

## LIFE IN THE CITY IN 1900

When I was instructed to volunteer to write this paper I hardly knew where to start my researches but, having started, I found it difficult to decide what to leave out. But I hope the following culled from articles, reports, Records and personal reminiscences of friends, will produce a broad canvas, many details on which could well be the subject of further papers.

To some of us the year 1900 is within our lifetime and yet there have been such profound changes since then that the whole City would be virtually unrecognisable to any City man of that period returning here today.

St. Paul's, The Mansion House, The Royal Exchange, those Churches that still stand would be recognisable, as indeed would the plane tree round the corner in Wood Street, but little else remains.

We are so used to purpose built office blocks made of concrete and glass, stretching up 30 floors or more, with double glazing, air conditioning, central heating, automatic lifts, private T.V. circuits, and automatic sprinklers and burglar alarms, that one tends to forget that in 1900 few of the buildings were constructed as offices. All the areas now covered by multi-storied structures were a maze of narrow streets and alleys, lined with old buildings of smoke darkened brick, many of which were originally residences later converted for use as offices and other commercial purposes.

There are few examples of those buildings still remaining but not many. Perhaps the immediate vicinity of the George & Vulture gives some idea of the area which was full of fascinating nooks, corners and backwaters of past centuries but most of these have disappeared, due mainly to the bombing attacks in the last war.

Traffic on the roads was, of course, largely horse drawn and, being slower moving, gave the impression that the streets were even more congested than now. There were no traffic lights, of course; all major street crossings in the City were controlled by police, and particularly at the Bank crossing.

The cockney crossing sweepers, men of agility as notable as their sense of humour, kept the streets remarkably clear considering the high proportion of horse drawn traffic, but the Medical Officer of Health in his report for 1900 commented on the difficulty of keeping the roads clean and particularly was worried over the leakages from the fish carts which caused "great annoyance". The roads were flushed twice a day and eventually it was agreed that a soluable form of cre-

sote was the most effective antidote to the problem, this being sent out in concentrated form with every water cart. His report concludes "The result was most satisfactory. The roadways remained damp for a much longer period and thus less dust was evident while at the same time for the usual unpleasant smell of horse droppings and other decomposing organic matter was substituted the pleasant odour of creosote." The annual cost was £88.16.0.

Nevertheless, there was a major complaint in October that the state of Ludgate Hill was appalling with various electric light companies furrowing the road to put in their mains. The Post Office tore it up to put in the new state telephone and with the rain water lying everywhere all were being splashed by the passing omnibuses. "Ludgate Hill is now in process of complete disintegration and the glare of naphtha lamps renders the crowded traffic at night a weird sight."

The motor car was beginning to appear in this country but I read that "The Prince of Wales is nothing if not a sportsman and for the present the motor car must be regarded in the light of a luxury which has the same sporting character as horse racing or gambling. So far the Prince has not gone in for a motor car of his own but as he recently went for a spin on one belonging to the Hon. Scott Montague, he may yet possess himself of a machine. While as a nation we are tenacious of old habits, those who are in the way of knowing, assure us that the horseless carriage has undoubtedly come to stay."

As for flying, in Friedrichshafen, in 1900, Count Zeppelin flew his air ship no less than 35 miles to Immenstadt and the Sphere, reporting the feat with photographs, concluded "all the world wondered."

Fire engines were still drawn by a pair of splendid horses, the firemen wearing gleaming brass helmets and shoulder straps, sat side by side on each side of the engine, one clanging the brass bell.

The highly polished brass boiler at the rear of the engine was fitted with a funnel which belched flames as well as smoke and dropped red hot cinders as the vehicle dashed along the streets of the City. The boiler, of course, provided the propulsion power to the water hoses. The London Fire Brigade was famed for its great efficiency and efficient it had to be for the internal construction of the older buildings being mainly of timber and the narrowness of most of the streets together constituted a high fire risk. Heating in offices was supplied by open coal fires, the scuttles being filled 2 or 3 times daily as required. Each and every chimney smoked happily into the atmosphere.

Internally we would consider the offices to be dingy. Principals and managers had tables, chairs and carpets but the lower grades sat on high stools at tall mahogany sloping desks built in banks of three or

more. Each desk had a light over it and an opening flap in the middle revealing a commodious compartment and drawers down the side. Pencils were of the wooden variety and penholders and nibs were the customary appliances for ink work.

There were no copying or photographing machines and all letters were hand written in copying ink or typed with a copying ribbon and by means of damp linen sheets and a press were copied into letter books of the thinnest tissue paper usually containing 500 pages. There were no loose leaf books, all ledgers and cash books were bound, the best of them beautifully so, and the paper often hand made of a quality rarely seen today. There were no steel filing cabinets, shelves and cupboards were, of course all wooden.

The normal dress for a clerk was a dark 3 piece suit, while principals, bank managers and seniors usually wore a frock coat, morning coat, or tail coat, and top hat. In August 1900 there was over a fortnight of temperatures over 80° and twice over 90° and a paper remarked in horror that some gentlemen were seen **carrying** their coats.

