

# Cardinal Beaufort's Will by Andrew Payne

Having recently come across the provisions of Cardinal Beaufort's will, I quickly realised that past accounts of his generosity toward the poor at the time of his death were, at the best greatly exaggerated and somewhat misleading. Other accounts which suggested that his generosity was a consequence of having a guilty conscience also seem to be well off the mark. In this article I seek to change these perceptions and, at the same time, throw a different light upon his character.

## Introduction

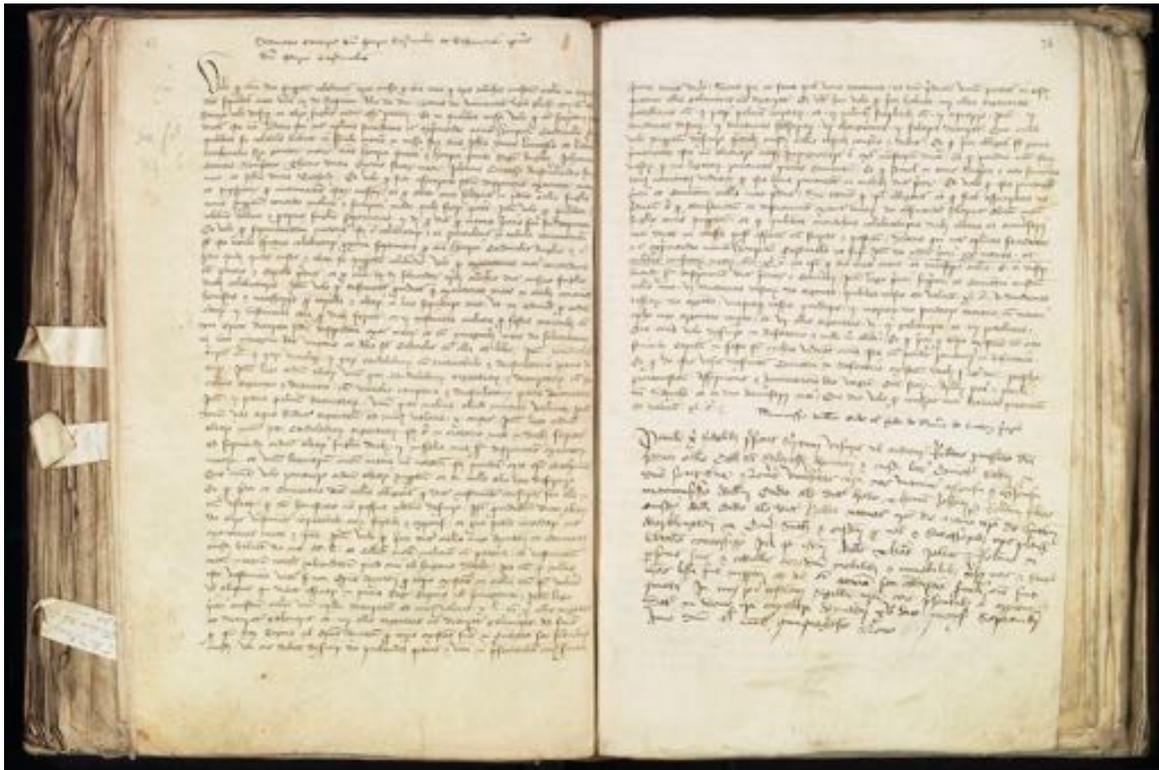


Figure 1: An extract from Cardinal Beaufort's Will

Winchester Cathedral Archive, Hampshire Record Office

Cardinal Beaufort drew up his will on 20th January 1447 and prepared himself for death. But something was bothering the dying man. On 7<sup>th</sup> April he added a codicil. On 9<sup>th</sup> April he added a second codicil. He died on the 11<sup>th</sup>. He had got them in just in time.

