

Barclays Bank, Wheathampstead



This plaque can be seen on the wall above the fish-and-chip shop in Wheathampstead High Street. It will not mean much to visitors and to newer residents of the village. Older residents will know that it refers to the fact that Barclays Bank was the first occupant of the building but even they may not know the full story.

Barclays Bank first opened in Wheathampstead in 1906 – in the stationmaster's house. On 3 May in that year, an agreement was made between The Great Northern Railway Company and Barclays Bank for the bank to open a sub-branch of their Luton branch in the sitting room of the stationmaster's house at Wheathampstead between the hours of 9am and 12.30pm on Tuesday and Friday mornings in each week. The bank was allowed to attach to the premises a brass plate showing the hours of attendance. An annual rent of £20 was payable in equal quarterly payments, the first of which was due on 24 June 1906.

AN AGREEMENT made the *third* day of *May* 1906 between THE GREAT NORTHERN RAILWAY COMPANY (hereinafter called 'The Company,') by ALFRED JAMES BRICKWELL their Surveyor of the one part and BARCLAY AND COMPANY, LIMITED Bankers, whose Chief Office is at 54, Lombard Street, in the City of London (hereinafter called the 'Licensees,') by BENJAMIN SEEBOHM their Local Director at Luton of the other part.

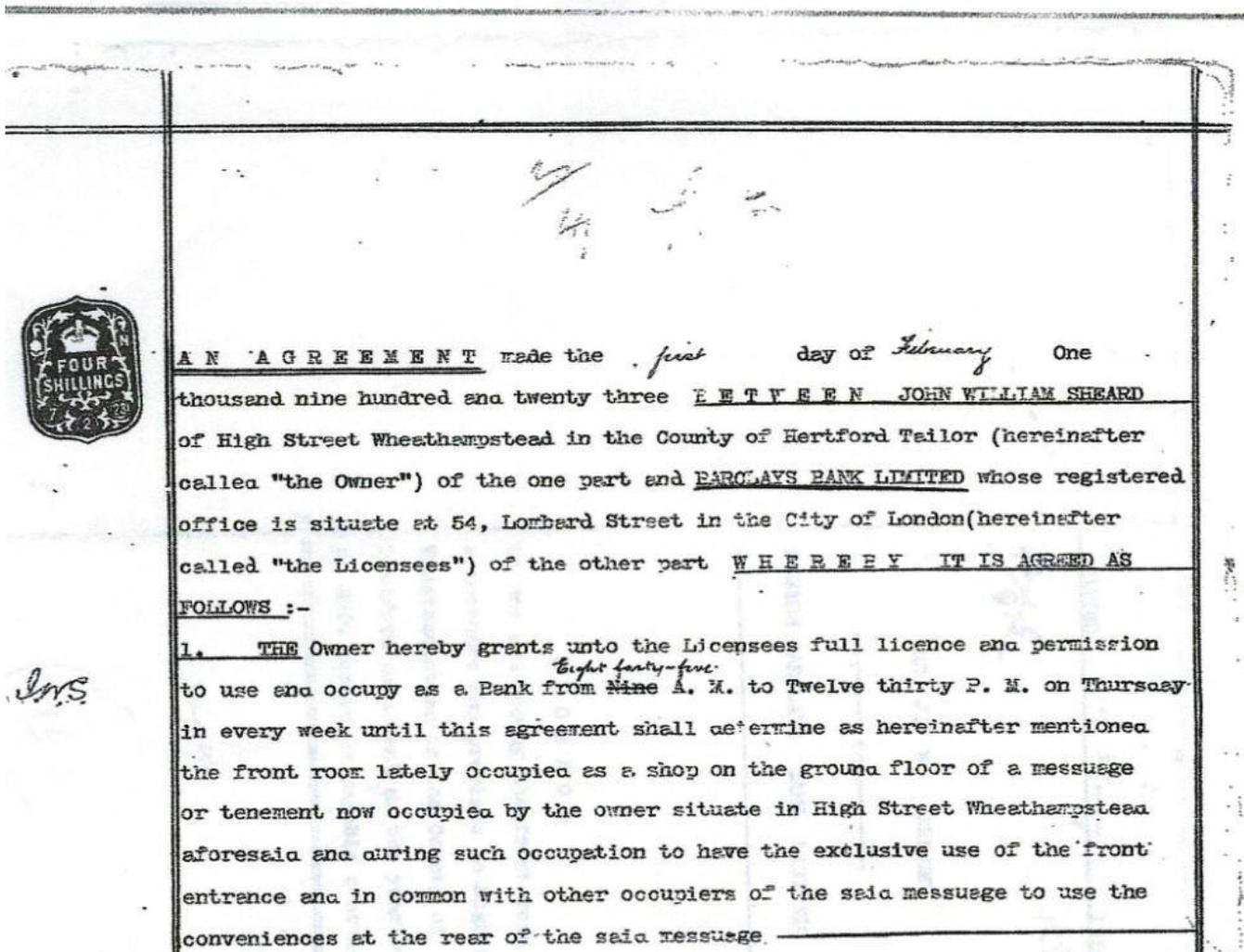
W H E R E B Y the COMPANY and the LICENSEES agree as follows:-

