XXXVIII

B 207

Miscellaneous.

17. Upper Holloway

& 15 South West Islington

From Charles Booth,
9, Adelphi Terrace,
Strand, London W.C.

COLL U B 207

S. W. Islington. Pages 1–119

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Name		Address	Page
Gwyther Dr		Beaconsfields Buildings	1
Jus. Driver			13
Gwyther Dr		Beaconsfields Bldgs	19
Total Abstinent Sons of the Phœnix		Holloway Division	33
Roberts Mr R.		Packington St, Islington	35
Whittenburg Mr Wm	Gifford Hall Mission,	59 Holloway Road. (See also XXXX. p 74)	55
Williams Mr B.	Headmaster, Gifford St. Sch.		69 & 79
Ward Mr J.	Old resident		85
Adams Mr W	— " —		103

Upper Holloway. District 17. Pages 121 seq.

Thornton. Mr W.	London City Missionary	37 Oakfield Rd, Kentish Town	121
Ottaway Miss	Rupert Rd Mission women.		127
Todd Mr	Manager, Jubilee Hall		113
Jones Mr J H	Headmaster, Duncombe Rd		135
Mote Mr J H	Senior member Islington Vestry		143
Carvers Mrs M.	Finsbury Park Hall, P.S.A		157

Dr Gwyther - Beaconsfield Bldgs
St Michaels - Islington.

Beaconsfield Buildings

CP (2)

Nov. 18. G.H.D.

Talk with Dr Gwyther in the club rooms at the Beaconsfield Buildings: in the Parish of St Michaels. Caledonian Road. (Rev. Barstow)

Dr Gwyther is the man spoken of by Miss Bennett one of the Rev. B's bible women: she said he did good but she cd have nothing to do with him, though the Buildings were her special charge, because they played secular music in his club on Sundays.

Beaconsfield Buildings looked grimy, ~~and~~ very badly lighted & there were groups of rough looking men & women about: but there was none of the stone throwing that Miss Bennett & Rev. Barstow had threatened. Here are 480 tenements and a population of over 3000: one of the blocks is known as the thieves' cage, said Dr Gwyther.

Dr

Dr. Gwyther.

Origin of his work.

Dr. Gwyther is about middle height: clean shaven & cheerful, busy little man, a little fussy but most cordial: a strong will behind it all I shd think. He is somehow connected with Dr. Stanton Coits 'neighbourhood guilds': or they first of all gave him the idea of doing something of this sort. Knows Mr Booth's work well & is a great admirer of it.

He came to work in this place by chance. A blind man he had helped asked him to visit him. He did so found him living in these buildings: saw how rough & uncared for they were: thought he wd like to try & do something for the people in them: took a set of rooms, used to come down every evening, let any come in who would but never asked a soul to do so. People very suspicious at first. 'What are you doing it for, is it religion or politics?' they asked. 'Thought you might like a room to sit in & hear some music occasionally but for goodness sake don't come if you don't want to' was his answer. That has been his line

His ideas of management.

line all along. 'Come if you like but don't if you don't like, it doesn't matter a straw to me!' He has been there 8 years now. A club has grown out of it. Men's club, Boys club, singing classes, acting, gymnasium, drawn from the inhabitants of the buildings most of whom are 'odd' men labourers, & their families & a few thieves. Mr Gwyther pays the rent of the rooms. provides billiard table, gymnastic apparatus, gas etc. that is all; the up keep & management is in the hands of the inhabitants. The management is on a democratic basis. "They are to manage their own things in their own way was my idea" he said: but of course they know that there is someone in the back ground who wd. interfere if anything was proposed that I decidedly disapproved of." This has happened only once or twice in 8 yrs. Never has he had any great difference with them. The last occasion was when he proposed that their wives shd. be allowed in with their husbands on two evenings in the week. They did not like this at all. But it was carried after much discussion

Club subscription

No giving

& now works well - This evening (Thursday) men & women were together, men smoking & playing billiards, & the women at some game with counters: a lady at the piano played a tune now & then.
Men pay 1d per wk to the club & women ½d:
Boys generally 3d (1d to club, 1d to gymnasium, 1d to football club) "Boys can well afford the 3d more so than the men for they are all in work & so have plenty of pocket money."
If they cant pay they cant come & there's an end of it: I tell them it's their business not mine & I am not going to pay a penny for them. 'Take it or leave it' is my line.
The fact is now they are tremendously proud of the club: every day it is swept out by one of them, everything put in order: they look on it all as their own doing. I never give anything & I never let them have anything under its cost price: they know it & are not ashamed to come in consequence.
In winter his kitchen makes soup & it is sold for what it is worth. Any real case of dist-

Loans.

Drink.

destitution & starvation he wd relieve & has done so but they are of very rare occurrence. Perhaps one in a hard winter. Even then they wd never think of asking for it. Having been here 8 yrs he knows every one, his committee too wd never let him be taken in if they cd help it. Then he lends a great deal of money, shillings & pounds both to men & women. He has about so outstanding loans at from 1/- to £10 now. Once or twice the debtors have made off with the money but it is of very rare occurrence. He notes on a piece of paper his loans but never asks them to sign anything: nor does he hunt up defaulters: all of them know that if they re-pudiated nothing wd be done to them.

The Buildings drink & gamble a great deal but a drunkard wd not dare put his nose inside the club: they used to allow beer in the club but after a bit his committee decided against it saying that if drink was wanted the pub was not far off & you cd go out and get

get it for yourself. He goes away for a month or two at a time but the club goes on just the same. "It is even more strictly managed while I am away than while I am here."

Dr. Gwyther & his wife are the moving spirits. He is a retired doctor who made his money in Manchester. Not rich but with a £100 or 2 to spare which he spends on this club. His strength I imagine is his own strong will & his "its your own look-out, I don't care" attitude towards the men. He wd be very glad to do anything to help Mr Booth, either in tabulating results or making a special enquiry as to the lives of people in these buildings.

Arranged to see Dr Gwyther again. Thurs. ev. 8. Nov. 25.

Bus' Driver.

Changes in the Caledonian Road.

CN (2) S.H.D.

Nov. 17.

Bus' driver on a Road car bus between Hammer-smith & the Pocock arms. Conversation on the way down to Holloway re the Caledonian Road district. The Road car bus runs from Kings Cross, along the Caledonian Rd as far as the Pocock Arms

He has been driving buses over 35 years consecutively. First for the London General now for the Road car (because he likes their system of alternate long & short days). For 35 years he he had to drive along the Caledonian Road: has noted many changes: always going down. When he started his main load was from the Post Office. There he was full up each time with a load at 6d each; all dwellers in or near the Caledonian Rd: they paid the same prices in the morning: it made 1/- a day each for his fares. Very different now. Shops were the same then as now but doing

another

Prison gates of a morning

Want of comfort in pubs.

another class of business altogether. The hitcher for instance kept 10 horses to serve his cents: now he does not keep one.

One of the sights of the Caledonian Rd. is in the morning about 9 AM. outside the prison gates. Short term prisoners put there. Always a crowd to meet them when they come out with coats & hats. Each has a ticket for a free breakfast at the St. Giles's X'tian Mission House when he comes out, most of them go straight there. 'It's wonderful how often you see the same faces coming out.' Often a man no sooner gets out than he is touched on the back by a policeman & hauled off on another charge. All are the same type of man. Flat headed, undersized & bull-necked.

He complained of the want of comfort in the modern public house. They are not what they used to be. No places now where you can spend your evening with a pipe & a pot of beer. 'They seem to want to get rid of you now to make room for some one else.' The saloon bar is

is comfortable enough but there you are expected
to drink spirits & go on drinking. 'It costs
too much & its not what you want.'

Dr. Gwyther. Beaconsfield Buildings

The club of a Thursday evening

Nov. 25th

(2) G.H.D.

Another interview with Dr. Gwyther with reference to the Inhabitants of Beaconsfield Buildings. Parish of St. Michaels. Off the Caledonian Road.

Dr. Gwyther was in the middle of trying a magic lantern to shew photographs of a party of girls from their girls club which he & Mrs. Gwyther had taken to & at Southend this summer. After that followed ~~musical~~ a dancing class conducted by Mrs. Gwyther & a friend - 20 girls - & before that had been a musical drill for children. That done there was informal chorus singing in the club room while women played cribbage men billiards & cards. This was a good fellowship night when men & women came to the club together - only married women allowed. About 12 men & 14 women present - men & women seemed to sort themselves at either side of the room. None of them were talking with the women or vice versa. Proceedings wound up at

Statistics as to the Buildings

Rents.

Nature of employments

men, women & children

at 10 o'clock with 'Auld Lang Syne' sung in orthodox fashion

Rough statistics.

Beaconsfield Bldgs has 480 tenements of which 460 to 470 are occupied by about 400 families (sometimes a family has more than one tenement to itself).

Rents are cheap. 2/6 per week for one room 4/ & 4/6 for 2 rooms. & twice as much for 4 rooms. Single rooms used to be only 2/- when the first came 8 yrs ago. a few remain at this price but there has generally been a rise.

Etc things there are rather over 3000 inhabitants (men, women & children) in the Buildings.

The men are employed as – outdoor railway men not porters, known technically as 'Bank' men, many plate layers, some carmen, builders labourers, hangers on generally. The respectable among them wd earn 24/- a week. Most wd be about 3 months in the year out of work. Women are jam makers, mantle makers, confectionery, paper bags, laundry – Children a few at work at 10 & 11 years

Moral characteristics

Religion

years of age for milkmen & barbers, not for news-agents. As regards the men – most are working at something different to that at which they started: but they are not men who have ever had a skilled beginning. Many have helped in painting & perhaps still call themselves 'painters' but more generally 'handy' men.

Moral Character. Ten years ago a great number would have been convicted at some period or other of their lives. Now, hardly any. (The Club secretary a milkman living in the Buildings, said 'none' emphatically). But many are rough. The Salvation army were pelted regularly with stones and rubbish when they first came. This seemed to encourage them; they (S.A) became more ~~fo~~ vigorous. This was followed by a period of disregard. The Buildings let them come but took no notice of them. Disheartenment of the army in consequence. Now they leave the Buildings alone. The church also is disregarded. A few men go to church perhaps 10 out of the whole lot 'certainly the poorest specimens & the greatest humbugs

ive

Baptism.

Difficulties of poor family life.

we have. But the women go. Seldom to Church Services, more often to Mothers' meetings, almost invariably to be churched. Children too are as a rule baptised. Parents say it may be of advantage to them in later life & anyhow it can do them no harm. It is thought the 'fair' thing by a child ~~by~~ to have him christened at church. A good many are sent to Sunday School: Partly to get them out of the way, partly because the parents themselves have been through it. They know they have thrown off all religion at a certain age & that their ~~parents~~ children will do the same: there is something in the better manners that the clergy have than the School Board teachers, something also in the duty to parents taught at Sunday School, & the reverence & patience that comes of it. In this connection Donaldson said last week that he regarded the want of family affection among the poor as one of the greatest problems at Hackney Wick. Parents are forced to use their children as servants as soon as they are old enough: up to that point the relation with the children is satisfactory: from that point it grows worse & worse.

Schools.

