

**Mrs Oliphant, Mrs Harry Coghill and T.A. Walker:
Three lives connected through the business of
railway construction**

By

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Introduction

There is a substantial literature on the life and writings of Margaret Oliphant (1828-1897). There have been three full-scale biographies: Vineta and Robert Colby's *The Equivocal Virtue: Mrs Oliphant and the Victorian Literary Market Place*, published in 1966; Merryn Williams *Margaret Oliphant: a critical biography*, 1986; and Elisabeth Jay *Mrs Oliphant: A Fiction to Herself* in 1995.¹ The volume of Mrs Oliphant's own output was enormous, "some ninety-eight novels, fifty or more short stories, more than four hundred articles, numerous travel books and several biographies."² By the time of her death Mrs Oliphant had drafted an autobiography. A rearranged and substantially cut-down version of that work was published in 1899 by Mrs Oliphant's cousin and literary executor, whose name appears on its title page as "Mrs Harry Coghill."³ In 1990 Elisabeth Jay published a complete version of Mrs Oliphant's autobiography, with Mrs Coghill's excisions, re-wordings and re-arrangings reversed.⁴

Prior to her marriage to a wealthy chemicals manufacturer in 1884, "Mrs Harry Coghill" had been Annie Louisa Walker, Mrs Oliphant's housekeeper and secretary from early 1866 until the time of that marriage. Annie Louisa Walker (1836-1907) has an entry in the *Dictionary of Canadian Biography*.⁵ She had published a volume of poetry in 1861 while living in Canada. This went into a second edition in 1862, and one of the poems was taken (without her knowledge) and converted into the hymn "Work, for the night is coming." Whilst living in Mrs Oliphant's household, she had five novels and a volume of plays for children published. The first of the novels had a Canadian setting, the later ones were set in England.⁶ The available published biographical information on Annie Louisa Walker presents a picture of her as having "drifted" into Mrs Oliphant's household during the latter part of 1865 and early

¹ Vineta and Robert A. Colby, *The Equivocal Virtue: Mrs Oliphant and the Victorian Literary Market Place*, Archon Books, New York, 1966; Merryn Williams, *Margaret Oliphant: a critical biography*, St Martin's Press, New York, 1986; and Elisabeth Jay, *Mrs Oliphant: 'A Fiction to Herself', A Literary Life*, Clarendon Press, Oxford, 1995.

² These words are taken from the introduction (p. xi) to *The Autobiography of Margaret Oliphant: The Complete Text*, edited and introduced by Elisabeth Jay, Oxford University Press, Oxford and New York, 1990. For more detail see J.S. Clarke, *Margaret Oliphant (1828-1897): A Bibliography*, Victorian Fiction Research Guides XI, Dept. of English, University of Queensland, 1986; and J.S. Clarke, *Margaret Oliphant, 1828-1897: Non-Fictional Writings: A Bibliography*, Victorian Research Guides, 1997.

³ *The Autobiography and Letters of Mrs M.O.W. Oliphant*, arranged and edited by Mrs Harry Coghill, Blackwood and Sons, Edinburgh and London, 1899. Three editions of this work were published during 1899, with the third incorporating some further revising and abbreviating by Mrs Coghill. The first of the three editions was reprinted by Leicester University Press in 1974, with an introduction by Q.D. Leavis. In subsequent footnotes, this work is cited as *Autobiography (Coghill edition)* and all page references are to the 1974 reprint.

⁴ See footnote 2. In subsequent footnotes, this work is cited as *Autobiography (Complete Text)*.

⁵ Lorraine McMullen, "Walker, Anna (*sic*) Louisa (Coghill)", *Dictionary of Canadian Biography*, volume XIII, p. xxx, University of Toronto Press, Toronto, 1994.

⁶ *loc. cit.* The 1861 poetry volume *Leaves from the Backwoods* appeared anonymously, published by John Lovell, Montreal. The first novel *A Canadian heroine*, was published by Tinsley in London in 1873 with its writer cited as "the author of 'Leaves from the Backwoods'."

1866, a young woman without friends or family in England (both her parents having died shortly after her return to England from Canada with them during 1863 or 1864).

Mrs Oliphant wrote in the passage of her autobiography relating to her stay in Paris during the middle months of 1865: “I heard then for the first time of our afterwards so familiar and beloved cousin Annie, in reality our second cousin, whom I had never seen, but who wrote introducing herself to me, with some literary aspirations.”⁷ Merryn Williams states that “Annie who had not met Margaret before, drifted rather helplessly towards her because she was a relation, and because she wanted to write.”⁸ At the end of 1865 Mrs Oliphant arranged to establish a fixed family base for herself and her two sons in Windsor. Jay states: “Relatives and friends alike began to look to this hospitable household for a convenient lodging, or financial help, or literary patronage. Annie Louisa Walker, a distant relative, orphaned and in her mid-twenties, who had hoped to make a living out of literature, was the first permanent addition.”⁹ In Mrs Oliphant’s words: “Cousin Annie, whom I did not know before, drifted towards me almost as soon as I came to Windsor, and as she was an orphan without a home, stayed with me for a number of years.”¹⁰

Thomas Andrew Walker (1828-1889) has not normally been viewed as either having been a “man of letters” himself, or having had any significant connections into the world of literature in Victorian Britain. He did write one book, a work of non-fiction published in 1888, *The Severn Tunnel: Its Construction and Difficulties*. This appears to have sold well. It had gone into three editions by 1891.¹¹ Described in Walker’s obituary in the *Western Mail* as “written wholly by his own pen”, this book allowed the obituarist to laud Walker for his “great literary skill.”¹² But it would seem likely that among those who are familiar with the literature on the life and work of Mrs Oliphant, and of those who know of Annie Louisa Walker and her contributions to Canadian literature, few if any would have any familiarity with the name Thomas Andrew Walker, and with the high repute he established for himself in the world of Victorian civil engineering. In the words of his entry in the *Oxford Dictionary of National Biography*: “Walker became one of the most important civil engineering contractors of the nineteenth century, demonstrating exceptional management abilities in undertaking some of

⁷ *Autobiography (Complete Text)*, p. 116. This passage appeared without amendment in *Autobiography (Coghill edition)*, p. 105.

⁸ Williams, *op. cit.* p. 89.

⁹ Jay, *op. cit.* p. 19.

¹⁰ *Autobiography (Complete Text)*, p. 127. This passage also was left intact in *Autobiography (Coghill edition)*, p. 118-9.

¹¹ T.A. Walker, *The Severn Tunnel: Its Construction and Difficulties 1872-1887*, Richard Bentley, London, 1888. A “Facsimile Edition” was published by Kingsmead Reprints, Bath, 1969.

¹² Anon, “Death of Mr T.A. Walker: The Great Contractor and his Great Schemes”, *Western Mail*, Tuesday 26 November 1889, p. 3.

the largest contracts of his day.”¹³ Among his major projects were the Severn Tunnel, the completion of the Inner Circle of the London Underground, the Buenos Aires harbour-works, and the Manchester Ship Canal. In the week following his death, Walker was described by *The Spectator* as “perhaps the greatest contractor left in Britain [who] certainly was executing the most striking work, the Manchester Ship Canal.”¹⁴ While the literature of civil engineering contains a good deal on Walker’s work on various of the individual projects he undertook, there has been no full-scale biography of him. The preface to his own book contained some brief autobiographical notes, and those notes have formed the principal source for the material on Walker’s family background and early life contained in the various biographical sketches of Walker that have been published since then.

