

ELIAS NEEL AND HIS JERSEY BANK TOKEN DATED 1812

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In his *The Coins and Tokens of the Possessions and Colonies of the British Empire*, 1889, p.7, James Atkins recorded, as his no.47 (of 52 items) under his Channel Islands heading, a copper token, of penny size, with types as below :

O: Laureate bust of George III. JERSEY BANK TOKEN, 1812.

R: ELIAS NEEL, JERSEY. A BANK OF ENGLAND NOTE FOR 240 TOKENS¹

Entries for the same token appear in Lieut.-Col.Barzillai Lowsley's *The Coinages of the Channel Islands*, 1897, p.40, and in W.J.Davis, *The Nineteenth Century Token Coinage of Great Britain Ireland the Channel Islands and the Isle of Man*, 1904, p.241 (his Channel Islands no.4), but it seems more than possible that both these authors were merely repeating the original entry taken from Atkins's book². More recently, Fred Pridmore, in his *The Coins of The British Commonwealth of Nations, Part 1, European Territories*, 1960, 45, notes that this particular token was "not seen" by him and that his entry for it was quoted from the entry for it by Davis. Similarly, A.L.T. McCammon, *Currencies of the Anglo-Norman Isles*, 1984, although he includes this token as his no.T2 (on p.191), states elsewhere in his book (p.139) that "I have never seen the token issued by Elias Neel".

It has been left to Paul and Bente Withers to point out, in their *British Copper Coins 1811-1820*, Llanfyllin, 1999, p.232 (their item 2035), that the entry in Atkins's book merely repeats an entry for this token in Thomas Sharp's excellent catalogue, published in 1834, of the splendid collection of early nineteenth century tokens formed by Sir George Chetwynd, Bart. (1783-1850), of Grendon Hall, Warwickshire. The token is item 12 on p.241 of Sharp's catalogue, and the catalogue description adds to that given by Atkins the information that the token had an "engrailed" edge.

Any discussion of the token concerned must thus start from the disadvantages that no image of it is available and that the only specimen of it to exist for very long in the post-1812 era may have been that owned by Chetwynd, of which the fate subsequent to Chetwynd's death is uncertain. It doubtless featured in the sale of Chetwynd's collection by auction at Christies on 30 July – 2 August 1872, but the cataloguing of this sale was sadly inadequate by present-day standards and it is not surprising that the Elias Neel token was not specifically mentioned by the cataloguer. What happened to it thereafter is not documented, but, as Peter Preston-Morley has kindly ascertained, no specimen of this token occurred in any of the numerous auction sales of tokens from W.J.Davis's collection, or in the auction sales of the major collections of tokens of this date made by William Norman, B.W.Harris, S.H.Hamer and W.Waite Sanderson, and it appears also to have been absent from the extraordinarily comprehensive collection of such tokens formed by F.S.Cokayne³.

¹ I am most grateful to Peter Preston-Morley for much useful help and guidance over the numismatic part of this note. It is appropriate to indicate that the present note was written under the lockdown conditions prevailing in the summer of 2020, without access to any documentary material other than that already available in print or on the internet.

² Lowsley records that he had had "two and a half years' stay in Jersey" (Lowsley, loc.cit.), but it seems nonetheless not particularly likely that he had come across a specimen of this token, since all he does is repeat the reverse inscription given by Atkins without indicating how it was arranged.

³ The present writer owes to Peter Preston-Morley the information that Cokayne was able to purchase in 1905-6 what he required for his collection from a property then recently acquired by the Spink firm and listed in successive issues of *NCirc*, which seems to have incorporated many tokens ex the Chetwynd collection (via a mid-nineteenth century collector, Thomas Lloyd, whose collection of tokens was sold as one lot, lot 278, in a Sotheby auction sale of 10-14 May 1878) . Unfortunately the

Nonetheless it is reasonable to suppose that the descriptions of it given by Sharp and in subsequent publications are correct and that, as indicated by Sharp and by Davis, the words ELIAS NEEL JERSEY appear in the centre of the reverse design, and the longer inscription A BANK OF ENGLAND NOTE FOR 240 TOKENS is the surrounding reverse legend.

McCammon suggests, in relation to the token, that “its rarity may imply that it was issued as a pattern for a private banking institution or even for Neel in his capacity as public benefactor”⁴, citing as a parallel for the last suggestion the tokens issued at just this time by John Berkeley Monck for the use of the inhabitants of Reading⁵.

