

J.S. Journal

FEBRUARY 1963

House Magazine of J. Sainsbury Ltd

Basingstoke
Hoddesdon

Chatham

Guildford

Shirley

Streatham

Nottingham
Leicester
Rugby
Northampton

Victoria
Catford

Slough
Reading

Nottingham

Leicester

Rugby

Northampton

Hoddesdon
PRODUCE WAREHOUSE

Slough

Victoria

Blackfriars

Reading

Catford

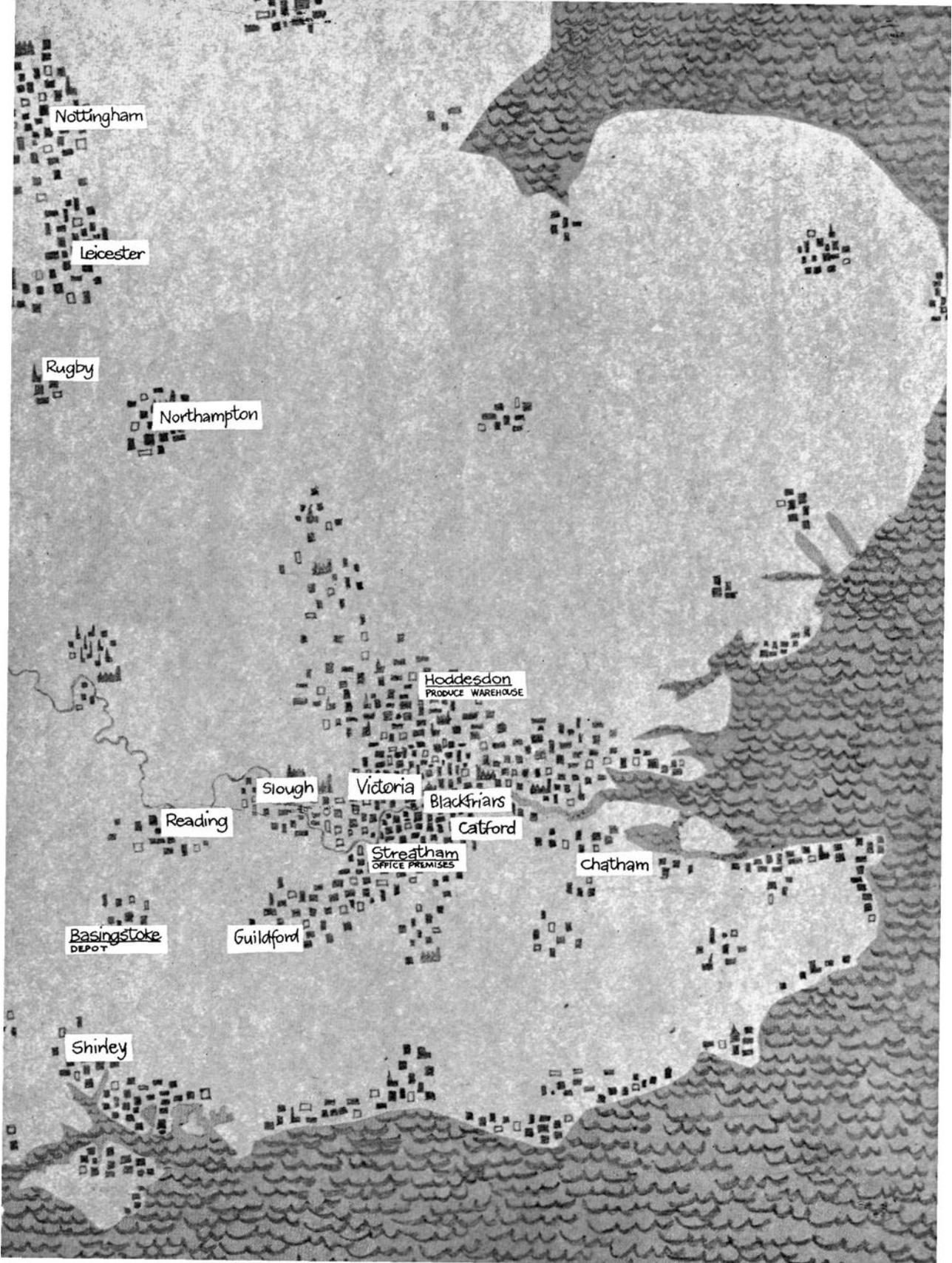
Streatham
OFFICE PREMISES

Chatham

Basingstoke
DEPOT

Guildford

Shirley

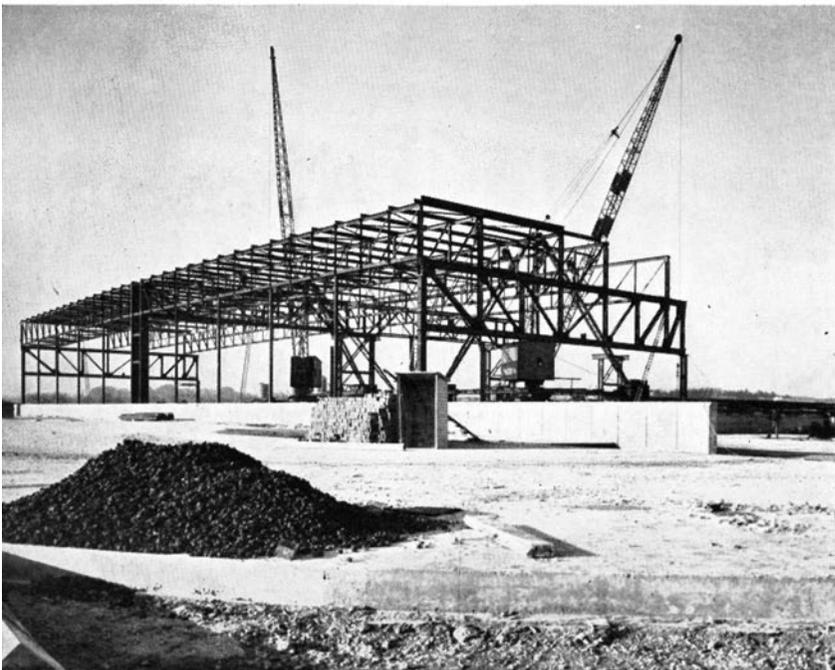


1963

A year of exceptionally vigorous development lies ahead of the firm. Eleven new branches, some of them very big indeed, will be opened. Four of these new branches will be in towns in which J.S. will be trading for the first time; Slough, Reading, Rugby and Chatham. Others are replacements of existing shops. Catford's new branch will replace our two existing shops; new branches at Northampton, Leicester and Nottingham will provide big outlets in the Midlands. A new branch at Victoria will replace