It is often told that, in his will, Cardinal Beaufort provided for 10,000 masses (“decem millia missarum”) to be prayed for his soul immediately after his death, and that this shows he had a pressing conscience. This sounds convincing. However, William Waynflote, who lived an impeccable life in comparison with that of his predecessor, provided for 5000 masses to be prayed for his soul as soon as he died, and Waynflote was far, far less wealthy than Beaufort. Perhaps there was nothing exceptional about these provisions.

In 1418 one Poggio Bracciolini had come to England at the invitation of Bishop Beaufort. One year earlier he had discovered *de rerum natura* by Lucretius and had it transcribed. He was a great scholar, secretary to seven Popes, and a humanist almost before humanism had been invented. Humanism has nothing to do with humanitarianism. The humanists believed that the fount of all wisdom did not just lie in the Bible; they believed it should be searched for amongst the great classical texts of ancient Greece and ancient Rome. They searched them out and transcribed them.

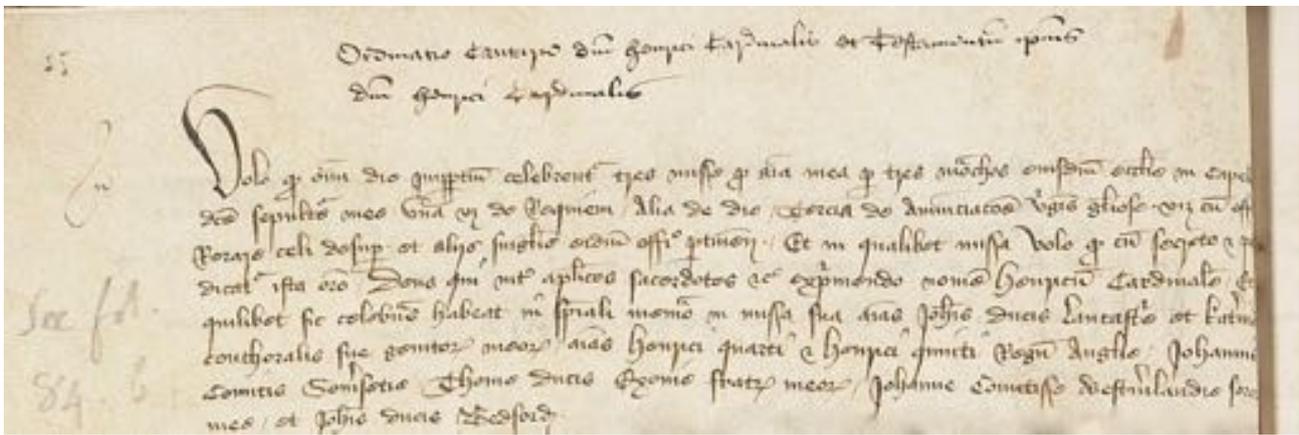


Fig 1a An enlargement of part of Figure 1

the great classical texts of ancient Greece and ancient Rome. They searched them out and transcribed them.

Poggio spent the years 1418 to 1422 in England at Beaufort's invitation. These were the most unsatisfactory and unedifying years of his life. Beaufort and the English had little or no interest in learning and their generally boorish ways horrified the sophisticated Italian. However, Poggio remained in continuous communication with Beaufort for the rest of the cardinal's life. In 1445 Poggio wrote to Richard Petworth, Beaufort's secretary, urging Beaufort to turn his thoughts from worldly to eternal things. He reproached Beaufort for his continued obsession with wealth and possessions and advised him to bestow his riches on the poor. Beaufort ignored this advice and held on to his wealth right until the end, bequeathing most of it to the church and to the rich and powerful. Perhaps his conscience was not so pressing!

