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The Clothing of a Georgian Banker, Thomas Coutts:

A Story of Museum Dispersal

By DAVID WILCOX

In the early years of the twentieth century, the surviving wardrobe of the Georgian banker Thomas Coutts (1735 – 1822) was donated to the Victoria and Albert Museum, London. This large collection of clothing was subsequently parcelled up and dispersed to museums around Britain and North America. This essay gives an account of this process and attempts to provide a description of Coutts' late wardrobe, discusses how it relates to his life and times and re-unites on paper, at least, the surviving strands of the original collection. The essay also presents details of the cut and construction of some of these clothes, through descriptions, photography and annotated cutting diagrams.

BIOGRAPHICAL INTRODUCTION: WHO WAS THOMAS COUTTS?

Thomas Coutts was born in Edinburgh in 1735, the youngest of a family of four brothers.¹ His father, John Coutts, was Provost of Edinburgh and a merchant banker. As a young man, Thomas worked in the family businesses, eventually making his way to London to work alongside his older brother, James, who had been bequeathed a banking business in the Strand. They called their business 'James and Thomas Coutts', but in 1775, after falling out with his brother, Thomas moved to buy out his brother's share. With James's death in 1778, Thomas renamed the bank 'Thomas Coutts & Co'. This was the banking business that was to occupy the rest of Thomas's very long life. Over time, his reputation for discretion and reliability drew many important clients from the aristocracy and from royalty. (Figure 1).

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As well as his activity at the bank, where he managed to weather the many financial storms caused by the American War of Independence, the French Revolution and the war with France, Coutts had a love of theatre and Shakespeare. He was also a supporter of many of the period's notable artists, serving as both friend and banker to many, supporting them through periods of financial difficulty. An especial friend was the Swiss artist Henry Fuseli (1741-1825), who was a regular visitor at his home.

His marriage to Susannah, his first wife, brought three daughters into his life: Frances (Fanny), Susan and Sophia. All three eventually married into the aristocracy. As she aged, Susannah became depressive and mentally unstable and Coutts' home life became stressful. It is with these later years that this biography is most concerned, since the surviving wardrobe is immediately related to them. By the time of Fanny's marriage in 1800 (the last of his daughters to marry), Thomas was already sixty-five years old. Five years later, when he was approaching seventy, while taking a holiday in Cheltenham, he met Harriot Mellon, an actress, than aged twenty-eight, who was playing that summer at the Cheltenham Theatre.

Harriot's chaperone in Cheltenham was her mother, Mrs. Entwisle. In her youth Mrs Entwisle had been apprenticed as a milliner and had hopes of becoming an actress, but finding that she was not good enough to work as a performer, became a wardrobe mistress instead. She had a daughter, Harriot, by her first husband, Lieutenant Mellon of the Madras Infantry. She later married Mr Entwisle and found work for herself as wardrobe mistress to the band of musicians for which he played. Her skill with a needle played its part in the relationship of Harriot and Thomas.

Thomas's relationship with Harriot continued to grow from this meeting in Cheltenham. In Harriot and Mrs Entwisle, it seems that Thomas had found some figures prepared to offer him comfort. His situation at home was unhappy, alone with his wife,

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who was frequently distraught. Although he was one of the richest men in the country he lacked for attention and his married daughters, who might have provided some comfort, were frequently pre-occupied. There are stories of how Thomas was sometimes mistaken for a poor drudge, so unkempt and threadbare were his clothes: 'his clothes, always ill-fitting, bore that appearance of being "rubbed at the seams" which reveals the "business coat" of an office'.² How true this was, is unclear, but several stories survive.³ Certainly we know that Mrs Entwisle and Harriot took him in hand. Harriot Mellon's biographer gives an account of Thomas Coutts' complaints to Mrs Entwisle about numbness in his arms and the pain of walking. Mrs Entwisle invited him to bring along one of his flannel waistcoats and a pair of his stockings to see what she could do to help. On seeing them Mrs Entwisle was amused to find that the flannel waistcoat was so worn, patched and felted by washing that it had lost all elasticity. His worsted stockings were no better, with hard lumps of darning. She promptly furnished him with a dozen new flannel waistcoats and a supply of new stockings.⁴ Thomas in old age had several health problems: he was sensitive to cold, suffered from bronchitis, rheumatism and depression and in his late years was plagued by an attack of erysipelas (St Anthony's fire, a bacterial infection of the skin. Thomas would sometimes sign letters to Harriot 'Erisipelas').⁵ Thomas was always a slight figure, perhaps something of a hypochondriac, very conscious of his mortality, especially after the deaths of his brothers and the early loss of his male children. An early miniature portrait shows him as a delicate, pale youth and he seems to have regarded himself as having a 'paper frame'.⁶ Yet he outlived his more robust brothers.

In the early days of 1815, Susannah died. Very shortly after this, on 18 January, Thomas and Harriot married in secret. But a scandal blew up around this ceremony as it was declared illegal by the presiding vicar and Thomas had to re-marry Harriot a few

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months later, in April 1815. His daughters greeted the news with mixed reactions, from the explosive to the philosophical. Thomas was almost eighty by the time of his marriage and had been very worried by his health. He felt that he had to make provision for Harriot and confer respectability on their relationship, hence the urgency of the marriage. Not everyone saw it this way and there was a deal of comment in the satirical press.

Although he had long since given up work at the bank Thomas continued to be active, but old-age took its toll and his health continued to decline, exacerbated by physical injury in later life. He seems to have become much weaker in the last year of his life, when he finally stopped letter-writing (he had been an industrious correspondent). He died at home on 24 February 1822. Harriot inherited his fortune, making her one of the richest in the country. She bestowed generous gifts from this fortune on his daughters and several years later in 1827, remarried, becoming the Duchess of St Albans. After his death, the bank became Coutts and Company and survives to the present day.