1. The Company shall give and grant to the Licensees LICENSE and AUTHORITY upon the terms and conditions hereinafter mentioned to use and occupy the Sitting Room of the Station Master's House at the Wheathampstead Station of the Company in the County of Hertford between the hours of 9 a.m., and 12. 30, p.m., on Tuesday and Friday mornings in each week together with permission to fix or attach to the premises a brass plate or board shewing the hours of attendance of such size and in such position as shall be approved by the Company's Engineer,
2. The Licensees shall pay to the Company by way of acknowledgment that they have no right or title whatsoever to the privilege hereby granted but enjoy the same only by permission of the Company the clear yearly sum of £20 by equal quarterly payments on the usual quarter days in every year during the continuance of this Agreement. The first of such payments shall become due and be made on the 24th day of June, 1906 for the quarter ending on that day.

Part of the May 1906 agreement

Business may have been a bit slow because Kelly's Directory 1913-1914 shows that the bank was by then open only on Friday mornings between 9.00am and 12.30pm. Kelly's states that by this time the bank was located in the High Street but does not say exactly where.

However, on 1 February 1923, Barclays made an agreement with John William Sheard, a tailor with premises in Wheathampstead High Street, that they could use his front room from 8.45am to 12.30pm every Thursday, at a rental of £20 a year payable in four equal instalments.



Part of the February 1923 agreement

This agreement does not give the exact location of Mr Sheard's premises but the last two lines of paragraph 1, shown above, suggest that the bank had its employees' welfare at heart.

Kelly's Directory 1923 confirms that the bank was in the High Street but in 1924 it moved again. On 4 September, Barclays made an agreement with Hephzibah Kate Carter of the White Cottage, High Street, to use her front room for one year for a rental of £25 per annum payable quarterly.



Memorandum of Agreement made this *fourth*
day of *September* One thousand nine hundred and
twenty-four BETWEEN *Hephzibah Kate*
Carter of The White Cottage High Street Wheathampstead
in the County of *Hertford* (hereinafter called the Lessor)
of the one part and **BARCLAYS BANK LIMITED** whose
registered office is situate at 54, Lombard Street, in the city of
London (hereinafter called "the Bank") of the other part
WITNESSETH that it hath been mutually agreed by and
between the parties hereto as follows:—

1. The Lessor agrees to let and the Bank agrees to take all that *front room* on the Ground Floor of the messuage or dwelling-house known as *The White Cottage Wheathampstead* aforesaid for the term of *one year* from the *29th* day of *September* 19*24* and thereafter upon a tenancy from year to year determinable as hereinafter mentioned at a rental of *£ 25* per annum payable *quarterly*
2. The Bank shall be at liberty to affix and exhibit during the continuance of the tenancy on the fascia in front of the said dwelling house a brass plate and the name of the Bank in such manner as the Bank shall deem fit.
3. The Bank shall be at liberty during the continuance of the tenancy to affix and maintain a Wire Blind in the window of the said *room*
4. The Bank shall be at liberty to remove and take away all tenants fixtures and fittings at the expiration or other sooner determination of the said tenancy or at any time during the continuance thereof.
5. The Bank shall have the right to use in common with the other occupants of the house the Water-closet at the rear of and appertaining to the said dwelling-house and the passage leading thereto and to the said *Room*