a shop that has always been hard-pressed to accommodate its customers. At Guildford our branch will have been completely rebuilt in the course of self-service conversion. In Shirley, a suburb of Southampton, we will be extending our trade in a city where we are well established. Our big branch at Lewisham will again be the firm's biggest when work is completed there towards the end of the year and at Wood Green a conversion to grocery self-service will be complete in the spring. The expansion of trading outlets will be matched by the firm's new depot at Basingstoke. Our new produce warehouse at Hoddesdon has come into full operation this year and towards the end of the year new office accommodation at Streatham will be brought into use. A new telephone system is being installed at Blackfriars. It will link Head Office with Streatham and Basingstoke and should make for easier communications.

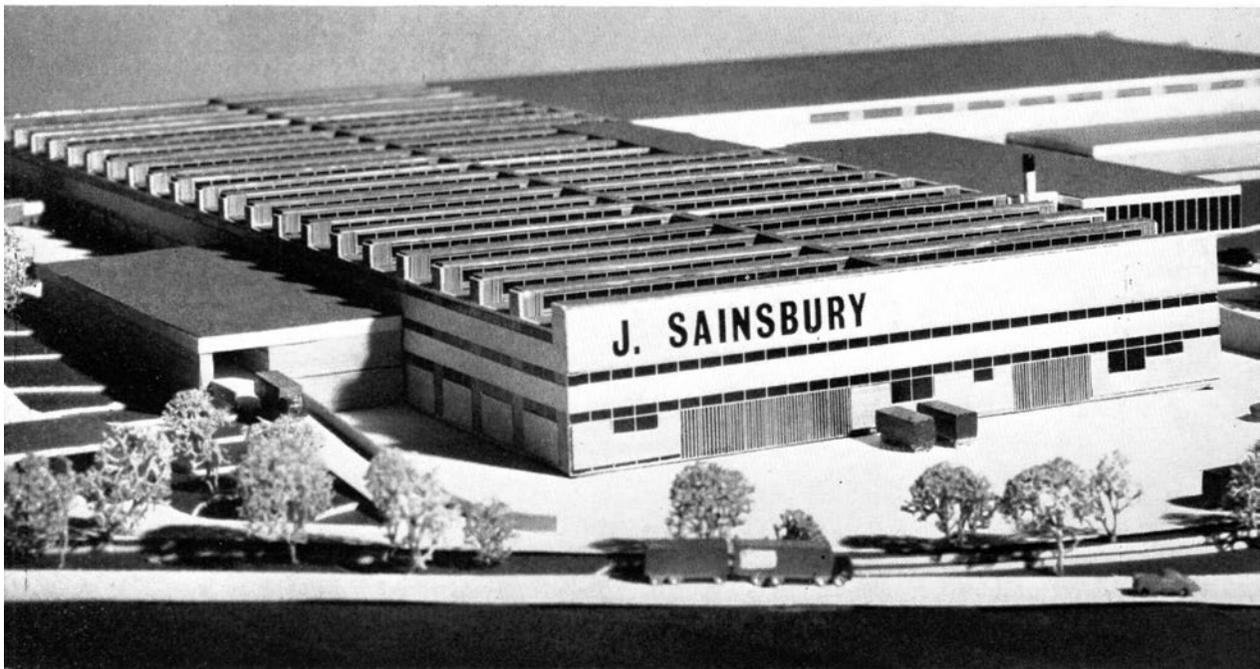
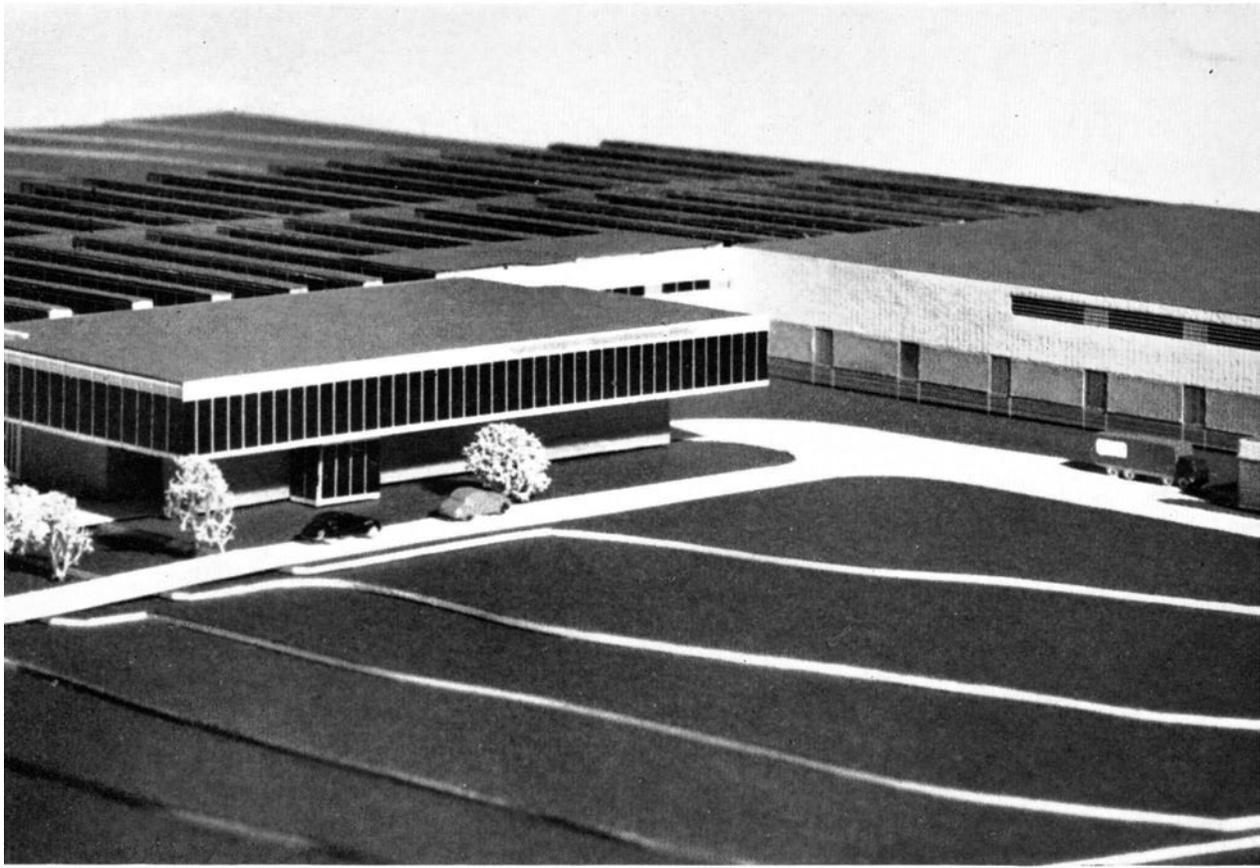