THE CLOTHING COLLECTION: ITS ACQUISITION AND DISPERSAL

Central to an understanding of the fate of the Coutts clothing collection, is some knowledge of the past collecting policies of the Victoria and Albert Museum (V&A). An expanded account of the museum's origins and its personnel and collecting policies can be found in Lou Taylor's valuable book *Establishing Dress History*.⁷ Certain key points emerge. The early collecting policy was based on providing models 'for the improvement of such manufactures and crafts as are associated with decorative design'. This meant that although elements of dress were collected and displayed, it was purely as examples of craft skills. In addition, the senior curatorial positions were occupied by

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men, from its inception as the Museum of Manufactures in 1852 until 1938 and the beginning of the Second World War. It was only because of staff shortages (male staff called up for military service) that women were moved into senior curatorial positions. This early predominance of men in senior positions probably does in part account for the failure to collect European dress systematically before 1914.⁸ There seems to have been a suspicion and hostility to fashionable dress that stems from the museum's earliest days. Its first Director, Sir Henry Cole and his assistant, Richard Redgrave, combined with the particular prejudices of William Morris, who had close, influential links to the South Kensington Museum (renamed 'The Victoria and Albert Museum' in 1899) seem to have valued textiles (and their techniques of manufacture) in preference to garments.⁹ Only with the donation of the costume collection of the historical genre painter Talbot Hughes in 1913 (the collection was bought and gifted by Harrods department store) came the impetus for more systematic costume collecting. Julia Petrov suggests that the private costume collecting activity of Hughes and other genre painters around this time made public costume collecting by the museums an acceptable activity; the artists' collections had been amassed to enhance and consolidate the authority of their historical genre painting.¹⁰ It was this aspect of their collecting, done for the purposes of artistic research and historical accuracy, by practitioners of a respected (largely male) profession, that made the collections and the act itself acceptable to the museums. But it was still hedged with prejudice; Harrods offered the V&A contemporary examples of clothing from its store to complement the Talbot Hughes donation, but these were refused.

The Coutts clothes were first offered to the V&A in 1907, at a time when the new Victoria and Albert Museum extension was nearing completion.¹¹ The offer came from Francis Coutts (1852 – 1923), the great-grandson of Thomas Coutts.¹² He had

been busy around this time, sorting out a number of issues related to his great-grandfather. One of these was the discovery in 1907 of two or three large boxes of letters, leases, bills and other papers relating to the history of the bank, Coutts & Co., and to the private life of Thomas Coutts and his family.¹³ Francis Coutts (later Lord Latymer) commissioned Ernest Coleridge to write a biography of his great-grandfather, based on these recent discoveries. A two-volume biography was eventually published in 1920.¹⁴ Another task Francis Coutts set himself was the refurbishment of a memorial to Thomas's first wife, Susannah.¹⁵ He also decided to loan to the V&A a selection from the large volume of clothes that had belonged to his great-grandfather and which his widow, Harriot, had preserved in camphor.¹⁶

The clothing collection initially came to the V&A so that a selection could be made for the loan, delivered in two tin trunks.¹⁷ It was established between Francis Coutts and the museum staff that a selection would be made from the clothing and put on display at the museum while, in addition, a representative set of clothes belonging to Thomas Coutts would be parcelled up and sent to Coutts & Co., the bank in the Strand, to be preserved there.¹⁸ The items selected for loan were put on exhibition in 1908 and later that year, responding to a cautious enquiry about the fate of the loan, Francis Coutts agreed to make it permanent and signed them over to the museum.¹⁹ There remained the problem of the un-allotted clothes that had also arrived in the two trunks. Francis Coutts had already written to the museum in June 1908, asking that the unselected items be destroyed, but it was felt at the museum that they might be of value to other institutions and so a letter was drafted, asking permission for the remaining clothes to be distributed to provincial museums.²⁰

What follows demonstrates the very different approach to costume collecting practised at the V&A in the early twentieth century. While we would now see this

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collection of clothes as a valuable social document, to be kept together at all costs, the V&A began to parcel out the remaining clothes to other institutions. So, in August 1908, a set of clothes representing Thomas Coutts' general wear was sent to the Metropolitan Museum in New York. Further sets were distributed to museums in Bootle and Ipswich. A minute of 20 January 1910 states that these three sets have been given out and that, 'the remaining seven sets do not seem to be required for the museum here, and that they might be of further use in circulation'.²¹

A memo of 26 January 1910 makes the suggestion that the Highgate Institution and Literary Society be offered a set, because of Thomas Coutts' and Harriot Mellon's connection with Highgate (Harriot's property, Holly Lodge, bought in 1808). The memo even suggests that the clothes 'were made from the wool of sheep kept by him on his estate there'. But this offer was declined by the Society. There follow further gifts to the Royal Ontario Museum in Toronto, Canada (1910), the Royal Scottish Museum in Edinburgh (1915) and the Salisbury Museum, Wiltshire (1915). Within the V&A, two suits of clothes and a set of underclothes were sent to the Circulation Department, the unit which organised temporary travelling exhibitions.²²

There still remained a number of clothing parcels in store in the tin trunks. Following the development of war in Europe (1914-1918), no further attention was paid to the distribution of this remainder until 1925. A letter was sent to Francis Coutts, asking for instruction on what to do with the remaining four parcels of clothing and the 'considerable number of odds and ends, such as poke-bonnets, dressing gowns, flannel nightshirts, old breeches, &c.' The museum staff were especially anxious about the presence of flannel which had been attacked by moth and presented a danger to other objects in the museum. To help him along, the museum suggested a number of solutions to the problem.²³ It is worth quoting them here:

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- (1) That of the four remaining sets of costumes – (E) should be kept in this Museum for reference, and that the other three (J), (K) and (L) should be kept in reserve to be presented to other Museums in these Islands or in the Colonies as occasion arises.
- (2) That a certain number of objects judged to be useless should be destroyed.
- (3) That some of the garments which might be of use as materials be handed to the Workroom and Stores Department of this Museum for use.
- (4) That the poke-bonnets and one or two articles might be offered to the L.C.C Barrett Street School, where dressmaking &c. is taught.
- (5) That the dressing gowns which are still in good condition might be offered to some hospital or convalescent home.

