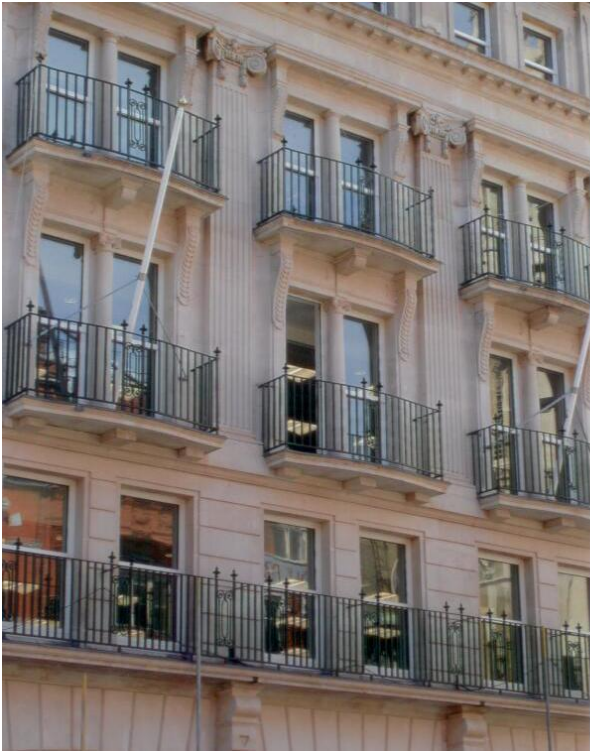


**Manuscript of the Month**  
**September 2012**

**Photograph of restored facade, 40-43 Fleet Street, September 2012**



Over the next few weeks 40-43 Fleet Street will become part of C Hoare & Co's banking house. Its incorporation heralds huge changes for Hoare's Bank. But for 40-43 Fleet Street, this is just the latest chapter in the site's long and varied history.

Although now one building, 40-43 Fleet Street was originally two separate shops (nos 41 and 43), separated from the bank at no 37 by another shop (no 39) and a narrow passageway that led through to the Mitre Tavern and a small courtyard known as the Cat and Fiddle. A glimpse of these properties survives today in the form of a schedule of fixtures and fittings for no 43. Dated October 1701, it describes a slim three storey building with cellars below and garrets above. Each storey was divided into two or three rooms, complete with wainscoting, crown glass windows, deal shutters and chimney pieces decorated with earthenware tiles – plain

white in the bedrooms, blue and white in the dining room, red and white in the parlour. Outside, the back yard boasted the latest in modern conveniences – *a necessary...[with] a wooden seat & Leaden Recevier for the Soil* – along with lead pipes that carried water to and from the kitchen. Most striking of all, though, was the emphasis on security. Rim locks, stock locks, bolts and iron bars loom large throughout the schedule, and there was even a palisade on top of the cellar to ward off burglars and prowlers.

According to this schedule, the house was owned by a Mr Sheafe and leased to a bookseller called Mr Waller, probably Thomas Waller of the Paten Shop at the East end of St Dunstan's Church, Fleet Street, who three months earlier had advertised his latest offering in the press: *Imitation of Tapestry, Those Pleasant, Cheap and Delightful Hangings done upon Cloath, Consisting of Various sorns of Indian Figures, Histories or Lanskips, of any Dementions whatsoever*. Inexpensive cottons were starting to become more widely available by 1700, bringing cheap and cheerful wall hangings within reach of the general public for the first time and creating a ready market for pattern books such as *Imitation of Tapestry*.

The Waller family appears to have remained on Fleet Street for several decades. Another Thomas Waller, son of the Paten Shop proprietor perhaps, had by his death in 1774 built up an extensive bookselling/publishing business that included a share in the *General Evening Post* newspaper. He was followed at no 43 by a succession of booksellers, publishers and printers, notably the famous law publishers Thomas Whieldon and Joseph Butterworth & Son (whose *A General Catalogue of Law Books*, first published in 1801, went through numerous editions), booksellers Saunders & Benning and printers Eyre & Spottiswoode. As the official Queen's Printer, the latter had near exclusive rights over the printing, publishing and importing of both the *Bible* and the *Book of*

*Common Prayer* within England, Wales and Ireland. Huge numbers of each flowed through their Bible Warehouse at 43 Fleet Street during the 1860s and 1870s.

While 43 Fleet Street enjoyed a relatively stable history, no 41's proved to be rather more turbulent. For much of the first half of the eighteenth century, part of the property was occupied by a well-known print seller called Philip Overton. He was succeeded in the mid 1740s by Robert Sayer, who described himself as a map and print seller trading at the Golden Buck, facing Fetter Lane, Fleet Street. Amongst Sayer's many offerings were playing cards depicting everything from military fortifications to *Love, or the Intrigues and Amusements of that Passion, merrily displayed!* And, like Mr Waller, Sayer targeted the lucrative home improvement market. By 1750 he was advertising *New Designs for Chinese Temples, Triumphal Arches, Garden Seats, Palings etc...Seventeen small but exceeding beautiful Plans and Elevations in the Chinese Taste, elegantly decorated in the Indian Manner, yet suitably adapted to these Climates; and will not only be extremely ornamental in Gardens of the Curious, but most useful to Artificers in general.* Other publications included *Thirteen New Designs for small convenient Parsonages and Farm Houses* (1752) and *The Ladies' Amusement: Or, the whole Art of Japanning made Easy* (1760). Japanning, a form of imitation lacquer work inspired by the highly decorative objects that were starting to arrive from the Far East, was immensely popular in the eighteenth century. In *The Ladies' Amusement*, Sayer gathered together some 1,500 designs – chinoiserie, flowers, birds, shells, classical borders, rural scenes – for use by amateurs and professionals alike. Before long, these images were appearing on everything from tin trays to Staffordshire pottery.