Putting alongside one-another the entry for Annie Louisa Walker from the *Dictionary of Canadian Biography*, and the entry for Thomas Andrew Walker from the *Oxford Dictionary of National Biography*, it is far from easy to see that you are looking at a sister and brother. Annie Louisa is referred to as having had two siblings, older sisters Isabella and Frances. Together the three had opened a private girls school in Sarnia, Ontario, in 1858 and the two older sisters died “a few years later”. The father of the three is described as “a civil engineer”. There is no mention of Annie having had any other siblings.¹⁵ Thomas Andrew is referred to as having had a younger brother Charles plus one other sibling (gender not specified). Their father is described as a “land agent”.¹⁶

Further to this there would seem to be a dissonance regarding the situation of Annie at the time she “drifted” into becoming Mrs Oliphant’s housekeeper and secretary during late 1865/early 1866. The picture painted by Mrs Oliphant’s biographers (see above) suggests a young woman without family or friends of her own, who took on a role in relation to Mrs Oliphant substantially equivalent to that of the various other financial dependents supported by Mrs Oliphant’s labours — with this role continuing until Annie’s “autumnal marriage” to a wealthy widower in 1884.¹⁷ But Thomas Andrew Walker was living in London from the spring of 1865, managing the construction of certain segments of the Inner Circle of the London

¹³ Denis Smith, “Thomas Andrew Walker”, in HCG Matthew and Brian Harrison (editors) *Oxford Dictionary of National Biography*, Oxford University Press, 2004, volume 56, p. 899.

¹⁴ Anon., “The Great Contractors”, *The Spectator*, 30 November 1889, p. 748.

¹⁵ Lorraine McMullen, *op. cit.*

¹⁶ Denis Smith, *op. cit.*

¹⁷ The phrase “autumnal marriage” is used by Vineta and Robert Colby (*op. cit.* p. 121) who describe it as “a union which Mrs Oliphant viewed with cynical amusement.” They quote a letter from Mrs Oliphant to William Blackwood in which the remarriage of John Blackwood’s widow is described as “the most extraordinary of elderly successes — greater even than my cousin Miss Walker with her 10,000 a year” (*loc. cit.*). At the time of Annie’s marriage (29 January 1884), she was 47 and Harry Coghill was 13 years older. Harry Coghill died in September 1897 leaving an estate with gross value of £388,542 (*Liverpool Mercury*, Monday 1 November 1897, p. 7, col. 2).

Underground for a consortium of three very large civil engineering contracting firms.¹⁸ Information on T.A. Walker's income year-by-year, is even more fragmentary than that for Mrs Oliphant, but it seems reasonably clear that the cumulative total income earned over his working life was significantly in excess of that of Mrs Oliphant. When Mrs Oliphant died she left gross assets of £4,933.¹⁹ Walker's Oxford DNB entry ends: "Walker's success as a contracting engineer is indicated by the fact that his estate was valued at nearly £1 million."²⁰

It would be easy, on the basis of the material summarized in the above two paragraphs to jump to one or both of two conclusions: that there was some sort of rift between Annie Louisa Walker on the one hand and T.A. Walker (and his brother Charles) on the other; or that T.A. Walker took a far more circumscribed view of how much generosity it was appropriate to extend to a family-member in need, than was the view of his cousin Mrs Oliphant. On further investigation neither of these "hypotheses" appears to be sustained. Although the various biographical sketches of T.A. Walker that have been published seem to suggest a working life that was a fairly steady upward trajectory of achievement and reward, that was not in fact the case. The Walker family went through a period of severe financial difficulties during the 1860s. It was under those circumstances that Annie Louisa and her parents and Thomas Andrew and his brother Charles returned from Canada to England. When the fortunes of T.A. Walker and his brother began to recover, they sought to reciprocate towards Mrs Oliphant for her generous behaviour towards their sister. To follow this story, it is necessary to look at three railway-building projects: the project that took Robert Walker and his wife, plus two of his sons and three of his daughters to Canada during 1852 and 1853; the project that caused the family's severe financial difficulties of the early-to-mid 1860s; and the project in Transylvania through which the Walkers sought to repay Mrs Oliphant's hospitable and generous behaviour towards Annie. The reference in Mrs Oliphant's autobiography to the Walkers having sought to make use of that latter project for this purpose was deleted by Mrs Coghill in her editing work. Elisabeth Jay's publication of the complete text of Mrs Oliphant's autobiography has allowed that portion of the story to re-emerge. As

¹⁸ In the preface to T.A. Walker *op. cit.*, Walker states that he returned to England "in the spring of 1865" (p. 10), after some months in Egypt and the Sudan doing survey work for proposed railways there.

¹⁹ Jay, *op. cit.* p. 280. The net value was £804 (V and R Colby, *op. cit.*, p. 269). Mrs Oliphant wrote "I made enough to carry me on easily, almost lavishly but not enough to save", *Autobiography (Complete Text)*, p. 117.

²⁰ Denis Smith, *loc. cit.* The figure Smith refers to is the gross value of Walker's assets as sworn for UK probate purposes on 1 May 1890, (£982,243). As Walker had substantial borrowings and other financial liabilities outstanding at the time of his death, the net figure for probate purposes was markedly lower at £551,694. But it should be noted that the scope of UK probate at that time meant that real estate within the UK and assets held outside the UK were not included in the figure sworn. Walker's holdings of UK real estate plus his assets in South America were valued by his executors at £274,000 (House of Lords Record Office HL/PO/JO/10/9/1349).

the railway in Transylvania has not until now been included in listings of T.A. Walker's engineering contracts, this also casts some new light on Walker's business career.

Robert Walker and The Grand Trunk Railway of Canada

Annie Louisa Walker was born on 23rd June 1836, in Brewood Staffordshire, the ninth and youngest child of Robert Walker (1789-1864). She had four older sisters from her father's first marriage, and one half-brother and one half-sister from her father's second marriage. Thomas Andrew Walker and Charles (born 17 February 1830) were her two full siblings. At the time of Annie Louisa's birth, the Walker household was enjoying modestly comfortable and stable financial circumstances. Since September 1823 Robert Walker had been steward and land agent to the wealthy landowner Thomas William Giffard of Chillington Hall, at an annual salary of £200. From 1831 he was also tenant of a small farm (97 acres) on the Giffard estate, Villa Farm at Kiddermore Green.²¹ Robert Walker served as parish churchwarden from 1838-1843, was on the committee of Brewood Highways from 1829 to 1842, was an overseer of the Poor, and in the late 1830s used his land-surveying skills to produce for the parish of Brewood "a correct survey map, book of reference, valuation and rate", for which he was paid a fee of £200.²²

The oldest of Annie Louisa's half-sisters, Isabella, was 20 years older than her. The 1842 Pigot & Co's *Directory* records her as operating a private school in Dean Street, Brewood. The 1841 census suggests that this was a girls' boarding school, and that Isabella was assisted there by two of Robert Walker's other daughters Jessie and Susan Elizabeth. The picture that emerges of the family's economic circumstances at the end of 1830s/beginning of the 1840s thus has the father's salary income supplemented by some income from additional activities by him of a "self-employment" nature, and the older daughters also engaged in income-earning through a commercial enterprise. From 1838 to 1843 Thomas Andrew Walker attended Brewood Grammar School. He then moved on to commence studying at Kings College in London.

²¹ The facts cited here are taken from a 13 page unpublished manuscript on the life of Robert Walker written by R.G.H. Walker, a great grandson of T.A. Walker's and the custodian of the surviving papers and records of the Walker family. I wish to thank Mr R.G.H. Walker for his generosity in providing me with a copy of his manuscript and in giving his permission for me to quote from it for the purposes of the present paper. Kiddermore Green is described by R.G.H. Walker as "a hamlet between Brewood and Chillington." (*op. cit.*, p. 8).

²² *ibid*, p. 9.

It appears to be at this stage, shortly after T.A. Walker's commencing studies at Kings College and with Annie Louisa aged 7, that the family's circumstances shifted markedly. Robert Walker's rent on his farm moved deeper and deeper into arrears from 1844.²³ Thomas Andrew appears to have been withdrawn from Kings College earlier than he had expected. To quote his own words: "I was forced to undertake responsible work in ... [1845], before I reached the age of seventeen, after a very brief course of instruction of King's College. Both in that year and in 1845 I did considerable work on Parliamentary Surveys [for railway building projects]."²⁴ In 1847 Robert Walker left the employment of the Giffard family and moved away from Brewood. The *London Gazette* of 14 August 1849 reports him as an "insolvent debtor" in the gaol at Coventry with his case to be heard on 29 August. He is described as "lately lodging at the American-inn, Canal street, Birmingham ... out of employment."²⁵ The notice states that "formerly" he had been "of Brewood" and Agent to T.W. Giffard whilst at the same time "a Land Agent and Farmer on his own account"; and "afterwards" he had been "Land Agent, Farmer and Auctioneer, ... Sub-Contractor ... Traveller on Commission."²⁶ It would seem that at least some of these self-employment enterprises had not prospered. From the available information it is not clear whether activities associated with the speculative boom in railway building projects that peaked in 1845 contributed to Robert Walker's financial difficulties. But it is clear that it was through the railway construction industry — during the years after the "Railway Mania" had subsided — that a stabilisation of the Walker family's finances was brought about.