Neighbourliness

Marriages

children work willingly at first but gradually realise that for the same amount of work somebody else would pay them, their one desire then is to be off, or to live at home as an independent person & to earn money. It is not only the parents who wish the children to become 'earners' at so early an age.) Of the children in the Buildings 90% go to the Gifford St. Board School & 10% to York Road.
Families in the Bldgs are gradually becoming more settled: one or two have been there 19 or 20 years but they are exceptional: they used always to be in & out. The Buildings were as low as they could go: now there are lower places & a move out no longer means a move up.
There is no neighbourliness among the men: that has been one of the difficulties of the club. Men keep themselves to themselves & dont want to know their neighbour. Women are rather different. They are too fond of gossiping.
Marriages are not very early. 20. to 21. Courting begins at 16 or 17 with both girls & boys & goes on for years. 'Boys' is what they are called by their 'girls'. Relations begin

Drink & gambling

No outside interests

Newspapers.

Relations before marriage are strict. This is chiefly due to the Superintendent of the Buildings who happens to have strict views on this question & makes his opinion felt. The girls in the Club marry a good deal later than they used to do.

Drink & gambling are the favourite vices of the men drawing-out clubs of the women - all gamble more than they drink but does not know whether one is increasing at the expense of the other or not. With women the favourite way of 'raising the wind' is the sharing out club. 20 women pay in 20/- & draw who is to have the Sovereign.

No interest is taken in elections. Very few voted for the School Board to by. 'practically none.' said Mr Swythes.

Nearly every family takes in a weekly newspaper which is brought round to them on Sunday morning & shoved under the door: payment is called for later. 'Sunday Times'. 'Lloyds'. 'People' are those most patronised. Books seldom read.

The most popular form of amusement in the club is ~~[illegible]~~ dancing for the women & acting for both sexes.

They

Acting

Club membership

They have had a Dramatic club now for 7 years. First year they did ~~the~~ scene from Merchant of Venice 'to set up a good ideal as a beginning' now they act little French farces, all sorts; nothing has ever come amiss. They are careful of course But acting is about the only thing for which you can treat any of them as servants without fear of giving offence. He & his wife like to make them act plays which may to some extent be lessons both to the actors & the audience.

Very few of the men belong to a Trade Society, but membership of a Burial Club is pretty general.

Dr. Gwyther if he is given a lead would like to make some statistical enquiries into the ~~incidents~~ life & manners of the inhabitants of the Buildings. It wd. take some time as he cd not do it by direct questioning.

TOTAL ABSTINENT SONS OF THE PHŒNIX.

HOLLOWAY DIVISION.

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Full particulars can be obtained at the Lodge Rooms, on MONDAY or WEDNESDAY Evening, between the hours of 8.30 and 10.30, or of the Secretaries

W. LOWE, 18, Rupert Road, Upper Holloway,

and

W. G. SPICER, 140, St. James' Road, Holloway.

Distributed in Holloway Road on Wednesday evening

Mr. Roberts, L.C.C., builder.

Old Islington.

Social decline.

Miscell 15/4

Dec. 6. 90 (2) 85

Mr. R. Roberts represents South Islington on the L.C.C., & is in business with his brother as a builder, in Packington St., Islington, the firm being well-known & old-established. Mr. R. is a short, middle-aged man, with a refined & intelligent face, & talks readily & well. He was born & bred in Islington, has lived in Canonbury 30 years, & knows a good deal of the parish as it used to be. His study, being lined with a number of excellent framed views of Islington as it was in the early days of the Century, — "The Angel" an old-fashioned wooden-fronted inn, with large yard & gallery running round three sides of it; Canonbury Tower (now the Constitutional Club) standing solitary with green meadows all round & a large pond in front; Copenhagen Fields (now a densely populated district); upper St. with pebbled ways & overhanging upper storeys; the New River winding its way thro' the open country of Canonbury & Highbury, &c.

The social alteration of South Islington during Mr. R's residence has been considerable—

Character of population – S. Islington.

in Canonbury Ten. are upper to a lower middle class, & in St. Peters from a lower middle to a working class. The richer people have gone largely to Hampstead & Highgate, the poorer to Hornsey, Wood Green & Crouch End.

He instanced two blocks of streets as representing the two phases of working class character in S. Islington: (a) Trinity St., Richard St., & others at back of Agricultural Hall, inhabited by a rather vicious, & idle set; (b.) a block of streets off the lower part of Packington St., & extending to the S.E. corner, occupied largely by postmen, warehousemen & others employed in the City to wh. it is very handy – a regular & decent set of people. In neither class shd. he say there was much poverty, judged by a sub-sistence standard, but looked at from the point of the greatly increased requirement of modern life no doubt they were pinched rather considerably.

As illustrating this changing condition of civilised wants & demands, he referred to the

Upper St.

Housing.

Upper St. A few years ago there were only one or two Drapers shops in the whole street — now it is full of big Drapery, millinery & mantle establishments.

The private houses of S. Islington are mostly about half a-century old; they followed after the building of the streets in Gray's Inn Rd. district — a natural growth northward. It is not quite so good as that in the older district, but is distinctly better than the modern houses in Holloway. The builder has followed the modern tendency wh. is seen in all directions — much more is demanded of him in the way of fittings; baths, water w.c.'s, tiled hearths, &c., & as a consequence the fabrics are not so substantial. He denies that the builder is any more to blame than any other calling in this respect — his faults are more apparent & more directly felt — that is all.

His view of the housing in S. Islington is that for our family — for wh. they were all

Sanitation & Health.

intended - it is very good, but being now occupied by 2 or 3 families, & thus not properly adapted, it is otherwise; & in that way the new property is certainly better.

As to sanitation, & to its effects on health, there may not be a great improvement comparatively, but then the much greater crowding has caused good sanitary conditions to be so much more necessary, & the fact that under these conditions health is rather better than before is proof of what has been done in sanitary work.

[A good deal of the St. Peter's district is built on the Clothworkers Estate, & the firm of Dove Bros. erected more of the property than anyone else (? See Fred Dove, who is a member of the Vestry]

But while speaking of the general improvement in health, he thinks that increasing urban conditions of life have reduced physical stamina & old men disappear sooner.

Closely connected with this is the

Early marriages &
Infant mortality.

Drink.

question of early & improvident marriages, in wh. there is no apparent improvement. There appears also to be some failure in family feeling — workmen do not seem so fond of their children as formerly, & too much is left to the mother. Infant mortality is terrible in extent, & the loss of a child is your thought little of. Many working couples have 9 or 10 children & only rear two or three. The insurance of children is, he thinks, made too easy.

Distinct improvement in regard to drink. It is nothing like the trouble it used to be, particularly amongst mechanics. At one time they never expected many of the men in his trade to come to work on Sunday; now it is rare for any to stay away. There is more difficulty with it amongst the unskilled men. Maybe men have spent more in drink during the last two or three years, but this he wd. attribute to the growth of a materialistic

Religion.

spirit. The terrors of the unseen world have largely disappeared, & the feeling of "let us enjoy life – eat, drink & be merry" has taken its place. There is a more general drinking, but certainly far less drunkenness.

Of religion we wd. say it is more in evidence than it used to be – much more public, more talked of, & there are constant references to it in the Press. Side by side with a growth of its social activity, there has been a great decrease of hostility. S. Islington was once a hot-bed of earnest, blatant Secularism, wh. is now practically dead, & there is a disposition of easy tolerance instead. As a moral & civilising force religion has & is doing much, but measuring results by actual adherents it has failed. Attendance has gone down enormously – partly perhaps due to a falling off in the personnel of the ministry. Twenty-five years ago one could hear any Sunday in Islington such men as Boyd Carpenter, Gordon Calthrop,

Education

Dr Allon & other eminent preachers – now there is not one to come near them. Dawson is probably the greatest personal religious influence in Islington at present, & to say that is to show the deterioration! Men of light & leading are badly needed. To some extent this is the result of social decline.

Rev. R. speaks as of Welsh origin. There all classes go to church or chapel; & it is the same in Scotland & Ireland; but in England it is a class affair, & the average Englishman cares little or nothing about it.

Education for the people is at present elementary & incomplete; it needs to be supplemented & discriminated. At present there are the dangers of "a little knowledge." One result, he thinks, is to make lads see fear, & so be less bold & enterprising. There is a great rush for secure berths – Civil Service, Govt, teachers, &c. – & a decline of the "seek your fortunes with half-a-crown in your

Charity.

pocket" style. It is not the ablest boy, but the boy who is quiet & gives least trouble, who gets pushed forward, & it is from this class that the teachers themselves get recruited — recruited, on all round mediocrity. Admits, however, that this leaves room for, ~~& indeed forces into~~, the abler & more enterprising boy in other fields, & indeed helps to force him into them, so that he is probably found in Jameson raids & such like.

On the question of charity, Mr. R. had something to say on the contrast between the old & new hospitals — the "splendid generosity" of the one & the necessary business-like economy of the other, leading to a great preference for the former by the patients. His experience of applicants for letters has shown him this.

Referring to the large amounts expended — & rightly spent — in scientific research — he said that his best customers formerly were artistic religious people — Catholics, high church, &c. — now

Local Government, &c.

Amusements.

it is the scientist who spends most money in elaborate fittings, &c.

He thinks the amount subscribed to organized objects has largely diminished private charity, & is to be regretted so far as personal contact & human sympathy are concerned.

If the local authority he speaks well of in their general policy they are good, & their enterprise in regard to baths & electric light is commendable; but in some respects they need boldness, as for instance in the laying of asphalte in the poor streets of Barnsbury, &c., wh. are the children's playgrounds. Believes it wd. be cheaper in end, as well as cleaner.

Police capital. Poor Law probably good. No complaints.

Islington was formerly a great centre of the drama — as Sadlers Wells, &c. Then came the decline under Puritan influences; now

an Encouraging View.

the revival is rapidly going on. The "grand" theatre has done much, & theatres are springing up in the outskirts.

The great development of cycling, tennis, football, &c., he believes to be greater factors in the morals of the people than Religion in Italy.

On the whole, Mr. Roberts professes himself a decided optimist, encouraged by the past & hopeful of the future.

As I left, he referred to the great increase of women's employment, & its far-reaching consequences. Told me that women were employed at Bank of England & Barings.

We shd. have talked longer, but I had to keep another appointment. Mr. R. may be seen again on any point.

Mr W H Whittenbury
Gifford Hall Mission

GHA
7/12/97

(2)

Mr Whittenbury, Pastor of Gifford Hall, Gifford Street.

Mr Whittenbury has been a resident in the district from boyhood (now nearly 60) and pastor of this Mission Church for over 25 years (See XXXV p for particulars of church).

On ~~Thurs~~ Tuesday evening, Dec 7th he gave a lecture to the Temperance Society on "Islington 50 years ago".

The night was very wet & windy & when I reached the Hall at 8.15 the time for commencing only ~~abo~~ 10 persons were present, of whom 6 were women over 40, a girl about 16 & 3 men. Gifford Hall meetings probably start late as at 8.30 the people began to troop in & by 8.40 when the meeting commenced ~~between~~ 40 to 45 were present, the late arrivals being mostly young people.

Meeting opened with hymn & prayer & then Mr Whittenbury plunged into his subject & spoke for about a hour, making one break during a young woman sang a ~~solo~~. Singer was probably ~~an~~ a factory girl, fair voice. Audience with two or 3 exceptions (probably S.S. teachers) were entirely poor working class. Dress ~~worn~~ shabby and with very little colour, even amongst the young women.