As will be seen from two family trees printed at pp 295-8 of James Bertrand Payne, *An Armorial of Jersey*, issued in parts from 1859 onwards, the Neel family on the island, sharing a common descent from James (or Jacques) Neel, living in 1550, had split at the beginning of the seventeenth century into two branches. Of these the senior branch, descended from John (or Jean) Neel (1601-1687), was headed in the second decade of the nineteenth century by Elias (or Elie) Neel (1788-1858), resident at Sion House, in the hamlet of Longueville, in St. Saviour parish, just outside St. Helier, and the junior branch, descended from John Neel’s younger brother James (or Jacques) Neel (born 1607), was headed during the same decade by another Elias (or Elie) Neel (1776-1818), resident in St. Helier itself. The nearby parish of St. Lawrence had as a resident at this time a third Elias (or Elie) Neel (1782-1822)⁶.

Fortunately we can be confident that one of these three must have been the issuer of the token, on the basis that these are the only three individuals with this given name and surname that feature on a surviving muster roll for the Jersey Militia, drawn up in 1815 and giving the names of all adult males on the island liable for call-up for militia duties.⁷

The question of which of these Elias Neels was responsible for the tokens, and the nature of the entries on the roll for each of them, are discussed further below, but it is necessary to consider first McCammon’s suggestion that the token “is a pattern for a private banking institution”. That the token was struck on behalf of a banking partnership is indeed the natural conclusion to be drawn from the words JERSEY BANK TOKEN that appear on the token’s obverse. It appears however from a paragraph in W.Plees, *An Account of the Island of Jersey, 1817*, pp 90-1, that at this time bank notes inscribed “Jersey Bank” were issued not just by the “three regular

Neel token was not among the tokens listed in *NCirc* and there is no evidence that it formed part of this property.

⁴ McCammon, op.cit., p.139. It is proper to note that McCammon states, at p.191, that “dies for this token are believed to have been engraved by Thomas Halliday of Birmingham”. Although it is certainly feasible that the dies might have been engraved by Halliday, it is not clear what the evidence might have been on which McCammon’s statement is founded, and it is best to leave open the question of who might have been responsible for engraving the dies.

⁵ For these see D.R.D.Edmunds, ‘The gold and silver tokens issued by John Berkeley Monck, 1811-1812’, *BNJ* xxxv, 1966, pp 173-188.

⁶ The dates given here for these individuals derive from the comprehensive listing of baptisms, marriages and burials in each of Jersey’s parishes provided by the JerripediaBMD online database. The initial year date given in each case is in consequence the year of baptism, but it should be noted that in the family tree given by Payne, the year of birth of Elias Neel, baptized at St.Helier on 26 Dec 1776, is given as 1775, which accords with the age given for him in the 1815 muster roll (discussed below).

⁷ The comprehensiveness of the roll as a census of the male inhabitants of Jersey at this period can be judged from the fact among the 6,000 or so names listed on the roll the age range is from 17 to upwards of 80, those obviously incapable of militia service being marked on the roll as “invalid”. It is worth adding that no adult Elias (or Elie) Neel was buried on the island between 1803 and the death and burial of Elias Neel (1776-1818), so it is apparent that there was no adult Elias (or Elie) Neel living in 1812 who had died before the 1815 muster roll was drawn up.

banking houses in the town of St. Helier” but by a large number of local traders, and it may be that by analogy the Elias Neel token was not struck for a banking partnership but for an individual engaged in another trade altogether. It is worth quoting the relevant paragraph in full :

COINS, AND PECUNIARY SUBSTITUTES

The coin current in Jersey was, until lately, chiefly that of France, with a small proportion of Spanish money. The usual amount of specie, in circulation, has been estimated at nearly £80,000 sterling. After the French revolution, the coin of England came more generally into use, until the increased value of gold and silver completely drained the island of all specie but copper, and even that became scarce. There were, at this period, three regular banking houses in the town of St. Helier. These, and a few mercantile men, were accustomed to issue notes, payable to the bearer on demand, for twenty-four livres French currency, or one pound sterling. So great, however, and so increasing, were the inconveniences caused by the almost total disappearance of silver, that those houses were obliged to issue notes of five or ten shillings : this induced individuals to do the same ; all having “Jersey Bank” on their notes ; until there were about eighty of these soi-disant bankers. The island was soon inundated with notes, from the value of one pound down to the value of one shilling ; many of them issued by the lowest description of tradesmen and publicans. Alarming as this undoubtedly was, necessity gave to these notes a general and ready circulation.