### Beaufort's wealth

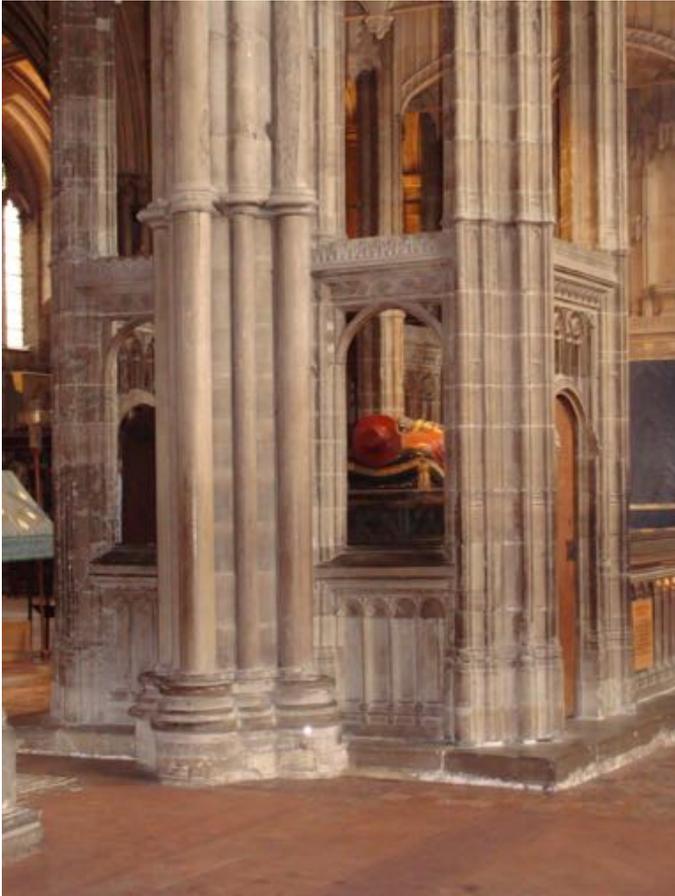
It needs to be remembered that Beaufort was fabulously wealthy. Between 1406 and 1447 Beaufort loaned to the English crown as much as all the other lenders put together. (Think of that in terms of one person owning half of the national debt! Though, of course, this is a somewhat misleading comparison as most loans were short term, seldom longer than one year. Beaufort could lend £100 this year, £100 the next year and so on, for forty years, and that shows a total lending of £4000, but actually he would have lent only £100.) His total lending, though misleading is eye-opening: over £212,000 [Harriss]. Beaufort was very rich.

Before I set out how Beaufort bequeathed his great wealth I need to provide some examples of the value of money in those days.

In 1424 Beaufort loaned to the English crown, for one year, £9000, a colossal sum. The crown were only able to repay within the year £5000 of this sum, by collecting customs duties at London, Ipswich and Hull. They defaulted on the remainder. This must give some idea of how huge the loan was. By 1430 the crown had repaid a further £1000 but they continued in default of the remainder throughout the rest of Beaufort's life. This, incidentally, didn't prevent Beaufort continuing to lend money to the crown right up until his death. I will show later how this particular default was dealt with.

A second example of the value of money is provided by the case of the warden of St Cross. He earned £20 a year and was very comfortable indeed. So £1000 would represent 50 years of salary for such a man. A huge sum! Skilled craftsmen, the aristocracy of wage labour could earn up to £7 a year; at the other end of the scale shepherds earned as little as 5s a year [Miller]. To the latter, £10 represented a lifetime's wages

## Beaufort's Will



**Figure 2: Detail: Beaufort's Chantry, Purbeck Marble Columns**  
*Photo: Andrew Payne*

My interest here is with Beaufort's wealth and not the extensive provisions for prayers and masses, in perpetuity, for a range of persons and institutions.

So, how did Beaufort bequeath his wealth? He left his money to the church, to his household, to a small number of individuals and to the poor.

