

XXXVIII

B (207)

Miscellaneous

- 17. Upper Holloway
- 15. South West Islington

From Charles Booth,
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COLL U B (207) S.W. Islington. Pages 1-119 [ii]



Name	Address	Page
Gwyther. D.	Beaumont Buildings	- 1
Zus. Driver.		13.
Gwyther. D.	Beaumont Bldg.	- 19.
Total Abstinent Sons of the Phoenix Holloway division		33
Roberts Mr R.	Packington St. Islington	- 35
Whittenburg Mr Wt	Gifford Hall Museum, 59 Holloway Road. (See also XXXX. p 74)	- 55
Williams Mr B.	Headmaster, Gifford St. Sch.	- 69 & 71 79 & 81
Ward Mr F.	Old resident	- 85
Adams Mr W	"	- 103

Upper Holloway. District 17. Page 121 seq.

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

ii

Dr. Gyther. Beaconsfield Bldgs
St. Michaels. Islington.

Beaconsfield Buildings

Nov. 18.

AM 2
G.H.S.

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

Dr. Gyther is the man spoken of by Miss Bennett
one of the Rev. B's bible women: she said he did
good but she could 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, ~~are~~ very badly
lighted & there were groups of rough looking
men & women about: but there was none of
the stone throwing that Miss Bennett & Rev.
Bastow had threatened. Here are 480 ten-
-ments and a population of over 3000: one
of the blocks is known as the thieves
cage, said Dr. Gyther.

Dr.

Dr. Gyrothes.

Origin of his work.

3
Dr. Gyrothes is about middle height: clean shaven
& cheerful, bony little man, a little fussy
but most cordial: a strong will behind it all
I sh^d think. He is somehow connected with
Dr. Stanton Coit's neighbourhood guilds: or they
first of all gave him the idea of doing some-
-thing 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.

live all along. 'Come if you like but I 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. Mens' club, Boys club, singing classes, acting, gymnasium, down from the inhabitants of the buildings most of whom are 'odd' men labourers, & their families & a few thieves. Mr. Gray then pays the rent of the rooms, provides billiard table, gymnastic apparatus, gas etc. that is all; the upkeep & 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 will 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

7
The new 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 1^d per wk to the club & women ½^d:

Boys generally 3^d (1^d to club, 1^d to gymnasium, 1^d to football club) "Boys can well afford the 3^d more so than the men for they are all in work & so have plenty of pocket money."

If they can't pay they can't 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 disti-

Loans.

Drink.

9
prostitution & 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 everyone, 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 30 outstanding loans
of 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 in 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 Builders 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. Guyther & 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. Guyther again. Thurs. ev. 8. Nov. 25.

Bus' driver.

Changes in the Caledonian Road.

Nov. 17.

13
M⁽²⁾ G.H.D.

Bus' driver on a road car bus between Hamner-
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 has he had
to drive along the Caledonian Road: he
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 6^d 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.
Stops were the same then as now but doing
another

Prison gates of a morning

Want of comfort in pubs.

15
another class of business altogether. The butcher for instance kept 16 horses to serve his carts: 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' 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. Guyther. Beaconsfield Buildings

The club of a Thursday evening

Nov. 25th

19
②
G.H.D.

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

Dr. Guyther was in the middle of trying a magic lantern to show photographs of a party of girls from their girls club which he & Mr. Guyther had taken to & at Southend this summer. After that followed a ^{singing} ~~musical~~ ^{class} conducted by Mrs. Guyther & 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.

Bearcroft Bldg 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 he first came 8 yrs ago, a few remain at this price but there has generally been a rise.

He thinks there are rather over 3000 in hotels (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 cement, builders labourers, hangers on generally. The respectable among them wd earn 24/- a week. That 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

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 ~~for~~ 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'
we

Moral characteristics

Religion

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 & any how it can do them no harm. It is thought the 'fair' thing by a child's way 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 ^{children} parents 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 ^{the reverence & patience that comes of it} Sunday School. 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 Heckley 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 or 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 & don't want to know their neighbours. Women are rather different. They are too fond of gossiping.