<u>Caledonian Road</u> 50 years ago

The address was popular in style, interspersed with numerous anecdotes and was well received. Mr W. speaks in a manly tone; familiar, colloquial style, fluent though not rapid speaker. Evidently quite at home with the people. The following items are condensed from the address.

Fifty years ago the district on both side of the Caledonian Road (then known as the Chalk Road) was nearly all open fields, north of the Thornhill Bridge. York Road was a country lane much used by lovers. On the site of Kings Cross station stood a small pox hospital & a ~~[illegible]~~ building something like the present Bethlem Hospital. No railways, Euston being the nearest station.

The buildings had reached nearly to Copenhagen Street. Mr W. lived in a cottage near the present Blundell Street. ~~Four~~ A block of four cottages (ground floor only) & two others stood just there. Afford Road was a lane leading to Liverpool Road. A public house - ground floor only - stood at the corner - the precursor of the Afford Arms, & ~~near~~ nearest to that was the Swan, close by Thornhill

Bridge

Copenhagen Fields

Bridge. Other buildings in the Caledonian Road were the Model Prison (Pentonville) and the Scotch Asylum. No shops Mrs W. had to go to Collier Street, Pentonville to fetch the bread. Another lane ran south west from near Offord Road to some cottages known as Sutton Gardens & "Kings" (I think) Gardens. Cottages with flower gardens in front. These stood on the site of Bemerton & Pembroke Streets.

Another lane went off to Belle Isle, where some French people lived. Also known as Frenchman's Island. . French refugees. A stream also ran from Belle Isle down to Caledonian Road near the bridge (?) sufficently large for the boys to float down on rafts

To the north of Brewery Road was Copenhagen Fields and the White House, a great place of resort for men. Appear to have gone here much as they now go to Lea Bridge & the Marshes on Sunday mornings. Great crowds at Easter & Whitsuntide. Sunday & Monday. Chartists held their meetings there &c. A Mrs Acker (?) who lived in one of the four cottages previously mentioned, used to keep donkeys for riding.

Another specimen family mentioned was a navvy, his wife & 2 sons, resident when the railway work was commencing. The woman wore men's clothes & worked with her husband.

Religious Influences

and had swings ~~the~~ and the usual ~~the~~ catch pennies found at fairs. When speaking of the condition of the people he told that ~~this~~ Mrs A. kept a donkey in her bedroom — "some people said the donkey slept with her" and when she went out, the boys used to look in at her window to see this donkey.

At this time, there were cornfields to the south of Brewery Road — the farmer lived near Thornhill Bridge. Building operations seem to have following the usual course up the Caledonian Road — Lnard, Twyford, Stanmer and the succeeding streets being built consecutively.

Very little religious work was done in the Brewery Road district. First Sunday school in 2 rooms in one of the cottages. Mr Naomyth (founder of the L.C.M.) came here to preach once & was shocked at the condition of the people & sent a missionary (Geo Mansell) to work here. The beginning of L.C.M. work there.

The first place of worship opened was the Charlotte Street Chapel (Rev G H ~~Mr~~ Turners). Then All Saints

Saints' Church. Then a little school in Pembroke Street, where Mansell, the L.C.M., conducted services. ~~Soon after~~ The Congregational Chapel at Bingfield Street was built 4 or 5 years after by people from Charlotte Street.

At Bingfield Street, a division occurred & some of the people left and took ~~what~~ to Twyford Hall, which at that time was an illicit still. These folk seem to have prospered & they determined to build another chapel. The result was Offord Road Cong.l. where Rev Paxton Hood & Rev John Pulsford successively ministered. During their ministries the chapel was attended by a well to do congregation, but these have gone now and it is working class. "When Offord Road was flourishing" is how Mr W. ~~he~~ referred to the church. To-day those who were the well to do people at Offord Road ~~at~~ are to be found at Finsbury Park Congregational (Rev Parsons) and Crouch End Cong.l (Rev Rowland) & they helped to build & sustain these churches. Offord Rd. congregation, Mr W. describes as no better than

Offord Road Chapel

Beaconsfield Buildings

Gifford Street

Beaconsfield Bldgs

Bennerton Street

than Mr Bensons (Belle Isle) & this he regards as ~~from~~ ~~some~~ Mr Irwin degrees better than his own, so far as social condition is concerned.

Afterward speaking ~~to I~~ about the district. Mr W. ~~told~~ said that Beaconsfield Buildings were built to accommodate the people turned out by the railway clearances at Somers Town. The advent of the Somers Town people had a bad effect on the district and brought down the whole neighbourhood.

Gifford Street houses were occupied by respectable working class. Soon after the advent of the S.T. people the district was at its worst. Police only ~~go~~ went in couples. Much better now. Policeman goes alone and not much danger to anyone.

Beaconsfield Bldgs – South block is the worse. The central yard is used by the rough lads for gambling. Quite a crowd of them there on fine evenings. You can go up one staircase, cross the roof & come down another, easily lose anybody, who is pursued thus.

Bennerton Street. West side is and always has been much worse than the east. Only reason

he

he can assign is that the west ~~sign~~ side ~~has~~ is not worked so well by the religious bodies. East side is in St Andrews (active) & West side in St Michaels (the reverse). Mr W. thought he was about the only person who visited the west side. Owners of the houses were rather careless. Does not think that more than 2 or 3 belong to the same person: they have been sold & resold

Musee 14.15.16.17 16

69

Brief notes by Mr. Bennett Williams, head master of Clifford St. Board Schools. Caledonian Rd.

(2)

Neighbourhood consists largely of long streets of houses of an uniform type built 40 or 50 years ago evidently by a speculative ~~builder~~ attempt to meet the demands of the lower middle class. Must have had very short life as a genteel suburb & rapidly drifted into tenements.

Kitchen, parlour, bed rooms & ~~&~~ most cases let to separate families averaging each about 3/6 per room. apartments seldom empty. Overcrowding all too common. Have known 12 & even 14 living in one room.

Drink & wrangling
All the details of coarse life } take place in presence of the young children.
Sickness birth & death

Hence our children are very old in experience regarding the relation of sexes, Habits & expressions, to which many adults are strangers, are very familiar to them.

These appear to make more impression upon girls than boys, & hence when obscene writing is found it is generally in the closets set apart for girls.

Immense Model dwellings of an early character the Victoria &

& Beaconsfield Buildings, provide for some 2000 people. Although full not popular, abt 2/- & 2/6 per room. Other dwellings holding 2000 more.

Water closets to so many families is common. A source of annoyance & immorality.

In my opinion sanitation defective; have complained to Med. Offcer of Health.

Fever & Measles, particularly the latter, very prevalent; More deaths from measles than in any other part of London.

No Particular industry in Neighbourhood.

Two great Railway Stations near, Slaughter Houses, Cattle Market hard by. Several large Cab Yards.

The guards, passenger porters, & cabmen form the aristocracy. Remainder are shunters, Cab washers, labourers employed in loading Dung trucks - called Dungies - & hangers on of various callings. Men who say they can do anything & who are the first to be thrown out of work in bad times & the last to be taken on again.

In many cases a bitter struggle to live. A good deal of Kindness shown to one another, but also a good deal of jealousy when assistance is given. A fair amount of begging arises

arises when the scent of gin is in the air.
This, however, only natural. A ~~wo~~ mother whose man is out of work or negligent - too often brutally so - & who has little ones needing food badly, some sick & wilting - has no fine sense of independence. How can she & yet be human or have maternal instinct?

Some mothers resort to various means to get along. One really good woman once complained of the hard lot. Said to me "I really do my best" I belong to five mothers meetings. Much poverty arises from the downright idleness of the father. Some men are constantly out of work this frequently is in proportion to the wifes ability as a wage earner. Wives are careworn & prematurely old. Children thin & ailing, whilst the men show no signs of distress.

Many a woman who ~~gives~~ gives out & whose boy or girl is at work directly the law will allow & long before the burden of life should be placed on such young shoulders - need not do so if the father had a spark of manliness.
I have at various times tried men who wanted work but could not get it, seldom however with encouraging result, some of the most neglected families are those of cabmen.

but on the other hand the children of a cabman have been well fed & properly clothed. It depends on the man. The worst paid of this class gets plenty to eat & frequently too much to drink. The grim fight against want does not affect them. But all day & partly insensible when they reach home they neither know or care how the mother manages to keep going with the very few shillings which grudgingly are given up. — Many of ~~the~~ our widows are better off than the women with husbands.

The Publican is the only tradesman in our neighbourhood who habitually forces me to walk off the pavement. He is constantly blocking the pavement with his cask's & ropes & clearly does an enormous business. I frequently catch glimpses of the inside of his house & sometimes find that the bar is literally crowded with women. I imagine that the men predominate at night. The poorest people I have known have somehow or other been able to get drunk & it is no uncommon thing for a mother to call, pleading poverty on the death of a husband or child, & showing grief which is quite evidently stimulated by drink. These people are not to blame for this. The Public house with its brightness & its cup of forgetfulness

is the only approach to heaven within reach. The strife & pain & sorrow of life where no hope is must at times be unbearable.

Probably one out of a thousand adults goes to a mission room or other place of worship from a real desire to lead better life, and yet a much larger proportion send their children to Sunday Schools.

There are at least two excellent missions institutions in our neighbourhood having meetings & classes of all kinds connected therewith. The poor of strong characters do not as a rule attach themselves to these missions. Many of the Regular attendants strike me as being limp. This probably arises from the fact that many go for what they can get in the way of food & clothes. But for certain mission friends the sick & dying would have no one at all to minister to them.

In the "Buildings" a Dr Gwyther has for years carried on a club for the social & intellectual improvement of men & women. It is not a religious effort in the sense of seeking the "Salvation of Souls", but it is a most beautiful attempt at living out the parable of the Good Samaritan. Dr Gwyther gives himself to the work. He has built a room

& rented other rooms, where, deluded by the payment of 1° per week into the idea that they pay for what they get, the people can meet & enjoy themselves in numberless ways - All excellent. He is their friend, & all the more a blessing since he does not beg for money nor in any way advertise himself & his work.

The manners of the people have certainly undergone very marked improvement since the establishment of the School Board. The rudest, most violent & poorest are those people who have managed to evade the education act; by no means a difficult thing to do - The youth who loaf about the streets in my neighbourhood have without exception been very irregular school cases..

The chief hindrance to the school doing all it is capable of doing to ~~prevent~~ stamp out crime & prevent poverty, arises from hostile magistrates who fail to carry out the education act. The parent maybe & frequently is indifferent - he may also be poor. - The child may be wayward & yet ostensibly willing to work, but he cant abear school. In such cases the child is master of the situation & naturally goes to the devil.

The parents can't & the magistrates won't prevent it.

The children & not the parents should be the first & chief care of the state. The parents with all their faults & weaknesses die out first. The child becomes a parent. If the poverty stricken parent [in nine cases out of ten a shifty industrial] cannot keep the child at school either because he needs what it can pick up or from lack of force of character - let the ~~to~~ parent be relieved of his burden if it be a boy. Establish in every county a school managed & supported by the County Council. Let it be linked with the county regiment & let the boys whose parents could not keep them or could not manage them be educated & trained for the army.