By 1761 Sayer had moved his business to what is now 53 Fleet Street. No 41 was taken over firstly by a silversmith called Roger Simpkinson and later (c.1780) by hatter Thomas Ovey, who in 1799 patented *a new or improved Method of manufacturing Hats*, a process that seemed to involve copious amounts of what he termed 'cement'. However dubious this Method sounds, Ovey, unlike Simpkinson, who went bankrupt in 1777, made enough to be able to buy the freehold of 41 Fleet Street in 1795 for the princely sum of £1,000 (£80,600 today).

The next occupant of 41 Fleet Street was fishmonger John Rapsey, who arrived c.1809. In an advertisement dated March that year, Rapsey *solicits the favours of the nobility, gentry and the public in general, whose orders will be thankfully received, and supplied on the most reasonable terms...Barrelled Oysters sent to any part of the kingdom. Pickled Oysters for exportation.* But either his terms were too reasonable, or the public failed to honour him with enough favours, for just six years later Rapsey was declared bankrupt. Various tenants then came and went over the next decade. By the late 1820s, however, 41 Fleet Street had been divided into two properties – 40 and 41 – and leased to the proprietors of *John Bull* magazine (no 40) and tailor Henry Sibert (no 41). The former was replaced in 1849 by *John Bull's* erstwhile editor, Samuel Phillips, soon to make his mark as literary director of the newly erected Crystal Palace. He in turn was succeeded in 1858 by law stationer Alfred Double, who had been trading at 14-15 Serjeant's Inn.

By the mid 1870s, it was becoming increasingly clear to the Hoares that they should give some serious thought as to the future of 40-43 Fleet Street. Not that they had any intention of using it themselves, as a letter from their lawyer dated July 1876 reveals: *It is not probable the site will ever be required for enlargement of the Banking premises, and [there is] the possibility of enlargement if necessary, by taking in No 33 Fleet Street and utilizing the Chambers in the rear called Mitre Court...but considering the contiguity of this other property and the annoyance that its possession in adverse hands might cause the Firm it seems desirable that the Firm should purchase, if it can be obtained on fairly remunerative terms, but they are not disposed to pay a fancy price for it.* Nor for many years had the risk of 40-43 Fleet Street falling into adverse hands appeared anything other

than remote. For back in 1850 Henry Hoare (Staplehurst) had spent £10,020 (£836K) acquiring no 43, the former Mitre Tavern and 5 Mitre Court. Five years later he parted with a further £5,850 for nos 40-41. These properties had duly passed to his eldest son, Henry, in 1866. But a series of wildly over-optimistic speculations had by the 1870s left this younger Henry mired in debt, so much so that he had been forced to resign his position at the bank and mortgage both 40-41 and 43 Fleet Street.

The uncertainty created by Henry's financial woes was increased by a realisation that the leases on 40-43 Fleet Street were due to expire in 1879. The Hoares soon saw, though, that these uncertainties could be turned to their advantage. For they were aware that the new Law Courts were scheduled to open a short distance away in 1879, an event that was sure to enhance both 40-43's capital value and its rental potential. Together, these various circumstances prompted the Hoares to act. In February 1879 they agreed to buy the entire site for £24,000. Henry received £9,000 in cash and the two mortgages were paid off. Soon afterwards, Alfred Double's lease was extended for another 21 years, while a Post Office branch opened at no 43 on 1 April 1880.

Despite these new leases, the Hoares were keen to maximize the site's potential by redeveloping it. Architect J W Penfold, brought in to advise in 1895, was all in favour: *I think if you can turn the present rents – say £600 – into a ground rent and get the premises rebuilt you would do well.* Penfold busied himself on the partners' behalf, sounding out both the existing tenants regarding the early termination of their leases and the city planners on the possibility of rebuilding. In the end, though, his efforts came to nought when furnisher M W Edgley, who had taken over from Double in 1890, refused to surrender his lease early or consider any redevelopment proposal.

Notwithstanding this setback, the Hoares remained determined to redevelop 40-43 as soon as the leases expired in 1911. Eventually, after much to-ing and fro-ing, an agreement was reached in 1910 with a Col Herbert Harrington Roberts, who agreed to redevelop the site in return for a 98 year lease. The resulting building (pictured above) was designed by Wylson & Long, whose previous projects had included Blackpool's Pavilion and Alhambra theatres and the Marquis of Granby public house on London's Shaftesbury Avenue. The Hoares, though, hired their own architect, Howard Chatfeild-Clarke, to advise them and make various suggestions, among them a request that the entrance to no 40-43 be as far away from no 37 as possible. On completion in 1913, Roberts sublet part of the new building to the Post Office, while by 1919 much of the remainder had become home to another long-term tenant, the *Manchester Guardian*.