Office hours were normally 9 to 6 on weekdays and Saturdays were 9 till 1. Overtime, as we know it to-day, was rarely paid; the school leaving age was raised to 14 in 1900 and an office boy started at about 6/- a week and staff were paid weekly until one reached an exalted rank earning £52 a year, when the salary was paid monthly. I have read how thrilling it was to handle 4 golden sovereigns plus 6/8 in silver and copper and jingle the coins in one's pocket all the way home.

In those days a sovereign and half sovereigns were coins of dignity and splendour, Britain was on the gold standard and the Bank of England was the undisputed hub of the financial world. (All cash figures mentioned in this paper are, of course, pre-decimalisation).

Nowadays we are so used to telephones, telexes, teleprinters, television, Ceefax, Oracle and all the other aids to instantaneous communication that we tend to forget that in 1900 in the City the chief means of communication were the messengers who might be messenger boys, office boys (this was a separate vocation), uniformed commissionaires, or, in the higher spheres for important transactions, senior clerks and principals.

Between 10 a.m. and 4 p.m. the pavements were dense with bustling, scurrying individuals of all ranks intent on reaching their destinations in the shortest possible time.

The general atmosphere was one of excitement and purpose. Nowadays the City seems almost sleepy and rather characterless, though

doubtless business is conducted with greater speed and general efficiency owing to mechanisation.

The telephone was, however, becoming more common and in 1900 the National Telephone Company opened a new Exchange on the top floors of an old warehouse in Lime Street belonging to the Hudson Bay Company. There is a photograph of a huge circle of iron poles on the roof braced together and carrying 1,418 miles of wires serving 3,933 subscribers. In the accompanying article the author wonders if such an erection will withstand heavy snowstorms or hurricane winds and tells us that the girls in the Exchange do not have time to read novels as may be commonly supposed. He explains that once the subscriber turns the handle of the magneto in his office the indicator at the exchange drops, revealing his number to the operator who can then ask his instructions and make the appropriate connection. In the offices the telephone was usually on the wall with a hook on the left holding the receiver and the handle on the right to ring the operator.

Travelling to and from work usually involved trains. The railway companies had expanded the services enormously out to places like Eltham, Bromley, Hatch End, Edmonton and other outer suburbs which are now enveloped by the Greater London sprawl. The Underground system was developed but was still largely run on a steam basis.

A reporter was given a ride on the footplate on the Circle Line. He wrote "Visions of accidents, collisions and crumbling tunnels floated through my mind; a fierce wind took away my breath and innumerable blacks filled my eyes. I crouched low and held on like grim death to the little rail near me. Before and behind, and on either side, was blackness, heavy dense and impenetrable. Westminster Bridge, Charing Cross and the Temple were passed before I could think of anything but holding on to that rolling, rushing engine. The air became even more foul and at Gower Street I was spluttering like a small boy with his first cigar. The driver admitted "It is a little unpleasant when you aint used to it but you did ought to come on a hot summer day to get the real thing."

The City and South London Railway were the pioneers of electric traction, the Lord Mayor and party travelling in 2 carriages as far as the Elephant & Castle in 1890, but dividends were low and funds were not forthcoming for further electrification for some time to come. Incidentally, the Central London Railway was opened in 1900 and charged a uniform fare of 2d — hence its name of Twopenny Tube — and now 80 years later there is fresh talk of a single fare on the bus and Underground system.

In the summer many families spent holidays at Margate and Southend and other places on that coast and on Saturday a fleet of steamers,

known as The Husband Boats, used to leave London Bridge to take the City merchants to rejoin their families, returning by train on Monday.

Excursions were popular and the London Brighton and South Coast Railway advertised a 14-day excursion to Paris for a total cost of 39/3.

So, although salaries I mentioned earlier sound low, the cost of living was very different. A bottle of whisky cost 3/-, shirts 2/6 and socks 1/- a pair. Stiff collars, which were a "must" for City wear, cost 3d each, a made-to-measure suit £2. I had what remains of my hair cut last week and that cost £2.10.-. without tips!

The boys of Cripplegate Ward School contributed 1d a week, i.e. 4/4 a year towards the cost of their annual camp and in August 1900 they marched through the City to Cannon Street Station en route to Shalford with Band playing and colours flying. 20 years earlier the school uniform was "brought up to date" and the quaint, picturesque and somewhat archaic dress gave way to what was described as a workmanlike Norfolk suit with Eton collar and polo cap. I have seen some photographs of the boys at that camp, at ablutions, and at musketry, wearing their Norfolk suits, as they did for all occasions.

The Corporation made history in that year. At the first meeting of Common Council in January 1900, before approving the composition of various Committees, the Lord Mayor announced the allocation of £25,000 to assist in sending the City of London Volunteers to South Africa. The first contingent sailed on January 12th, and a special train was laid on by the London & South Western Railway Company to take a Corporation party down to Southampton to view the embarkation, which, needless to add, was followed by a special luncheon.

Perhaps they were fortified by the knowledge that a Mr. J.R. Ellerman had offered free transport for 100 of the 1,400 men sent. They left these shores as Freeman as Common Council had resolved that the Freedom be presented to every volunteer prior to departure and I believe that the Chamberlain's Court still has 2 volumes recording their admission.