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Basingstoke

Construction of the new warehouse and depot at Basingstoke is going ahead. Picture on the left shows steel erection work starting in late December. Other pictures are of a model of the depot and show the main parts of the building as they will be when complete. The one above shows the Office and Canteen block in the centre, the Perishable Warehouse on the right (with flat roof) and the Non-Perishable Warehouse on the left. Behind it (see opposite page) is the ramp access to the loading bays. The Motor Engineers and Maintenance Workshop are beneath it.



CFM

Focus on Suppliers Number 7 takes us to the other side of the world to our most distant supplier, the Canterbury Frozen Meat Company of New Zealand



The massive wall of mountains along the western border of New Zealand's Canterbury Plain breaks the rain-bearing winds from the Tasman Sea. The snows of these Alps feed the fast-flowing rivers of the plain which extends flat and open to the East coast. Here is perfect sheep-raising country where the finest lambs produced anywhere are born. A combination of climate, farming skill and refrigeration has created the Canterbury lamb we sell in our branches. The Canterbury Frozen Meat Company, our close friends over many years in this operation, have played a great part in the foundation and fostering of trade in Canterbury lamb.

New Zealand's frozen meat trade began in 1882 when the *Dunedin*, a sailing ship fitted with Bell-Coleman refrigeration apparatus left Port Chalmers in Otago, N.Z., with a cargo of frozen meat and made the journey to London in 98 days.

Farmers, graziers and businessmen farther north, in Canterbury made their own plans for a meat-freezing business before the *Dunedin* had even started to load. They met in November, 1881, called together by John Grigg of Longbeach, a man of exceptional energy and imagination, John Tinline of Lyndon and John Macfarlane of Coldstream. All three were well-known and well-respected men in the province where their successful farming had given them

a big stake in the prosperity of the country.

There were fourteen men at the meeting to hear John Grigg tell them why a freezing works was needed in Canterbury, where the best of the country's agricultural produce was raised or grown. They set to work immediately on details of company flotation and asked John Grigg to go to Port Chalmers and see what was going on there. He reported back about six weeks later. He didn't approve of the method of killing on shore and freezing on board, and suggested the purchase of a cheap site provided with plenty of paddocking to hold stock and linked by rail to a port. He recommended Haslam refrigerating machinery for the projected works, and by 15th March they were all in business – about a month after the *Dunedin* sailed.