The Giffard family appear to have been forbearing in their response to Robert Walker's financial difficulties. Walker's oldest son Robert Hay Walker (born 1822) was appointed to succeed his father as the Giffard's steward and land agent during 1847. Robert Walker's wife Anne was allowed to continue living in the family's Kiddermore Villa home with those of the Walker sons and daughters who were still living in her household.²⁷ At some point after leaving his post with the Giffards Robert Walker succeeded in obtaining employment in a managerial capacity with the engineering contractor Thomas Brassey, on the construction of the North Staffordshire Railway. From 1847, T.A. Walker was employed on that same

²³ *loc. cit.*

²⁴ T.A. Walker, *op. cit.*, p. 10.

²⁵ *London Gazette*, 14 August 1849, p. 2554-2555.

²⁶ *loc. cit.*

²⁷ By the time of the 1851 census, Robert Hay Walker had been married for a year and had his own separate household in Brewood. Susan Elizabeth had married George Davenport. They were living in London, he a "carpet warehouseman" and she a "Daily Governess". Susan's half brother Charles was living with them and employed as a bookkeeper in a warehouse. The only other of the Walker daughters to have married, Mary, had died in 1848. One of her children, Caroline M. Sayer, was living with her grandmother in at Kiddermore Villa together with two of Anne Walker's nieces plus Annie Louisa (aged 14) and one servant. The eldest daughter Isabella is also recorded at Kiddermore Villa, possibly suggesting that the private boarding school for girls had been sold during the family's most pressing financial troubles.

project. T.W. Giffard appears to have been satisfied with the services of Robert Hay Walker, who remained the Giffards' land agent until 1880. And Brassey appears to have been satisfied with the work of both Robert Walker and T.A. Walker on the construction of the North Staffordshire Railway. At the completion of that project he offered them work on a much larger project he was then in the process of commencing — The Grand Trunk Railway of Canada. Robert Walker and his two younger sons sailed to Canada in 1852. Annie Louisa Walker, her mother, and two of her older half-sisters followed during 1853.²⁸

Robert Walker appears to have remained in the employment of the G.T.R. throughout his eleven years or so in Canada, at first living in Pointe-Lévy (Lévis) immediately south of the St Lawrence from Quebec City, and then from about 1854 in Sarnia on the border with the United States south of Lake Huron, at the western end of the GTR. The two sons, T.A. Walker and Charles, did not move to Sarnia. From 1855 they operated their own railway construction contracting firm and the contracts they worked on were mainly south-eastwards from Quebec, and in New Brunswick and Nova Scotia.²⁹ The three Walker daughters did move to Sarnia with their parents and operated a private girls school there from about 1858.³⁰ It appears to have been while she was living in Sarnia that Annie Louisa began to have her poems published in newspapers and periodicals, with this leading to the publishing of *Leaves from the Backwoods* in 1861.

In the biographical material on Annie Louisa Walker that had been published there seems to have been some confusion about her date of birth. Merryn Williams says she had been born around 1840.³¹ Elisabeth Jay refers to Annie having been “in her mid-twenties” at the time she became a member of Mrs Oliphant's household³² — which is in accord with the Williams statement, but a little “out” regarding a person aged 29. Some of the Northern American references to Annie Louisa describe her as having arrived in Canada “as a child”, when in fact she had her seventeenth birthday whilst on the boat out, and had already been working at the time of the 1851 census (as a “governess”). The source of this confusion may have been the Walkers themselves. In the 1861 Canadian census, the three Walker sisters in Robert Walker's household in Sarnia (all reported as “School Teacher”) are recorded as aged 40, 38 and 22 when in reality they were 44, 43 and 25. In the 1871 UK census, Annie Louisa is

²⁸ R.G.H. Walker, *op. cit.*, p. 11.

²⁹ *ibid.*, p. 12.

³⁰ Lorraine McMullen, *op. cit.*

³¹ Williams, *op. cit.*, p. 89.

³² Jay, *op. cit.*, p. 19.

recorded in Mrs Oliphant's household in Windsor, "cousin", together with Mrs Oliphant's two sons, nephew and two nieces and three female domestic servants. Annie Louisa's age is recorded as 30 when in reality she was 34.³³

To summarise: by the time of the 1861 Canadian census (and the anonymous publication of *Leaves from the Backwoods*) a situation of modestly comfortable and stable financial circumstances appears to have been re-established for Robert Walker and those members of his family who had relocated to Canada during 1852 and 1853. Robert Walker was by this stage aged 73 and may or may not have still been drawing a salary from the G.T.R. In the 1861 census he reported his occupation as "Contractor".³⁴ In combination with information that is discussed in the next section of this paper, this would appear to mean that Robert Walker had taken on a financial interest in the business which his two younger sons were running in the eastern part of Canada. The stability of the Sarnia household was thus, at least in part, dependent on the outcomes of the contracts undertaken by T.A. Walker and Charles Walker, in their railway construction work in Canada's Maritime Provinces.

T.A. Walker and The New Brunswick and Canada Railway and Land Company

T.A. Walker wrote in his autobiographical notes that after working for Brassey on the construction of the Grand Trunk Railway of Canada for two years: "For a further seven years I remained in Canada, constructing railways for the Governments of the Lower Provinces."³⁵ Subsequent published biographical sketches of T.A. Walker have in essence reproduced that same wording, suggesting either that no railway construction contracts were undertaken by the Walkers for private sector railway enterprises during that period, or that any such private sector contracts undertaken were too minor to have had any significance in T.A. Walker's overall business career.³⁶ That is somewhat misleading. The Walker firm undertook at least two substantial contracts for private sector railway enterprises in Canada during this period. One was for a company titled "The European and North American Railway". This contract went well and on 22 September 1860, the company furnished a "letter of commendation" for

³³ Re. the 1861 Canadian census see National Archives of Canada, RG 31, C1, 1861, Sarnia. UK Census information is available on the internet through the Ancestry Co. website.

³⁴ See footnote 33.

³⁵ T.A. Walker, *op. cit.*, p. 10.

³⁶ The most recently published biographical sketches of T.A. Walker have been Denis Smith *op. cit.*, and Peter Cross-Rudkin, "Walker, Thomas Andrew" in P.S.M. Cross-Rudkin and M.M. Chrimes (editors), *Biographical Dictionary of Civil Engineers in Great Britain and Ireland, Volume 2: 1830-1890*, Thomas Telford, London, 2008, p. 815-816.

the work Thomas and Charles Walker had done.³⁷ The contract for the New Brunswick and Canada Railway and Land Company came later. It is possible that the September 1860 letter of commendation helped the Walkers to win this contract. But this contract did not work out well for the Walkers. In fact it severely disrupted the finances of the Canada-based Walkers and led eventually to both Thomas Andrew and Charles Walker being adjudged bankrupt in the London Bankruptcy Court on 24 November 1865.³⁸

The New Brunswick and Canada Railway and Land Company was formed in England in 1856 and registered as a Companies Act limited liability company. It was in essence a reconstruction of an earlier company, “The St Andrew’s and Quebec Railway Company”, which had been formed in Canada and had obtained its powers through Acts of the New Brunswick legislature.³⁹ The original conception had been for a rail link to provide Canada’s principal population centres of the St Lawrence Valley with access to an all-year-round ice free port — St Andrews on the Bay of Fundy. Even before the construction of the St Lawrence and Atlantic Railway connecting Montreal with Portland on the coast of Maine (completed in 1853), there were question marks over whether there would be enough traffic on the Quebec to St Andrews route to allow a railway to pay its way. But the New Brunswick parliament was keen to see a railway built northwest from St Andrews to Woodstock on the St John river. Grants of land were made by the New Brunswick government to the St Andrews and Quebec Railway company to encourage it to build the 90 miles of line to Woodstock, together with a guarantee of 6 per cent on a portion of the company’s capital. This guarantee was to run for 25 years commencing with the completion of the line from St Andrews to Woodstock.