Here at Winchester he left vestments, a great number of small items, and the huge sum of £200 to the prior and chapter. This compares with his successor, Bishop Waynflete, who left them 40 shillings and a chalice. He had also made provision elsewhere and left instructions for the erection of a new marble shrine to St. Swithun, and that his own chantry chapel be sited nearby with his effigy of wood covered in gilt silver and the whole supported by marble columns. The shrine has gone, the effigy has gone, but we still have the marble columns and they are Purbeck marble.

Three or four houses for mendicant friars benefitted from much smaller sums. Elsewhere, to St Augustine's abbey at Canterbury he remitted 550 marks (£366 13s 4d) which had been borrowed from him and he left them numerous items of plate.

In his first codicil he also left £200 to Hyde Abbey here, in Winchester, and £200 to Lincoln cathedral, his first see. He also left to a religious house at Ashridge £100. Then, most interestingly, he left £1000 to the priory church at Canterbury (that is, the cathedral church - and also a Benedictine monastery). Surprisingly, of this, £500 was to be left to the manor of Bekesborne and "the remainder for the fabric of the same church". Bekesborne is a small village some five or six miles from Canterbury. My subsequent researches [British History Online] have shown that the manor of Bekesborne was acquired by Canterbury cathedral in 1442 and that between 1449 and 1468 prior Goldston built a prior's apartment there, a chapel adjoining and a hall. By archbishop Cranmer's time in the 16<sup>th</sup> century the whole development was referred to as a palace. Nothing is left except the original church. Why did he leave so much to Canterbury? Perhaps he knew of this intended development at Bekesborne. Perhaps his frequent journeys to France and beyond and his enjoyment of their hospitality over many years had given him a great affection for Canterbury.

Incidentally, whenever he left money to a religious house he always required them to say masses for his soul (and others), in perpetuity, but this was no more than the conventional wisdom of the time.

To his household Beaufort was remarkably generous. Their number, of course, is unknown. His household, presumably, comprised staff at Southwark, at Wolvesey palace here in Winchester, at Farnham, Bishop's Waltham and Chertsey. He left his household £2000 to be distributed amongst them according to rank and length of service. It seems they did very well out of him. Then, in his first codicil, he made a further provision that the household be maintained for 12 months after his death, giving all his staff the opportunity to seek employment elsewhere or continue in service with his successor. He certainly looked after them.

Few persons are named, individually, in his will. Beaufort's two principal executors each received £200 and a golden bowl. (These were wealthy men; one was the Archbishop of York). The other three executors received £100 each. A member of Beaufort's household named Hans Nulles, received £40, a very substantial sum. Joan, the wife of Sir Edward Stradling, received numerous household items including a gold ewer worth £10. (She is believed to be his natural daughter by Alice, Lady Charleton of Powys – a widow.) In his first codicil he left to Richard Petworth, his long time secretary, £100, a just reward for over 35 years of faithful service.

In his second codicil, written just two days before his death, in his first item, he remitted the debts of two or three persons amounting to about £600. Clearly, this had been worrying him. To Margaret of Anjou, Henry VI's new queen, he left a length of golden damask cloth ("panno aureo de Damasco") from Bishop's Waltham. Henry's marriage to Margaret in 1445 had been highly controversial, promoted by the Beauforts and very unpopular. Beaufort was making clear his approval. To Thomas Forest, master of St. Cross, he left £40. Then, he bequeathed huge sums to two other persons. They were very fortunate indeed! First to his nephew William Swynford (by his half brother Thomas Swynford) he left £400. Secondly, to John the Bastard of Somerset he left the same amount. This particular bastard was just three years of age! He was the son of John Beaufort, first duke of Somerset, who had committed suicide the year of the child's birth. This set up young John for life; he was a half brother of Margaret Beaufort.

