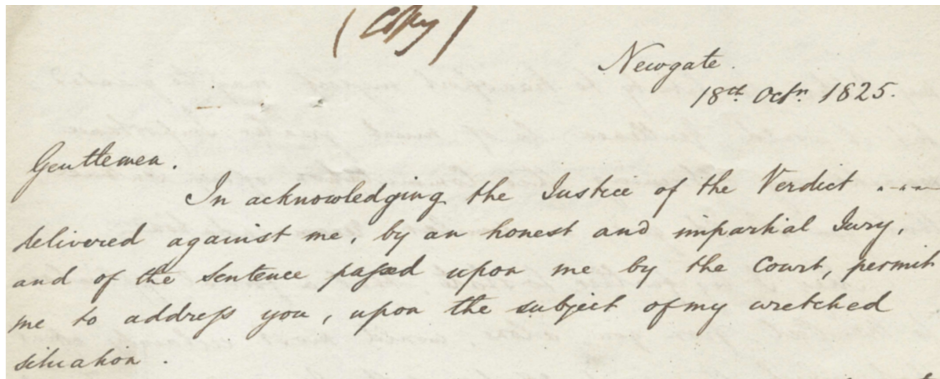


Appeal by William Christmas, 18 Oct 1825



Newgate, 18th Oct'r 1825. Gentlemen, In acknowledging the Justice of the Verdict delivered against me, by an honest and impartial Jury, and of the Sentence passed upon me by the Court, permit me to address you, upon the subject of my wretched situation. This letter, addressed to the partners of Hoare's Bank, was written by former clerk, William Christmas. But just what had brought him to this wretched situation in Newgate gaol?

William Edward Taylor Christmas joined Hoare's Bank in 1811. His father had been a clerk at the Bank of England since 1794, and although William was only 15 he'd already spent a year in Messrs Smith Payne & Smiths' banking house. Over the next 14 years Christmas proved himself to be an efficient and trustworthy clerk, and it was assumed he would spend the rest of his working life at Hoare's. But on 18 June 1825, the partners' memoranda book recorded that: *Having received information to be depended on, of Mr Christmas's expensive & highly improper Establishment at East Acton, He was this Evening after 5 o'clock suspended from Business and He delivered up the Key of his Desk.* From then on, Christmas's life began to unravel.

A few years earlier, in 1817, William Christmas married a naval officer's widow 25 years older than himself. Captain Wright's death had left his finances in a muddled state and Christmas was assigned by Hoare's to assist Mrs Wright in putting them straight. According to *The Times*, *he was assiduously attentive; she viewed him with an eye of favour, and after a courtship of moderate length they were married.* The marriage was not a success and the couple soon parted. Christmas then took up with a well-known actress, Louisa Chatterley. It was with Mrs Chatterley that he lived at East Acton in, as Henry Hoare complained, *a Style & at an Expense far beyond the Means of a Bankers Clerk.* Certainly Christmas's salary of £100 p.a. would have fallen far short of what was required to fund such a lifestyle.

Having dismissed Christmas for his lifestyle, and his association with Mrs Chatterley – *it is highly improper & I may say disgraceful to us to have our Names mentioned as having in our House a Clerk connected with an Actress* – the Hoares no doubt thought the matter at an end. But soon after Christmas was arrested and charged with embezzling £1,000 worth of Exchequer Bills (equal to about £45,000 today). Hoare's each year handled up to £500,000 of Exchequer Bills, mostly on behalf of customers, and Christmas had been entrusted with taking them to the Exchequer Office annually for renewal.

On trial at the Old Bailey in September 1825, Christmas denied embezzling the Bills and rejected suggestions that his connection with Mrs Chatterley had led him into a life of extravagance. Instead he blamed his wife, *a disreputable dissolute woman who had seduced him into marriage*, and an unscrupulous stockbroker, who had persuaded him into *unfortunate speculations* resulting in losses of £7,000. The jury though took just 10 minutes to reject this defence. Christmas was sentenced to 14 years transportation, and his father obliged to honour the £1,000 fidelity bond posted when his son first joined the Bank. Meanwhile the Hoares hastily introduced new regulations regarding the handling of Exchequer Bills.

On 29 April 1826, after a 144 day voyage on board the convict ship *Woodman*, Christmas arrived in Van Dieman's Land (Tasmania). An appeal, outlined in the letter illustrated above, to be allowed to transport himself – *It can injure no one, and will...rescue me from a state of misery and long continued sufferings, to which I must be subjected, while linked and chained down, with a Gang of the most depraved and horrible Felons, during a long Voyage* – was not supported by the Hoares. They did, however, help him obtain a clerk position in the Colonial Secretary's Office at Hobart, a rather more congenial way of serving time than hard labour. But in mid 1830 Christmas was moved to the penal settlement on nearby Maria Island when it emerged he had been using his position to forge petitions for money.

After serving nearly 10 years, Christmas was given a Ticket of Leave allowing him to live and work independently for the remainder of his sentence, although he had to remain within an agreed district, attend church each week and renew his ticket annually. Christmas's friends lobbied for him to be allowed to move to Sydney where, they said, he had a better chance of earning a living, *being fit for a clerk in an office and never having been accustomed to manual labor.* But what happened to him after arriving in Sydney is unknown. The Ticket of Leave does not appear to have been renewed after 1837, yet there is no record of Christmas either dying or being pardoned. A clerk called William Christmas did marry in Sydney on 17 January 1837. But there is also the possibility that he returned to England. Records show another marriage at Islington, London, on 20 October 1862, between Margaret Dimsdale and a widower called William Edward Taylor Christmas *alias* Noel.