

**Manuscript of the Month**  
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**Advertisement for Staff Restaurants Ltd, 1950s**



*Are you running a Staff Restaurant  
for your Employees — or thinking of  
doing so ?*

Quality catering has long been a feature of life at Hoare's Bank. But for how long? As the annual staff Christmas lunch approaches once more, this seems a good moment to delve into its history.

When Richard Hoare started trading in the 1670s he probably employed just one clerk and/or an apprentice, who would have lived with him and his family as part of the household. But by the time Richard died in 1719 the bank was staffed by three or four clerks, two or three messengers and several domestic servants. Responsibility

for feeding all these people, as well as the Hoare family, would have rested with the cook, Margaret Edwards. At £6 p.a., her wages paled into insignificance next to the Senior Clerk's salary – he received £30 p.a. as well as an additional £20 *for his extraordinary Sallary* (ie bonus). But Margaret's position had some perks of its own, not least the right to sell an assortment of kitchen leftovers, including cinders, dripping and bones.

The stalwart ingredient of most early eighteenth century meals was meat, whether stewed, roasted, boiled or put into pies. A lack of winter fodder, however, meant that comparatively little livestock could be kept year round. Those who could afford to do so therefore became accustomed to buying several animals each autumn, arranging for their slaughter and preserving the meat for use throughout the winter. This practice is borne out by the bank's household accounts, which in August 1720 recorded a payment of £6-17-0 to Mr Suffield for two heifers, followed a few weeks later by a further payment of £17-1-0 to Farmer James for twenty sheep. Payments for other staple foods, among them bacon, cheese and flour (for baking bread), appear regularly, as do payments for a bewildering variety of drinks: sherry, brandy, small beer, ale, Florence and Malabar wine, Bristol water, chocolate and cowslip tea. One of the household's biggest expenses (£24-12-0 on one occasion alone) in the 1720s, however, was sugar, although its price would soon tumble as supplies started pouring in from the Caribbean. And perhaps few payments offer a more tantalizing taste of eighteenth century kitchen life than those to John Gaines (5s for cleaning the roasting Jack) and Joseph Bowden (5 guineas for pewter).

By the 1750s the bank's domestic staff consisted of a housekeeper, butler, cook and three housemaids. The housekeeper, Elizabeth Davies, was responsible for managing an annual budget of more than £500 (c.£62K today), and for years she meticulously recorded every farthing spent in a series of weekly and quarterly account books. Like her predecessor Margaret Edwards, Mrs Davies made regular payments to local tradesmen. However, improved farming methods meant that she no longer had to lay in a store of preserved meat each autumn, but could instead purchase freshly slaughtered joints as and when required. Beef, pork, mutton, veal and venison all featured in her accounts, as well as chicken, larks and even the occasional hare or wild turkey. Bread too was increasingly being bought ready-baked, along with muffins, biscuits and gingerbread. And the accounts highlight another innovation: regional specialities – Wiltshire ham, Durham mustard,

Gloucester cheese and Epping butter (made from the milk of cows left free to roam in Epping Forest and highly prized for its flavour) – which England's rapidly improving road network brought within reach of London's markets for the first time. On top of all this, Mrs Davies could count on hampers packed with mutton, pork, bread, garden greens, charcoal and freshly laundered linen being dispatched from Richard Hoare's country house at Barn Elms, Surrey, at regular intervals.

The household diet by the 1750s was noticeably richer. Butter and cream loomed large and payments to pastry cooks and confectioners became more frequent. In December 1763, for example, the confectioner was paid £1-11-6 for a christening cake, probably for Richard's daughter, Henrietta Anne Hoare, baptized at St Dunstan in the West on 1 December. One thing that remained unchanged, however, was the seasonal nature of the menus. So while the winter accounts featured broccoli, red cabbage, turnips and potatoes, the summer ones abounded with strawberries, cherries and gooseberries. Cleanliness too remained a constant battle, resulting in innumerable payments to the pewter scourer, the chimney sweep, the washerwoman and the charwoman, who took on the dirtier, more backbreaking tasks such as scrubbing the stone floors.

By the 1790s, the bank's ten clerks had been allocated their own dining room, although according to senior partner Henry Hoare (Mitcham) this had some distinct drawbacks. In a letter dated May 1796 he wrote: *It is my Intention, and my Directions to my Housekeeper are, to provide Plenty, & that of the best kind; for this reason I entirely disapprove of any thing being ordered or brought into the House, but by the Person who has the Care of it, & whatever is served upon Table must in future be procured by her only, neither do I permit wine or any other Liquor more than is provided to be sent for.* At the same time, Henry barred his clerks from inviting guests to dine at the banking house on Sundays and railed against waste: *Unnecessary Waste at all times culpable, is more particularly so in Times of Scarcity & of this there is some reason to complain.* A series of poor harvests from 1789, culminating in the disastrous harvest of 1795, had resulted in food shortages, the near doubling of grain prices and sporadic rioting across the country.