Ten months later the works, built at Belfast near Christchurch, where 'C.F.M.' operate to this day, were complete, the Haslam machinery was installed and working and on 12th February 1883 six butchers started killing 9,975 sheep and lambs. If there had been shipping space available they could have killed twice the number. They were shipped in the steamer *British King*, arrived in London in May, and brought a deceptively high price of 7d a lb.

The next 20 years of the New Zealand frozen meat trade were a long struggle against trade

On the opposite page, Mr John Grigg of Longbeach who took the initiative in founding the Canterbury Frozen Meat Company in 1881.

In the photograph below, taken at a recent meeting of some of the main suppliers to J.S., are (l. to r.) Mr William Donald, who sends Scotch beef (see September's J.S. Journal), Mr W. M. Justice, Mr George Morrison of Dumfries, Scotch lamb (an article is ready for a future Journal), Mr F. W. Salisbury, Mr Robert D. Iles of C.F.M., Mr Percy H. Maunder of Tiverton Junction, Devon, who sends us West Country lamb and pigs, and Mr James Sainsbury.

depressions, sales resistance, shipping costs, and plain bad luck like the fire of 1888 which severely damaged the works largely because, at 1 a.m. the Brigade Superintendent in Christchurch couldn't find the Mayor to get permission to take the fire engine outside the city limits. He did eventually find the Chairman of the Fire Brigade Committee who signed the authority. By then the Belfast works was blazing away.

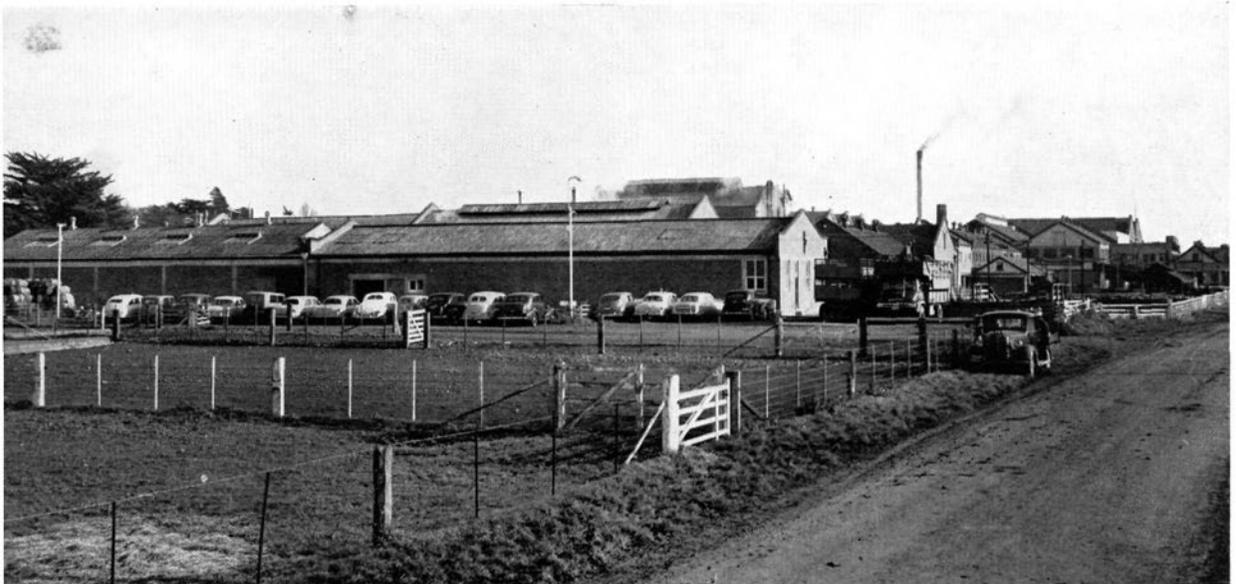
The Company emerged from this crisis in good order and with increased capacity at the rebuilt works. The season of the fire was a record one in which they killed and froze 244,352 sheep and lambs.



The frozen meat industry was, however, still faced with handling and marketing problems in London. In the 80's there wasn't much cold-storage space at the docks or at Smithfield and in unloading the carefully packed stows from the holds of the ships a deal of damage was done by dockers, careless of the meat which softened once the hatches were off. There was, too, a good deal of sales resistance to imported meat. Neither public nor dealers distinguished very clearly between meat from different sources. Australia, New Zealand, even U.S.A. and Argentine, they were all lumped together as 'colonial' competitors. It took a long period of careful grading and selection to build up the reputation of Canterbury Lamb.

At the foot of this page is a view of the Belfast works of the Canterbury Frozen Meat Company as they look today. They opened in 1883 with the slaughter and freezing of nearly 10,000 sheep and lambs. This Belfast site was chosen because of its rail link with por facilities at Lyttleton. On the right above it is one of the early works-locomotives, now replaced by less romantic looking diesels.

C.F.M. paid serious attention to research. Their first laboratory, on the left at the foot of the opposite page, was built in 1899 and their first chemist Mr L. P. Symes who had joined the firm in 1896 was appointed in that year. He is still working at Belfast as the firm's senior chemist. The commencement of his duties was delayed by a year's absence at the Boer War! Part of the modern laboratory is seen in the far right picture.