At certain of the ports let there be a naval school to which lads from all over the Country can be drafted. In both cases let part of the education be a knowledge of agriculture - the use of the spade, pick, axe, sowing, reaping, fruit growing, cattle & sheep. Let old soldiers & sailors find employment at these schools. Draft the pupils into the army or navy. & when out of their time as

soldiers or sailors give them the chance of settling in S.th Africa or other the colonies.
There would be no difficulty whatever in sending to each school at least 1000 children a year. In 5 or 6 years time every regiment could then receive yearly a draft of 1000 youths 16-17 years of age, educated, intelligent, obedient, having a knowledge of spade & pickaxe & of the ordinary Military Drill.

See page 199

Mr. Ward Old Resident

Thirty Years Changes.

Transcribed 17/5

Dec. 16. 97 - J.A.

Mr. F. Ward is an old resident & prominent man in West Islington. He keeps a large Drapery establishment at the Kings Cross corner of Caledonian Rd., & has the shopwalker manner strongly marked. He is a J.P., is chairman of the W. Islington L. & R. Association, & holds other offices. He resided here for many years, but has of late taken a house at Brondesbury, tho' even now he comes in on Sundays sometimes. He is of a kindly disposition, with strong sympathies towards the poor. Has read the earlier volumes of "Life & Labour," & lent them to his friend Mr. Turner (of Kings Cross Dissain), & has ordered the later ones.

Mr. W's experience of W. Islington extends over 30 years. The district was practically all built then, but many of the houses have changed in character. Caledonian Rd. was mostly terraces with large front gardens; now most of shops have been built on several of them. At the western end of Copenhagen St some cottages with gardens are

The district

The Population

still standing – a relic of old Islington. In summer they look very nice even now.

W. Islington extends north & south from Camden Rd. to Pentonville, York Rd. forming its western boundary. The eastern side is irregular – following the Holloway Rd as far as the railway, then cutting in to Hemingford Rd., Muriel St. &c. It is divided into 2 wards by the railway – Lower Holloway on the north, & Thornhill on the south of the line.

Excepting in Hillmorton, Parkhurst & a portion of Camden Road, the population is almost entirely working class & shopkeepers, & it has been greatly deteriorated by the perusing of people on the demolition of Somers Town & Agar Town, both of which Rev. W. has witnessed. There is now a good deal of poverty, & many one-roomed tenements – more in Lower Holloway than in Thornhill, he thinks. Caledonian Rd. never was very flourishing – there seems always to be a lack of enterprise about its shopkeepers,

Tenement Buildings

the more venturesome going into Holloway rd., Upper St., &c. – & of late years the tradesmen have had a very hard struggle. Some take lodgers to help out with the rent, as in fact does everybody else; very few private residents keep a house to themselves. Mr. Cheeseley, who has kept a large provision shop in Bingfield St for many years, says it is surprising what a number of people now come in for pennyworths of butter, cheese, &c. Such a thing was unknown a few years ago.

Tenement houses (i.e., houses in wh. the landlord does not reside) are increasing, & there are two blocks of buildings. One of these, Beaconsfield Buildings, is inhabited by a poor & very rough lot – used to be quite a terror – but Dr Swythinbank has done a capital work among them. The other block, of wh. the Drovers Hall forms part, is in the Cattle Market, & is capitally built, rooms being eagerly sought for in it. The building was erected as an hotel by the Corporation, under the idea that City

Railwaymen

Drovers.

Industries

people doing business in the market wd. stay there.

W. Islington has 2 special classes of inhabitants – (a) Railwaymen, an industrious, steady & thrifty body, who have larger grown in numbers in recent years. Mr. W. is president of the local branch of the General Railway Workers Union, & so knows the men itself. In such streets as Delhi & Havelock, many of these men own their houses, & by letting part to lodgers live very comfortably. A number of the best of the men have recently gone out to Hornsey to live, encouraged by the very cheap fares granted them! & they do so delight in it.

(b) Drovers & cattle men, living in the St. James's pet. district – a very hardworked & rough class, out early & late. Their habits have improved considerably of late.

The district used to be troubled with many

Sights to see.

Offensive trades carried on in York Rd & neighbourhood – dealing with offal, brick & tile burning, &c. Thro' action of local authorities & natural causes, these have partly ⅓ abolished, & matters are much better, but horse slaughtering still goes on to a large extent. There are a good many factories – Breweries, bakeries, ironworks, &c. – in the locality.

(a) Weekly discharge of prisoners from Pentonville.
(b) Friday in Cattle market. In connection with latter, Mr. W. used to be on the Excise Point of one of the poorest Board schools, where boys for the children were a constant trouble. It used to be partly overcome by a "whip round" amongst the Committee, &c., & on purchase of boots at the Friday market. For 5/- a dozen or more pairs cd. be purchased, & a man in Caledonian Rd. wd. cobble them up & make them quite presentable for a 1d or 2d a pair.

Drunk

Education

Decided improvement in drinking habits. Public houses respectably conducted. Altho' these houses are constantly coming before the magistrates owing to frequent transfers of licenses, there are very few complaints of bad management. Rev. W. had of course something to say about brewery speculations & the position of the publican as a mere tool of the brewer. Men often get the licenses who have hardly any monetary interest in the houses. Is not quite satisfied about it, & means to "go for it" on the Bench. Mentions the "Victoria", Kings Cross, formerly sold for £16,000, now for £96,000; & the "Queen's Arms", formerly £12000, now £60,000.

Believes temperance work has been successful. Some of the best men in the Liberal Association are teetotallers.

Board schools have had an immensely good influence, tho' not of the best kind here. Some of the oldest & most indifferent buildings are here

Religion

Charity

Health

V

& have a depressing influence upon the work. Contrast between old & new type of schools.

Chapels & churches are alike empty, & its a great struggle to keep things going & make ends meet. He is constantly appealed to for money. Remembers the time when Offord Rd. Chapel, under Paxton Hood, used to be crowded, & when the minister at Binfield St Chapel always filled his place. Very different now. Indifference, the result of heavy toil, prevails. St. James's, Holloway, has had a succession of able men – Boyd Carpenter, Mackenzie, Stuart, &c. – & so has kept its congregation fairly well.

They are hoping for a good deal from the P.S.A. & the Saturday evg concerts. Turner has a very good P.S.A., & Offord Rd. a private Mutual Improvement Society.

Mr. Benson is doing very good work at Belle Isle, tho' not so sensational as Turner.

Amusements.

Charity

Health

The locality has little in the way of amusements. Concerts, dances, &c., take place at Drovers Hall, wh. is rented by the Drovers Company, but otherwise has very little to do with drovers. Services are held there on Sundays, he understands.

The Vestry has just acquired a portion of the Cattle Mkt. as a recreation & playground. It will be a very great boon to the children, who badly need a place for play. Accidents are not infrequent, thro' the crowds of children in the street.

Offord Hall very active. Its Xmas dinners & soup kitchen are famous. Needy children are well looked after in the Board Schools. Messrs. Poulton & Noel, provision merchants, who have their factory in Brewery Rd., have given a great number of tins of soups to the schools & missions.

In spite of the crowding, & of the fact that

Thrift.

Local Government.

Poverty & Lunacy.

many houses are built back to back; the district is healthy. This is attributable to the large amount of open space caused by the railway & market.

Money is spent as it comes, week by week. Death insurance general, also trade unionism & such benefit as it provides. Little saving otherwise.

Generally satisfactory. Roads mostly wide & well kept. More lighting wanted.

As a magistrate, Mr. W. is struck with the amount of pauper lunacy prevailing. Thinks it due to sheer hopelessness, caused by the great difficulty elderly men have in getting work.

Misced

~~B~~ 15/7 District 15. Miscellaneous

GDt. 22/12/97

CA (2)

Mr W. Adams, 43 Thornhill Road, Barnsbury N.

One of the old residents mentioned by Mr Whittenbury. Mr Adams is about 70 but is upright & vigorous. A well to-do retired file maker, living in his freehold house – a large safe (~~oak~~ oak cased) stood in one corner of the room. He & his ~~family infant~~ daughters take an active part in the Mission work of St Andrews. He is Supt of the Sunday school & churchwarden; also a vestryman. He spoke freely but discursively. I found it better to let him jang his own gait however as attempts to turn the current of his talk stopped the flow. A genial, kind hearted martinet – would control his men for their own good.

As a boy he lived in Cromer Street, his father's pottery being then as now at Brandon Road (marked on one map). His description of the district agrees in the main with Mr Whittenbury's: open fields with scattered cottages ~~beyond~~ north of the canal. Frenchman's Island corresponded roughly with Frederick, Naylors & Blundell St, whilst Belle Isle was beyond. To the east of the pottery was what Mr A. used to call "Skylark" field, still open ground, or rather part of it, but now staked out for buildings. Just to the south & west

of this was Stroud Vale or the "Shoot" as it was called, its existence explaining why this district was the last to be built over. ~~At~~

At the "Shoot" night soil from London & other refuse was deposited. Country carts brought hops & other things to London & then took loads of this stuff back for manure. The horse slaughterers were also located there and added to the unpleasantness of the surroundings. Varnish ~~works~~ and other manufactures were carried on, the workpeople coming from Somers Town which was then a working class district. Mr A. has seen heaps of bones 20 & 30 feet high at this spot.

Caledonian Road was known as the Chalk Road, because part of it was made with chalk. North of the present N.L. Rly were Cubitts' brickfields, whilst just to the south of Offord Road ~~on the site~~ was Mount Pleasant — an open mound on which the children played.

Coming then to modern conditions, Mr A spoke of his Sunday school. Children are all of a poor class — 600 to 700 of them. Does not see the results he would like to see. The elder lads drop off at 14 or 15. Thinks that

the

the teachers are not so good as they were: they lack force. Nor are the children so impressionable as formerly: they lack home training and discipline — are not trained to obedience.

Education has not improved the children as it might but this is not the fault of the education but of the law, which does not give ~~the~~ sufficent ~~latitude~~ discretion as to punishments. Children know that masters ~~must~~ cannot not punish them much & they will tell them so. This applies more widely in the Sunday school. Mr A. has been told by boys that he cannot punish them.

Drinking at the publichouses has increased, especially amongst women. You cannot but see it: respectable women go into publichouses without any compunction. You never saw this sort of thing until late years.

The Vestry, Mr A, thought was doing good work specially in sanitary matters and drainage although at times it caused hardship to landlords & others. Mentioned a case in which he suffered. The drain had too rapid a fall & he had to make this less, involving a cost of about £40.

The enforcement of Trade Union wages has ~~also had~~ made a great difference to the men on the roads. They used to keep the older men on & not be particular about putting them off when work slackened, the idea being to keep the men out of the workhouse. Now they naturally get the best men and do not retain them any longer than they are absolutely needed.

Some are thrifty. He knows several workmen who have their own houses. A great deal more depends on the woman than the man. "You must ask your wife whether you may thrive" is true of the workingman.

of the streets in the Gifford Street area, Bemerton Street has always been regarded as the worst but he can give no reason – unless it be the small owners.

As to the Churches, he did not know much except regarding St Andrews. The portion of Gifford Street, west of Bemerton St was given to St Andrews, in order to include the site of their mission, which was the only spot available in the district.

Mr A. was pleasant & interesting but I have not put down nearly all that he told me – about the market, the White House etc as to a large extent he only confirmed Mr Whittenbury & other witnesses.

CP

Mr Todd, Manager of Coffee Tavern at Jubilee Hall Hornsey Road, corner of Fairbridge Road.