Again, Francis Coutts (now Lord Latymer) consented to the proposals and a number of items of women's dress, which had been part of the donation, were given to the London County Council (L.C.C.) Bloomsbury Trade School and the L.C.C. Barrett Trade School for Girls, presumably to serve as examples of fine needlework.²⁴ Some donated materials were kept in the department for use in repairing, while a number were handed to the Works Department for use as cleaning materials. A number were destroyed.

There is no record of any further attention until 1933, when the Assistant Keeper of Textiles, John L. Nevinson, who had joined the V&A in 1929, discovered the remainder of the Coutts Gift in the Class Room. Many of these clothes were already badly moth-eaten and he was concerned to destroy them to avoid further attacks of moth. Following on from this re-discovery, a gift was made to Bristol Museum and Art Gallery. There followed a gift to the Cheltenham Public Library, Art Gallery and Museum. A memo suggested the remaining clothes be offered around to Birmingham,

Leicester, Northampton, Halifax and Exeter.

In 1934, an offer of a set of clothes was made to Leicester Museum and accepted. In that same year, an offer was made to the Central Museum and Art Gallery, Northampton, but the gift was refused. This final set of Thomas Coutts' clothes was offered to the Bankfield Museum, Halifax and was accepted. Homes had been found at last for the gift of 1908. Years later, in 1968, looking through the records on the collection's acquisition and dispersal, Madeleine Ginsburg lamented the breaking up of such a unique collection.²⁵ Later still, in 1984, Avril Hart in the section on 'Men's Dress' for the catalogue of the V&A's new costume gallery, comments that 'it was rather like having a complete dinner service, the only one of its kind, and dividing it up in the manner of distributing souvenirs', although she acknowledged that it was commendable as an act of disinterested generosity.²⁶

THOMAS COUTTS' WARDROBE: WHAT SURVIVES?

Perhaps the best way of looking at this subject is to examine what Francis Coutts handed over to the V&A in 1907. A list in the Coutts file gives an account of what was handed over, but it is a bald inventory with little or no description (see Appendix). Without early detailed description and cataloguing, it is difficult to be sure how the present surviving items relate to the original sketchy lists, but for some of these items, a reasonable correlation can be made. Considering personal linen, there were thirty-six plain linen shirts and a further ten with frills. A reckoning of the lists of donations and museum records (see Appendix) shows that only about a dozen shirts survive. (Figure 2). The original total of about forty-six shirts accords with findings from French inventories of the late eighteenth century. Daniel Roche noted that 'the inventories record some two dozen shirts for the less well-off, fifty to sixty for middling groups and

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hundreds for the rich'. He adds that 'it was white linen which conferred respectability, that is, truly differentiated, and its frequent renewal allowed an appearance which conformed to polite norms'.²⁷ Coutts, although one of the wealthiest men in Britain at his death, came from a family of merchants and would be considered culturally as one of the middling sort despite his regular audiences with royalty and the aristocratic elite. The quantity of personal linen left by him, accords with levels found in the professional classes. By contrast, among the elite, George Elers, a young man who purchased a lieutenancy in 1796 with the 12th Regiment of Foot, was in the fortunate position of not having to pay his personal clothing bills and records that he had some twelve dozen shirts.²⁸ At the other end of the scale, a former merchant's clerk who died in Edinburgh in 1792 left fifteen shirts, six stocks and two neck cloths by way of personal linen.²⁹

Of Coutts' linen or cotton stocks, ten were mentioned in the original list, while seven survive. These were of very fine linen, fastening round the neck, over the shirt collar. (Figure 3). The middle section of the stock was a finely pleated piece of fabric, while the ends were flat tabs; to the tab end with buttonholes could be fastened a detachable stock buckle, while the other, longer tab was pierced by the buckle pins. The high waistcoat and coat collars of the early nineteenth century hid this fastening. An alternative form of dressing the neck was with a large triangular neckcloth. This required more effort and more maintenance (laundering and starching) than the prepared stock. The cloth was folded a couple of times to narrow its width, then wrapped round the neck and shirt collar and the ends tied off at the front in a variety of styles. This allowed for a greater expression of personal taste. In 1816 a small publication, *Neckclothitania*, appeared with diagrams and descriptions of knot styles (it was not entirely serious).³⁰ But Coutts chose a simpler, less troublesome arrangement.

Of his nightshirts, twelve survive in present day collections. (Figure 4). A

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number of these (at least three) are very unusual in that they have been made, styled or re-worked to allow for the wearer to be dressed with minimal movement.³¹ These nightshirts resemble the others in proportions, and with a centre-front neck opening which closes with ribbon ties. However, additional openings have been made down the entire centre back, including the collar, and along the arms, again including the shoulders and collar. Along these divided edges have been worked regular sets of eyelets which can be matched up and overlapped, then fastened together by weaving narrow tapes over and under, through these holes. Similarly, the nightshirt could be removed by pulling out the tapes, allowing it to fall away easily from the body. Why should these nightshirts feature in Coutts' wardrobe? In later years, Coutts had a number of accidental falls. In 1798, he fell down a flight of steps while in Bath and was confined for some time, although no bones were broken. More serious was the fall at Salt Hill near Windsor in 1820, when he broke three ribs and a resident doctor was necessary.³² This must have been a painful and serious injury, and many thought he would not recover from it. It was possibly from this time, after sustaining such a serious chest injury, that these unusual nightshirts originate. Interestingly there also exists a nightshirt which has been cut open all the way down the front.³³

Of his suits, there were fourteen black tail coats, thirteen black waistcoats, twelve vest slips (or underwaistcoats) and eighteen pairs of black breeches. From these, thirteen tailcoats, twelve waistcoats, six underwaistcoats and twelve pairs of breeches survive.³⁴ The suits have largely survived intact, apart from some moth damage here and there. The underwaistcoats are made of cream wool flannel with collar and facings of black silk. (Figure 5). As has been noted by Linda Baumgarten, underwaistcoats were of two types: the utilitarian flannel underwaistcoat that was worn under the outer clothing and not intended to be seen and those like Coutts' silk-faced flannel waistcoats

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which were designed to be seen in part.³⁵ Underwaistcoats were a fashionable item and could be more ostentatious than Coutts' conservative choice, sometimes featuring several collars of different coloured and patterned facings. The fashion seems to have developed in the 1790s and they continued to feature in fashion journals throughout the 1820s.³⁶ In Coutts' wardrobe there were more breeches than matched tailcoats, when parcels of clothes were being made up to be sent out, and the surplus simply may have been discarded, especially if they showed signs of moth damage. The waistcoats are double-breasted with a stand collar, although they were worn with the upper buttons unfastened, allowing the shirt and underwaistcoat to show. (Figure 6). The breeches are cut with a small practical flap at the front (small fall) and were fastened with (detachable) buckles at the knees. (Figure 7). The tailcoats are double-breasted and their cut is that of the early part of the nineteenth century, *circa* 1810. Their dimensions suggest a very slight figure. (Figure 8).