Marriages are not very early - 20. to 21. Courtship begins at 16 or 17 with both girls & boys & goes on for years. 'Boys' is what they are called by their girls. Relation

before

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 day. 'practically none' said Dr. Gwyther.

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', 'Lloyd's People' are those most patronised. Books seldom read.

The most popular form of amusement in the club is ~~acting~~ ^{acting} 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.

D. Grayther if he is given a lead would like to make some statistical enquiries into the ^{life} expectancies & manners of the inhabitants of the Buildings. It w^d take some time as he c^d not do it by direct questioning.

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1,000 Healthy Men

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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 evenings*

Mr. Roberts, S.P.C., builder.

Old Islington.

Social Decline.

Miscell
15
4

Dec. 6. 90

MA ②

Mr. R. Roberts represents South Islington on the S.P.C., & is in business with his brother as a builder, in Packerston 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 Camberly 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; Camberly Tower (now the Constitutional Club) standing solitary with green meadows all round & a large pond in front; Popplebagen Fields (now a densely populated district); Upper St. with gabled roofs & overhanging upper stories; the New River winding its way thro' the open country of Camberly & Highbury, &c.

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

in Canterbury from an upper to a lower middle class, or in St. Peter's from a lower middle to a working class. The richer people have gone largely to Hampstead or 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 Packerinton St., or 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 did he say there was much poverty, judged by a subsistence standard, but looked at from the point of the greatly increased requirements of modern life no doubt they were pinched rather considerably.

As illustrating this changing condition of civilized needs & demands, he referred to the

Character of population - S. Islington.

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 or 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 westward. 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 which is seen in all directions - much more is demanded of him in the way of fittings; baths, inside 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 one family - for which they were all

Sanitation & Health.

intended - it is very good, but very unscrupled 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 poor 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.

43
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 ^{you} 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.

Drunk
Distinct improvement in regard to drink.
It is nothing like the trouble it used to be,
particularly amongst mechanics. At one time
they were 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

spirit. The terrors of the unseen world have largely disappeared, or 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, or 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, which is now practically dead, or there is a disposition of easy tolerance instead. As a moral & civilizing force religion has or is doing much, but measuring results by actual adherents it has failed. Attendance has gone down immensely - partly perhaps due to a falling off in the personnel of the ministry. Twenty-two years ago one could hear any Sunday in Islington such men as Boyd Carpenter, Jordan Patterson,

Religion

At all on other eminent figures - 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.

Mr. 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, Loan Dept., Teachers, etc. - & a decline of the "seek your fortune with half-a-crown in your

Education

"pocket" style. It is not the ablest boy, but the boy who is quiet or gives least trouble, who gets pushed forward, & it is from this class that the teachers themselves get recruited - result, an all round mediocrity. Admits, however, that this leaves room for ~~a wider range~~ the able & more enterprising boy in other fields, & indeed helps to force him into them, so that he is probably found in Dawson roads & 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

Charity.

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.

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

Police capital. Poor Law pretty good. No complaints.

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

Local Government, &c.

Amusements.

the revival is rapidly going on. The "franc"
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
itself.

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

An Encouraging View.

Mr W H Whittenbury
Gifford Hall Mission

GHD
7/12/97

55
CD 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 ~~Friday~~ 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 ~~about~~ 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 ~~some~~ a factory girl, fair voice. Audience with two or 3 exceptions (probably S.S. teachers) were entirely poor working class. Dress ~~was~~ ^{shabby} and with very little colour, even amongst the young women.

Caledonian Road 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 poor hospital & a ~~domestic~~ 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, & nearest to that was the Swan, close by Thornhill Bridge

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 Bernerton & 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 (?) sufficiently 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. Appears to have gone here much as they now go to Lea Bridge & the Marshes on Sunday mornings. Great crowds at Easter & Whitentide - 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.