The Coffee Tavern and Jubilee Hall belongs to St Mary, Hornsey Rise, and the Hall is used for Sunday school by that Church. During the week the Hall is let for various entertainments and meetings. There ~~Hall also seats~~ 400 people. There are also a number of rooms, which are used every night by one or two societies.

The Societies meeting at Jubilee Hall are as undr.

Monday. Photographic Society.

" Juvenile Branch of the Sons of the Phoenix.

" Finsbury Park United Benefit Society

Tuesday. (8 to 10.) Alexandra Friends of Labour Loan Society. Branch 3769. Secretary: Chas. G. Shields. 13 Holsworthy Square, Gray's Inn Road. W.C. 6d per week & 7/7d entrance fee.

" (6 to 8) Globe Sick & Benefit Society.

1

Wed^day. Sisters of the Phœnix.

Thursday. North Lodge. Sons of Phœnix.

" } ~~Lady~~ United Dales Total Abstinent

Friday } Sons of the Phœnix. Pride of Horsley Rose. Lodge No 173. Sec^y W. Thomas, 36 Blenheim Rd. Age 16 to 50. Entrance 2/- & 2/- a quarter or 2^d a wk. £14 at death or £7 at wife's death.

Saturday. (6 to 8) Hornsey Rise Working Men's Benefit Society.

Management of Hall is in the hands of T J Dove Esq
Haleswoth Lodge
Hornsey Rise.

Should not some particulars of these & kindred societies be obtained in each district? In all questions as to Thrift & drink, they must have a considerable local weight ~~in localities~~

Notes respecting Places of Worship in Upper Holloway, respecting which we have failed to obtain the names of officers or have been refused an interview.

Hazelville Road Baptist Church seats 500 people. Rev R.D Darby has been there since 1895. In 1896 Membership 71. Sunday School. 16 teachers and 150 scholars: In 1897. Membership 74. Teachers 17, scholars 187.

Elthorne Road Baptist. No pastor. Chapel seats 350. In 1896 41 members. Sunday School, 8 teachers & 105 scholars. In 1897. 39 members, 9 teachers & 120 scholars

Taken from Baptist Handbook 1897.

For continuation of District 15

See Page..

Mr W Thornton
London City Missionary.

GRR
29/11/97

The Man

His district

Visits Gt Northern Hospital

and Coalyards

Interview with Mr W. Thornton, London City Missionary, 37 Oakfield Road, Kentish Town. N.W.

Mr T. is a fine burly man of the fair Saxon type. A pleasant face and manner, combined with a cheery voice, give him a distinct advantage in dealing with the people. I met him at Upper Holloway Station & we spent an hour and a half walking about ~~the~~ his district. He is evidently at home with the people & a welcome visitor. As we walked he passed the time of day & a cheery word with all sorts & conditions of men & women, most of whom he would address by name — "Good morning Mr —." etc.

His district is a compact block of buildings. bounded on the north by Cromwell Rd, West by Yerbury Road, South by Mercers Rd & East by Holloway Rd.

Beside visiting in this block, he works at the Great Northern Hospital visiting the out patients every afternoon (2.30) except Friday, when he goes to the Coal Depôt to meet the coalies. so that practically half his time is given to the district, which he works in connection with Rupert Road Mission (Rev J R Wood is his superintendent).

The Poor Streets

Rupert Road

The district includes Cromwell Road, Milton Grove, Rupert Road and most of the time was spent in these streets, which with Hampden Street are very much the worst streets in the district. The latter he also knows but not so well.

Rupert Road is the worst but Milton Grove & Cromwell Road are not far behind. The houses are mostly 3 stories with 2 rooms on each floor and a backward ~~extend~~ extension on the ground floor (kitchen & scullery). a few of them houses have a small room above the kitchen. As a whole the street averages 3 or 4 families to a house and in some cases they rooms are let direct to the occupiers. One house (No 17) was recently cleared by the L.C.C. It contained 32 persons - 7 families - one in each room. Windows were broken & stuffed with paper. It is now empty & has just been done up & the windows re glazed. This morning 7 of them ~~to~~ were broken, evidently by stones. This house ~~No 43~~ was a by word with the other inhabitants. A woman living on the other side said when she could not understand how anybody could live ~~there~~ there". In the house she occupied 11 persons were living but one floor was empty. This woman's husband had not worked for 8 years chest complaint. She goes out washing & charring whilst he looks after the children.

A house in Ruperts Road

Its Occupants

No 43 we visited: it contained 24 people.

Ground Floor. 2 parlours & Kitchen. Man, wife & 12 children; eldest girl 19 - youngest 10 months. Man is a house-keeper in the bus yard. Eldest girl works at a factory but is delicate & often at home. Rent the house & sublet remainder except a very tiny room above the kitchen & adjoining the W.C.

First Floor 2 rms. Man, wife & 2 children.

Second Floor Front Room. Man, wife, boy 16 & girl 12. Man nearly 80 they said but I should think not much over 70, used to sell cress: now dangerously ill, cannot move in bed. Wife about 50, works at laundry has now lost her work though stopping at home to nurse her husband. Boy out of work girl goes to school. Have 4/6 a week from parish & pay 3/- rent.

Second Floor Back. Old woman & her son aged about 30. He is not quite right & is subject to fits. Yesterday he fell into the fire whilst in a fit & burnt his head & upper part of body severely. Had gone to see the doctor at the G.N. Hospital when we arrived.

Several other cases were mentioned which I do not record, both in this road & Cromwell Rd & Milton Grove,

Occupations of People — The Men

The Women

Miss Ottaway

Mission woman.

such as Man, wife son 18 & daughter 15. in one room, all tending to show that great crowding exists in these streets.

The men are mostly tram & bus yard horsekeepers & washers, streets sellers, vestry and road labourers, whilst a number work in the coal & railway yards. Nearly all the women work – washing, charring etc. Some are employed at a large laundry at Dartmouth Park Hill. As we left the street, four girls, hatless & aproned came dancing in from Tetbury Rd way, home for dinner.

Whilst in Rupert Road, we met Miss Ottaway, the Mission woman connected with Rupert Road Mission. She is a youngish woman – anything between 24 and 35. Dressed quietly in blue serge, carried a small basket with bible & papers. Talks quietly and is intelligent. A good woman & no doubt & very helpful to the women in the street but not a strong character. ~~She~~

She visits chiefly in connection with the Mothers' Meeting & the services at the Mission Hall. ~~and~~ Also any sick cases in the neighbourhood & these seem plentiful.

Asked about the influence of the churches upon the people

How the Church influence the people

The Women

The Children & Men

the people in these street, she said that most of the women attended a Mothers' Meeting. There at Rupert Road, or All Saints (which is a little larger than theirs) or that at the Chapel. (Holloway Rd). Mrs T. disagreed with this, saying that these meetings being held on Monday afternoon, if it were the case, he should not find many women in the homes except here & there but he found a good many. Some of them however only attend irregular - send club money by children etc. Both agreed that the motive prompting the attendance was at first the benefit attached - clubs etc. "Can you expect anything else? They know nothing of spiritual things". However this motive is supplanted by the desire for spiritual food in many. Many of their mothers now come because they get good at the meetings & enjoy them.

The children nearly all attend Sunday school. but the men are mostly outside the influence of the churches. Miss O. thinks a club is badly needed for them and regards it as the best way of influencing them directly.

Of those attending the services, both at Rupert Rd & All Saints Mission, both agreed that a large proportion came from the streets on the west, altho' a number come from these poor streets, they are only a minority. The bulk both of men & women attend no place of worship on Sunday.

Extent of Visitation

Charitable Relief

St Johns Mission

Wednore Rd

Yerbury & other Roads

These streets are also visited by the All Saints people but not much. Mrs T. is the only person visiting house to house. She reckons to cover the district every 6 weeks. Requires tact but gradually gets to know the lodgers in the houses where ~~the~~ outer door is kept shut. In other cases walks right in & visits the rooms.

Does not give much relief – never gives money. "Has not give 2/6 since he came there 18 months ago & rather excused himself for doing that." "You cannot talk to people when you know they are starving." Any relief given is by Miss Ottaway, who gives tickets.

The Mission in Hampden (St Johns) does not do much – not so much as it used. Church is poor. The boys club is the best thing. Service on Sunday night is conducted by ~~the~~ the curate ~~but~~ (only about a dozen go), "but you know a curate is hardly the best man for these people" – cannot come down to them.

Wednore Road (Pub) is poor – small 4 or 5 roomed houses – 2 families in most of them but people are much better there the roads to the north. More regular workers.

The other roads in the district, Yerbury Rd etc are

going

going down. A builder (Mr Cousins) is buying up as many of them as he can & letting them out in tenements. In two houses in Yerbury Rd were bills "Rooms to let," apply to Mr Cousins "etc"

Before coming here, Mr T. was stationed at Bethnal Green – the Brady Street district. He was attached to one of Archibald G. Brown's missions there. Then they gave a good deal of relief. The Brady street people are a distinct step lower than the Upper Holloway folk. The former are rougher & coarser. Many of the people here have been better off but they have come down and lost hope & then all is gone. He was never molested in Bethnal Green.

Poverty.

Stk. gw.

Museum 1/7 5

135 (2)

Interview with Mr T. H. Jones Headmaster of Duncombe Road Board School, Upper Holloway.

Mr Jones who is a man of about 40 has been a Board Schoolmaster for 20 years and Headmaster of this school for 7 years.

The school is situated in a district which according to our map is mainly violet with a few light ~~blue~~ blue streets.

Mr J. says that as far as poverty goes the district remains almost exactly as it was 7 years ago. Nearly all the children in these roads go to the school, and there are not more than 12 families with which there is ever any difficulty as to the cleanliness, clothing or feeding of the children: these few cases of poverty that do arise are always the result of drink. The children almost without exception are well clad, well shod, and well fed [I watched the children coming out at 12 o'clock and can confirm this opinion as to the clothing]. Mr J. sometimes sees a child looking weak and poor as if it had had no breakfast, but on making enquiry

Drink

Housing and Health.

Religion.

always finds that they have had not only bread and butter but egg or fish as well. Mr J's evidence and the appearance of the children lead one to suppose that the district is better off than one map shows. Probably the earnings of the fathers in this district are a poor test of the poverty of the district: many of the women work as laundresses, and there is a good deal of girl labour in the district.

Though the district is not drunken an enormous amount is spent in drink, and Mr J. thinks that the conditions as to drink are much as they always have been, neither worse nor better.

There are a few but very few families living in one room: it is mostly a two room district. Houses are generally good and health excellent.

The only two religious influences in the district are the Church (Mr Hahn) and the Presbyterians (Mr Ramsay). Between the two there is a feud. Mr H. has told Mr J. that whereas he paid girls a penny a head to come to a Dorcas meeting the Presbyterians sprang another half penny. Which of the two has

Education.

The greater influence Mr J. does not know, but Mr K. has complained to him of the utter indifference and apathy of the people. Both hire the Board School for their Sunday Schools which are well attended. Mr J. thinks that about 3/4ths of the children in the district go to Sunday Schools. It was formerly in the poorer district of Poole's Park when the children certainly did not go so well.

Mr Jones spoke of the enormous improvement in the general behaviour of the children in the district during the last ten years: this is due partly to the direct influence of the schools on the present generation of children, but still more perhaps to the fact that the present generation are the children of parents who have been really influenced by the schools: i.e. the effects of universal Education are more and more visible. The result is that the parents almost without exception are keen about the School, and support the master in every possible way; they are even willing and eager as a rule that their children should stop on after they are legally exempt if the master wishes it; and the fact that the children

Amusement.

leave as soon as they can - as most of them do - is due much more to them than their parents. They are all keen to earn a few shillings, largely for pocket-money as soon as possible: the result is they take the first job that offers, and most of them go as office, or errand, or telegraph boys; very few learn trades.