Of his underclothes, twenty-five pairs of flannel drawers were recorded in the original donation and twelve flannel vests. There were also three plain flannel dressing jackets, two plain flannel dressing gowns and four spotted flannel dressing gowns. Of these, ten pairs of drawers survive, perhaps six vests survive, four flannel jackets or dressing gowns survive and all of the four tufted (spotted) flannel nightgowns survive. Not every man wore drawers; according to Daniel Roche, in the late eighteenth century the greatest tendency to wear drawers was found among professional men and the aristocratic elite. How frequently these were changed varied from person to person: some daily, some less frequently.³⁷ But equally, many, across all classes did not wear drawers or had only a few pairs. The wool flannel drawers that Coutts wore were cut simply, following a pattern much like the breeches, but with a simple centre front opening and ribbon ties at the knees. (Figure 9). Underwear of this period rarely

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survives. Comparable examples survive in the wardrobe of Thomas Jefferson and in the V&A collection.³⁸

Of his ten wigs, seven survive. Of twenty nightcaps, fifteen survive and of his three beaver hats (silk plush top hats), all three survive. Coutts' wigs were of a fairly common type for this period, of brown hair dressed in short curls, a style described sometimes as 'Brutus'. He was probably accustomed to wearing a wig all his adult life, being more a man of the eighteenth century. Mrs Entwisle described his appearance at his fateful meeting with Harriot Mellon in Cheltenham as a 'moping, thin old creature in a brown scratch wig'.³⁹ Certainly in the Sievier engraving (Figure 1) and the two sculptures, his wig appears artificial. A portrait by the Irish artist, Adam Buck (1759-1833), of the political reformer John Cartwright (1740-1824), a contemporary of Thomas Coutts, shows an elderly man dressed much as Coutts would dress, and also wearing a short, curled 'Brutus' wig. The image conveys the startlingly artificial appearance of such wigs.⁴⁰ However not all older men chose to wear a wig; some were comfortable to show their balding heads and greying hairs, as many portraits in the National Portrait Gallery archive reveal. The tax on hair powder introduced in 1795 started the decline in wearing dressed wigs and hair.⁴¹ Only among certain professions did the wearing of wigs of an older style hang on longer: doctors, lawyers, clergy.⁴² The military had been exempt from the tax and the wearing of powdered hair with queues only ended in 1809.⁴³

From what survives, we can construct an image of Thomas Coutts towards the end of his life. We are helped to a degree by one image that does survive, a painting of Thomas Coutts made around 1817 by Sir William Beechey (1753-1839) and which was published as an engraving (by R.W.Siever) at the time of Coutts' death in 1822. (Figure 1). This is one of the few pictorial references available, as Thomas Coutts was reluctant

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to have his portrait made and had to be persuaded. It shows an elderly man, wearing a short curled wig. His shirt has a ruffle front and his neck and shirt collar are swathed in the drape of his linen stock. His coat is dark, double-breasted with sloping shoulders and a high turndown collar. He strikes the viewer as an alert but physically slight figure. Works of sculpture also survive; late in life Coutts was persuaded to sit for Joseph Nollekens (1737-1823) who produced a bust in the classical style. A later, posthumous sculpture by Sir Francis Chantrey (1781-1841) shows the banker in contemporary clothing but wearing a gown to suggest classical draperies. A silhouette portrait of Coutts shows a very prominent, beaky nose and this, too, is more obvious in the sculptures.⁴⁴ The Beechey portrait (engraved by Sievier) strives to play down this aspect (Figure 1).

What emerges from a study of the clothing lists and direct study of the clothes themselves is a portrait no less useful. In his public persona, Thomas Coutts habitually dressed in a plain black suit, comprising a black superfine wool tailcoat, with double-breasted waistcoat and knee breeches to match. His best shirts were of fine linen with cambric ruffles masking the centre front opening. They had deep cuffs and a deep collar over which was worn a finely pleated linen stock. His shirts almost certainly would have had their voluminous sleeves pressed into pleats which ran vertically, from shoulder to wrist. These allowed the shirt sleeve to be more easily inserted into the narrow coat sleeve, without struggling to make it fit.⁴⁵ Over the shirt was worn a vest slip or underwaistcoat: a simple waistcoat liner of cream wool flannel with facings and a shawl collar of black silk. Over this was worn the waistcoat proper and on top of this the simple double-breasted tailcoat. The tailcoat ran to knee-length, had close fitting sleeves and cuffs which covered the wrist and upper hand. The shirt cuff edge was allowed to show below the level of the coat sleeve cuff, spreading over the back of the

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hand. On his head, and over the wig, he wore a black beaver top hat. Thomas Coutts was an unusually old man, in that he survived into his eighty-seventh year. He was conservative in dress and, like other men of his years, he continued to wear knee breeches. More fashionable, younger men were wearing trousers by 1810.⁴⁶ Even men of middle years can be seen wearing trousers in satirical portraits of London types and personalities made around 1820 by the artist Richard Dighton (1795-1880).⁴⁷

To fill the gap between knee and shoe, Thomas Coutts wore stockings. Over these might be worn gaiters or footless stockings for additional protection. About a dozen pairs of these footless stockings have survived, hand knitted in dark blue wool – possibly by the hands of Mrs Entwisle or Harriot Mellon. Next to his skin Thomas also wore undergarments: flannel drawers, cut like knee-breeches, but with simple ribbon ties instead of the buckle fastenings that his dress breeches required. On his upper body, under his shirt, he also wore a flannel vest. Thomas suffered from the aches and pains and sensitivity to cold that often come with ageing and protected himself further with the use of knee protectors and wrist warmers; these were simple, knitted tubular coverings.