A new grievance surfaced in about 1830: *...Another Circumstance has lately been made known to Messrs H which is, that the Clerk's Table is frequently served with Meat of an inferior Quality & consequently not what it ought to be; this must be owing to some Fault in the Butcher who furnishes the Meat, or in the Housekeeper whose Business it is to inspect the Meat; for it has been invariably the Rule that the Clerks Table should be provided with the very best Articles.* Soon afterwards, perhaps in response to the concern raised by this memo, the Hoares adopted the practice of employing a married couple to act as Steward/Housekeeper for their Fleet Street household. Between them they were expected manage both the household budget and the domestic staff, which by the mid nineteenth century consisted of a cook, three maids, three porters and two footmen. References for Joseph Goodson, appointed Steward in 1841, emphasised his civility, sobriety, steadiness and – equally important in the days when it was not uncommon for Stewards and Housekeepers to manipulate the accounts in their favour or line their pockets with kickbacks from tradesmen – his honesty. One former employer declared him to be *perfectly honest, sober, & cleanly, active & intelligent...a good manager*, while the late Bishop of Durham's secretary wrote: *...I have no doubt about his honesty...He had not the entire superintendence of the Establishment, but only "ruled the Roast" in the Kitchen, as there was a House Steward besides – At the same time, I believe it was his province to order in the supplies of meat etc...& I never heard him charged with extravagance.*

For the next few decades, life at Hoare's followed an unchanging pattern. The clerks ate breakfast between 8.30am and 9am and lunch in two half hour sittings from 1pm to 2pm. This remained the practice even after hot lunches were replaced by bread, cheese and cold meat in 1876 – those

wanting a cooked meal had to apply for permission to go out. But the main event of the day was dinner, served immediately after the doors closed at 5pm and attended by all the clerks except the two assigned to the Balance and a junior charged with copying the day's letters and taking them to the post. Within the clerk's dining room a strict hierarchy was observed. The Senior Clerk sat at the head of the table, the most junior at the foot, and the others (nearly 20) placed themselves according to length of service in between. Henry John Tilden, who joined the bank in 1863, recalled that *Four bottles of wine were supplied each day, 2 of sherry & 2 of port, & before you tasted your wine it was the strict rule that you should drink the health of your colleagues & the Chairman...Two of the Porters waited at table & if the Balance was agreed before the dinner was over one of the Porters from downstairs was sent up to make the announcement "Gentlemen, the Balance is right" and always received from the Chairman a glass of wine for his pains.* Once dinner was over, a tray of bread and butter appeared in the Counting House and a large copper kettle was placed on the fire for tea, although tradition dictated that the tea itself had to be provided by whichever junior clerk was on duty that evening.

Besides these day to day dinners, it was common for special occasions, such as the marriage of a partner or the birth of an heir, to be celebrated with a grander meal. Nothing, however, surpassed the annual Michaelmas Balance Dinner. Throughout the last days of September a feverish atmosphere would hang over the bank as partners and staff alike worked long hours, often deep into the night, casting, copying, examining and calling over until eventually the annual balance was made. There then would follow a celebratory dinner or 'set out', attended by the clerks, the partners and the senior partner's wife. Tilden noted that on those evenings the *champagne flowed freely. Somehow or other the staff got through their work after dinner but it was conducted with much...merriment.*

The practice of junior clerks living at the bank came to an end in 1912 and this, coupled with the outbreak of war two years later, signalled the end of the daily dinners, although those working late continued to be provided with dinner, or given 3/6d to buy their own, and lunch in some form or other probably did continue. During extensive refurbishment works in the late 1950s, the kitchen was moved from the basement to the first floor and equipped with the latest gadgets: a potato peeling machine, a dishwasher, a deep gas steamer and a fish frying range. Further changes a decade later meant the closure of the staff canteen for two weeks, during which time arrangements were made for lunch to be served at a local Golden Egg restaurant. Today, following another refit, the bank's kitchens are busier than ever. And while lunch has replaced dinner as a focal point in the working day, and the Michaelmas Balance Dinner has been usurped by the Christmas lunch, the values that underpin both customs have remained unchanged for over three hundred years.