Beaufort didn't forget the poor. Indeed, the poor of Winchester did very well out of him, for one day. They certainly enjoyed a merry day on the day of his burial. He left £200 to be distributed amongst them. Assuming perhaps 1000 poor families (5000 people?), that is 4s a family. Remember, shepherds earned about 4s or 5s a year. By any measures the poor had a very good time and probably flocked into the city from miles around. Beaufort also remembered his great estates. He instructed his executors to apportion 2000 marks (£1333 13s 8d) between his poor tenants, and perhaps, only too well aware of the many injustices inflicted upon the poor in London he left £400 for the liberation of prisoners ('transgressors' and 'debtors') from several named gaols in London and Southwark. A huge sum, enough one would think to liberate them all! Poggio Braciolini would have approved.

Although the provisions of the two codicils elucidated, so far, were important, something else was clearly worrying the dying man, or his executors. As stated earlier, in March 1424 Beaufort had loaned the crown over £9000, a huge sum. Of this about £5000 was repaid within the year. However, there was no foreseeable way for the crown to pay back £4000 so jewels of a greater value were handed over to Beaufort as security against default. (Most lenders would not accept the jewels because they were not allowed to sell them on.) The crown defaulted and Beaufort kept the jewels. By 1430 the debt was down to £3000 and in 1432 the "sword of Spain" and other jewels were redeemed such that the value of the jewels now held by Beaufort better reflected the true value of the debt. Beaufort was a business man at heart. Weren't the jewels his? Shouldn't the crown repurchase them? What did he do?

He bequeathed to Henry VI two pieces – the Tablet of Bourbon (a priceless relic containing the blood of our Lord, Jesus Christ, a piece of the holy cross and relics of other saints and martyrs)

and a ewer of gold with the strange provision that the king would support his executors in fulfilling his bequests. The meaning of this becomes clear in his first codicil when the king is left the remaining jewels **on the condition** that the outstanding debt be repaid to his executors within one year. Then, in his last codicil Beaufort bequeathed to Eton and King's college £1000 apiece to be paid out of **the money which the king had to repay!** In other words he was using a form of moral blackmail, or just hard bargaining, to persuade Henry to buy back the jewels. Eton and King's colleges were very recent foundations of Henry VI himself to which the king attached great importance.

In the event, the treasury was unable to repay the debt for another two years when the jewels were at last redeemed from his executors for £2043. In his will Beaufort had also provided that the residue of his estate be used as the executors saw fit for "works of charity and pious uses" and some small payments to this end were made, but after this the estate remained astonishingly wealthy. In 1449, for the defence of Normandy, the executors loaned the crown over £8000 (loaned to Edmund Beaufort, duke of Somerset); this was repaid in full within two years. As late as 1455 the executors released a debtor from a bond of 1000 marks. After that the estates are assumed to have been absorbed by the Beaufort family and then lost in the Wars of the Roses to the Yorkist crown. By 1471 all the heirs of the male line of Beauforts had died out (or been killed), leaving only Margaret Beaufort and her son, Henry Tudor.

## St Cross

But what about St Cross? Apart from the legacy of £40 to Thomas Forest it doesn't figure in his will. The buildings are believed to have been paid for and finished by about 1445. In 1446 Henry VI issued a charter or licence for a house of "noble poverty" at St Cross. This was to be separate from Henri de Blois's foundation though with the same master/warden. The foundation was for persons of gentle birth and no income: 35 brethren, 3 nursing sisters, 2 chaplains and the warden. Each of the brethren would receive 20s a year plus half a mark for livery. Endowments of £500 a year were promised. The foundation failed in two respects. The charter was a statement of intent, not of provision. In the event there was no clear separation of its finances from that of Henry de Blois so monies could be siphoned away from Beaufort's foundation and, much more seriously, the endowments were insufficient and, after the Cardinal's death gradually whittled away by the Beaufort family. At the cardinal's death an inquisition showed the annual income from endowments to be £158. It should be remembered that endowments were merely rents gathered from assigned properties. If the rent was not forthcoming the endowment failed. In 1449 the annual costs were running at over £200. The Beauforts lost interest in the foundation and it came into Bishop Waynflete's care in about 1456. On Edward IV's accession in 1461 the estates of the defeated Lancastrians were seized and most of the income lost. In his will of 1486 Waynflete made some provision for this house of noble poverty but could only afford an endowment for just two brethren and one priest. And that was that.