Copenhagen Fields

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

Religious Influences

61
and had swings ~~to~~ and the usual ~~the~~ catch pennies
found at fairs. When speaking of the condition of the
people he told that 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. Buildings operations seem to have
followed the usual course up the Caledonian Road -
Luard, Twyford, Stammer 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 Karmyth (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. H} ~~Mr~~ Turner). Then All
Saints

Orford Road Chapel

63
Saints' Church. Then a little school in Pembroke Street, where Mansell, the L.C.M., conducted services. Soon after the Congregational Chapel at Bingsfield Street was built. 4 or 5 years after by people from Charlotte Street.

At Bingsfield Street, a division occurred & some of the people left and took ~~to~~ ^{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 Congl. 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 ^{are} to be found at Finsbury Park Congregational (Rev Parsons) and Crouch End Congl (Rev Rowland) & they helped to build & sustain these churches. Offord Rd. congregation, Mr W. describes as no better than

Beaconsfield Buildings

Gifford Street

Beaconsfield Bldg

Bernerton Street

than Mr Benson (Belle Isle) & this he regards as ^{much} some 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 thru.

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

he can assign is that the west 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

Museum
14.15.16.17
6

Rough notes by Mr. Bennett Williams, head master of
Efford St. Board School, Caledonian R.

CP 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 general suburb
& rapidly drifted into tenements.

Kitchen, parlour, bed rooms ^{the} most cases let to separate families
averaging each about 3/6 per room. apartments seldom empty.
Overcrowding all too common. Have known 12 ^{men} & 14 women in one room.

Drunk & 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.

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

Immense model dwellings of an early character the Victoria &

91
+ 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 ^{sort} of annoyance + immorality.

In my opinion sanitation defective; have complained to Med. Officer 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, Slaughterhouses, Cattle Market land by. Several large Cab Yards.

The guards, passenger porters, + cabmen form the aristocracy. Remainder are shunters, Cab ^{washers} ~~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

73
arises when the scent of gyps is in the air.

This, however, only natural. A ~~so~~ 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.

The 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 wife's 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~~ goes 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 cabinet.

75
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 nor care how the mother manages to keep going with the very few shillings which grudgingly are given up. — Many of 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 carts & 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

77
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 character do not as a
rule attach themselves to these missions. Many of the Regular
attendees 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. S. 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.
S. Gwyther gives himself to the work. He has built a room

& rented other rooms, where, deluded by the payment of 1^o 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 can't bear 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 individual] cannot keep the child at school either because he needs what it can pick up or from lack of force of character - let the 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 requirement & 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

83
soldiers or sailors give them the chance of settling in S^t
Africa or other ^{of 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

W. Ward Old Resident

Thirty Years Changes.

miscell
17
5

Dec. 16. 97. J. a

Mrs. F. Ward is an old resident & prominent man in West Islington. He keeps a large Nursery establishment at the Kings Cross corner of Caledonian Rd., & has the shopwalkers names 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 Sunday sometimes. He is of a kindly disposition, with strong sympathies towards the poor. He has read the earlier volumes of "Life & Labour," & lent them to his friend Mrs. Sumner (of Kings Cross Inn), & has ordered the later ones.

Mrs. 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 rows 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 Stanningford Rd, Hurst 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 Hillmartin, Parkhurst & a portion
of Camden Road, the population is almost entirely
working class & shopkeepers, & it has been greatly
deteriorated by the pauperish of people on the dem-
olition of Somers Town & Agar Town, both of
wh. Mr. W. has witnessed. There is now a good
deal of poverty, & many one-roomed tenements - more
in Lower Holloway than in Thornhill, he thinks.
Calverley Rd. now was very flourishing - there seemed
always to be a lack of enterprise about its shopkeepers,

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. Chesley, who has kept a large provision
 shop in Binyfield St for many years, says it is
 surprising that 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 a quite a terror - but it further
 has done a capital work among them. The other
 block, of wh. the Drapers Hall forms part, is in
 the Rath market, & is capitally built, & was being erected
 simply for use. The building - was erected as an
 hotel by the Corporation, under the idea that City

Tenement Buildings

Railwaymen

Drivers

Industries

people doing business in the market wd. stay there.