Despite these advantages, the Canadian company faced great difficulties in raising necessary funds and suspended construction work from 1853 with only 25 miles of the line completed.

³⁷ This letter is in the possession of Mr John Harvey, a great grandson of T.A. Walker. I would like to thank Mr Harvey for his generosity in showing me that letter and for giving his permission for me to cite it for the purposes of this paper. The E&NA Railway was a somewhat smaller enterprise than its name might suggest. It was located entirely within the Province of New Brunswick and was built to connect St John with a port on the Northumberland Strait. It is often referred to as the “St John and Shediac” railway. Work on the line began in 1853 with Peto, Jackson, Brassey and Betts as contractors. They pulled out when the private company ran out of funds in 1856. The line was then completed by the New Brunswick government. (See the entry for Alexander Luders Light (1822-1894) in P.S.M. Cross-Rudkin and M.M. Chrimes (editors) *Biographical Dictionary of Civil Engineers in Great Britain and Ireland, Volume 2: 1830-1890*.) It seems likely that the Walkers began work on the project as subcontractors to Peto, Jackson, Brassey and Betts, and then continued as contractors to the New Brunswick government.

³⁸ See *London Gazette*, 27 March 1866, p. 2096. No references to this 1865 bankruptcy have appeared in any of the biographical material published on T.A. Walker up to the time of the writing of this paper, as far as the writer of this paper is aware.

³⁹ Summaries of the background to the formation of the New Brunswick and Canada Railway and Land Company (Limited) are provided in the Law Reports on two legal actions the company subsequently became involved in. See “The New Brunswick and Canada Railway and Land Company (Limited) v Muggerridge”, *The Law Reporter*, Vol. 3, 1860, p. 651-656; and *Law Journal*, New Series, Vol. 30, part I (Chancery), p. 242-251; and “Conybeare v The New Brunswick and Canada Railway and Land Company (Limited)”, *The Law Times*, Vol. 2, 1860, p. 314-319; and *Law Journal*, New Series Vol. 29, part I (Chancery), p. 435-458. This latter case went to a House of Lords appeal. See *The Law Times*, Vol. 6, 1862, p. 109-114.

The British-registered company of 1856 was formed to take over the assets and rights of the Canadian company and to raise new capital to complete the railway. Three Acts of the New Brunswick legislature provided for the transfer of rights conferred on the predecessor company and extended the time allowed for building the line. And a private Act of the British parliament was also obtained to provide authorisation for the arrangements made re. the “balance” of interests as between the preference shareholders in the predecessor company and the newly subscribing shareholders injecting new money into the successor company.⁴⁰

The contract between the Walkers and the New Brunswick and Canada Railway and Land Company appears to have been agreed some time during late 1860, and related to the construction of the final 25 miles of the line. The first 65 miles had been in operation since late 1858, but the company then found that the amount of money required to complete the line was greater than the amount of authorised share capital the directors had the power to call-up. The directors proposed to borrow the required additional money, pledging as security all of the company’s assets (including the various lands and lumber-rights conferred by the New Brunswick government) to a public issue of 6 per cent debentures. But dissident shareholders in the company and also shareholders in the predecessor company challenged the legality of this.⁴¹ The directors turned away from attempting to sell debentures to the public but began to try to find a contractor who would agree to accept such debentures in payment for constructing the final section of the line.

During the first seven months of 1860 the company’s shareholders were on two occasions told that the directors had concluded arrangements under which a firm of contractors had agreed not only to complete the line and accept debentures in payment, but to go further and pay cash to the company upfront for an additional allotment of debentures in order to allow the company to cover its pressing short-term liabilities. The first such agreement, with an unnamed English firm of contractors had fallen through by April. The second attempt, with Canadian contractors Jones and Bradley was signed, but fell through when Jones and Bradley were unable to find the £15,000 to make the up-front payment.⁴² It is not clear whether the contract entered into by T.A. Walker and his brother Charles with the company involved their making an up-front loan to the company, of this type. But it seems clear that they agreed to

⁴⁰ The British Act received Royal Assent 17 August 1857. See *Daily News* 1 September 1857, p. 6, col. 4 (report on meeting of St Andrews and Quebec railway).

⁴¹ In June 1859, the directors issued a circular offering debentures in the company to the public. (See *Times*, 11 June 1859, p. 4, col. f). The Court of Chancery granted an injunction restraining the directors from going ahead with an issue of debentures on the basis of that circular (see *Daily News*, 17 October 1859, p. 6, col. 5).

⁴² See the reports of shareholders meetings in the company in *Morning Chronicle*, 1 February 1860, p. 6, col. 6; *Daily News* 19 April 1860, p. 7, col. 7; *Daily News* 1 August 1860, p. 7, col. 3; *Morning Chronicle* 1 August 1860, p. 6, col. 3.

accept payment for their construction work in the form of debentures. By 1 January 1863 they were holders of a substantial volume of debentures in the company, but were not otherwise “creditors” of the company.⁴³

It was not uncommon in the mid-nineteenth century for a contractor to agree to accept payment in debentures for railway construction work. The face value of the debentures issued in payment would normally be greater by some agreed amount than the actual sum charged on each of the contractor’s bills settled by this means. Those charges for the work might also be higher than would have been agreed if the payment-arrangements had been for prompt settlement in cash. The contractor would normally be able to borrow some funds on the security of the debentures in order to meet their own bills for materials, subcontractor costs, wages etc. And in the event of the railway company becoming insolvent, a debenture holder would normally expect to be have some well-defined priority of treatment among claimants on the company’s assets. The downsides for the contractor were essentially two-fold: having a block of their own money tied-up for a potentially substantial period in pieces of paper which might only be saleable at a very hefty discount from their face value; and the risks of legal costs, delays, and uncertainty of outcome if the company were to become insolvent and there were legal disputes among the claimants on its assets.

As was noted above, the directors of the New Brunswick and Canada Railway and Land Company had been looking for a contractor who would agree to accept payment in debentures for completing their line for quite some time before coming into agreement with the Walkers. This seems to suggest that the longer-established firms of contractors assessed the downsides of entering into such an arrangement with this particular company as being sufficiently great to be a deterrent. That would not be surprising. The somewhat peculiar circumstances surrounding the establishment of the company in 1856 meant it was likely that there would be legal disputation as to the rights of debenture-holders in the event of any wind-up of the company. And by early 1860 the company already had a “history” of being involved in some lengthy and expensive litigation processes. In November 1859, J.C. Conybeare, at that stage still “nominally” a director of the company, wrote letters to British newspapers specifically warning contractors about the risks of agreeing to do work for the company on a payment-in-debentures basis. Conybeare wrote: “My advice to contractors and capitalists is, to contract

⁴³ At the company’s extraordinary general meeting held on 8 January 1863, the company’s solicitor stated that a “hostile petition for winding-up the company had been presented by Mr Walker, one of the contractors”. He goes on to refer to Walker as “not being a creditor of the company”. (*Daily News*, 9 January 1863, p. 7, col. 2).

for no works and to lend no money on debentures ... till they see the result of a bill in Chancery filed against the directors on the ground of fraudulent misrepresentation. ...”⁴⁴ Conybeare, himself a barrister, was the plaintiff in the case referred to. His case was not directly concerned with what his letter described as “the nature of the proposed [debenture] securities,” but the proceedings revealed a good deal about the complexities of the situation regarding the company’s finances.⁴⁵

T.A. Walker returned to England from Canada during 1861, leaving his brother Charles to manage the ongoing work on their railway construction contracts. It would appear reasonable to speculate that once in London, T.A. Walker was able to develop a fuller appreciation than had been possible in Canada of the situation facing the Walkers regarding the financial and legal aspects of their contract with the New Brunswick and Canada Railway and Land Company. Whether T.A. Walker intended when he set sail in 1861 that his return to England from Canada should be permanent, or whether that decision evolved as he grappled with the problems arising from having agreed to become a substantial holder of the debentures of a company on the verge of insolvency, is not clear. The company formally went into default on its debentures when it failed to make the interest payments due on them on 1 January 1863. Walker lodged a petition for a winding-up of the company on the grounds of that default on 2 January 1863.⁴⁶ The timing strongly suggests that Walker had been expecting the default to occur and had been obtaining legal advice on how he should act to best protect his position.