His shoes were of black leather, with low heels and simple ribbon ties, or strings. There were three shoes listed in the original inventory, and only two of these seem to have survived, although mention is made of a bag of shoes, but these then disappear from the museum records.

In bed, Thomas wore nightshirts and on his bald or shaved head, wore simple machine-knitted nightcaps. It is probable that he wore some of his wrist and knee protectors in bed, and also that he wore bed-socks. All three are present, knitted up in white wool. When dressing or lounging, he had some unusual flannel dressing gowns to wear; these were of cream flannel, cut long, with a regular pattern of small black wool

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tufts to simulate ermine, worked all over the gown (Figure 10). These gowns had three large flaps which could button across the chest to close the front opening, while the waist was secured by two flannel belts (Figure 11). There are also a number of short flannel jackets which could have been worn in bed. The higher number of clothes which might provide comfort or ease, especially in the home, is typical of the professional classes, as noted by Roche.⁴⁸

While this stock of clothing gives us a good idea of Thomas Coutts' appearance in private and in public, there are other items which are absent from the inventory and the museums; there are no overcoats or cloaks or shawls. It seems likely that Coutts had at least a few of these as he was so sensitive to cold weather. It may be that these were garments that were passed on to servants or other family members. Certainly Harriot seems to have provided Thomas with shawls, but as these do not appear in the inventory or in the surviving collections, they may have been passed on to others or used by Harriot herself.⁴⁹

THE CUT OF THOMAS COUTTS' CLOTHES

Working from the collection of the Coutts clothing donated in 1915 to the Royal Museum of Scotland (see Appendix, Table 6) a number of pattern transcriptions (Figures 12-18) were made, showing the cut and construction of the basic elements of Coutts' daily clothing (Figures 2-11). Less typical is the nightshirt, which has unusual features, probably related to Coutts' late illness.

Coat (Accession number NMS: 1915.225a): Figures 8, 12 and 13.

A man's double-breasted tailcoat of black wool broadcloth, *circa* 1810, worn as part of a suit. The tailcoat is of simple cut, with no significant waist shaping; this would develop some years later with the introduction of a horizontal dart on the front pieces,

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which over the course of time became a waist seam. The waist darts enabled the coat to be tighter, removing the horizontal creases around the waist that result from such close fitting. The sleeves on the Coutts coat are narrow and end in buttoned cuffs (two buttons). There are working pockets set in the front skirts, their opening slits covered by pocket flaps. At the side backs there are vestiges of the pleats that were a feature of eighteenth-century coats. Here the pleats are false and have no real function, but from this time, especially in coats with waist shaping, these pleats became the site for concealed pockets, thereby avoiding unsightly bulges on the coat fronts. The only vent is at the centre back, where the skirt tails divide. A pattern similar to this coat can be found in Hearn's *Rudiments of Cutting Coats, etc.* (1819).⁵⁰

There are six buttons and buttonholes on each coat front; the buttons have a metal base and are covered in self fabric. The collar is a stand and fall type which rises high around the neck, developing a line established by a strongly sloping shoulder. There is padding on the shoulder to produce a strongly supported shape, filling the chest hollow at the front, but not raising the shoulder. Squarer shoulders do not arise until the twentieth century. A sloping shoulder is very much the shape here, a style that carries over from the eighteenth century.

The coat is unlined, but does have extensive facings of self fabric on the fronts and front tails. These mask the pocket bags inserted at the waist. Into the left hand side facing is set an internal breast pocket. The upper back also has a facing piece and a little self fabric is used to cover and support the upper part of the back vent. There is little reinforcing with interlinings; a strip of unbleached linen runs down each coat front to support each line of buttons. The extensive coat facings have felted interlinings sewn to them to reinforce the chest shaping. Glazed black linen is used to interline the upper corners of the coat revers. The sleeves are lined with black silk twill to allow greater

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ease of dressing.

In general, the coat is stitched together with backstitches, and the seams in many places are left exposed as the coat is unlined. Edges and hems are generally raw and unturned; the fabric is tightly woven and fulled so that it does not unravel. Thus garments of broadcloth generally have many raw edges, with any linings present sewn within a few millimetres of the raw edges.

Waistcoat (NMS: 1915.225b): Figures 6 and 14.

The waistcoat is also of black wool broadcloth, and is double-breasted; there are eight buttons and buttonholes on each front. It is unlikely that the waistcoat was ever buttoned to its full extent as the top buttons were usually left unfastened to allow the shirt ruffles to show. As with the coat, the buttons are self-covered. There are welt pockets, one on each front piece. Self fabric facings run along front edges and along bottom edges. The remainder of the front is lined with cream cotton. The waistcoat back is of black twilled wool on the outside, with a lining of cream cotton. There are pairs of black twill tapes at the back to allow for adjustment to fit at waist. Button lines have a strip of linen set internally to take the strain. There is a stand collar only slightly shorter than the coat collar.

Breeches (NMS: 1915.225c): Figures 7 and 15.

The breeches match the waistcoat and coat in being made of black wool broadcloth. They have a small fall flap closure, buttoning to a deep waistband. They fasten at the knee with four buttons and the kneeband closes over with a (detachable) buckle. The waistband has a small pocket set at the right hand side front and there are additional pockets set into the fronts, accessed by unbuttoning the corner flaps. Some areas are faced with self fabric: the corners of the fall flap, the side pocket flaps, the waistband and kneebands where there are buttonholes. The breeches are lined throughout with

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cream cotton, with the exception of the central part of the fall flap which is lined with black twill. There is a small gusset piece of self fabric at centre back which allows for waist adjustment; the ribbon ties which threaded through the eyelets worked into the back waistband, are now missing. The waistband has a linen interlining. Buttons at the knees are covered in self fabric, while the waistband buttons are of a glossy black-coated composite.

Underwaistcoat (NMS: 1915.225d): Figures 5 and 14.