The district is almost devoid of amusements, and there are few clubs of any sort. About three years ago a scheme was started for using Board Schools as mens Institutes in the evening; Dorcomb Road was one of the first schools chosen, and everything possible was done to make the place attractive games, books, papers etc but the young men of the district held aloof, and the movement collapsed.

Mr. Hute, old resident & testimonial.

An old & famous
Literary Institute.

Miscell 17 (2) 143

Mr. J. H. Hute is the senior member of the Islington Vestry, having been first elected in 1868. He is a solicitor, & holds liberal & Progressive views. He would not run with the new body of Progressives in 1894, & so temporarily lost his seat, but afterwards came back to the fold under a reasonable compromise, & was re-elected, the only difference between him & the others being that he does not, like many of the old hands, quite agree with the new Labour policy. He wd. probably be 3 or 4 years short of 70, is sharp & active, & has a humorous turn of mind wh. has led the local papers to dub him, somewhat coarsely, "the clown of the Vestry," for there is nothing in any way vulgar or personal in his fun.

Mr. H. has lived in Islington from his youth up, & was, with my friends Jealous & Macarthur, of Hampstead, (now both dead) a member of the Barnsbury Literary Institute 40 years ago. This was in the days of the old mechanics institutes, & it was then,

Poverty, &c. in Upper Holloway.

with perhaps one exception, the only affair of the kind there held in the parish, whereas today there is scarce a chapel or church but that has its literary or debating society. It was a very flourishing affair for some years, & Barnsbury Hall, where it first met, growing too small, it removed to Wellington Hall (now an S.A. barracks) where hundreds of people attended its debates. He showed me a prize awarded to him in 1862 for the best impromptu speech.

Mr. Mott lives in Isledon Rd. (Holloway Rd) & has resided here & since the road was first built on, 25 or more years ago, & has seen the district grow, & poverty grow with it, his theory being that the poor moved up here on the clearance of the Courts & alleys near the "Angel", & were rapidly reinforced by other clearances & by natural multiplication. His belief that there is a good deal of poverty in the neighbourhood was confirmed by his experiences as Secy of the Jubilee dinner for Tollington Ward. He gives,

of course, the Campbell & Lennox Rds district is the worst; says there are several common lodging houses in Campbell Rd; they fed more than 200 pm. that road, & gaining over 100 of the lodging-house people the previous at a missionary hall near by.

A few or so ago there was a rather alarming outbreak of small-pox in Campbell Rd., & it was then found that 2 of the houses had been for some time without any water supply, & the people – one a sweep – had been living rent free, the houses being in a disgraceful condition. The district is very well looked after by religious agencies, Finsbury Pk. & New Court Chapels, Grove Rd Mission, St. Mark's & St. Agnes' Churches all having a finger in the pie. Altho' these do not directly co-operate in any way, there is, he believes some understanding as to each taking a particular part, but wan the less he knows there are a number of the lodging class who get helped by 2 or 3 of the missions & are probably

getting entirely as well. Mrs. Smith formerly belonged to Hinsley Pk. Chapel & is now at New Court. Has had some personal experience of the mission work. Describes Miss Fulkes as a very active, talkative lady.

Other poor & rough streets are Cottenham Rd. & its tributaries from Grove Rd. to Hornsey Rise; & the Cromwell & Rupert Rd. area. The former district in things was given its character by the fact of a number of the laborers, &c., employed on the general building of the district. Of the Cromwell Rd. district he had long experience as a manager of Yerbury Rd. Board Schools, & in connection with the remission of fees came upon many most pitiful cases, caused largely by irregular employment. There are a great many gardeners in that neighborhood; also painters, &c. — workless people in winter. The teachers have told him that the condition in wh. the children often come to school is quite distressing.

Caledonian Rd. district he serves to serve

Religion.

extent. There a double action has been going on. The railways have been taking off the ground & at the same time requiring an greatly increased number of men. Consequently the houses are like rabbit warrens.

Mr. Sh. agrees with the general opinion as to religion. Has lost its terrors & its hold on the working men, & is now largely an affair of the middle class. Much is done in a social way, particularly by missions, with no doubt good results, but spiritual influences are not apparent save when accompanied by Dolls, wh. are invariably received with becoming humility & show of piety.

Of those who attend places of worship the bulk are women; the men skulk at home.

The talk of the workshop has something to do with it, he says. Mentioned some conversations he had had with twelve & bootmakers, & their knowledge of ancient mythology, from wh. they were prepared to trace the tenets of

Education

Lads Institute.

Christianity – knowledge gained by reading & discussion in the workshop.

The Bd Schools education has emphasized the demand for equality in food, shelter & clothing – the rights wh., it is contended, fall gain in common to all. There is a stronger independence of spirit, but it is also complained that the children are not taught courtesy & good behaviour, – that, unfortunately, is not held to come within the four corners of the Act. The Bd School has also brought out the fact that there are a large number of children who cannot learn, the result probably of generations of bad surroundings.

Mr. M. says the religious bodies co-operate very well in running the Finsbury Pk. Lads Institute, where a good deal of active work is done. The lads are much more civilised than they were 4 or 5 years ago, when he lectured there. About 35 lads & 5 teachers were present.

Quietly he began they commenced larking & went on to sing comic choruses, &c. The teachers, being unable to quiet them, proceeded to eject a ringleader, whose the cry went round "Now boys, you know what we said – one go all go," & out they filed with a tremendous noise, leaving Mr. M. to address 3 lads & 5 teachers

Year of Establishment

No. of Members.

Meeting Held.

Average. Attendance

Class of people who attend

Charitable or Visitation work

Connection with any other religious organisations. —

Finsbury Park. Hall. 17/13 (2)

Particulars of P.S.A. supplied by Mr. Wills Carver.

1895

100 - 200

Sunday Afternoon 3. 4 o'clock.

70 - 100

All working men & women: a very few artisans mostly poor labourers.

Visiting of sick: helps of every kind: to get work: send to hospitals, seaside &c, but this is done irregularly we are not well organised.

None. Have ~~no~~ co-operation has often been asked (~~See private letter~~ remarks on foot.)

Other Religious or philanthropic work carried on at Finsbury Park. Hall.

Wm. Wills Carver writes:-.

We not think there is any other regular work. The Hall is a cycling school & auctioneers sale room; it is not well adapted for a public Hall.

My husband is the treasurer of the federation of P.S.A Societies & I am a "Visitor", thus we see much of their work. The Societies usually exaggerate their numbers, they vary much in character: those held in chapels are often very sectarian & keep strictly to what is called a "gospel address". Our neighbourhood has been thoroughly demoralised by doles & the worst kind of Mission Hall effort. My husband has made many efforts to ~~join~~ form a joint Board to administer help but has not so far been successful. We are just going to try again. A dissenting minister near, a man of much influence supposed to be the workers friend & a radical, wrote me that he could not send us helpers as long as he saw the names of Sunday leagues &

& Socialists on our programme.

"Our numbers have been much higher, but now that it is known that we do not belong to the services we have fewer men but a good number are very decent fellows."

Our Co-operative Bank formed on the lines of Signor Luzzatis Banca Popolare of Milan - is a very useful agency. We have done £600 [I think] this year [1897] & have educated some very unbusinesslike labourers into managing it under our supervision. A Report accompanies this.

Banks of this kind would be extremely useful & we very much want to find means to start one or two others. The effect on poor workers is wonderful.

Mr Stephens [the Sec of the P.S.A Federation] 85 Pursers Cross Rd. Fulham S.W. would give you information about most Societies in London. Our Social meetings are of the usual kind Tea, music etc. But our smoking "At Homes" for men.

FINSBURY PARK P.S.A.

MRS. MILLS-CARVER

AT HOME

(STROUD GREEN HIGH SCHOOL,

OAKFIELD ROAD, N.)

FOR A

SONG. SMOKE. CHAT. + + COFFEE 7.30.

~~for warm~~ are much appreciated. They sing themselves, one or two ladies recite & sing; some one gives five minutes chat on a scientific subject; my husband talks for a short time on any topic of the day, & if we could afford more of them their influence would be good.

The subjoined Bill refers to a series of lectures tried for the first time, in order to keep up interest & to give teaching on temperance & similar questions in a form to new to such an audience.

6

Sub

FINSBURY PARK

Pleasant Sunday Afternoon

FOR MEN

Popular lectures
Short sun sketches
Bnd

for men are much appreciated. They sing themselves, one or two ladies recite & sing; some one gives five minutes chat on a scientific subject; my husband talks for a short time on any topic of the day, & if we could afford more of them their influence would be good.

The enclosed Bill refers to a series of lectures tried for the first time in order to keep up interest & to give teaching on temperance & similar questions in a form & new to such an audience.

FINSBURY PARK

Pleasant Sunday Afternoon

FOR MEN

AT FINSBURY PARK HALL,

Opposite Finsbury Park Station.

A Course of . . .

SPECIAL ADDRESSES

WILL BE GIVEN BY

Mrs. Mills-Carver,

ON

"HEREDITY AND ENVIRONMENT,"

To be followed by Questions and Discussion.

Nov. 7th.—Heredity: Direct, Reversional, and Collateral.

Nov. 14th.—Heredity as regards Pauperism, Vice, and Crime. Pre-natal Influences. Byron, Napoleon, Margaret Luke.

Nov. 21st.—Environment. Ribot. Influence of Religion and Love. Lack of Knowledge. Cause of Poverty. Brotherhood.

Nov. 28th.—Resumé. Questions and Discussion.

Soloists:—

MR. PARKINSON, MR. BENTLEY, MRS. OCHLER, MISS POTTER, MR. HORACE ROYLE.

EVERY SUNDAY AFTERNOON.

Band at 3. Meeting at 3.15.

You are Heartily Welcome.

Printed at the "Hornsey Journal" Office, 36, Crouch Hill, N.

165

THE

SECOND ANNUAL

REPORT & BALANCE SHEET

OF THE

FINSBURY PARK

Co-operative People's Bank

LIMITED.

Registered No. 3346, *Mx. R.*

COMMITTEE:

J. E. CARVER, CHAIRMAN.

C. NICKS	R. JONES
J. D. McARA	J. CHURCHLEY
J. LEGATE	J. FOWLER
A. SEARS	A. COCKS
W. TURNER	W. MARSH

SECRETARY:

JAS. J. STARK.

ASSISTANT SECRETARY:

C. WATT.

OFFICE:

57, LENNOX ROAD, FINSBURY PARK, N.

THE

SECOND ANNUAL

REPORT AND BALANCE SHEET

OF THE

FINSBURY PARK

Co-operative People's Bank.

LADIES AND GENTLEMEN,

Your Committee have pleasure in submitting herewith their Second Annual Report for the year ending 31st, December 1896.

From this it will be seen that 125 Shares of £1 each have been taken up by 51 Members and upon these £94 0 6 has been paid.

Fifty Loans to the amount £158 16 0 have been granted.