At an extraordinary general meeting held on 8 January, motions were passed for a “voluntary” winding-up of the company with a view to reconstructing it into a successor company: in essence a further iteration of the 1856 approach. Conybeare dissented from this. He said he had “always thought [that a wind-up] would be the result of the mismanagement of the company’s affairs by the directors. “[But he] thought it would be much better to have a hostile winding up.”⁴⁷ T.A. Walker’s petition succeeded in blocking the proposed “voluntary” winding-up under which the secretary of the company since 1856 would have been the liquidator, receiving “aid” from a committee including five of the company’s directors. The Court of Chancery ordered that the wind-up should proceed under its own

⁴⁴ Conybeare’s letter “to the editor of the Daily News” was published in *Daily News*, 14 November 1859, p. 3, col. 5. Conybeare describes himself in the letter as a “mere nominal director” of the company.

⁴⁵ For information on Conybeare’s legal action against the company see the references cited in footnote 39. The case between Muggeridge and the company cited in footnote 39 also turned on the issue of whether the directors had made misrepresentations about the company. Muggeridge was a brother of one of the original directors and had subscribed for shares when its prospectus was issued. Muggeridge subsequently refused to pay calls on the shares the company allotted to him, arguing that he had been induced to subscribe by misrepresentations. Muggeridge won his case.

⁴⁶ See *The London Gazette*, 6 January 1863, p. 82.

⁴⁷ See *Daily News*, 9 January 1863, p. 7; and *The London Gazette*, 16 January 1863, p. 299-300.

supervision and designated two “Official Liquidators”, both independent from the company’s pre-existing management.⁴⁸ This success for the Walkers did not however prevent the New Brunswick and Canada Railway company’s debentures from wreaking havoc on the Walker family’s financial position. When T.A. Walker and Charles Walker appeared before the Bankruptcy Court in April 1866, applying for discharge from bankruptcy they declared their only assets to be their claims on the New Brunswick and Canada Railway and Land company. The court was told that the company’s debentures were “worthless [and] it was doubtful whether anything would be realised from the claims of the bankrupts under their contracts.” There was no dissent from that view from among the Walkers’ own creditors, and it was accepted by the Court.⁴⁹

It should be stressed that it was not any defects in the way T.A. Walker and his brother went about the railway construction task that brought about these financial stresses for their firm and their families. There is no record of any challenge over their having met the terms of the contract, or as to the quality of their work.⁵⁰ It was through their incurring the costs of fulfilling the contract and receiving nothing of value in payment that the assets of the Walkers were reduced to a level their remaining creditors accepted to be a bare minimum. The capacity of the Walkers to take on new work as independent contractors for projects of any significant size evaporated and took many years to restore. Any earnings T.A. Walker and his brother were able to make from other work, and all spending from such earnings, needed to be accounted for to their remaining outstanding creditors until they received final discharges from their bankruptcy. While this disaster was in the process of unfolding, the Walker family was struck by the separate blow of the deaths of Robert Walker’s two oldest daughters in Sarnia, rendering the continued operation of the private girls school by the family there non-viable. In 1864 Robert Walker and his wife Anne, Annie Louisa Walker, and Charles Walker returned from Canada to England. Charles was accompanied by his Canadian-born wife and three children born in Canada. Robert Walker died in September 1864.⁵¹ These were the circumstances of the Walker family at the time Annie Louisa first wrote to Mrs Oliphant.

⁴⁸ See *The London Gazette*, 20 March 1863, p. 1622.

⁴⁹ See *Daily News*, 25 April 1866.

⁵⁰ The contractors who had commenced construction of the railway for the predecessor company (The St Andrew’s and Quebec Railway Company) in the early 1850s became involved in a protracted legal dispute with the predecessor company over the performance of that contract and the circumstances of the work being discontinued. This dispute was a further complicating factor regarding the finances of the New Brunswick and Canada Railway and Land company. In November 1860 the case was the subject of an appeal from the Supreme Court of New Brunswick to the Privy Council. See “The St Andrew’s and Quebec Railroad Company and the Class A Shareholders of that Company v John Brookfield and George William King”, in *The England Reports*, Vol. 15, Privy Council IV, p. 192-204.

⁵¹ R.G.H. Walker *op. cit.*, p. 13. At the time he died Robert Walker was living in Smethwick in the household of Samuel Ainge. Ainge had married a niece of Robert Walker’s first wife. And the Ainge family had adopted Charles R. Sayer, a grandson of Walker’s by his third daughter Mary. Robert Walker’s assets were not such as to require any formal process of probate or letters of administration. Robert Walker’s widow Anne died at T.A. Walker’s house in London on 2 October 1865.

The suggestion that Annie Louisa should make contact with Mrs Oliphant was probably made to her by Daniel Wilson whose younger sister (Jeanie) had married Mrs Oliphant's brother Frank Wilson. Jeanie and Frank were second cousins. Daniel Wilson was professor of English Literature and History at the University of Toronto from 1853. He later went on to become president of the University and to receive a knighthood. Daniel Wilson's mother Janet née Aitken (1786-1864) was a close relative of Robert Walker's mother Isabel née Aitken (1746-1819).⁵² Mrs Oliphant first met Daniel Wilson and his mother in Edinburgh in 1851. In her autobiography she described Janet Wilson née Aitken as: "an exceedingly bright, vivacious, ugly, old lady a universal devourer of books ... I always liked her. She was all culture, intellect, improvement of the mind and so forth." Daniel she describes as "then, I think, at the head (in a literary point of view) of the business of Messrs Nelson, reading for them and advising them about books, though I never could make out what books they published, except little books of poetry half or more than half written by Daniel Wilson."⁵³ It would seem reasonable to conjecture that during the time Annie Louisa Walker was living in Sarnia writing the poems that appeared in *Leaves from the Blackwoods*, and her cousin Daniel Wilson was professor of English Literature at Toronto, there would have been contact between the two.

When Mrs Oliphant's mother had taken her to Edinburgh in the spring of 1851, the visit to their Wilson cousins was not solely for social or family-reunion purposes. Elisabeth Jay describes the visit as part of Mrs Oliphant's mother's plan to provide "a literary launch for her daughter. She planned her campaign carefully. Overcoming her general contempt for her husband's side of the family, she took pains to claim acquaintance with some second cousins in Edinburgh."⁵⁴ According to the Colby biography, it was through her Wilson relatives that Mrs Oliphant met William and John Blackwood, the principals of the firm that became the most important publisher of her work.⁵⁵ The fact that her own literary ambitions had received assistance from some better-established and better-connected distant cousins when she had been in her twenties may have predisposed Mrs Oliphant to an open-hearted response when Annie Louisa Walker first wrote to her in the summer of 1865.

⁵² Elisabeth Jay, *op. cit.*, p. 337 provides a family tree of Mrs Oliphant but the connection to Annie Louisa Walker does not appear on that tree. Information that the connection was via the Aitkens was provided to the writer by Mr R.G.H. Walker, who I again wish to acknowledge for his generous help.

⁵³ *Autobiography (Complete Text)*, p. 33-34. The section of the sentence on Daniel Wilson after the word "books" was deleted in *Autobiography (Coghill edition)*, p. 34.

⁵⁴ Jay, *op. cit.*, p. 13.

⁵⁵ Vineta and R.A. Colby, *op. cit.*, p. 17-18.