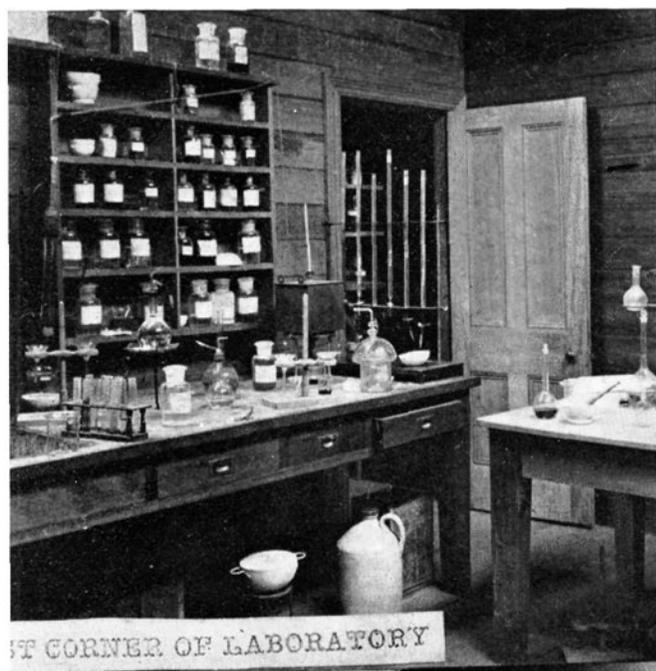
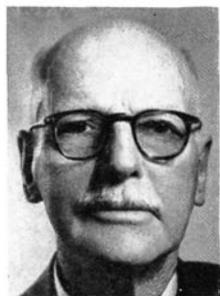
The policy of grading and selection at the New Zealand end was probably due to the Chairman, John Grigg. This Cornishman would have been an outstanding man anywhere. He had sold the family farm in Cornwall and settled in New Zealand where he made a reputation as a breeder of sheep. He then took up land at Longbeach in Canterbury and by his foresight and drive built up a world-famous farm. He had more confidence than any of his colleagues in the future of the frozen meat industry and at the beginning his share in the shipments and the risks was a very big one. He was Chairman of the Company until 1900 when he resigned. He died in 1901.

By the turn of the century, C.F.M. had opened a second freezing works at Fairfield about 50 miles south of Christchurch. In 1904 their area of acquisition was further widened when a third works at Pareora, yet another 50 miles south, was opened. Even today, there are only four other freezing works in the whole of the Canterbury province and the fact that our requirements have now outrun the current capacity of C.F.M. is some indication of the proportion of the total exports of prime Canterbury lambs which are handled in our branches.

C.F.M.'s General Manager, R. D. (Bob) Iles, is responsible to a Board of part-time Directors,

the majority of whom have always been farmers, a high proportion having come to England for a University education. The present Chairman, L. D. Cotterill, is a lawyer by profession, whilst also on the Board are S. E. Mair, a wool expert of Australian origin and J. H. Grigg, a descendant of John Grigg of Longbeach, referred to earlier. John Deans, who recently relinquished the office of Chairman, is the grandson of one of the original settlers, who landed 100 years or so ago in the then traditional manner; a sailing-ship having arrived from Britain would put into the sheltered water of a bay or inlet and the immigrants would be rowed ashore in a small boat, stepping into shallow water with virtually a tent and a bag of flour. With their women-folk they then struck inland on foot and those who settled at what is now Christchurch, had first to negotiate a pass through the hills between the site of Christchurch and the sea. Early attempts at cereal farming were unprofitable and eventually livestock was shipped out from Britain. There was no livestock and apart from native scrub, little vegetation. Not only farm animals, but flowers and trees were sent out from Britain over the years and in the early days a large proportion of the workers were carpenters, one of their first jobs being to build houses.

Mr L. P. Symes



New Zealand is often said to be more British than Britain and Mr Iles comes 'home' at fairly frequent intervals. Britain is always 'home' to New Zealanders, even though many of them – like 'R.D.I.' – cannot trace their ancestry with sufficient precision to say just from which part of Britain their forbears came.

After a visit to London, where the C.F.M. office is under the direction of S. A. Chisholm, a New Zealander by birth, and for many years London representative of the New Zealand Meat Producers Board, Mr Iles has only recently left Britain to return to New Zealand via North America, having visited Japan and Hong Kong

on the way here. The New Zealanders are always interested in opening up new markets and the freezing works, of course, have much to sell other than carcasses of lamb. There is ewe mutton, 'bobby' veal, beef and such non-edibles as wool, pelts, tallow, bone-meal and casings.

Mr Iles, a very modest man, will, we hope, forgive us for saying that he is one with whom it is always a pleasure to do business in that he has a simple yardstick for judging the solution of any problem – 'Is it fair?'

In common with most New Zealand freezing works operators, C.F.M. have had many worries, particularly during the last two or three years.



These stem in the main from droughts on the one hand and over-supplied markets such as that of 1961, on the other. Livestock processing is a hazardous occupation the world over, whether it is described as a freezing-works operation, as in New Zealand, a frigorifico in the Argentine, or a packing-house in North America. Live animals have to be bought in competition and their many products sold in competition months afterwards. The net profit is fractional and strength of mind is necessary, for whilst, obviously, every conceivable economy has to be achieved it must not be at the expense of quality or condition of the product.

Opposite page. The sheep yards at Belfast where stock is delivered and held.