The Interest earned has amounted to £4 17 10½ out of which your Committee propose that a Dividend of 5 per cent., per annum should be paid to Shareholders, on paid up Shares, and after providing for this and 20 per cent., to Reserve Fund, in accordance with the Rules, the balance £1 0 3½ has been paid to the credit of the Expenses Fund paid out by the Treasurer.

Your Committee are of the opinion that the time has now arrived when we should endeavour to enlarge the scale of our operations. Up to the present no attempt has been made to extend the work of the Bank beyond the Members of the Finsbury Park P. S. A. Society, but having gained experience in the management of the Bank, we are now in a position to considerably increase our work. This can only be done by individual work of the Members, in making the Bank and its advantages widely known.

J. E. CARVER,
Chairman.

JAS. J. STARK,
Secretary.

Summary of Receipts & Payments.

	£	s.	d.		£	s.	d.
To Shares Amount paid on ...	94	0	6	By Amount out on Loan	197	1	6
„ Reserve Fund	0	12	0	„ Deposits Withdrawn	6	0	2
„ Deposits	7	8	11	„ Expenditure	4	10	6
„ Interest on Loans	4	17	10½	„ Loan to Bank repaid	19	0	0
„ Commission	1	4	5½	„ Stamps on Shares	0	4	3
„ Entrance Fees and Fines ...	1	15	5	„ Balance in hand of Treasurer ...	2	8	7
„ Loans repaid	99	15	6				
„ Interest on Monthly Balance at Bank	0	10	4				
„ Loan to Bank	19	0	0				
	£229	5	0		£229	5	0

Share Account.

	£	s.	d.		£	s.	d.
To 70 Fully Paid Shares ...	70	0	0	By Balance	94	0	6
„ 55 Partly „ „ ...	24	0	6				
	£94	0	6		£94	0	6

Loan Account.

	£	s.	d.		£	s.	d.
To Repayments	99	15	6	By Loans outstanding	38	5	6
„ Balance outstanding	97	6	0	„ 50 Loans granted	158	16	0
	£197	1	6		£197	1	6

Interest Account.

	£	s.	d.		£	s.	d.
To Interest on Loans	4	17	10½	By Reserve Fund	0	19	7
				„ Dividend „	2	18	0
				„ Expenses „	1	0	3½
	£4	17	10½		£4	17	10½

Dividend Account.

	£	s.	d.		£	s.	d.
To Interest Fund	2	18	0	By Dividends payable at 5 per cent	2	18	0

Expenses Fund.

	£	s.	d.		£	s.	d.
To Interest Fund	1	0	3½	By 52 Weeks Rent	2	12	0
„ Commission	1	4	5½	„ Sundry Expenses	1	18	6
„ Entrance Fees and Fines ..	1	15	5				
„ Interest on Monthly Balance at Bank	0	10	4				
	£4	10	6		£4	10	6

Reserve Fund.

	£	s.	d.		£	s.	d.
To Balance brought forward ...	0	12	0	By Balance	1	11	7
„ Interest Fund	0	19	7				
	£1	11	7		£1	11	7

Deposit Account.

	£	s.	d.		£	s.	d.
To Balance brought forward ...	0	12	11	By Withdrawals	6	0	2
„ Deposits	6	16	0	„ Balance	1	8	9
	£7	8	11		£7	8	11

Financial Position.

	£	s.	d.		£	s.	d.
To Amount paid on Shares ...	94	0	6	By Amount on Loan	97	6	0
„ Reserve Fund	1	11	7	„ Stamps in hand	0	4	3
„ Deposits	1	8	9				
„ Balance due to Treasurer ...	0	9	5				
	£97	10	3		£97	10	3

Audited the above and found correct—

JAMES E. CARVER, *Chairman.*

Signed { P. H. BEVAN, G. A. HOULDER.

OUR MOTTO:—
"THAT YE LOVE ONE ANOTHER."

Finsbury Park

Pleasant Sunday Afternoon Society,

FOR MEN,

HELD AT

FINSBURY ♦ PARK ♦ HALL,

(Opposite Finsbury Park Station.)

Band and Choir at 3 o'clock; Service at 3-15 punctually.

President:
J. E. CARVER, 73, Gordon Mansions, Gower Street, W.C.
Vice President:
Mrs. MILLS-CARVER.
Treasurers:
H. CHETTLE, and P. BEVAN.
Hon. Secretary:
H. CARPENTER, 24, Campdale Road, Tufnell Park, N.
Sick Visiting Committee Secretary:
W. NICKS, 36, Bedford Terrace, Durham Road, N.
Chief Registrar:
J. PRIDMORE.

The PRESIDENT will be at the Hall, every Sunday Afternoon, at 2-45 o'clock, for consultation.

SECRETARY:
JAS. J. STARK.

ASSISTANT SECRETARY:
C. WATT.

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SYLLABUS

Jan. 2. **Address—**
Mr. BRANCH, J.P., L.C.C., President P.S.A. Federation.
Soloist—Mr. BRISTOLL.

,, 9. **Address—**
Mr. J. E. CARVER.
Subject—"Humbug or Christianity?"
Soloist—Mr. PATTERSON.

,, 16. **Conference—**
Opener—Mr. PALACE.
Soloist—Mr. OPPENHEIMER.

,, 23. **Address—**
Mr. W. HEAL.
Subject—"Temperance"
Soloists—Mr. BENTLEY & Miss STERNE.

,, 30. **Address—**
Mr. W. HAZELL, M.P.
Soloist—Miss L. HARVEY.

Feb. 6. **Address—**
Mr. ARTHUR WILLIS, Hornsey P.S.A.
Subject—"Character"
Soloists—Mr. POPE & Mrs. DAVIES

,, 13. **Address—**
Mr. PHILIP BEVAN.
Subject—"The first step to Reform"
Soloist—Mr. O'DELL.

SYLLABUS

Feb. 20. **Address—**
Mrs. MILLS-CARVER.
Subject—"A Historical Retrospect"
Soloist—Miss FLORENCE IZOD.

,, 27. **Address—**
Mr. CARPENTER.
Subject—"Jonah"
Soloist—Miss BARNES.

Mar. 6. **Address—**
Mr. T. J. O'CLARKE, M. T. S. B.
Soloist—Mr. O'DELL,

,, 13, **Address—**
Mr. H. F. FLATMAN Bethnal Green, P.S.A.
Subject—"He was Angry"
Soloist—Mr. A. BENTLEY.

,, 20. **Address—**
Mr. JOHN MASSEY,
Subject—"Model Wives and Model Husbands"
Soloist—Miss B. JONES.

,, 27. **Address—**
Mr. H. LE PLA, Kingsland P. S. A.
Soloists—Mrs. OEHLER & Miss POTTER.

Mrs. E. MILLS-CARVER.

SECRETARY:
JAS. J. STARK.

ASSISTANT SECRETARY:
C. WATT.

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OUR PLAN AND AIMS.

A HEARTY WELCOME AND GREETING for all Men to our Brief, Bright, and Brotherly Service.

SHORT MANLY ADDRESSES of a high moral and religious character of so broad a character as to be interesting to All Working Men of All Creeds; especially intended for men who are not in the habit of attending a place of worship.

ALL SEATS FREE. Nothing stiff or formal. Members pay 1d. per week subscription. Thirteen attendances in a quarter entitle a member to a first class, and 10 to a second class Prize. Cards of membership are stamped at each attendance.

MUSICAL SERVICES are held, and Conferences on Social Questions.

SOCIAL TEAS AND GATHERINGS are held every month. Committees have been formed for "Recruiting and making the acquaintance of all residing in the District," and also

FOR VISITING SICK MEMBERS, and where necessary, assisting them from the Samaritan Fund and rendering such kind Christian services as are within our power. Members requiring letters for HOSPITALS, CONVALESCENT or HOLIDAY HOMES, should apply to the Secretary.

A PEOPLE'S CO-OPERATIVE BANK. has been formed for deposits, granting loans, and generally doing for the poor, all that is done for the wealthy, by ordinary Banks.

SLATE CLUBS for Men and Women.

A CLUB has been opened at No. 57, Lennox Road, N., and we are seeking to establish a People's Club and Institute, which shall afford facilities for the work the members are carrying on. The Society also aims at establishing a Labour Bureau, &c., Farm Colony and Stores upon Co-operative Principles.

COME AND HELP US IN THIS WORK.

Printed by DAVIES & Co., 52, Grove Road, Holloway, N.

THE

Finsbury Park Co-operative PEOPLE'S BANK

LIMITED.

Registered under the Industrial and Provident Societies' Act, 1893.
No. 3346, *Mx. R.*

OFFICE:
57, LENNOX ROAD, FINSBURY PARK, N.

HOURS OF BUSINESS:
WEDNESDAY, 8 to 9. SATURDAY, 7 to 9.

COUNCIL.
H. G. CARPENTER. | J. A. B. CARVER.
J. R. FERGUSON.

CHAIRMAN OF COMMITTEE AND MANAGER:
J. E. CARVER.

COMMITTEE OF MANAGEMENT:

J. LEGATE	J. D. McARA
J. FOWLER	W. MARSH
A. SEARS	A. COCKS
C. NICKS	R. JONES
W. TURNER	J. CHURCHLEY

TREASURER:
MRS. E. MILLS-CARVER.

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APPLICATION OF MEMBERSHIP.

I, the undersigned, _____
hereby apply to be admitted a Member of the FINSBURY PARK CO-OPERATIVE PEOPLE'S BANK LIMITED, and desire to take up _____ Shares of £1 each, which I undertake to pay up in accordance with the Rules for the time being in operation. I also undertake if admitted to Membership, to submit to all Rules and Resolutions adopted by the Society.

Applicants Signature _____

Occupation _____

Address _____

Date _____

We, the undersigned, being Members of the FINSBURY PARK CO-OPERATIVE PEOPLE'S BANK, LIMITED, recommend the above Applicant as a person suitable for admission to Membership, and as one who is likely to carry out the obligations of Membership punctually.

Signatures of Members.

Name _____
Address _____
_____

Name _____
Address _____
_____

TERMS AND RULES AS TO SHARES, LOANS AND DEPOSITS.

SHARES—Are of £1 each, payable in one sum or by instalments of not less than 6d. per week, are not withdrawable, but may be transferred in accordance with the conditions as stated in the Rules. The liability of Members is limited to the amount of Shares held. An entrance fee of 6d. per Share to be paid on allotment.

LOANS—Are granted to Members or others if introduced by Members. Interest at the rate of 2d. (two-pence) per pound per calendar month will be charged. 6d. (six-pence) being the minimum charge for any Loan whether for £1 or less, or for a shorter period than three months. Borrowers must provide two sureties, who may be members of the Bank whose interest in the funds of the Bank shall be sufficient to cover the amount of loan, or if non-members the Committee must be satisfied as to such sureties. All loans are to be covered by Bills to be signed by the borrower, and his sureties. 1d. per pound per calendar month is charged to cover the cost of Bills, Stamps, and expenses.

Loans to be repaid by instalments of not less than 6d. per week for every pound or fraction of a pound borrowed. The above are the terms and conditions upon which all Loans are granted, and are to be repaid unless other arrangements, which must be in writing, are made with the Committee.

ARREARS—If any member or borrower be in arrear in his payments on Shares or Loans for four weeks the Secretary shall write or the Bank Collector will call and 2d. will be charged for every letter or call.

DEPOSITS—Are received from 1d. upwards. Interest at the rate of 3 (three) per cent per annum, will be allowed upon every complete Pound for every full month up to £50. Deposits in sums of more will be received, but only upon special terms.

