**Henry Smith Emerges from the Shadows**

For 400 years, the parish of Kings Langley has benefited from a grant made annually by the Henry Smith Charity to the Kings Langley Charities for the relief of poverty and to aid the distressed. Yet very little was known about Henry Smith. Who was he and how did Kings Langley come to be selected for this help? A recently published book with the title: “Henry Smith. His Life and Legacy" authored by Lucy Lethbridge and Tim Wales", acquired by the Kings Langley Charities and the Parish Council, forms the basis of this article. It traces the remarkable life of a man hitherto shrouded in mystery although little is still known about his early years.

We know that he was born in 1549 and died in 1628. He was proud of his family's descent from minor aristocrats in the region of Chipping Campden in Gloucestershire, but he never fully shook off the stigma attaching to his father, Walter, who died in disgrace and deep in debt.

Legends have accumulated about Henry. The chroniclers describe him variously as a salt merchant, silversmith, captive of the Moorish pirates and much else. The most bizarre legend identified him with "Dog Smith" who, disguised as a vagrant, wandered around rural Surrey, giving generously to those who treated his dog kindly. As his modern biographers expressed it, "it seemed that the blankness of Smith's identity was a sheet on which anything colourful or desirable could be imprinted".

Events surrounding his life were profoundly affected by the dissolution of the monasteries arising from Henry 8th's need to raise vast sums to finance his disastrous foreign wars, thereby releasing thousands of acres of land to the market. The eventual emergence of a Protestant church and nation created a vacuum in the elaborate provision for the poor and sick hitherto provided, in large part, by monasteries and parishes.

The lands and buildings which now flooded the market provided opportunities for courtiers, aristocrats and wealthy merchants. In some cases, these acquisitions required mortgages provided by moneylenders such as Henry Smith. The massive influence and wealth of the City livery companies at that time is well known. During the early 1590s Henry lived in the parish of St Dunstan in the East. Stow, in his “Survey of London", described it as" a great parish of many rich merchants and other occupiers of diverse trades, namely salters and ironmongers".

A snippet from a court case gives a strong hint that Smith was then engaged in the business of buying and selling- a reminder that the Kentish Weald was then the centre of the iron trade which depended upon abundant supplies of iron and wood/charcoal. It seems likely that Smith acquired his first fortune by providing loans for the purchase of land in Kent and Sussex by industrial entrepreneurs. Henry thereby built up a large property portfolio and was lending money on a large scale and at an even larger profit.

It seems likely that Smith served in local government in the parish of St Dunstan. Membership of a livery company would have entitled him to stand as a councilman and then be put up as an alderman which he duly became in February 1609.- but for a few months only. It seems that he saw this merely as a step up the social ladder. It opened up further opportunities.

In 1611, Smith bought a substantial house in Silver Street in what is now the Barbican. In this house he lived until his death in 1628 It was destroyed in a German air raid in 1940. The street's most eminent former resident was a Mr William Shakespeare.

Henry was now aged 59 and the possessor of a substantial fortune. He was at the centre of a heated debate between theologians at that time concerning the controversial practice of usury- a practice condemned in the Old Testament.

It was by this practice of moneylending that Henry became a key figure in providing loans (at high interest rates) for the settlement of debts at a time when many noble families were trying to stave off bankruptcy. His growing web of influential connections provided the basis for his philanthropic legacies. But his trade was not such as would enhance his reputation for virtue. - he was the Mr Wonga of his day. After his death the Attorney General commented darkly that "there was one Mr Smith in London, well known for what he was". It was during this period that Henry accumulated the land and properties, some consequent upon foreclosed mortgages, that were to become the main source of income for the Smith Charity. By such means, Smith became joint owner of the manor of Longney in Gloucestershire which still provides the basis for an annual grant to the Kings Langley parish.

The heart of Henry's landholding lay in Sussex where his fortunes were increasingly closely linked.

with those of the Sackvilles, the family of the earls of Dorset. Of central significance was his involvement in the erratic financial fortunes of Richard Sackville, 3rd Earl of Dorset, " a licentious spendthrift", who single-handedly wasted the Sackville's fortune. A portrait of him by Isaac Oliver indicates what a magnifico he was. In his attempts to stave off bankruptcy, he turned to Henry Smith who eventually became the owner of Sackville’s mansion in Kent - Knole, the childhood home of Vita Sackville-West, and now in the care of the National Trust.