W. Doherty has 2 special classes of inhabitants - (a) Railway men, an industrious, steady & thrifty body, who have larger farms in numbers in recent years. Mr. W. is president of the local branch of the General Railway Workers Union, & so knows the men well. In such streets as Belin & Howlock, 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 Howsay to live, encouraged by the very cheap fares granted them, & they do so delight in it.

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

The district used to be troubled with many

5

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 be abolished, & matters are much better,
 but horse slaughtering still goes on to a large
extent. There are a good many factories -
Woolens, hosiery, 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 Exchange 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 of
 worn pairs wd. be purchased, & a man in Caledonian
 Rd. wd. cobble them up & make them quite present-
 able for a 1^d or 2^d a pair.

Sights to see.

Drunk

98
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. Mr. 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",
King's Cross, formerly sold for £16,000, now for £9,000;
& the "Queen Anne", formerly £12,000, now £6,000.

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

Education

Religion

Charity

Health

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

Chapels & churches are alike empty, & it's 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 Binyfield 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 eve concerts. Turner has a very good P.S.A., & Offord Rd. a first-rate Mutual Improvement Society.

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

Amusements.

8

The locality has little in the way of amusements. Concerts, dances, &c. take place at Drovers Hall, which 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 Patten plot 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, thus the crowds of children in the streets.

Sifford 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

Charity

Health

Short

Local Government

Poverty Summary

151
many houses are built back to back; the district⁹
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.

Ms. A. 2.1.497

Muscell

15
7

District 15. Muscell

(12)

Mr W. Adams, 43 Thornhill Road, Barnsbury

One of the old residents mentioned by Mr Whittenbury, Mr Adams is about 70 but is upright & vigorous. A well to do retired tile maker, living in his freehold house - a large safe (oak case) stood in one corner of the room. He & his family ~~wife~~ 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 deservingly. I found it better to let him say his own mind 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 Leicester Street; his father's pottery being then as now at Brandon Road (marked on our 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's ~~Island~~ whilst Belleisle 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' right 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 work people 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 way~~ ^{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 these children as it ought but this is not the fault of the education but of the law, which does not give the sufficient latitude discretion as to punishments. Children know that masters ^{cannot} ~~must~~ 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 £400.

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, Bernerton 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 Bernerton 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's other witnesses.

CP

Mrs 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 Recte, and the Hall is used for Sunday school by that Church. During the week the Hall is let for various entertainments and meetings. There shall 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 under.

- 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 Holworthy Square, Gray's Inn Road. W.C. 6^d per week & 7^d entrance fee.
- " (6 to 8) Globe Sick & B Benefit Society.

1
Wed^{day}. Sisters of the Phoenix.
Thursday. North Lodge. Sons of Phoenix.
 " Lady United Order Total Abstinence
Friday. Sons of the Phoenix. Pride of Horsey
 Rose. Lodge No 173. Sec^y W. Thomas,
 36 Blenheim Rd. Age 16 to 50.
 Entrance 2/- + 2/- a quarter or 2/- a week.
 £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 F J Dove Esq
 Halesworth 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.

16 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~~ 15

See Page...

Mr W Thornton
London City Missionary.

GRB
29/1/97

The Man

His district

Visits to St Northern Hospital
and Coal yards

121
2
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 of 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 Depot 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 ^(21.17) 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 ^{not} "she could 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 yrs on chest complaint. She goes out washing & charring whilst he looks after the children.

A house in Rupert's RoadIts 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 etc.

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 but 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's place.

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, + wastebars, 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 Terbury 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 Mother's Meetings ^{+ 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 streets, she said that most of the women attended a Mothers' Meeting. There is at Rupert Road, or All Saints (which ^{is} a little larger than ^{theirs}) or that at the Chapel. (Holloway Rd?). Mr J. 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 houses but 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 benefits 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} ~~some~~ 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 John's Mission

Wedmore R^d

Yerbury & other Roads

These streets are also visited by the All Saints people but not much. Mr J. is the only person visiting house to house. He 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 given 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 John's) 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.

Wedmore Road ^(p. 13) is poor - small 4 or 5 roomed houses - 2 families in most of them but people are much better than the roads to the north. More regular workers.