Below. In the Belfast works. After slaughter the lamb carcasses are conveyed by a 'chain' system past the butchers. Each man carries out a different stage of the work until the carcass is ready for freezing. This method replaced in 1933, the 'solo' system in which each man killed, skinned and dressed his own lamb.





The small English boy who thought the phrase in the 145th Psalm, 'Thou givest them their meat in due season', was 'Thou givest them their meat from New Zealand', could only have been quite a modern youngster, because it was less than a century ago that large-scale refrigeration first made it possible to bring meat from the Antipodes. Scientific methods of refrigeration and cold storage have revolutionized the range of possible food supplies.

From the Middle Ages – when man may be said to have ceased being dependent upon the results of the hunt – down to last century, winter meant an end to almost everything fresh. In early autumn the livestock were killed and their flesh salted down. Salted and dried fish, known as stock-fish (because it had become so hard that it has to be softened for cooking by being soaked and beaten on a 'stock' of wood), was the other staple fare of winter diet. The food was limited and unappetizing. Nevertheless there were always forward-looking minds who were constantly seeking methods of food preparation which would do something to relieve the mono-

tony and tastelessness of the usual fare. The great Francis Bacon had a prophetic glimpse of the possibilities. In fact his fatal illness of 1626 was brought on by his stuffing a fowl with snow to see how long decay could be prevented.

This was using natural methods of refrigeration, and the employment of these may be said to date back to the time of the Ancients. Even at the court of Alexander the Great frozen delicacies, made from the mountain snows, were enjoyed. The Romans used the simplest form of cold store, the ice-box, when relays of fast chariots and running slaves brought Alpine snow to cool the wines at the banquets of the Imperial Court. Ice cream makers hail Nero as the first of their line. He relished concoctions of fruit juices and honey poured over the mountain snow. The Romans employed similar methods packing in snow, to transport British oysters from the beds close to the most ancient city in England, Colchester, which was founded by them, across Gaul and over the Alps to Italy. These oysters were regarded as far superior to the continental shellfish. They still are.

Royal Ice - Wells and Others

*An account of early
cold storage methods used
in England before
the development of
modern refrigeration.*

*This article by E. R. Yarham
is reprinted with permission
from Wine and Food the
quarterly magazine of the
Wine and Food Society.*



In our own islands, until the introduction of the modern refrigerator, the main method of keeping food fresh was by the use of ice-wells – alternatively, ice-houses, ice-pits, or ice-cellar, and sometimes snow-wells – where ice collected in winter often lasted until well past mid-summer. The poet Edmund Waller (1606-87) wrote a poem in praise of St James's Park, 'As Lately Improved by His Majesty', and in it he spoke of the royal ice-well there:

Yonder, the harvest of the months laid up
Gives a fresh coolness to the Royal Cup;
There ice, like crystal firm, and never lost;
Tempers hot July with December's frost;
Winter's dark prison, whence he cannot fly,
Though the warm spring, his enemy, draws
nigh.

Strange! that extremes should thus preserve
the snow

High on the Alps, or in deep caves below.

In this connection, only last September an ice-house thought to have been built about the middle of the seventeenth century, was discovered by workmen clearing away rubble from the

basement of a bombed house in St James's Palace, Westminster. The deep, brick-lined pit was seen by an architect who was passing, and he gave details to the London County Council. As the outcome, photographs and drawings were obtained before the pit was filled in.

Such natural 'refrigerators' became quite numerous about the time of Charles II. It is recorded that among other works and improvements carried out in St James's Park, in October 1660, 'a snow house and an ice-house' had been made, no doubt the one referred to by Waller. There are in existence accounts for the building of several royal ice-houses by Berkshire Garden or in St James's Park between 1666 and 1670. The one discovered was mentioned in a document, dated 1680, which implies that it had been erected for Barbara Villiers, Duchess of Cleveland, as an adjunct to her mansion house in Cleveland Row. This was built on part of the site of Berkshire House, which had been purchased for Barbara Villiers, then Lady Castlemaine, in 1668. It was rumoured that the house was the King's gift to his mistress, though his

name did not appear in the sale. The date of the ice-house can therefore be attributed to the period 1668-80.

The pit had been filled with clay, brick, rubble and ash, which included two pottery fragments of the late seventeenth or early eighteenth century. It was circular: 12½ ft. deep, 13½ ft. in diameter at the top, tapering to 7ft. 3in. at the brick-laid bottom. A brick ledge near the bottom probably supported timber slats which allowed the melted ice to run away. The floor slopes toward an arched drain on the south side. The ice-house would normally have a removable top of timber or thatch, or sometimes a brick dome with a door.

M. Tschumi, the Swiss chef who served the Royal Family for forty years, mentions in his memoirs his experiences with a type of royal servant whose duties lapsed with the coming of modern inventions. He was the 'royal ice-man'. At Buckingham Palace block ice was bought from tradesmen daily (much of it came from Holland), but the cooks used to say it melted as soon as looked at. At the private residence of the Royal Family, Balmoral in Scotland, and Sandringham in Norfolk, and also at Windsor Castle, it was the custom to use natural ice from the lakes and rivers. One of the master cooks often remarked, 'This is nature's way of preserving food; it lasts much longer and is easier to work with'.