A despatch from South Africa reported that on May 28th men of the Sixth Division formed up in the Market Square, Bloemfontein, and the Military Governor read the proclamation annexing the Orange Free State and declared it to be British Territory under the name of Orange River Colony. The Royal Standard was raised, the National Anthem was sung, followed by 3 cheers for the Queen, Lord Roberts and the British Army. It concluded, perhaps a little typically of that period "A salute of 21 guns completed this interesting extension to

our Empire.” 1900 was the year of Mafeking; the year Australia achieved its Federal Government (excluding W. Australia) with a population of 3,147,000, 77,000,00 sheep – rabbits were not counted.

In October the C.I.V. returned to London 60 fewer than set out but with a V.C. among them. They marched to St. Paul’s from Paddington Station but the huge crowds which lined the streets to welcome them were so dense that coming up Fleet Street they could only march in single file. This was the first time ever that the citizens of London had gone forth to fight as an organised body and it created tremendous interest and pride.

Strangely enough, only last week I was shown a letter, by a fellow member of the Housing Committee, pleading for help for an elderly widower whose father – and this was the main reason for asking for special treatment – had served with the C.I.V.

Perhaps we tend to despise jingoism and there are those who deride unquestioning patriotism, but I suggest that pride in being British is one of the major deficiencies of today.

The Corporation approved E.W. Mountford’s design for the new Sessions House in Old Bailey and that meant the demolition of Newgate Prison, the first stone of which was laid on May 31st, 1770, by the Lord Mayor, William Beckford.

In Guildhall the plaster which up till August 1900 had hidden the fine stonework of the porch was finally removed and the then programme of restoration was completed.

Foreign travel by the Lord Mayor, as we know it today, did not feature in the City calendar, but in 1900 the Lord Mayor and Sheriff visited Scarborough to open the Nicholas Gardens. He was accompanied by Mayors of 14 Yorkshire cities. It was explained that the Lord Mayor was born in Hull, came to London and made a fortune in yeast. The reporter finished by writing “When you think that the Lord Mayor and Sheriffs and their suite were in all the gorgeously coloured robes appertaining to their offices, that all the other Yorkshire dignitaries wore their different coloured robes and chains, and when you picture the scarlet robes of the Scarborough Aldermen and the lovely dresses of the ladies, you may imagine the scene was one of the prettiest sights ever witnessed in Scarborough.”

Sheriffs provided everything for themselves including their cars and accommodation. Corporation Committee Chairmen certainly provided all drinks and luncheons for their committees.

Clubs were more numerous than now, only the City Club, the Gresham

Club and the City University Club remaining of those that flourished 80 years ago. But, of course, there were practically no in-house lunching facilities and a good lunch cost under a shilling at any of the good class eating houses.

Lloyds was housed in the Royal Exchange and in the subsequent census a total day population for insurance and assurance principals and clerks totalled 15,000, stockbrokers principals and clerks totalled 14,000, of whom 300 were females, and dare I add that the total involved in the accounting profession was only 5,447, about half the number employed as tailors, hosiers and shirtmakers.

But a remarkable camaraderie existed on all sides; good manners and friendliness was shown by the great majority of public servants, such as bus crews, cab drivers, railway staff and the police. All had a tradition of service which they honoured with courtesy and good humour. It was service without servility and although the general standard of living was lower than it is today and indeed much real poverty existed even among City workers, nevertheless there seemed to be little discontent – one got on with the job without malice or envy. Religion had a greater hold than today and chapels and churches tended to be full. More erudite historians than me can tell us whether this was cause or effect. Whatever the answer the overwhelming majority of City folk were happy and contented but at the same time healthily ambitious to improve their lot. Perhaps we shall learn that material possessions do not necessarily lead to a better life.

There was a wide gap socially between the boss and the staff – a state of affairs which seemed to have been accepted on both sides without question and with dignity. Clerks seemed to bear no animosity, their desire being to earn promotion and become a boss themselves as quickly as possible. On the other hand, the employer almost universally felt a real sense of responsibility for the welfare of his employees and although hire-and-fire was the order of the day good service was usually well rewarded and kindness far beyond the contract of employment was extended in times of illness and misfortune. There was, of course, no social security then and nothing between self support and the workhouse or some form of charity.

The foregoing is just some of the background to life in the City in 1900 when the Arts were represented by Coleridge Taylor, Elgar Shaw, Wells, Conrad, Renoir, Picasso, Puccini and there is much to emulate and learn from our predecessors when the City was the hub of the financial world. Business was, on the whole, conducted with great integrity and one's own good name, and the good name of the firm, were valued and protected. A man's good character was perhaps his greatest asset and there was ample scope for individualism.

Devaluation of sterling was unthinkable and the idea of letting one's creditors down in order to maintain a standard of living which was neither being earned nor deserved would have been considered as wholly unacceptable.

To me, and perhaps to others, standards seem to have slipped a good deal since those golden summers of youth and it is at our peril that we allow them to slip any further. It is surely up to us all to ensure by example and precept that the City traditions are maintained at the high standards which obtained in 1900.