The other roads in the district, Yerbury R^d 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 J. was stationed at Bethnal Green - the Brady Street district. He was attached to one of Archibald G. Brown's messes 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.

Dr. J. W.

Miscell
17
5

135-
2

Interview with Mr T. H. Jones, Headmaster of
Duncomb 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 white with a few
light blue streets.

Mr J. says that as far as poverty goes the
district remains about 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 any difficulty as to
the cleanliness, clothing, or feeding of the children;
there are 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

Poverty.

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 our 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 Kahn) and the Presbyterians (Mr Ramsay). Between the two there is a feud. Mr K. has told Mr J. that whenever he paid girls a penny a head to come to a Dorcas meeting the Presbyterians spread another half penny. Which of the two has

Drink

Housing and Health

Religion

Education.

135
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 him the Board School for their Sunday Schools which are well attended. Mr. J. thinks that about $\frac{3}{4}$ of the children in the district go to Sunday Schools. He 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 ever willing and ready 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.

141
learn 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 Men's Institutes in the evening; Duncomb 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 & Vestryman.

An old & famous
Literary Institute.

Miscell
17

CA 2/43

Mr. J. H. Hute is the senior member of the
Islington Vestry, having been first elected in 1868.
He is a solicitor, & weds 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 paper 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 Deane &
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,

with perhaps one exception, the only affair of the kind then held in the parish, whereas to-day there is scarce a chapel or church but that has its literary or debating society. It was a very flourishing affair for some years, in Barrowby Hall, where it first met, becoming 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. Frost lives in Isledon Rd ^(Station 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 experience as Secy of the Jubilee dinner for Tollyington Ward. He gives,

Poverty, &c. in Upper Holloway

of course, the Campbell or Lenox Rd. district is the worst; says there are several common lodging houses in Campbell Rd; they fed more than 200 poor that week, & giving over 100 of the lodging-house people the dinner at a mission hall near by.

Or year 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 by for some time without any water supply, & the people - one a sweep - had by living that free, the houses being in a disgraceful condition. The district is very well looked after by religious agencies, Trinity Pk. & New Court Schools, Grove Rd. Mission, St. Mark's & St. Anne's Churches all having a finger in the pie. Altho' these do not directly co-operate in any way, there is, however some understanding as to each taking a particular part, but none the less he knows there are a number of the ragging class who get helped by 2 or 3 of the missions & are probably

getting on travel as well. Mr. Duke formerly
belonged to Trinity 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 this was given its
character by the fact of a number of the
labours, &c., engaged in the general building
of the district. Of the Cromwell Rd. district
he had long experience as a member 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 neighbourhood; also painters, &c. - without
people in winter. The teachers have told him that
the condition in which the children often come
to school is quite distressing.

Caledonian Rd. district he refers to some

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

Mr. J. agrees with the general opinion as to religion. It has lost its fervor & 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 upturns are not apparent save when accompanied by Jokes, which are invariably received with becoming humility or 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 tailors & bootmakers, & their knowledge of ancient mythology, from which they were prepared to trace the tenets of

Religion.

Xtianity - knowledge gained by reading & discussion in the workshop.

The B^d schools education has emphasized the demand for equality in food, shelter & clothing - the rights wh., it is contended, got paid in common to all. There is a sturdier independence of spirit, but it is also complained that the children are not taught civilities & good behaviour, - that, unfortunately, is not held to come within the four corners of the Act. The B^d 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 cooperate very well in running the Finbury Pk. Lads Institute, where a good deal of active work is done. The lads are much more civilized than they were 4 or 5 years ago, when he lectured there. About 35 lads & 5 teachers were present.

Education

Lads Institute.

Society he began they commenced talking & went
 on to sing comic choruses, &c. The teachers, being
 unable to quiet them, proceeded to eject a
 very leader, where the cry went round "Now
 boys, you know what we said - one go, all go,"
 & out they filed with a tremendous noise.
 leaving Mr. H. to address 3 lads & 5 teachers

Year of Establishment

N^o. of Members.

Meetings Held.