It was the need to head off what Plee describes as “this unrestrained emission of paper money” which caused the States of Jersey in 1813 to issue an official silver token coinage struck for them by the Royal Mint, and it is to be noted that the Elias Neel token carries the date 1812 and may thus be assumed to have been struck from dies produced during the period while “Jersey Bank” bank notes were being issued by significant numbers of non-banker issuers⁸.

As regards the three Elias Neels, we start with the disadvantage that very little is known about any of them. Elias Neel (1788-1858), of the senior branch of the family, is only really remembered as the father of his better-known son Elias Neel (1809-1895)⁹, and all that we know of his occupation is that he is described as a “farmer” in the 1841 UK Census¹⁰. He is said to have purchased the Sion House property in 1805, and although

⁸ For bank notes of this nature headed “Jersey Bank” see the following numbers in the catalogue of Jersey bank notes provided by McCammon, op.cit. : JN7 (Amiriaux et Cie), JN22 (Michel Baudains), JN 104 (unattributed, two varieties), JN138 (William George Le Gallais), JN229 (George Syvret). There are bank notes of a similar character and of approximately similar date which are simply headed “Jersey”.

⁹ This Elias Neel converted part of his father’s residence in Longueville into a school, Sion House Academy, of which he acted as Principal. He achieved island-wide prominence as an active member of Jersey’s Wesleyan Methodist community, and this led to his election in 1860 as a Jurat of the Royal Court (i.e. as a member of Jersey’s judiciary). Unfortunately he chose to combine his responsibilities as a Jurat with acting as Chairman of the Jersey Joint Stock Bank, which collapsed in 1873 with liabilities of £135,000, and although he and the bank’s manager were acquitted at a subsequent trial of charges of providing the shareholders with false balance sheets and making other false representations, he had to resign as a Jurat and left the island for the suburbs of London, where he died in complete obscurity some twenty years later. McCammon, op.cit., p.191 and pp.251-2, mentions “Elias Neel, Jnr.” in connection with the Elias Neel token, and the transactions that McCammon cites in which “Elias Neel, Jnr.” was involved seem to relate to the Jurat, but all these certainly date from 1835 or later, and are of no relevance to the identity of the token issuer.

¹⁰ In the 1851 UK Census he is described as a “landed proprietor”, the change of nomenclature doubtless reflecting the fact that because of his age he was no longer personally farming his property.

the year given for the purchase seems improbable in view of his age at the time, it points to the fact that he possessed the funds to purchase Sion House and its surrounding agricultural land at a relatively early age.

The other two Elias Neels are on the face of it simply names, and it is certainly the case that nothing seems to be known of Elias Neel (1782-1822), of the parish of St. Lawrence, beyond the dates of his baptism, marriage and burial, and his occurrence on the 1815 muster roll. As he does not feature on either of the family trees printed by Payne, it may be presumed that he was an obscurer individual, not belonging to the island's elite or to its merchant class, and that makes it rather less probable that he, rather than one of the other two, should be identified as the token issuer.

Of Elias Neel (1776-1818) a little more can be said, but it is necessary first to consider the evidence provided by the muster roll of 1815. The transcript of the roll available on the internet lists at first sight only two individuals called Elie (Elias) Neel. The first of these is Elie Neel, of St. Lawrence parish, described as aged 33 and holding the position of "storekeeper" in the island's militia, who may readily be identified as Elias Neel (1782-1822). The second is Elie Neel, of St. Saviour parish, described as aged 26 and as a "soldier" in the militia, and he in his turn may readily be identified as Elias Neel (1788-1858). The third Elias Neel appears to be missing, but he can in fact be found on the list as Elie Noel (sic), of St. Helier parish, aged 40.

The column headed "militia rank" for Elie Noel/Neel is blank, but, as it happens, he is the only one of the three who is known to have held officer rank on the island. Here it is appropriate for the present writer to confess that he has a personal interest in determining the identity of the token issuer, since his mother was a Neel and the great-great-grand-daughter of Elias Neel (1776-1818). Her grandfather, Edmund Neel CIE (1841-1933), left Jersey at the age of nineteen to embark on a forty-year career at the India Office in London, and the writer's mother's last close Neel relative on the island died in 1936, but the present writer has inherited both a portrait miniature of Elias Neel (1776-1818) (**illustrated here**), and Elias Neel's commission as a Sub-Lieutenant and Second Adjutant in Jersey's Second Volunteer Corps, "to be formed of all the Strangers and Seamen in this Island, capable of active service in the Field". The commission was issued and signed by Lieut-Gen. George Don, Lieutenant Governor of Jersey, and is dated 3 October 1811.