## Conclusion

Numerous sources, including the august *Dictionary of National Biography*, have proclaimed Beaufort's great generosity to the poor. In proportion to his great wealth this is not borne out by the facts of his will. Right until the end Beaufort is shown as a man of business who looked after his own. His wealth was bestowed largely to men of business too, though, clearly, he honoured the loyalty of his staff, many of whom had served him for a great many years. There is no evidence that his conscience bothered him at all as he approached his final days. Poggio would not have approved.

## Sources

Figure 1 is an extract from the register of the Common Seal of the Priory and Convent of St. Swithun showing the parts of Beaufort's will which impose obligations upon the Prior and Chapter. From the Register of the Winchester Cathedral Archive: Hampshire Record Office: DC/B5/1 folios 77v-78r.

Cardinal Beaufort's will, which is in Latin was published in 1780 by the Society of Antiquaries in a book with a long winded title, *A Collection of all the Wills, now known to be extant, of the Kings and Queens of England and Every Branch of the Blood Royal, from the Reign of William the Conqueror to that of Henry the Seventh Exclusive*, printed by John Nichols. This source has been used primarily to confirm the sums of money bequeathed.

British History Online, *The History and Topography of the County of Kent, Vol. 9*, concerns the manor of Bekesbourne.

Harriss, G. L., *Cardinal Beaufort*, Clarendon Press, Oxford 1988

Harriss, G.L., *Cardinal Beaufort - Patriot or Usurer?*, Royal Historical Society transactions, Fifth Series, Vol. 20, 1970

Cave, Paul, *The History of the Hospital of St. Cross*, Paul Cave Publications Ltd. 1970

Miller, Edward (ed.), *Agrarian History of England and Wales Vol. III 1348 – 1500*, Cambridge University Press 1991

\* [Readers may also be interested in the article written by Anna Withers, ***Shakespeare's Scarlet Hypocrite***, published in ***Record Extra*** (September 2016), which examined Shakespeare's depiction of Beaufort, and compared it with the historical evidence. (ed)]

## Author's Footnote

I have been asked by one of the editors to provide a factor by which £1 in the 15th century can be multiplied to give a value in 2017. Factors are available but can be very misleading. How can one compare a modern, industrialised, consumer society with one in which many payments were in kind, and where household items such as a candle-holder, a chair and a spoon (not a silver one) were included in wills because they were so special?

However, this was a time when an oak framed two storey dwelling cost about £15 to build, when a person earning less than half a mark a year (6s 8d) might not have to pay his tithings, while someone whose land was valued at over £15 a year might expect to be a knight. Archers could earn 15s a month and men-at-arms, who were much more likely to be killed in battle, would earn twice that amount. Land, the basis of all wealth, might be rented out at 4d an acre per year, so 12 acres could cost the holder 4s a year, almost as much as a shepherd could earn.

On this basis, a factor of 10,000 would be a lot more realistic than a factor of several hundred as provided by the National Archive. This factor of 10,000 would result in Beaufort's loan to the crown of £9000 being worth £90m today. Although huge, this is not the kind of sum that a government would not be able to repay. This factor would value Joan Stradling's golden ewer at £100,000 (!), Richard Petworth's legacy of £100 at £1m and William Waynflete's bequest to Winchester Cathedral of £2 at £20,000, a goodly legacy.

## Sources for Footnote

British History Online: Close Rolls, Edward III, July 1342

British History Online: Close Rolls, Richard II, June 1391

British History Online: Rymer's Foedera with Syllabus January – March 1405, in Rymer's Foedera, Volume 8  
Coulton, G.G., *Medieval Panorama*, Cambridge University Press 1945