One of Smith's closest associates at this time was Sir William Bond, a prominent figure in the City of London. It was Bond who brokered the completion of the sale of the manor of (Chipping) Campden in Gloucestershire to Sir Baptist Hicks, an influential politician with close relationships to Henry's extended Gloucestershire family.

Smith spent the last years of his life obsessively planning the disposal and management of his vast wealth. He had by this time become virtually housebound. By October 1619, Henry had established a series of trusts by which he intended to distribute his wealth in the manner of his choosing. Later on, he sacked several of the original trustees .and tried to transfer the bulk of his estate to the governors of Christ's Hospital. For reasons which are unclear, his bequest was declined.

Henry died, aged 78, on 2nd January 1628 and was buried in Wandsworth parish church, where his monument describes him as "Henry Smith of London, gent".

A plausible reason for wishing to be interred in Wandsworth, where he never lived, could have been the wish to remove the stigma attaching to the name and reputation of his father, Walter, whose debts and financial irregularities were a continuing source of shame to his family, resident there.

Similar considerations may explain why this wealthy man chose to leave his fortune to the poor and distressed. Before Henry 8th's breech with Rome and the emergence of a Protestant church and nation, a customary way of seeking absolution for past sins would have been the endowment of a chantry where priests would pray for the soul of the departed. Smith's wealth had been acquired by very questionable means. He appears to have been a staunch Protestant. Was this his way of building up some moral credit when the final reckoning came? A fire escapes?

It would take up too much space in an already lengthy piece to address in detail the complex issues which followed Smith's death. Jumping the centuries, I focus on the crucial phase in the history of Henry Smith's Charity.

In the early 19C, the rural, marshy retreat of Brompton underwent a dramatic transformation following the appointment of George Basevi as architect. Basevi, a pupil of Sir John Soane, presented a comprehensive plan for the development of the Henry Smith Charity's landholding on the border between Kensington and Fulham. Development of the area went ahead at a furious pace. Fast forward now to the creation of the Victoria and Albert and Natural History museums upon that site. By this time, the former farmland on the fringes of London had become some of the most valuable real estate in the capital., with a high rental income, posing new challenges for the Henry Smith trustees.

Most of the income from the Kensington estate was now applied to grants for larger charitable purposes than Smith could have intended or visualised. The trustees of his charity had to consider how his benefaction could best be interpreted for a new age. It is possible only to itemise a few of those new applications.

• Country holidays for city children living in poverty.

• Grants to hospitals and convalescent homes in the wake of the upheaval and trauma caused by war.

• Almshouses for the needy.

• Grants to war widows and disabled ex-servicemen.

Towards the end of the 20thC, the trustees were finding the administration of the extensive Charity’s landholdings burdensome. So, in 1996, in perhaps the most dramatic move in the Charity’s 400-year history, the trustees sold the immensely valuable Kensington Estate to the Wellcome Trust for £280 million.

They retained some property, notably in Gloucestershire and Surrey, but most of the Charity’s assets are now invested in stocks and shares.

It is amusing to reflect on how the trustees of the Kings Langley Charities, which depends heavily upon grants from the Henry Smith Charity, deliberated long and hard on how far they could push the boundaries in spending their funds. They did not know how imaginatively and flexibly the Henry Smith trustees were already deploying their resources. Here are some examples.

• Grants for playgroups.

• Help with the cost of prams, cots and pushchairs for Surestart / Homestart groups.

• The re-direction of resources originally intended for the redemption of slaves captured by Barbary pirates towards the victims of trafficking.

• Help for asylum seekers.

• Grants to Women's Aid centres.

The Kings Langley trustees always supposed that they were dealing with a small funding organisation. How wrong we were! The Henry Smith Charity is one of the largest grant-distributing agencies in England. In 2013, it gave away £27million to various charities.

Henry Smith wanted his fortune to be put to good uses. Nearly 400 years after his death, it is certainly doing that. The trustees of the Kings Langley Charities are grateful and proud to be a small part of that generous enterprise.

Beverley Ross and Harold Taylor, 2018