M. Tschumi was referring particularly to the nineties, when there was a series of hard winters, and there was never any shortage of ice on the rivers and ponds of the royal estates. The ice-men, clad in thick coats and wearing heavy gloves, took shovels and picks and cut out blocks of natural ice in winter for long storage. This was known by the kitchen staff as 'home ice', and was much preferred. But as Prince Albert (late George VI) and his brothers were very fond of skating, the ice men had to be careful not to spoil their favourite stretches. A few weeks' work sufficed to store the ice-wells for the season. The last of the ice-boxes which were used in the royal kitchens were done away with in the reign of George V, and replaced by modern refrigerators. Queen Mary was always a highly efficient housewife!

Ice-wells were quite common, especially in country districts, at one time, and some of the lonely houses in Scotland used them until very recently. Some date back to as far as the eleventh and twelfth centuries, when William the Conqueror carved out the land among his favourites.

Most priories and abbeys had their ice-wells, and it is probable that practically all the manorial estates had their own. There are occasional evidences of their existence on modern Ordnance Survey maps, such as in the Norfolk village of Old Buckenham where there is a landmark known as Ice-Hill. The terms ice-well and ice-hill are pretty well synonymous, and it may be said in passing that the system was also widely employed on the Continent for the preservation of food and drink. Indeed, in the country districts of Scandinavia ice is still cut from the lakes in winter and stored in ice-houses where it lasts until August.

Which was the latest ice-well to survive in England? Perhaps the one at Orwell Park, Ipswich, where the Rt. Hon. E. G. Pretyman often entertained King George V to shoot over the famous Decoy Woods. It was used until the twenties. A writer who knew the estate well, P. E. Cross, said: 'The ice ponds were two in number, about a quarter and a half in acre extent respectively. Situated in a valley bottom and fed by a stream from the old otter lakes, the location was a veritable frost pocket, and ice formed quickly when hard weather set in. The ponds were irregular and brick-sided; the top course consisting of round shouldered flint-hard blue bricks over which the ice sheets were drawn in, before being broken into small nuggets on a heavy oaken platform laid up to the pond-side when operations were to begin.'

Preliminaries for the ice season were carefully planned. Every evening, when frost threatened, all scum and debris was skimmed from the ponds. Water was allowed to rise almost to the level of the pond edge by operating a sluice board. This eased the job of scum removal and of bringing in the ice sheets later. Only black ice, free of air bubbles or snow crystals, was of any use for storage, and it was essential to brush away any snowflakes which might interfere with the 'set' of the ice. The flooding was undertaken each evening in order to build up a good thickness of ice in the shortest possible time. Eventually, when the ice was two inches or more in thickness 'icing', as it was called, would begin. Work began between three and four a.m. by the light of hurricane lamps. The surface was skilfully smashed up with the aid of sledge hammers and crowbars, the lumps were drawn to the bank with long-handled cromes, broken into smaller pieces, loaded on to farm carts, and drawn away to the ice-house.

A number of examples of ice-houses still survive. One, unusually curious, takes the form of a cave in the side of a hill at Richmond, and attracts many visitors. It is in the grounds of Cardigan House, where lived Captain John Wills, for whom the *Cutty Sark* was built. Another very fine ice-pit exists at Naseby Woolleys, a mansion lying mid-way between Naseby and Welford, Northamptonshire. It is thought the last time it was stocked with ice from the lake was during the severe winter of 1894-95. A third was discovered a year or two back in a wood on the Shalford Hall estate, north-west Essex. Probably this was used by monastic occupants of Shalford Hall in pre-Elizabethan days for storing blocks of ice from the Pant stream nearby or the eel pond in the grounds. The pit is circular, brick-lined, about 20 ft. deep and 10 ft. across.

Often the ice-pit, buried in a remote spot, chosen for its shade, has survived the mansion house itself. Local legends of secret passages to the parish church are usually traceable to a disused ice-house, its purpose long forgotten. This tradition became attached, for instance, to the ice-house of Hertford Castle, which is burrowed in the dry bank of the former moat, and the true nature of the passage was not realized until it came into possession of the borough council, by which body it was cleared out and preserved. In this example, which is near the centre of the town, the ice-pit at the end of the vaulted passage is covered with a brick dome of excellent craftsmanship.

The wells were not all of the same type. There is the deep one, similar to a well and constructed like it. There was an entrance, usually on the north or north-east side, and ladders were used to descend the well, the top of which was of brick or timber, and it was often covered with earth. Another kind was shallower, consisting of a large stone or brick-walled room about twenty-five feet below the ground. The entrance was on the north and steps led down to it. Earth thrown up when the chamber was dug was banked over the timber or stone top, so forming the 'hill'. Thus the name ice-hill arose. In such chambers carp (from the fish ponds), butter, meat, fruit, vegetables, wines and ales were stored.

A word about the storage of the ice which, as described earlier, was cut in slabs or blocks from streams, lakes or clean ponds and carted by horse and wagon to the ice-well. It was broken into smaller pieces and rammed down to form a solid mass. Sometimes straw packing was used, making it easier to remove small quantities for kitchen use. For instance, sufficient to keep butter cool on a summer day would be chipped out with a pick. Such a store of closely-packed ice would last far into the summer. The best wells were provided with an efficient drainage system so that water accumulating due to melting or seeping through the walls could be got rid of. Naturally, with all such refrigeration mild winters were serious. Furthermore, with the rising standard of living ice for the kitchen could no longer be drawn in sufficient quantities from winter ponds, and a new system had to come.