Mrs Oliphant and the Grosswardein to Klausenberg Railway

Within two years of Annie Louisa being taken into Mrs Oliphant's household and becoming her secretary and housekeeper, Mrs Oliphant was faced with a situation of much closer relatives in pressing need of her assistance. Frank Wilson, Mrs Oliphant's older brother who had married Daniel Wilson's younger sister, had worked for many years as a clerk in the Bank of England's Liverpool branch. When Mrs Oliphant had gone through a period of severe financial pressures herself following the terminal illness of her husband in 1859-1860: "The one close relative left in England was her brother Frank ... and on him and his family she descended with her children."⁵⁶ This temporary emergency measure did not apparently work out very smoothly, but Mrs Oliphant appears to have been happy to acknowledge that Frank was not to blame for the frictions.⁵⁷ At the beginning of 1868 Mrs Oliphant was shocked to find that Frank had got into serious financial difficulties. "In poor health, he had mismanaged his financial affairs so badly that he had to leave his job with the Bank of England and slip over the Channel to France."⁵⁸ He had not approached his sister for help. He left behind in Liverpool his wife and four children aged 2, 4, 11 and 13. Mrs Oliphant went to Liverpool. She arranged a winding-up of her brother's affairs there including the sale of his house,⁵⁹ and her personally accepting responsibility for his remaining outstanding debts.⁶⁰ She sent his wife and two youngest children to join him in France and she took the two older children back to her own home in Windsor.⁶¹

From this short-term fix to her brother Frank's immediate difficulties were developed arrangements which Mrs Oliphant could have reasonably viewed as stabilising his financial situation. Of the two older children, one remained in her home and one went to live with a maternal aunt in Scotland. Frank himself was helped to obtain a job employing his clerical skills in a British-owned firm constructing a railway in Hungary. Together with his wife and two younger children he went to live in Hungary. This stabilisation did not last. In the summer of 1870 Mrs Oliphant received a telegram from her brother which read: "Jeanie is

⁵⁶ *ibid.*, p. 38. Mrs Oliphant's husband was diagnosed as having tuberculosis in 1857. His business was wound-up and the family moved to "the curative climate" of Italy in 1859. When Mrs Oliphant returned to England after his death, she faced £1000 of debt, had assets consisting of her furniture in storage and her clothes etc., plus a life insurance pay-out of £200. She had three infant children, the youngest born in Rome in December 1860 a month after her husband's death. (See Jay *op. cit.*, p. 16-17.)

⁵⁷ Vineta and R.A. Colby, *op. cit.*, p. 38 and p. 119.

⁵⁸ Jay, *op. cit.*, p. 19.

⁵⁹ A notice advertising the auction of the house was published in the *Liverpool Mercury*, 17 February 1868, p. 4, col. 4.

⁶⁰ The source for Mrs Oliphant's having taken over her brother's debts is an 1899 unsigned review article on the Coghill edition of her Autobiography. The writer appears to have known Mrs Oliphant well and includes in this "review" a variety of information that is not directly included in the Autobiography. See p. 261 of Anon., "The Autobiography and Letters of Mrs M.O.W. Oliphant," *Quarterly Review*, Vol. CXC, 1899, pp. 255-267. The relevant passage is quoted in V. and R.A. Colby, *op. cit.*, p. 119-120.

⁶¹ Jay, *op. cit.*, p. 19.

dead, and I am in despair.”⁶² Frank abandoned his job in Hungary, and in Jay’s words “crawled back to his sister’s house in the summer of 1870 with his two small girls, Madge (7) and Denny (5) to a life of total dependency.”⁶³

Although the duration of Mrs Oliphant’s brother’s period of employment in the railway construction industry was brief, it is interesting to look into it further. In the Coghill edition of Mrs Oliphant’s autobiography, the passage on this interlude reads: “My brother had been glad to get an appointment among the employees of a railway that was being made, of all places in the world, in Hungary, and went there with his wife and the little girls.”⁶⁴ Elisabeth Jay’s publication of the original full text of the autobiography allows it to be seen that Mrs Coghill had deleted from this passage some additional words immediately following the word “railway”. These read “that was being made by the Walkers.”⁶⁵

The railway that Annie Louisa Walker’s brothers constructed in Hungary was the Grosswardein to Klausenberg section of the East Hungarian Railway. Klausenberg (or Klausenburg) was the pre-First World War name of Cluj, the capital of Transylvania. Grosswardein was the pre-WWI name of Oradea. It is about 80 miles west of Klausenberg and a little over 130 miles east of Budapest, near the eastern edge of the Hungarian plain. From the perspective of 1860s Britain, this was a remote area of Europe. Grosswardein had been connected by rail to Budapest and Vienna since 1859. Following the Ausgleich of 1867 which established the dual monarchy system of government in Austria-Hungary, the Hungarian parliament pressed for steps to encourage the building of railways to better connect Transylvania (or “Eastern Hungary”) with the population centres of the Hungarian plain. The East Hungarian Railway (or “Ungarische Ostbahn-Gesellschaft”) was established as a shareholder-owned company authorised by the Budapest government to build and operate a railway from Grosswardein to Klausenberg and thence onto the fortress city of Kronstadt (now Brasov) in the south-eastern corner of Transylvania near the pre-WWI border with

⁶² *Autobiography (Complete Text)*, p. 131.

⁶³ Jay, *op. cit.*, p. 19.

⁶⁴ *Autobiography (Coghill edition)*, p. 123.

⁶⁵ *Autobiography (Complete Text)*, p. 130.

Roumania.⁶⁶ A public issue of shares in the company took place in early 1869.⁶⁷ The section of the railway from Grosswardein to Klausenberg was opened in September 1870.⁶⁸

Responsibility for managing the construction of this line on-site in Transylvania appears to have been undertaken by Charles Walker. Two of his eight children were born in Klausenberg: Marie Alice in 1869 and Henry Roe in early 1871.⁶⁹ The contract to construct the East Hungarian Railway Company's entire line had been awarded by the company in 1869 to a British firm of contractors controlled by Charles Waring (1827-1887), titled "Waring Brothers and Eckersley."⁷⁰ The firm had previously made an agreement with the Hungarian government to construct the Grosswardein to Klausenberg section only,⁷¹ but the Hungarian parliament when ratifying the government's deal with the East Hungarian Railway Company made it a condition that whoever was awarded the contract to build that first section must also contract to build the technically more challenging sections continuing onwards to Karlsburg (now Alba Iulia) and Kronstadt (Brasov). With somewhat surprising rapidity, Waring agreed to construct the whole line, but was sufficiently shrewd (or careful) to interpose a limited liability company between "Waring Brothers and Eckersley" and the East Hungarian Railway Company. This was the Anglo-Oesterreichische Bank of Vienna.⁷² After the Grosswardein to Klausenberg section had been completed, the further construction work proceeded so slowly that the Hungarian government intervened and declared there had been a breach of contract. But "in order to avoid costly litigation", an out-of-court settlement was reached. Waring walked away unscathed. In 1876 the Hungarian government bought out the shareholders in the East Hungarian Railway Company and built the remainder of the line to Kronstadt (Brasov) at government expense.⁷³

⁶⁶ See Gerhard Rosegger and John H. Jensen, "Transylvanian Railways and Access to the Lower Danube, 1856-1914" *East European Quarterly*, Vol. 29, Issue 4 (Winter 1995), pp. 427-460.

⁶⁷ *The Economist*, 30 January 1869, p. 126 reported that "No appeal for subscriptions is addressed to the London market; but they will be received at Amsterdam, Brussels, Vienna, Pesth, and Frankfort, as well as at Paris." See also *Times*, 2 January 1869, p. 6, col. c; and *Daily News*, 21 January 1869, p. 6, col. 3. The shares were offered on attractive terms: a guarantee by the Hungarian government of a minimum annual return of 5 per cent of their face value; only 64 per cent of that face value required to be paid by the shareholder; and the shares to be "redeemed" at full face value (by "annual drawings") over a period of 90 years, with this redemption arrangement guaranteed by the Hungarian government. *The Economist*, 6 February 1869, p. 153, reported that trading in the shares was taking place "at a premium".

⁶⁸ Rosegger and Jensen, *op. cit.*, p. 44X.

⁶⁹ In the 1891 census, Marie Alice is recorded in the household of Annie Louisa Coghill and her husband at Coghurst Hall near Hastings in Sussex. Her birthplace is recorded quite clearly as "Hungary, Klausenburgh". With the aid of this, it is possible to decipher the rather less legible entry for the birthplace of Marie Alice and her brother Henry Roe in the 1881 census when they were living with their widowed mother Lydia in London. See the *Ancestry* website for images of these census entries for the two.