Regrettably, there is no Jersey or St Helier directory of this period to show what the occupation of Elias Neel of St. Helier parish was, but this branch of the Neel family owned a substantial house of the Georgian period at 9 Castle Street, St. Helier, of which a good photographic illustration of the front elevation can be found in E.T. Nicolle, *The Town of St. Helier, its Rise and Development*, (1931), p.81. The house was notable for the luxury of its mahogany panelled interior, and this must have been due to the involvement of its owners in the mahogany import trade from Central America, for which Jersey acted as a hub for onward despatch to the British mainland. As it happens, the first



dateable evidence for Neel family involvement in what was called at the time the “Honduras trade” belongs to the late 1820s, when the firm of Neel & Deslandes in St. Helier was headed by yet another Elias (Elie) Neel (1798-1857), the eldest son of Elias (1776-1818)¹¹.

It may be that the timber import business had been founded by Elias (1776-1818), but the present writer is not aware of any evidence for that, and a further crumb of information points in a different direction altogether. An article on “The Forts of Jersey” by an anonymous correspondent, ‘Investigator’, printed in the *United Service Magazine* for March 1836, pp 372-80, discusses the costs involved in the construction of Fort Regent, the huge fortress constructed between 1806 and 1814 on a hill overlooking St. Helier, and notes in the course of its narrative that the writer had seen “copies of two contracts, entered into by the Commanding Engineer in 1811 with Mr.J. Coutanche and A. de la Mare, for the supply of 138,000 cubic feet of granite”, and had also “had the means of ascertaining that towards the latter end of that year, the quantity contracted for not being deemed sufficient to enable the Commanding Engineer to go on with the work, during the whole of the years 1811 and 1812, a further contract was made, with a Mr E. Neel for 30,000 cubic feet in addition, at 38 sous, or 1s. 7d. per foot”.

The E. Neel involved in the granite contract will have been one or other of the Elias Neels already discussed, for the 1815 muster roll lists no other Neels with given names beginning with the letter E. Of the three potentially involved, Elias Neel (1788-1858), of Sion House, although possibly possessing appropriate financial resources, seems rather too young in 1811-2 to have been entrusted with fulfilling a contract of this nature, and is only evidenced as a farmer. Elias Neel (1782-1822), of St. Lawrence parish, although holding the rank of “storekeeper” in the Jersey militia, was only one of several individuals simultaneously holding this rank, each presumably responsible for storing militia weapons or accoutrements in their own parish, and, as indicated above, does not appear to have been of sufficient standing on the island to get himself involved with a contract on this scale.

That leaves Elias Neel (1776-1818), the present writer’s ancestor, as the most likely of the three to have obtained this contract. If he did, it may not be a coincidence that the dies for the Elias Neel token would have been produced at just this date, 1812, for it can certainly be envisaged that it might have occurred to this Elias Neel that a token issue would be a convenient means for paying the quarrymen and stone masons in his employment. It may well be that the token in Sir George Chetwynd’s collection was a solitary surviving pattern for a token issue that never got properly under way, and Peter Preston-Morley tells the present writer in this context that it is known that Chetwynd “acquired pieces direct from manufacturers and die-engravers”¹², but as to what actually happened in 1812 there is currently no direct evidence at all.

¹¹ “E.Neel and Deslandes, of Jersey” feature in the list of subscribers to *The Honduras Almanack, for the Year of Our Lord 1829*, Belize, 1829. The firm was already in business in 1827 (see affidavit from Capt.George Alexandre, dated 23 July 1846, printed in (Chaloner & Fleming), *The Mahogany Tree*, 1851, p.97 ; the affidavit states that the barque Othello, built in Jersey in 1827, had a mahogany stem purchased from Neel & Delandre (sic), Delandre being an obvious error for Deslandes).

¹² Peter Preston-Morley cites a pattern penny token of Landore, given to Chetwynd by the designer and die-engraver Peter Wyon (died 1822), sold by Dix Noonan Webb in their sale of 3 October 2019, lot 916, having previously passed through the William Norman and Cokayne collections.