Average Attendance

Class of people who attend

Charitable or Visitation work.

Connection with any other religious organisations.

Finsbury Park. Hall. 17/13

CA 2

Particulars of P.S.A. supplied by W^m. 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 Sick: help of every kind: to get work: send to hospitals, seaside &c, but this is done irregularly we are not well organised.

None, there is no co-operation has often been asked (see separate list)

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

Mr. Wells Carver writes:-

159
Do 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 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 deacons &

+ Socialists on our programme.

Our numbers have been much higher but now that it is known that we do not look 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 Suzzati 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 wish 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. Purser's Cross R. 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 Home" 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 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 these 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 new to such an audience.

6
FINSBURY PARK
Pleasant Sunday Afternoon
~~FOR MEN~~
Bill
out on audience

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 these 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 new to such an audience.

6

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.

165-
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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.

167

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.

The object of this Bank is to place credit, and all the facilities offered by ordinary Banks and Loan Societies, within the reach of everybody, and upon Co-operative principles, so that Share-holders and Borrowers will participate in the profits.

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.

SECRETARY:

JAS. J. STARK.

ASSISTANT SECRETARY:

C. WATT.

The object of this Bank is to place credit, and all the facilities offered by ordinary Banks and Loan Societies, within the reach of everybody, and upon Co-operative principles, so that Share-holders and Borrowers will participate in the profits.

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 _____

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.

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:

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JAS. J. STARK.

ASSISTANT SECRETARY:
C. WATT.

The object of this Bank is to place credit, and all the facilities offered by ordinary Banks and Loan Societies, within the reach of everybody, and upon Co-operative principles, so that Share-holders and Borrowers will participate in the profits.

HEARTY WELCOME AND GREATING TO 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 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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.f. of. M. XXXVII, pp. 88-93.

17
169
Campbell R^d & its Neighbourhood. L^y.

J. B. Carvelly.†

About 25 years ago I resided in Leuise R^d. The houses were cheap, & the Neighbourhood was very respectable, consisting of well to do families of the middle class, Clerks, & artisans, but there was one dark spot, & that was half of Campbell R^d between Seven Sisters R^d & Paddington. 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 & 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, (M^r Whittaker & W^m Snow) they took rooms

at No 66. on the first floor. for boys while the girls meet at 72. A year or two after this they took two houses turned them into a Whore. I now became one of the visitors for the district & found one half of the road different to the other half. Between Seven Sisters R^d & Paddington S^t consisted of labourers in the Building Class, Navvies & working for a low price in the ferry 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 & come weeks 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 S^t was a large house built for a public house but never got a license. A W-King took it & made a lodging house. from that time the respectable People began to migrate. Houses were let to one & two room tenements. 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 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. W. 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} and 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

175

Mission was now in full swing away, concerts, lectures, &c. once a week. Then we got crowded & the Rev. Aspin Jarvis was become the pastor. He saw the state we were in & roused the people of New Court to 'Build a Mission in Denmark', 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 1-house stable in Clifton Terrace W. 10; 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 72 lads have been gathered off the streets of a Sunday afternoon since October the 10th this season & about 22 have been provided members of the Institute, & not one have disgraced himself yet.

Surely these results speak for themselves all our workers are voluntary except W^m Smith the Superintendent who keeps the place clean beside other 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
J. J. Connelly.

Further Notes from W. Bennett Williams.

(See pp. 69)

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 few 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 & build than are many whom I know with bigger incomes. Some of the cottages are small but most of them have at least four rooms & they all stand gloriously free 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

181
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 overflows of the ruling nations of past ages might be owing to the degeneration & decay of character of wits & 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 fatter 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 & N W Ry, the great highway of ~~the~~ ^{the} valley. 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 leveled 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 others 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 condition 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. If 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 development 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 instructors in elementary agricultural
 in simple carpentry, smiths work, shoe making or mending &
 Tailoring - ordinary education - Land 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 Wavy work. Fowls, pigs, cattle feeding. To be trained as servants, nurses, laundry maids & basket making this also for boys who are 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

~~Mommy walk Cut me B~~

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