⁷⁰ Rosegger and Jensen, *loc. cit.*

⁷¹ See *The Times*, 24 August 1868, p. 5, col. a.

⁷² Rosegger and Jensen, *loc. cit.* The contracts gave Waring a power of veto over the appointment of the supervising engineer for the project. The original appointee was Mark William Carr (1822-1888) who had previously worked on railway projects in India for Waring. (See the obituary on Carr in *Minutes of Proceedings of the Institution of Civil Engineers*, Vol. XCIII, 1888, p. 487-488.) When the Railway Company fired him over the slow progress of the work beyond Klausenberg, Waring blocked the appointment of a replacement. This rapidly led to a formal suspension of all work on the project.

⁷³ Rosegger and Jensen, *op. cit.*, p. 44X.

The biographical material on T.A. Walker that has been published makes no mention of he or his brother having been connected with Waring in the construction of the Grosswardein to Klausenberg railway. And since the Walkers were only just emerging from their bankruptcy during the time of its construction, it seems unlikely that they undertook the legal and financial responsibilities of “contractors” in the project. It is more likely that they managed the project in the status of managerial employees — as their father had done for Brassey on the North Staffordshire Railway when he had been emerging from his bankruptcy. There is other evidence which also suggests that Charles Waring may have played a significant role in assisting T.A. Walker and his brother Charles in re-establishing themselves after the financial troubles engendered by their contract with the New Brunswick and Canada Railway and Land company.

The published biographical sketches of T.A. Walker tell us that in 1863 he was able to earn some income working as an “engineering assistant” on surveys for the projected Orel to Vitebsk railway in Russia.⁷⁴ When the Russian government confirmed in late 1865 that it had awarded a concession for the construction of that railway, the contractors awarded the concession were “Messrs Peto, Betts and Waring Brothers.”⁷⁵ In his autobiographical notes, T.A. Walker wrote: “in the spring of 1865, I was offered, and accepted, the management of the construction of the Metropolitan and Metropolitan District Railways for the three firms who had jointly undertaken the contract, namely, Messrs Peto and Betts, John Kelk, and Waring Brothers.”⁷⁶ When T.A. Walker and his brother re-established themselves as a firm of engineering contractors, one of the first projects they successfully tendered for was to build a dock at Garston on the Mersey for the London and North Western Railway Company (tender lodged 19 August 1870). Charles Waring was one of their sureties for that project.⁷⁷ In 1873 and 1874 Messrs Thomas and Charles Walker worked on a substantial contract (£352,000) to build an extension to the Somerset and Dorset Railway.⁷⁸ Charles Waring was chairman of the Somerset and Dorset Railway from 1867 to 1871, and from 1873 until his death.⁷⁹

⁷⁴ Denis Smith *op. cit.*, p. 899, and Peter Cross-Rudkin, *op. cit.*, p. 815.

⁷⁵ *Pall Mall Gazette*, 3 January 1866, p. 5, col. 1.

⁷⁶ T.A. Walker, *op. cit.*, p. 10.

⁷⁷ See the report of the legal dispute associated with this project: “Walker and Another v London and North Western Railway Company”, *The Law Times*, New Series vol 36, 1877, p. 53-58. The references to Waring are at p. 56.

⁷⁸ Peter Cross-Rudkin, *op. cit.*, p. 816. See also *The Times*, 4 April 1873, p. 13, col. a.

⁷⁹ Peter Cross-Rudkin, “Charles Waring, MP”, in P.S.M. Cross-Rudkin and M.M. Chrimes (editors), *op. cit.*, p. 817-818. Waring was a wealthy man. The value of his assets at the time of his death was sworn for UK probate purposes at £558,690 (*loc. cit.*).

While there does not appear to be any direct evidence linking T.A. Walker to the construction of the Grosswardein to Klausenberg railway, it would seem unlikely that his brother would have spent from 1869 to early 1871 living in Klausenberg unless this was part of the business relationship between the Walker brothers and Charles Waring that so helped them in re-establishing themselves after their severe financial troubles of the 1861 to 1865 period. One more piece of circumstantial evidence in support of this hypothesis is provided by the c.v. of William Hampson Topham (1837-1924). Topham was a long-term employee of T.A. Walker's who at the time of Walker's death had a senior position managing work on the Manchester Ship Canal. He later went on to establish a successful public works contracting firm in partnership with other ex-Walker employees. He listed the projects he had worked on as having commenced with the European and North American Railway and the "St Andrews Railway, New Brunswick", followed by the Metropolitan Extension and District Railway, the East Hungarian Railway and the Somerset and Dorset Railway.⁸⁰

On the basis of the information presented in the paragraphs above, it would appear to be safe to conclude that when Mrs Coghill chose to delete the words "that was being made by the Walkers" from Mrs Oliphant's reference to the railway that her brother had briefly worked for in Hungary in 1869-1870, that deletion was not made because Mrs Coghill viewed the statement as inaccurate. It is probably safe to assume that the Walkers had not been besieged by experienced British office workers eager to relocate to Transylvania. But from the description of her brother at this time given in Mrs Oliphant's autobiography, it would appear that for an employer to appoint him into a position of responsibility would have to have involved something of a "gamble". And the course of subsequent events meant that this appointment almost certainly imposed costs on the Walkers when Frank pulled out of the job and returned to England at short (or zero) notice in the summer of 1870. When T.A. Walker and his brother Charles gave Mrs Oliphant's brother an appointment on their project in Hungary, therefore, their decision to do so was probably motivated to some substantial extent by what Mrs Oliphant had done to provide support for their sister from late 1865. In late 1865, T.A. Walker and Charles were at the mercy of the bankruptcy courts., Their position was such that they could do very little to support their sister's desire to make her way in the world of letters. Four years later their finances had recovered to the extent that they could behave with tangible generosity to a second cousin in need of a supportive hand.

⁸⁰ See entry for W.H. Topham in *British Engineers and Allied Professions in the Twentieth Century*, London, 1908. Another long-term Walker employee, John Price (1846-1913) also listed working on the East Hungarian Railway between two other projects known to have been managed by the Walkers (see entry for Price in *op. cit.*).

After Annie Louisa Walker had become Mrs Coghill, and had substantial financial means subject to her own control, she was able to take various steps of her own to reciprocate for the generosity Mrs Oliphant had shown towards her. She tried in 1896 to organise a group that would put together funds to buy an annuity for Mrs Oliphant,⁸¹ and in 1897 she provided the money for Mrs Oliphant's visit to Siena.⁸² She did the work of organising Mrs Oliphant's autobiography for publication for only a nominal fee so that Blackwoods could receive recompense for the various advances they had paid Mrs Oliphant during the last years of her life.⁸³ And it appears that she organised to provide a home after Mrs Oliphant's death for Fanny Tulloch who had been one of the "permanent guests" in Mrs Oliphant's household.⁸⁴ The 1901 census records Fanny Tulloch as a "boarder" living in the household of John G. Dalzell in Dulwich, London. Dalzell's wife was Annie Louisa née Walker, the oldest daughter of Mrs Coghill's brother Charles. In Mrs Coghill's will Annie Louisa Dalzell was named as one of her two executors. The other was Henry Roe Walker, her nephew who had been born in Klausenberg in 1871, and who by 1907 had become a Harley Street surgeon.⁸⁵

Summing-Up

Of the three people named in the title of this paper, it is Mrs Coghill (Annie Louisa Walker prior to her marriage in January 1884) and T.A. Walker who have been the main focus of attention. Little (if anything) new has been revealed here about the life of Mrs Oliphant, though readers familiar with the biographies of Mrs Oliphant may have found it interesting to have learnt more about the life of the person who was her secretary and housekeeper, for eighteen years "living in the bosom of the Oliphant family."⁸⁶ Mrs Oliphant and T.A. Walker may never have met. But in light of the close ongoing relationship between Mrs Oliphant and Mrs Coghill on the one hand and the close ongoing relationship between T.A. Walker and Mrs Coghill on the other, the two are likely to have got to know a good deal about one another through the medium of Mrs Coghill — and there may have been some direct contact between the two. In 1891 Mrs Oliphant published the novel *The Railwayman and His Children*. Q.D. Leavis describes "The Railwayman" of the title as "a Scottish engineer, now

⁸¹ V. and R.A. Colby, *op. cit.*, p. 234.