Part of the September 1924 agreement

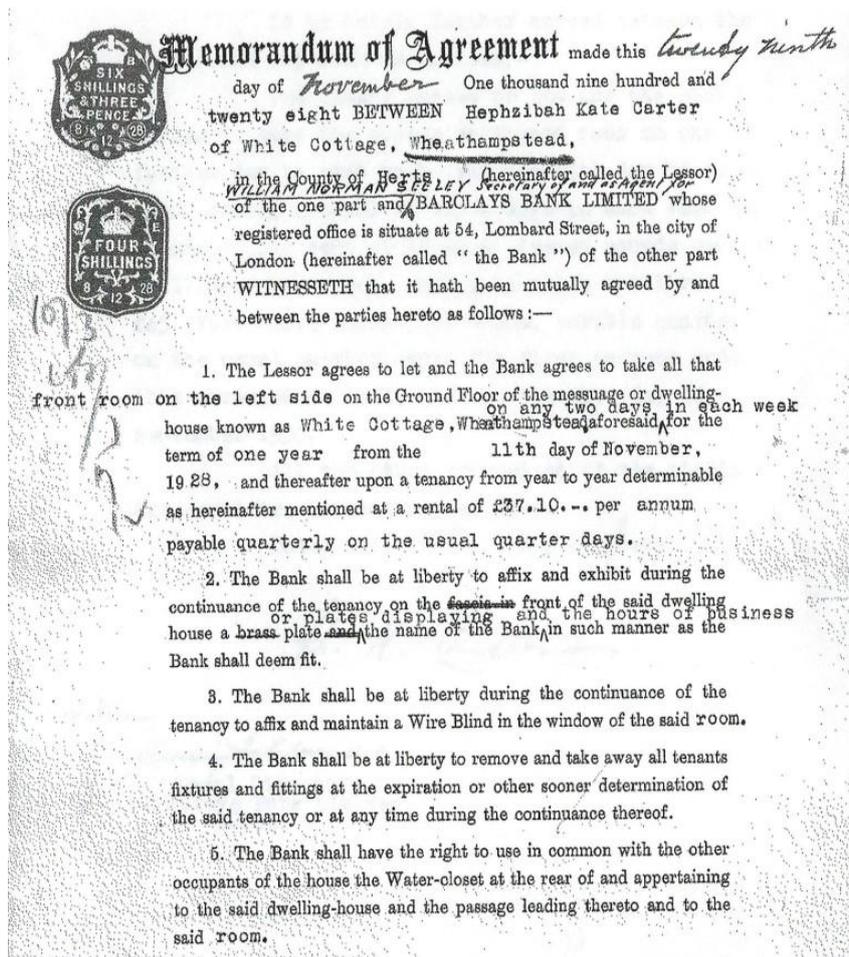
Paragraph 3 of the agreement, to the effect that the bank could fix a wire blind in the front window, is the first time that security is mentioned in these agreements. Curiously, the agreement does not mention opening hours but paragraph 5 confirms the bank's continuing concern for the comfort of its employees.

Business began to pick up and a new agreement with Hephzibah Carter in November 1928 confirmed that Barclays would rent the front room on the left side of the ground floor of White Cottage on two days in each week for the sum of £37.10s. per annum payable quarterly. This agreement was to run for one year and could be renewed annually.

Kelly's Directory 1930 shows that the bank was open on Tuesdays from 9.15am to 11.15am and Thursdays from 9.15am to 12pm.

The story goes that the teller running the sub-branch in the front room at about this time got rather bored so he installed a dartboard on the wall. Ms Carter complained to a director of the bank who lived in Wheathampstead about the holes being made in her wall. The director called at the sub-branch to sort things out and met the boss of Murphy's, their most important customer, coming out. On seeing the director he said "You have got a brilliant man running this bank. He has organised a darts league and I am in the final."

No action was taken.



Part of the November 1928 agreement

Within 18 months, a new agreement was reached whereby from 24 June 1930 the bank could open on three mornings a week with an additional rent of £7.10s. per annum, making a total rent of £45 per annum.

In 1934, Kelly's shows that the bank had become a sub-branch of St Albans and was open on Tuesdays, Thursdays and Fridays from 9.45am to 12 noon.

At this time, the site that is now Bankside Chambers was occupied by a nineteenth century workshop, yard and seven cottages all owned by James Titmuss. As part of a nationwide programme of slum clearance, the tenants of the cottages were re-housed in Marford Road. Mr Titmuss considered turning the cottages into lock-up shops but decided instead to clear the site and rebuild. He approached Barclays Bank who were interested but wanted living quarters above the bank; this would require a side door. The rector objected to this as the land at the side of the building was classed as 'desecrated' and there were gates leading into the churchyard. The matter went to court, a side door was allowed, and the upstairs flat was occupied by the bank manager until the 1980s.

The new buildings were constructed in 1936 and named Bankside Chambers. The bank itself was at the southern end of the building where the Chinese restaurant and takeaway is now. Barrett Wilson, a chemist's shop, opened next door in 1937.



The bank in 1968

Kelly's Directory shows that in 1938 the bank was open on four mornings a week, falling to three mornings a week in the 1940s, back to four mornings in the 1950s and then five mornings a week in the 1960s. Important business customers in this period included Murphy Chemicals, Murphy & Son, Helmets Ltd, Titmuss, Simons butchers and the railway station. Mr Lee, the station master, would pay a lot of cash into the bank on Mondays and hardly anything for the rest of the week.

In 1964, the sub-branch became a branch in its own right, detached from St Albans. John Lobban was the manager; he lived above the bank. By then a proper strongroom had been built at the back; until then there had been only a small safe for cash. The chemist's shop next door, which had had a series of owners since it opened, moved to premises at the end of the mill and Barclays took over the shop for an extension.