The Committee sits to consider applications for Shares and Loans, and for granting the same, every Wednesday from 8 to 9 p.m., and the Bank is also open for general business, every Saturday from 7 to 9 p.m.

Forms of application for Loans or Shares and Copies of the Rules, Price 6d. each, can be had of the Secretary,

JAS. J. STARK,

57, Lennox Road, Finsbury Park, N.

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SOCIAL TEAS AND GATHERINGS are held every month. Committees have been formed for "Recruiting and making the acquaintance of all residing in the District," and also

FOR VISITING SICK MEMBERS, and where necessary, assisting them from the Samaritan Fund and rendering such kind Christian services as are within our power. Members requiring letters for HOSPITALS, CONVALESCENT or HOLIDAY HOMES, should apply to the Secretary.

A PEOPLE'S CO-OPERATIVE BANK, has been formed for deposits, granting loans, and generally doing for the poor, all that is done for the wealthy, by ordinary Banks.

SLATE CLUBS for Men and Women.

A CLUB has been opened at No. 57, Lennox Road, N., and we are seeking to establish a People's Club and Institute, which shall afford facilities for the work the members are carrying on. The Society also aims at establishing a Labour Bureau, &c., Farm Colony and Stores upon Co-operative Principles.

COME AND HELP US IN THIS WORK.

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.+. cf. MM XXXVII, pp. 85-93.

17 169

Campbell Rd & its Neighbourhood. 23.

J. B. Carnelly.+

About 25 years ago I resided in Lennox Rd. The houses were cheap, & the Neighbourhood was very respectable, consisting of well to do families of the middle class, clerks & artizans, but there was one dark spot, & that was half of Campbell Rd between Seven Sisters Rd & Paddington St. At this time I was a member of New Court-Bible Class speaking of 23 years ago. Now this class was started on interdenominational lines. One Sunday afternoon a little girl tapped at the door, entered & asked if someone would come & help, for the president had not come. They sent me, & up stairs in the first floor front room was a young woman trying to teach about 20 girls a few boys disturbing them. This constituted the New Court Mission this room for a Sunday afternoon & a service in the Evening when I went to preach there, the congregation consisted of four women. From the time I became acquainted with the road there was a few vacant spaces of land at this time the lads of the neighbourhood met & gambled all day on Sunday. The mission soon began to grow Two gentlemen came, (Mr Whitaker & Mr Slow) they took rooms

at No 66. on the first floor. for boys while the girls met at 72. A year or two after this they took two Houses turned them into a Mission. I now became one of the visitors for the district & found one half of the road different to the other half. Between Seven Sisters Rd & Paddington St consisted of Labourers in the Building Class, Navvies &c working for a low price in the Jerry building line; most of the women had to work. The majority of them was of a low class with large families living in Tenements of one & two rooms. Wet & frosty weather brought their wages down, children neglected. No home comforts for the man, for the woman had to clean & work, after they had done their days work, the men to the public House. I have known men to come from the country to work on the Railway as Plate layers for two & twenty shillings per week, live in this Road & become wrecks as far as home was concerned. A few years after the three Houses in the best part of the Road was let out to families living in one Room. While at the corner of Paddington St was a large House built for a public house but never got a license. A Mr King took it & made a lodging House. from that time the respectable People began to migrate. Houses were let to one & two room tenants. Many of them would not or could not pay the rent they were turned out others came in, many of the houses were over-crowded. I have known as many as thirty three persons living

in one house. The building extended many of them migrated to Woodberry Down & ruined that neighbourhood. The consequence was that Campbell Rd had got such a bad name that no one would live in except those Persons that had large families & could not live any where else. The place became a pest the parish cleared those houses out that were overcrowded. A Mr Morris then bought two houses at a low price turned them into lodging Houses, the game soon began to pay he bought more & others embarked in the same business, you will at once see that this brought on loafing, immorality & crime.

You will at once ask what did the mission do for these people? Well a small band of workers with Mr Whitaker (Secretary) Mr Snow (President) set to work, & every house was visited, Penny Bank was started, in addition to the Sunday School an adult service for Men & Women. But we could not get the men in, so a working Mens Club was started the men soon began to come in, not only to the Club but to the Service. A sick club was formed for men, for it was distressing to see how soon poverty came upon them when the bread winner was laid up. A Temperance Society formed, A Temperance And a Xmas Club. so that the people soon found out who were their friends. Services were held at the Lodging Houses & if any one was ill the first place to send to was the Mission, A visitor was sent Nurses were sent from the North London Nursing Home. The

Mission was now in full swing away, Concerts, Lectures, &c once a week. Then we got crowded & the Rev Ostain Davies now became the pastor, he saw the state we were in & roused the people of New Court to Build a Mission in Lamme R^d, every thing was going well now with the mission all the work was voluntary one thing was needed & that was an Institute for the out cast lads. There was no room at the Mission for this, so a few gentlemen started one in the Neighbourhood. took a House & Stable in Clifton Terrace W. to, it was then resolved that a Building should be erected at 44 & 46 Poles Park, the result of which you saw the other evening. Already 12 lads have been gathered off the streets of a Sunday afternoon since October the 15th this season & about 22 have been converted members of the Institute, & not one have disgraced himself yet.

Surely these results speak for themselves all our Workers are Voluntary except Mr Smith the Superintendent who keeps the place clean beside others duties.

We want to do more if the public would help us. Many of our lads we gather from the Lodging Houses what can we do till we get a place to sleep them, thus we ought to have the two adjoining houses for this purpose. That depends upon the Public to support us.

Our Institute is kept up by Prayer work & if you would

like to enquire into our work more fully, we should be only to pleased to help you. For myself I rejoice that God ever in his infinite mercy called me to such a work being only a working man.

Yours
S T B Carnelly.

Further Notes from Mr. Bennett Williams. (See pp. 69) — Mercer 14/17

I have been staying for a fortnight in South Cornwall & have been much struck with the scarcity of people in the rural parts and with the hale & stalwart appearance of those I did see.

I several times walked 4 or 5 miles along the public high roads without either meeting or even seeing the fields as many people. The Cornish labourer & his family stand out in sharp contrast with the working class families which one is accustomed to meet in North London. Fifteen shillings a week appears to be the average family wage of a Farm labourer & yet he & his family are better fed housed & clothed & infinitely better working in points of health & mind than are many whom I know with higher incomes. Some of the cottages are small but most of them have at least four rooms & they all stand glorious like to the sun & wind. One could not contrast them with several kitchens & second floor back without feeling the difference. The one suggests a thrill of comfort the other a shudder of disgust. The poor in London many of whom are recklessly destructive even to the extent of burning the banisters & doors before departing in Arab like

silence & secrecy. cannot surely understand the meaning of the word home, and yet what an education is wrapped up in the true understanding of that word.

Overcrowding, with the consequent deplorable mixing of the sexes, the enervating effects of unventilated & unsanitary rooms, the excitement of drink, & the recklessness together of precarious employment, are inconsistent with home life & make for mental Moral & Physical deterioration. Speaking from an experience of over 30 years I have no hesitation in saying that the London School children are inferior in bodily strength & mental power to those of a generation ago.

I do not presume to understand the social problems which arise from the gathering of men together in our great labour & commercial centres but I have always had a suspicion that the overthrow of the ruling nations of past ages might be owing to the degeneration & decay of character & not of physical strength among the vast population which made up the old world capitals. But be this as it may we are face to face with the fact that our poor are being pressed closer & closer together & as might be expected are becoming feebler in both mind & body. Of course the governing & commercial classes are not only not

subject to the bad effects of overcrowding but to day live under better conditions than have ever before existed for those classes. Even in my early days many perhaps most tradesmen lived over their shops. Now who has not two villas & patch of pleasure ground? Necessaries are far cheaper than formerly & luxuries more common. As a result these villa people are taller & stouter than their parents. I am a very old season ticket holder on the L & S W Ry, the great highway to Wimbledon. I have frequently mentally remarked upon the increase of the men who now go up to town as compared with the riders of 25 years ago. I have wandered into these observations in order to explain what I mean when I say that the deterioration in size & strength of our poorer classes is lessened to the extent by which its ranks are recruited from the commercial & rural classes.

Some of the sad effects of this overcrowding & those which naturally most appealed to me are that many of the very poor are utterly unable to look after the well being of their children, others are indifferently callous to the fact, whilst other again are actually hostile to them. The last class includes widows who desire to marry again & both men & women who either from the pressure of necessity or sheer selfishness begrudge the effort & cost of maintaining their offspring.

Such of these neglected children as survive become too often

worthless & poverty stricken members of society & some of them eventually marry or at any rate beget children & so the process goes on.

We have no doubt suffered much from the abolition of the old system of apprenticeship under which boys were wont to be handed over to the master who housed, fed, clothed & taught them his trade. Although in the old time the conditions which result from densely crowded town areas were not in force, or at any rate were not so much in evidence. A neglected boy i.e. one whose parents desired to give him up, would probably be more readily disposed of to the boys advantage. Of then the children who are born & bred in the country are yearly growing fewer, whilst those born under increasing unwholesome conditions in our towns are getting more numerous what is to become of us as a people? You may cry aloud in books from the pulpit but all in vain if your appeal be made to the fears or humane instincts alone. Yet the sore is a national sore it is far beyond healing by the power of the pious founder. But in as much as it is not any good to require humanity of the nation [Nations are never humane] you must show the nation some actual advantage which will arise, in the protection or developement of its commerce, or in securing safety for its accumulated wealth, then perhaps the nation may respond

to deal with the matter in an enlightened & Rational manner.
May I venture to suggest for consideration the desirability of establishing County Schools for both boys & girls who for various reasons can be classed as neglected or poor & hence deserving Candidates. Schools to which it will not be a reproach but an honour to belong. Place them on or ~~near~~ near waste or Crown lands except such schools as are reserved for the reception of boys desiring to go to sea & even these should be situated where simple matters connected with agriculture can be taught & practised.

The county schools to be linked with the County Regiment. The school to be made up of blocks sections or houses each accommodating 25 boys under the immediate care of approved ex-noncommissioned officers their wives or other men from the county regiment – provide instruction in elementary agricultural in simple carpentry, smiths work, shoe making or mending & tailoring – ordinary education – Band master, a governor or superintendent not necessarily military.

Fit the individual lad for the life of a colonist. But first send him into the army let him join for the usual period of 9 years, then either re-enlist or have free passage to a colony with opening.

It would be well if Crown reserved large tracts of good

farm land in South Africa & offered special inducements to ex-soldiers & sailors. Let the boy be made familiar with the history & enthused about his regiment.

Girls.

To be in sections of 25 under approved matrons. To learn Nancy work. Fowls, pigs, cattle feeding. To be trained as servants, nurses, laundry maids & basket making this also for boys where physically incapable of ordinary work.

Carefully avoid anything savouring of Reformatory or pauperism.

Variety of dress within certain limits except when at duty nursing or serving – then recognised uniform.

I fear all this is very rough & crude. It would draw considerably on the local & imperial revenues. But it might give more room, air, light & nourishment for the human plants left behind in the towns

It would tend to lessen competition in the labour market. Would feed the Army & Navy, provide suitable colonists of both sexes & probably lessen immorality, crime & pauperism. Pray excuse me in this.

faithfully yours
(sgd) Bennett Williams

Mary walk out
that is B.