

Transcription of the "Curious Biographical Sketch of the Life and Habits of John Courtoy Esq".

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There are many, and some too, who call themselves philosophers, that by the way never understood the true end of living, who have many years represented human life, as a uniform course of saving money; a dull sort of business below a wise man's care, where the same thing comes over again, "like a tale that is told" which, however entertaining it may be to the relator, its importance is nothing to another. This is perfectly the case with misers, whose lives are confined within one barren circle, the central spot of which is money, and by which they are as it were enchanted. But though they make life a dull round of insignificant actions; yet their existence becomes a useful moral lesson to mankind, though it cannot be envied, even, if like the subject before us, the individual should be worth £500,000 and denoted such in the India-house catalogue with the distinguishing mark of four stars.

No man knows what he can do, till he is firmly resolved to do whatever he can. When men have thought themselves obliged to set about any business in good earnest, they have done that which their indolence made them suppose impossible. In this manner Mr. Courtoy, from a small beginning of a barber in the occupancy of only two rooms or parlours, on a ground floor in St. Martin's Street, has realised a capital as above-mentioned, which now places him in the first rank of India stock holders.

He is a native of France, and came over here about the year 1750, when he first set upon the business of peruque making, for which he is reported to have had and displayed a great taste as well as in cutting of hair. To these

qualifications his suppleness of disposition added the perquisites of a register office; for in ornamenting the heads he also wished to accommodate his noble customers with assistants and servants. In this service he became as necessary to the valet as the master, and when he suited either, his profit on both sides were equivalent to their generosity. But had he gone no further his bags would not have grown so bulky, nor perhaps the India-house have had four stars to prefix to his name; for after recommending servants of both sexes to places, he took as much, or more pains, to get them out again, that he might renew the contract to find them other situations. This is not wonderful when it is considered that these transactions were antecedent to the establishment of regular register offices for servants, which only began to appear about or after 1770. The nobility, among whom his connections chiefly lay, took every thing according to his representation, and if he wished to get a servant out of place, it was but his finding fault with 'the cut of their hair, or their clumsiness in adjusting the curls over their master's ears, and the business was done; "that villain had no taste, but he had just then one to recommend that was the very *pink* of perfection, and could *cut* and *dress* like a *divinity*." Thus Monsieur Courtoy *se faisait agreeable et utile comme un honête homme*. In short, he was too useful to be overlooked among the extra necessaries of people of fashion.

If we trace the progress of human industry from the smallest beginning, and watch the accretion of money into hundreds, and those hourly bringing in interest, it is not wonderful that in a long life spent in the most rigid penury for economy may degenerate into absolute poverty, the capital may in time quadruple itself, and with the compound interest overwhelm the proprietor; who cannot be denominated worth any more than his common expenditure. In this view, Mr. Courtoy is a very poor man indeed, his costume and complexion declare; but he has saved a fortune, while many others have spent large ones in getting nothing but the parish hereditary inheritance of a poorhouse to comfort their last days.

Mr. Courtoy had for many years a complete counterpart of himself in a wife of a very saving disposition, by whom he has one son, now a clerk in the city, and who is at present upon good terms with his father, though he was not always so, through his extravagancies and the intrigues of Mrs. Phipoe, *alias* Mary Benson, whose atrocious behaviour occasioned her protector to bring her capitally to the bar of the Old Bailey, for threatening his life and forcing him to sign an order on his banker for a considerable sum; but as this transaction has been laid before the public, in the Newgate Calendar, we shall refer to that work, only observing that Mr. Courtoy's connection with that character ceased at that time. This was in the year 179, since which time we believe his name has been erased from the Cyprian Chronicle, wherein, however, he was only considered as an interloper. This woman after being abandoned by her keeper, was hanged in 1797, for the murder of one Mary Coxe, in Greenfield-Street, White Chapel, when it appeared in evidence on her trial, that she had cruelly stabbed the unfortunate victim of her vengeance in five different places, without any provocation whatever. Her morals may be guessed at from her behaviour before the court, while baron Perryn was passing sentence of death upon her, when the judge not speaking very loud,

Mrs. Phipoe said, "Speak out, Sir, I am not afraid". When he came to the concluding words, "The Lord have mercy on your soul," she sneered apparently in a bitter spirit, and said, "She had no confidence in his mercy".

On being searched when taken out of court, a large bottle of laudanum was taken from her pocket by Mr. Kirby.

On Monday morning she was executed before the debtors door, Newgate, pursuant to her sentence.. She behaved with proper decorum, and was attended by a Roman Catholic priest. She left a guinea for the most deserving debtor in the gaol, and gave the same sum to the executioner. After hanging an hour in the view of a great number of spectators, one-third of whom were females, the body was cut down, and delivered to the surgeons for dissection.

Mrs. Courtoy has been dead above twenty years, and it is longer still since this perquier has officiated as a tonsor in a public shop, the last of which was in Whitcomb Street. He now lives in Oxendon Street, near the Union public-house, and is, often seen going through the city to the Bank and the India-house, appalled as we have represented him in our portraiture. To conclude this article, already too long for its insignificance, we shall repeat what was said of a celebrated, but late bill-broker upon the 'Change;

Believe the wits of greatest dash,
To be the wits' who have the cash;
For all who have the ready *rhino*,
Pleases them that *you* and *I* know.

Mr. Courtoy is now doubtless near 90 years of age, the picture of abstemiousness and care, in the contemplation of money, the acquisition of which is this poor man's highest satisfaction. His constant attendance on the great procured him the facility of getting places of a more permanent nature than private services, for such as could fine to him in proportion to his expectation, and most of the public offices have been supplied from his *red book*, the 'pensions upon which have been paid many years after the situations were filled.