

Adelphi Lottery Ticket, 1774



The financial panic that spread across Europe in 1772 led to the failure of several banks and caused widespread financial uncertainty. Amongst those caught up in the crisis was architect Robert Adam who, in partnership with his three brothers, had embarked on a huge speculative development near London's Charing Cross. The Adelphi, 69 luxury houses laid out in five streets around a riverside terrace, was to have been the Adam brothers' greatest achievement. Instead, as credit dried up and property prices plummeted, they found themselves crippled by debt and forced to lay off their workforce.

In an effort to raise enough funds to finish the project and recover their costs, the Adams in July 1773 obtained an Act of Parliament allowing them to hold a private lottery. Some 4,370 tickets were to be offered to the public at a cost of £50 per ticket (equal to £3,000 today). Shares in tickets, ranging from a half to 1/64th, were also made available. At stake were 108 prizes, including a top prize of 12 houses worth £50,000. Although a number of tickets remained unsold by the time of the draw in March 1774, the lottery ultimately raised £218,500, enough to settle the Adam brothers' debts and enable them to complete the development.

One of the Adelphi's earliest residents, although not courtesy of a winning lottery ticket, was Henry Hoare jnr (Fat Harry), who moved into 6 Adelphi Terrace in 1775. A bill from furnishers Mayhew & Ince gives an indication of the style Harry and his wife Mary, daughter of William Hoare RA, adopted for their new home. The green and white bedroom was furnished with *A neat Mahogany Press Bed carv'd Pediment, Pateras and Flutes in Freize, Front panell'd with brass Wire Work with green silk Curtains behind* (cost £21), while the drawing room had pink and white silk fringed festoon curtains, 2 large French Birjair Chairs Frames painted pink and white (10 guineas), *A large extra siz'd Plate of French Glass silver'd* (£210) and *A Frame richly carv'd with Beads water Leaves Honeysuckles and other Ornaments, with an ornamental Top of an Altar, a Sphinx on each Side and Swags of Husks the whole richly gilt in the best burnished Gold* (£75-16-0). With an eye to comfort as well as style, though, the couple's order also included repairs to a Gouty Stool.

Once installed in Adelphi Terrace, Harry would have found several Bank customers amongst his neighbours. Royal physician Dr John Turton was living at No 1A, while John Hart Cotton and Topham Beauclerk occupied Nos 1 and 3 respectively. And immediately next door to Harry, at No 5, was his intimate friend, actor David Garrick. Garrick, one of the most famous men in England, had been persuaded to buy his house before the Terrace was completed, giving the Adams' venture an invaluable publicity boost.

The occupant of No 7, Sir Thomas Mills, Receiver General of Quebec, was at first unknown to Harry. But the two men rapidly became close friends, meeting almost daily whenever they were in town, and corresponding when apart. So warm was their friendship that when Mills confessed to some money difficulties Harry was quick to offer him a private loan, a gesture that prompted an outpouring of grateful thanks; *Your goodness and true friendship to me will ever remain imprinted not only on my memory my dear Hoare but on my family's.*

Within months of this declaration, however, the friendship had soured. After lending Mills nearly £2,000 (equal to £125K today), Harry discovered that his friend had been less than candid about the extent of his debts. Despite accepting Mills' interest in his Adelphi house as additional security, Harry's doubts over his friend's willingness or capacity to pay eventually persuaded him to call in the debt, a move that prompted a flood of letters from Mills couched, according to Harry, in *Terms of Abuse that would have disgraced the lowest wretch at Billingsgate*. The rift widened when Mills publicly suggested that part of the debt was in fact Harry's own, incurred at *Play* (ie gambling). No rumour could be more dangerous for a private banker, and Harry was quick to refute the charge. Angry and hurt, he complained that *after having endeavor'd to prove myself his sincere Friend, after having supplied his Necessities for the last 9 Months to a very considerable amount...because I would not do more to be treated with Contempt, Impertinence and the highest Ingratitude is more than human Nature can bear.*

Although Harry subsequently agreed to surrender his interest to Mills' father in law in return for a bill payable by instalments, relations between the neighbours did not improve. Matters finally came to a head in November 1779, when Mills broke into the coach house Harry rented from fellow banker Thomas Coutts and, with a pick axe or Hatchet breaking the panels of Mr Hoare's *Vis-à-Vis*...Sir Thomas and his Men pushed the broken carriage into the street and overturned it. This led to an altercation with Harry's butler, which resulted in the latter being prosecuted (unsuccessfully) for assault.

Sir Thomas Mills left Adelphi Terrace in 1782. His successor at No 7 was John Cator, a retired timber merchant whose country house at Beckenham, Kent, bordered that of Harry's. Described in Fanny Burney's diary as a *good natured busy sort of man*, Cator probably proved to be a more congenial neighbour than his predecessor.