The underwaistcoat is of cream wool flannel, cut single-breasted, with a collar extension cut as part of the fronts. This collar area is covered on both sides by shaped pieces of black silk twill, creating a contrasting black silk standing collar. This waistcoat is a simple affair, with no linings, no pockets, seams exposed but felled. Armholes are strengthened by having an edging of narrow white silk ribbon stitched around; this tape limited the bias stretch which would otherwise result. Fastenings lie clear of the black collar, and would have been unseen, hidden by the outer waistcoat; there are four Dorset thread buttons and four corresponding buttonholes at centre front.

Shirt (NMS: 1915.225e): Figures 2 and 16.

The shirt is of fine linen, cut using the full width of the fabric (91.44 cm/ 36 in) as was normal at this time; the body of the shirt is cut from one continuous length forming back and front, with a T-shaped cut at its centre to create a neck opening. Sleeves, cuffs, underarm gussets, collar, shoulder reinforcement strips – all are rectilinear and can be pieced from the cloth with the minimum of waste. There is a fine cambric frill or ruffle attached to each side of the chest opening. There are no interlinings; the stiffening for collars and cuffs was provided by laundry starch. Dorset wheel buttons are used to fasten collar and cuffs. As is usual, the front opening has a small reinforcing patch of linen at its base, where it is most likely to tear, when dressing and undressing. This

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takes the form of a small heart shape. Coutts' initials 'T C' and the numbers '13' and '4' are embroidered close to the shirt tails, allowing for shirts to be accounted for, when laundering.

Stock (NMS:1915.225j): Figures 3 and 17.

The stock is of simple construction; a rectangular strip of very fine linen is tightly gathered along its edges which are attached to two endpieces. One of these is short and has four buttonholes worked along its length. To these are attached the stock buckle (not present). The other endpiece is a longer tab which can be threaded through the stock buckle and locked into place by the pins of the buckle. The stock has traces of fine holes and broken threads where these pins have pierced the linen tab in the past.

Drawers (NMS: 1915.225i): Figures 9 and 17.

The drawers are a simpler version of the knee breeches; they are cut to a similar pattern, but with a simple centre-front opening and no pockets. There is no small fall flap closure. Ribbon ties replace kneebands and buckles. The stronger curves of the leg pieces are more reminiscent of the cut of late eighteenth-century breeches. The waistband fastens over with three Dorset thread buttons, while at centre back a series of stitched eyelets on the waistband allows the adjustment of the waist by tying off a length of fine ribbon.

Nightshirt (NMS: 1915.225f): Figures 4 and 18.

The nightshirt is similar to the shirt, but with greater length. The sleeves also differ in that they are tapered towards the wrist. The garment is made of cotton and is curious and abnormal in that it has been constructed so that it can be laced together with long lengths of ribbon. Along the arms and along the shoulders, extending into the collar are lines of buttonholes through which, when overlapped, a ribbon can be woven in and out,

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joining the edges together. A similar fastening system has been worked all the way down the centre back from collar through to hem. Thus the garment could be placed on the wearer by the weaving together of the buttonholed edges and just as easily be removed by the drawing out of the ribbons. The garment could be put on and taken off with the minimum of movement from the wearer. Why might this be so? It seems probable that it relates to the need for the wearer to avoid painful movements, the kind that might be exacerbated when struggling into a nightshirt. Coutts' fall in 1820, near the end of his life, when he broke his ribs, seems the likeliest explanation of the need for such a garment. In fact, viewing the details of the collection there are three nightshirts modified in this way. Was such a garment available ready-made or was it devised and made in the Coutts household?

THOMAS COUTTS IN CONTEXT

Coutts was typical of an elderly professional man of his time. His clothing was conservative, well made, sober. From the surviving garments, there seems to have been no inclination to more ostentatious dress than his habitual black broadcloth suit. What are curious are the absences. There are no great-coats, cloaks or capes. Nor any shawls, though we know that Harriot knitted some for him.⁵¹ There are no fashionable formal clothes that he might have worn at evening receptions – no trace of black Florentine silk breeches, no corbeau-coloured coat. His ensemble was suited to both business and mourning.⁵² The absence of outdoor wrappings is understandable in that after his death they could easily be passed on to family members or household staff. Yet his personal linen survives and tells its own domestic story of illness, failing health and sensitivity to cold. Coutts dressed in a style common enough for a man of his station and would have looked entirely respectable. There are no obvious traces in these late garments of the

shabbier Coutts who appears in anecdotes of his middle years. This may reflect the fact that he had the companionship, in his last years, of two women who were more conscious than he of the importance of appearance and might have steered his image through suggestion and intervention. He conformed to the general trend in men's dress at this time – of simplicity and sobriety. This had come about through a complex of forces, but the material record as revealed through portraiture, fashion journals and surviving garments is consistent on this.⁵³ As John Harvey said: 'This development was heralded by dandies and sanctioned by Romantics: but the new style was worn most sustainedly and sedately by captains and the beneficiaries of industry and trade'.⁵⁴ The elite who might have worn opulent, bright silks in the previous century, now pursued better tailoring (to which woollen cloths were suited). The language of display had changed, was less ostentatiously expensive and exclusive, but in reality it still required leisure and a private income to maintain the fashionable level of understatement. Colour and vibrancy did not evaporate completely, for the nineteenth century was awash with elaborate military dress. Military dress itself had helped shape this new tailored style.⁵⁵ Its influence is still felt today. But Coutts himself seems to have had a utilitarian attitude to dress, acknowledging that, without assistance, 'I should have continued hide-bound to my last days'.⁵⁶

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¹ The biographical information on Thomas Coutts' life and work is drawn from three sources: Edna Healey, *Coutts & Co 1692-1989, The Portrait of a Private Bank* (London: Hodder and Stoughton, 1992), pp. 67-263; Ernest H. Coleridge, *The Life of Thomas Coutts, Banker* (London: John Lane, 1920), 2 vols.; Mrs Cornwell Baron-Wilson, *Memoirs of Miss Mellon, afterward Duchess of St Albans* (London: Remington & Co., 1886), 2 vols. This biography first appeared a few years after Harriot's death in 1837 (London: H. Colburn, 1839).

