. We have agreed that to multiply by twenty for a maximum is permissible, but that even then we shall not have anything like the true relation of any particular income to the general standard of wealth in a time when England was so much smaller than our England of to-day, and in an England where wealth had been until that moment so well



GODSTOW BRIDGE AND TROUT INN.

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divided, and especially in an England where the objects both of luxury and expenditure were so utterly different to our own: where all textile fabric was, for instance, so much dearer in proportion to food than it is now, and where yet a man could earn in a few weeks' labour what would with us be capital enough to stock a small farm.

It is safe to say, however, that when Cromwell had got his young relation—whatever that relationship was—into possession of the two foundations in Huntingdon, he had set him up as a considerable local gentleman, and whether it was the inheritance of the Cromwell blood through his mother, or something equally unpleasant in the heredity of his father, Morgan, young Williams (“alias Cromwell”) did not stick there.

Early in 1540 he swallowed bodily the enormous revenues of Ramsey Abbey.

Now to appreciate what that meant we must return to the case we have already established in the case of Westminster. Westminster almost alone of the great foundations remains with a certain splendour attached to it; we cannot, indeed, see all the dependencies as they used to stand to the south of the great Abbey. We cannot see the lively and populous community dependent upon it; still less can we appreciate what a figure it must have cut in the days when London was but a large country town, and when this walled

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monastic community stood in its full grandeur surrounded by its gardens and farms. But still, the object lesson afforded by the Abbey yet remains visible to us. We can see it as it was, and we know that its income must have represented in the England at that time infinitely more in outward effect than do to-day the largest private incomes of our English gentry : a Solomon Joel, for instance, or a Rothschild, does not occupy so great a place in modern England as did Westminster, at the close of the Middle Ages, in the very different England of its time.

Well, Ramsey was the equivalent of half Westminster, and young Williams swallowed it whole. He was not given it outright, but the price at which he bought it is significant of the way in which the monastic lands were distributed, and in which incidentally the squirearchy of England was founded. He bought it for less than three years' purchase. Where he got the money, or indeed whether he paid ready money at all, we do not know. If he did furnish the sum down we may suspect that he borrowed it from his uncle, and we may hope that that genial financier charged but a low rate of interest to one whom he had so signally favoured.

Contemporaneously with this vast accession of fortune, which made Williams the principal man in the county, Cromwell, now Earl of Essex, fell from favour, and was executed. The barony was revived for his son five months



THE SWAN INN, PANGBOURNE.

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after his death and was not extinguished until the first years of the eighteenth century, but with this, the direct lineage of the King's Vicar-General, we are not concerned : our business is with the family of Williams.

Young Williams did not imitate his protector in showing any startling fidelity to the fallen. He became a courtier, was permanently in favour with the King and with the King's son, and died established in the great territorial position which he had come into by so singular an accident.

His son, Henry, maintained that position, and possibly increased it. He was four times High Sheriff of the two counties ; he received Elizabeth, his sovereign and patroness, at his seat at Hinchinbrooke (one of the convents), and in general he played the rôle with which we are so tediously familiar in the case of the new and monstrous fortunes of our own times.

He was in Parliament also for the Queen, and it was his brother who moved the resolution of thanks to Elizabeth for the beheading of Mary Queen of Scots.

He died in 1603, and even to his death the alias was maintained. "Williams (alias Cromwell)" was the legal signature which guaranteed the validity of purchases and sales, while to the outer world CROMWELL (alias Williams) was the formula by which the family gently thrust itself into the tradition of another and more genteel name. The whole

The Thames

thing was done, like everything else this family ever did, by a mixture of trickery and patience ; he obtained no special leave from Chancery as the law required ; he simply used the "Williams" in public less and less and the "Cromwell" more and more. When he died, his sons after him, Robert and Oliver, had forgotten the Williams altogether—in public—and in the case of such powerful men it was convenient for the neighbours to forget the lineage also ; so with the end of the sixteenth century these Williams have become Cromwells, *pur et simple*, and Cromwells they remain. But still the old caution clings to them where the law, and especially where money, is concerned ; even Robert's son, who grew to be the Lord Protector, signs *Williams* when it is a case of securing his wife's dowry. Of Robert and Oliver, sons of Henry, and grandsons of the original Richard, Oliver, the elder, inherited, of course, the main wealth of the family, but Robert also was portioned, and as was invariably the case with the Williams' (alias Cromwell), the portion took the form of monastic lands.

Many more estates of the Church had come into the hands of this highly accretive family in the half-century that had passed since the destruction of the monasteries.¹

The portion of this younger brother, Robert, consisted

¹ Thus at the very end of the century we find Oliver selling the abbey land of Stratton to a haberdasher in London for £3000.