The bank reverted to being a sub-branch of St Albans with effect from 21 January 1994.

Memories from the '50s, '60s and '70s

Mr Hobday, who liked to be known as Major Hobday, was clerk-in-charge in about 1950, although he liked to think that he was the manager. He lived in the flat above the bank and had two sons. He gave Sheila Vaughan, who lived in Wheathampstead, a reference when she applied for a job at Barclays Bank in St Albans. When she went for interview she was told that he was neither a major nor the manager of the Wheathampstead sub-branch.

Tony Clayton learned his duties as a cashier in the sub-branch in the early 1950s. He remembered that, having started the morning at High Street St Albans, he would catch the bus to Wheathampstead, sometimes taking small amounts of money in a leather bag. When it became a full branch in 1964 he worked there as sub-manager until 1967. He remembered that in his first week as sub-manager the manager took a female cashier out to play tennis (probably a bank tournament) and Tony was left with two junior girls to finish off and lock up.

Chris Hart started his cashier training in Wheathampstead in about 1958 under the guidance of Ian Deans. He remembers that they ventured out to Wheathampstead from St Albans in Ian Deans' car carrying the cash needed to offer a "morning only" counter service. He had his first till error there – 2/ 6d short. Happily the missing money was found the next day, a half-crown having rolled behind the toilet pan which was situated behind a curtain at the end of the counter.

Mr Stuart opened a gentlemen's outfitters and tailoring shop at number 20 in 1962 but in 1964 the premises were needed as an office for the bank manager. Mr Bentley, owner of the hardware shop down the road, was selling up but Mr Stuart could not get a mortgage because the building was in such a poor state. John Lobban, manager of the sub-branch at the time, put the case to Head Office and, because of his satisfactory tenancy of number 20, Mr Stuart was granted the mortgage he needed.

John Sait was manager from March 1973 to February 1984 when the branch became a sub-branch of Harpenden. He had four children and adopted two children who had Down's Syndrome. His family lived in East Anglia and he lived in the flat during the week and spent the weekends with his family. He was also a councillor. He was a very popular manager, always walking round to greet his customers. At Christmas-time he gave his customers a glass of sherry and a mince pie. He was a real character who cared about "his" branch. He was seen one day brushing the leaves from the steps of the bank. The bank set up a personal loan scheme and he would lend anyone anything. Occasionally an employee was sent round to knock on a customer's door to ask if they could give the bank something to help to reduce their loan. He moved to Harpenden when the sub-branch closed.

Heather Nash was working at the bank when she was pregnant with her first child. Mr Sait wouldn't let her work at the counter because he didn't want her lifting the heavy cash bags. When a customer came in she would pretend to be typing because she didn't want them to think that she wasn't working.

Customers of the bank included most of the numerous pubs in the village. The publicans came in on a Monday to pay in their cash receipts and came in again on Friday afternoons for change for the weekend.

There was a safe deposit box system where customers could leave their money and valuables. There was a charge after a fixed number of "openings". Customers would come in just before Christmas to take out their jewellery to wear at Christmas parties.

The bank had a "dud list" which the clerk could see at a quick glance. This was for customers who had no money left in their account.

Shock and closure

Barclays Bank closed for business in Wheathampstead on 3 September 1999. It was the last bank or building society in the village and customers had only two weeks' notice of closure. It was only one of many closures of Barclays branches nationwide but many people wondered if it was due, at least in part, to a spate of high-profile and widely reported armed hold-ups to which Wheathampstead might be vulnerable. The police had commented that Wheathampstead had too many escape routes.

On 26 July 1999, there was a raid on a Securicor van outside the bank when a robber armed with a sawn-off shotgun stole £6,500. The bank was not directly involved but the incident was very upsetting for the staff.

Local people, including Kerry Pollard MP, District Councillor Chris Oxley and former rector Tom Purchas, campaigned to prevent the closure of the bank. Derek French of the Campaign for Community Banking Services said "This is one of the shortest periods of notice of a bank closure we have seen. Best practice in the industry is three months' notice and if, as is the case in Wheathampstead, it is the only traditional bank present, there is normally consultation with customers and community representatives." More than 800 people signed a petition, organised in just one week in August, in support of keeping the bank. TV cameras were there on the day the bank closed and filmed Dolly Smith, aged 80 and suffering from arthritis, trying to get into the bank to cash a cheque. It was shown on local TV. The Observer newspaper published an article "The day Barclays left town" a year later on 6 August 2000.

The Barclays cash machine, installed in 2004, remained in place until 2010.



The Herts Advertiser

Research and 'Memories' by Nancy Hale

Compiled and edited by Patrick McNeill