⁸² Jay, *op. cit.*, p. 287.

⁸³ V. and R.A. Colby, *op. cit.*, p. 269 (note 65).

⁸⁴ Jay, *op. cit.*, p. 23 states that in April 1896 Mrs Oliphant and her niece Denny moved from Windsor to Wimbledon "accompanied by their almost permanent guest, Fanny Tulloch".

⁸⁵ Annie Louisa Walker's brother Charles died in December 1874 at the age of 44. One of his eight children had predeceased him. The oldest two (Charles Harry Walker and Joseph Robert) were taken into the home of T.A. Walker, who provided them both with educations (and employment) as civil engineers. The five younger children continued to live in their mother's household. Charles Walker's estate at his death was sworn as "under £6000", all left to his widow.

⁸⁶ Jay, *op. cit.*, p. 103.

very wealthy, the typical self-made industrial man, but thoroughly admirable.”⁸⁷ Mrs Coghill’s father Robert Walker was Scottish-born and a railway-builder, although never a particularly wealthy one. Mrs Coghill’s brother T.A. Walker was a civil engineering contractor. He built railways and died a very wealthy man in 1889 having rebuilt his business career from bankruptcy in 1865. Mrs Oliphant’s knowledge of T.A. Walker may have provided some input in the development of her “Railwayman” character for that 1891 novel.

It was developments relating to two railway construction projects in Canada that led to Mrs Oliphant and Mrs Coghill meeting one another in 1865 and to Mrs Oliphant taking Annie Louisa Walker into her household. Thomas Brassey offered Annie Louisa’s father and two of her brothers work on his contract to build the Grand Trunk Railway of Canada in 1852. Annie Louisa Walker left England to live in Canada in direct consequence. In the early 1860s Annie Louisa’s father and two brothers entered a contract to build a railway in New Brunswick for a British-based company which soon went into default on its obligation. This left the family with substantial financial liabilities and a highly uncertain prospect of obtaining anything of value as a recompense for the work done on behalf of the railway. These were the circumstances under which Annie Louisa, her parents and her two brothers returned from Canada to England. Annie Louisa’s father died in September 1864 and around a year later she wrote to Mrs Oliphant, establishing contact between the two distant cousins for the first time. One railway construction project had taken Annie Louisa to Canada where she began to publish her poetry and to develop “literary aspirations.”⁸⁸ Another less fortunate railway construction project led to Annie Louisa’s return to England and to her being by the summer of 1865 an “orphan” in the Oxford Dictionary’s figurative sense: “a person bereft of previous protection or advantages.” Her two full brothers, both going through the London bankruptcy courts and thereby needing to account fully for all their earnings and all their outlays, were in no position to provide much tangible support to Annie Louisa’s literary aspirations at this time. But through a third railway construction project discussed in this paper, they sought when their own financial position had recovered somewhat, to reciprocate to Mrs Oliphant by helping her financially troubled brother Frank during 1869 to 1870.

⁸⁷ Q.D. Leavis, p. 29 of “Introduction” to the 1874 Leicester University Press edition of *Autobiography* (Coghill edition). Note that the “Introduction” is separately paginated.

⁸⁸ Mrs Oliphant wrote that at the time Annie Louisa made contact with her she had: “some literary aspirations, taking at that time the shape of poetry, against which I remember I advised her, suggesting a novel instead.” *Autobiography* (Complete Text), p. 116. These words were left unamended in *Autobiography* (Coghill edition), p. 105.

Readers of the present paper who already knew something of the life of Annie Louisa Walker from the biographies of Mrs Oliphant will probably be surprised to have found that Annie Louisa had a brother whose entry in the Oxford DNB suggests was a successful and wealthy businessman during the same eighteen year period that Annie Louisa was living in Mrs Oliphant's household in the role of housekeeper and secretary. Elisabeth Jay describes Annie Louisa as having led the life of "a poor spinster" during that period — prior to her "sudden decision to marry an elderly rich widower."⁸⁹ Readers of the present paper who already knew something of the life of T.A. Walker from the various biographical sketches of him that have been published over the years, will probably be surprised to have found how severe were the financial difficulties Walker went through during the mid-1860s. At the time Annie Louisa Walker "drifted" into Mrs Oliphant's household in late 1865/early 1866, she clearly did not have a brother who could reasonably be described as successful and wealthy.

T.A. Walker and his brother Charles obtained an "Order of Discharge" from their bankruptcy on 13 April 1866.⁹⁰ But it was not until the end of the following year that the process of assessing how much of their creditors' claims they were able to meet was concluded. A second dividend of 9d in the £ was declared on 28 November 1867, payable from 4 December.⁹¹ The brothers appear to have re-commenced formally offering to take on the legal and financial obligations associated with tendering for civil engineering contracts from some time during 1870. The re-born Walker enterprise was able to steer clear of major setbacks, and by the time of Charles Walker's death in December 1874 the enterprise had clearly secured a reasonable level of comfort for its principals.⁹² From the end of 1874 through to his death in 1889, T.A. Walker operated his business without partners, and operated it highly successfully. In the engineering literature, his projects are addressed in terms of their technical or engineering features. His success in becoming a great (and wealthy) contractor is presented as arising from his skills in handling difficulties in the technical and engineering sphere. But Walker's work on the St Andrews to Woodstock railway in New Brunswick during 1860 to 1861 did not lead to the destruction of the first incarnation of the Walker contracting enterprise because of shortcomings in the handling of technical and engineering difficulties. What did lead to that destruction were failures on the part of the Walkers to check carefully (with "due diligence", in today's jargon) into the

⁸⁹ Jay, *op. cit.*, p. 103. The relevant passage reads: "The life of even a poor spinster could be perfectly acceptable, as Mrs Oliphant had opportunity to observe in the case of her cousin, Annie Walker."

⁹⁰ *The London Gazette*, 10 July 1866, p. 3978.

⁹¹ *ibid.*, 29 November, 1867, p. 6618.

⁹² The contract with the LNWR to construct a dock at Garston on the Mersey led to a somewhat protracted legal dispute, but the outcome of this case was in the Walkers' favour. See reference at footnote 77 above.

counter-party risk of entering into that particular contract with that particular railway company. The task of doing that checking may have been left by T.A. Walker and Charles to their father. Whoever's task it was, it seems clear with the wisdom of hindsight that it was not done very well. In the second incarnation of the Walker's contracting enterprise, T.A. Walker appears to have been very careful to obtain high quality legal and financial advice regarding his exposure to the counter-party risks in his contracts, and careful to maintain an active ongoing monitoring of those risks. Charles Waring possibly provided T.A. Walker with a "role model" in this regard. The section of this paper on the Grosswardein to Klausenberg railway has noted the care taken by Waring to defuse potential financial traps to his interests in that project.⁹³ From some time during the early-to-mid 1880s, T.A. Walker began to place increasing levels of confidence in the very talented R.W. Perks for legal and financial advice in these areas.⁹⁴ It was through his researches into the business career of R.W. Perks that the writer of this paper became aware of this story of T.A. Walker's "unknown" siblings and his connection with the world of Mrs. Oliphant.

⁹³ Not a great deal has been published on Waring's business career. Some of the references suggest that the steps he took regarding some of his projects went further than the reasonable provision of legitimate cover to protect his own position. Rosegger and Jensen, *op. cit.*, cite an 1898 historian of the East Hungarian Railway (J. Gonden) as describing the project as "the most unsavoury chapter in the history of Hungarian railway developments."

⁹⁴ See Owen Covick, "R.W. Perks and the Barry Railway Company", published in three parts in the *Journal of the Railway and Canal Historical Society*: Vol. 36, part 2 (July 2008) pp. 71-83; Vol. 36, part 3 (November 2008), pp. 141-152; and Vol. 37, part 1 (March 2009), pp. 22-37.