² Mrs Cornwell Baron-Wilson, *Memoirs of Miss Mellon, afterward Duchess of St Albans* (London: Remington & Co., 1886), vol. 1, p. 309.

³ The earliest biographer, Mrs Cornwell Baron-Wilson, tells of a visit to a chemist shop, where Thomas Coutts was mistaken for a gentleman of reduced means by a fellow customer and would-be benefactor (vol. 1, pp. 309-11). She adds two further accounts where Thomas Coutts was again mistaken for a fellow down on his luck and had money pressed into his hands by strangers (vol. 2, pp. 138-43). These tales are referred to in Ernest H. Coleridge's later biography of Coutts (vol. 2, pp 394-95).

⁴ Mrs Cornwell Baron-Wilson, *Memoirs of Miss Mellon* (1886), vol. 1, pp. 307-8.

⁵ Ernest H. Coleridge, *Life of Thomas Coutts, Banker*, vol. 2, p. 319. In a note to Harriot, dated 20 February 1815, Coutts signs himself 'Erisipelas'. He had at this time been suffering from an inflammation of his leg.

⁶ Edna Healey, *Coutts & Co*, p. 80.

⁷ Lou Taylor, *Establishing Dress History* (Manchester and New York: Manchester University Press, 2004), pp.106-26. Another valuable source of information on the formation of the V&A, its internal and external politics, its collecting policies and much else about its early history is: Anthony Burton, *Vision & Accident: the Story of the Victoria and Albert Museum* (London: V&A Publications, 1999).

⁸ Anthony Burton, *Vision & Accident*, p.143-44. At the end of the nineteenth century, the senior offices of the Department of Science and Art were occupied by former officers of the Royal Engineers. These had been employed by Sir Henry Cole, and continued to rise through the ranks, even after his retirement. This led to complaints both of a military culture in the museum and of nepotism. A Select Committee to investigate the workings of the Department was set up in 1897.

⁹ Lou Taylor, *Establishing Dress History*, p.109

¹⁰ Julia Petrov, 'The habit of their age', *Journal of the History of Collections*, vol.20, no.2 (2008) pp. 237-251. In the period 1910-1914, both the V&A and the Museum of London acquired important costume collections from artists. These provided the initial impetus for more systematic collecting by these museums. It should be said that museums generally (see Taylor) were slow to collect costume. Petrov notes that patriotic and competitive motives were also part of the shift to more active engagement with costume collecting by the V&A.

¹¹ The Foundation stone for the new Aston Webb building on Cromwell Road was laid by Queen Victoria in 1899. The building was opened by King Edward VII on Saturday 26 June 1909.

¹² Francis Burdett Thomas Nevill Money-Coutts, 5th Baron Latymer (1852-1923). He became Lord Latymer in 1913. In the V&A documentation, he is referred to simply as Francis Coutts or as Lord Latymer.

¹³ Ernest H. Coleridge, *Life of Thomas Coutts, Banker*, vol. 1, preface.

¹⁴ Ernest H. Coleridge, *Life of Thomas Coutts, Banker* (London: John Lane, 1920), 2 vols.

¹⁵ Edna Healey, *Coutts & Co*, p. 242.

¹⁶ Ernest H. Coleridge, *Life of Thomas Coutts, Banker*, vol. 2, pp. 394-95.

¹⁷ Victoria and Albert Museum, London, nominal file: Francis Coutts, ref. MA/1/C2922. The loan was delivered to the Art Museum on 12 December 1907. The documents make reference to Tin Box A and Tin Box B.

¹⁸ Ibid. By 1 July 1908, the bank, Coutts & Co., had been sent a clothes parcel. A minute of 20 January 1910 also states that a set of clothes was cleaned and given to the bank. A document lists the selections made for loan to the V&A and for preservation at the bank.

¹⁹ Ibid. A form listing the contents of the gift was filled out by the museum and signed and dated by Francis Coutts on 12 September 1908.

²⁰ Ibid. There is a draft of a letter requesting this permission, dated 22/VI/08, presumably in response to Francis Coutts' suggestion that the remainder of the clothes be destroyed.

²¹ Ibid. A minute signed by Mr P. B. Trendall, says that a set of clothes has been retained and registered at the V&A under No.371-1908. The minute also says that one set was cleaned and given to the bank. Further sets had been given to the Metropolitan Museum, New York and provincial museums at Bootle and Ipswich, by this date.

²² Lou Taylor, *Establishing Dress History*, p.119. The Circulation Department was the progressive wing of the V&A, challenging collecting and display policies. A memo in the nominal file, ref MA/1/C2922 lists three sets of Thomas Coutts' clothes along with their catalogue numbering, which shows that they entered Circulation in 1912.

²³ V&A nominal file: Francis Coutts, ref. MA/1/C2922. Draft of a letter dated 3 October 1935, from the V&A's Director, Eric Maclagan, to Lord Latymer. The letter was drafted by Mr Wace who had examined the remaining clothing and also been concerned about the moth problem. The suggestions all seem to come from him, as stated in an earlier minute paper, dated 30 September 1925.

²⁴ Ibid. Minute paper, dated 4 February 1926 gives instruction to send out these items. The minute also says that items on the file list marked (A) be used for repairs; these comprised 11 + 2 shirts for repairs, Mrs Coutts' clothes for repairs, 1 pin cushion, odd linen pieces and balls of wool. Items on the list marked (B) were to be used as cleaning materials: this included vest slips (underwaistcoats), breeches and flannel drawers.

²⁵ V&A nominal file: Francis Coutts, ref. MA/1/C2922. There is a note from Madeleine Ginsburg reflecting on the dispersal and what might be done to salvage the situation, wondering whether the Barrett Trade School would still have Mrs Coutts' clothing – it had become the London College of Fashion, by then. She also wondered whether the clothing given to the V&A's Circulation Department could be re-possessed into the main collection. The answers to these are: no, the London College of Fashion no longer

has these items (personal correspondence with the college) and yes, the Circulation Department was closed in 1976 and the Coutts clothing was assimilated into the main collection.

²⁶ *Four Hundred Years of Fashion*, ed. by Natalie Rothstein (London, Victoria and Albert Museum in association with William Collins, 1984), p. 62.

²⁷ Daniel Roche, *The Culture of Clothing: Dress and Fashion in the Ancien Regime* (Cambridge: Cambridge University Press, 1996), p.169.

²⁸ Michael Brander, *The Georgian Gentleman* (Farnborough: Saxon House, 1973), p. 40.

²⁹ Stana Nenadic, 'Necessities: Food and Clothing in the Long Eighteenth Century' in *A History of Everyday Life in Scotland, 1600 to 1800*, ed. by E. Foyster and C. A. Whatley (Edinburgh: Edinburgh University Press, 2010), p. 157.

³⁰ *Neckclothitania or Tietania, being an essay on Starchers, by One of the Cloth* (London: J. J. Stockdale, 1818).

³¹ Nightshirts bearing these unusual fastenings can be found in the following collections: Victoria and Albert Museum, London (317HH-1908); Royal Museum of Scotland, Edinburgh (A1915.225f); Salisbury and South Wiltshire Museum (9/1915W9).

³² Mrs Cornwell Baron-Wilson, *Memoirs of Miss Mellon* (1886), vol. 2, p.106. Coleridge also gives an account of this injury by including a letter from Thomas to his lawyer, instructing him to draw up a new will making it explicit that Harriot should inherit everything he owned (vol. 2, pp. 368-69). The incident clearly unsettled Thomas, making him anxious about provision for his wife. By his account, many thought he would not survive the fall. In the era of coach travel, Salt Hill, near Windsor, was a well-known stopping point on the road to Bath.

³³ Nightshirt at Bankfield Museum, Halifax (1934.77b)

³⁴ Avril Hart, writing on 'Men's Dress' in *Four Hundred Years of Fashion*, pp.61 & 74, notes that the three surviving tailcoats in the V&A collection are not identical but show the small differences of cut that signal a morning coat (worn closed) and a dress coat (worn open).

³⁵ Linda Baumgarten, 'Under Waistcoats and Drawers', in *Dress*, XIX (1992), pp. 5-16.

³⁶ Linda Baumgarten, 'Under Waistcoats and Drawers', *Dress*, XIX (1992), p. 6.

³⁷ Daniel Roche, *The Culture of Clothing*, pp. 174-78, pp. 198-99.

³⁸ Linda Baumgarten, 'Under Waistcoats and Drawers', *Dress*, XIX (1992), pp. 12-14. This gives an account of linen and wool drawers worn by Jefferson. The V&A has two pairs of men's linen drawers,

late eighteenth century, object numbers T.607.1996 and T.608.1996. These are of comparable cut to those of Coutts and Jefferson.

³⁹ Mrs Cornwell Baron-Wilson, *Memoirs of Miss Mellon* (1886), vol.1, pp. 288-90.

⁴⁰ National Portrait Gallery, London: portrait (etching) by Adam Buck of John Cartwright, NPG D8549.

This can be viewed online at <www.npg.org.uk>

⁴¹ Michael Brander, *The Georgian Gentleman*, p. 39.

⁴² Aileen Ribeiro, *The Art of Dress: Fashion in England and France, 1750-1820* (New Haven and London: Yale University Press, 1995), p. 104.

⁴³ Scott Hughes Myerly, *British Military Spectacle* (Cambridge, MA; London: Harvard University Press, 1996), p. 105.

⁴⁴ The cut-out silhouette is reproduced in Ernest H. Coleridge, *Life of Thomas Coutts, Banker*, vol. 2, p. 362.

⁴⁵ In the V&A Collection there is a linen shirt, late eighteenth century (object T.360-1984) showing these finely pleated sleeves.

⁴⁶ C. Willett Cunnington and Phillis Cunnington, *Handbook of English Costume in the 19th century* (London: Faber, 1959), p.50.

⁴⁷ *The Bond Street Loungers*, a satirical print of London notables by Richard Dighton, published in 1820, can be found reproduced in Elizabeth Ewing, *Everyday Dress 1650-1900* (London: Batsford: 1989), p.75, plate 62.

⁴⁸ Daniel Roche, *The Culture of Clothing*, p.175.

⁴⁹ Edna Healey, *Coutts & Co*, p. 257.

⁵⁰ An image of a lay for the most economical cut of a coat of the type Coutts wore can be found in *Fabric of Society*, by Jane Tozer and Sarah Levitt (Laura Ashley Ltd., Powys, Wales: 1983), p.57; the lower illustration is a diagram from *Hearn's Rudiments of Cutting Coats, etc* of 1819. A copy is held at the Gallery of Costume, Platt Hall, Manchester.

⁵¹ Edna Healey, *Coutts & Co*, p. 157.

⁵² C. Willett Cunnington and Phillis Cunnington, *Handbook of English Costume in the 19th century*, p.85

⁵³ For a longer discussion of male dress in the early nineteenth century, see Aileen Ribeiro, *The Art of Dress*, pp. 94-108.

⁵⁴ John Harvey, *Men in Black* (London: Reaktion Books, 1995), p.130.

⁵⁵ For a longer exploration of this theme, see Linda Colley, *Britons: Forging the Nation 1707-1837*, revised edition (New Haven and London: Yale University Press: 2009), pp. 167-197. The influence of schooling and militarism on the (r)evolutionary dress of George Bryan Brummell is discussed in Ian Kelly, *Beau Brummell: The Ultimate Dandy* (London: Hodder, 2006), p. 174. A discussion of the relationship between classical models and tailoring can be found in Anne Hollander, *Sex and Suits: The Evolution of Modern Dress* (New York: Claridge Press, 1994), pp. 85-104. A discussion of the relationship between classical models, militarism and the male image can be found in George L. Mosse, *The Image of Man: The Creation of Modern Masculinity* (New York and Oxford: Oxford University Press, 1996), pp. 28-55.

⁵⁶ Mrs Cornwell Baron-Wilson, *Memoirs of Miss Mellon* (1886), vol. 1, p. 308.

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