Branch Anniversaries in 1963

One branch celebrates its seventieth birthday, ten branches their sixtieth five their fiftieth and seven branches their twenty-fifth birthday this year.

Opened in 1893

128 Kilburn

Opened in 1903

66 Brighton
Ballards Lane, Finchley
Hackney
177 Haverstock Hill
96 Kilburn
Leyton
94 Tumbridge Wells
Wallington
154 Walthamstow
179 Walthamstow

Opened in 1913

Boscombe
Lcc Green
6 Norwich
168 Streatham
Wembley

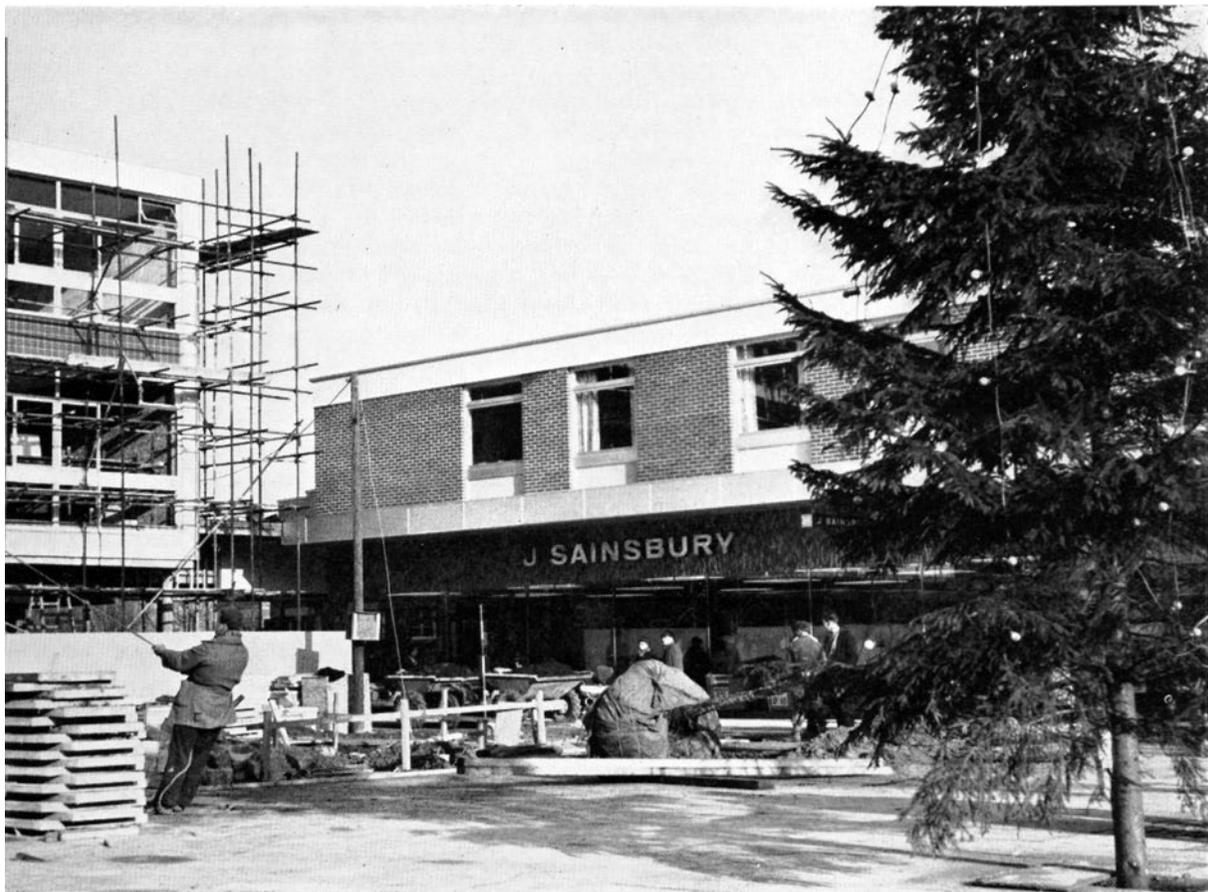
Opened in 1938

Barkingside
Battersea
Boreham Wood
*closed 1962 and now
a self-service branch*
Harpenden
Hatch End
Hook
Stanmore

Cowley

a new branch

We opened our new branch at Cowley last November 13th. It is only a few miles from our Oxford Branch in a new shopping area development which is sited in the Cowley Industrial area. The development is by no means complete but when it is it should attract not only workers from the industrial areas but those from further away. A multi-storey car park will be one of the attractive facilities.





Manager at Cowley is Mr W. Reading who joined J.S. in 1936 at Edgware. He worked at Boreham Wood, Stanmore and other Branches in that area and became Assistant Manager in 1949 at Edgware. From 1951 to 1953 he was P.A. to Mr W. J. Hedges. He went to Marylebone for his first self-service training in 1955. In 1958 he became manager at Collier Row, then managed Debden and after helping at openings in Welwyn and Forest Gate took over at Cowley in November.



J.S. People at Cowley are : (top right) the housekeeping staff Mrs M. Scott, Mrs I. Yates and Mrs J. Goodall. Below right, Mr T. Hooper, Assistant Head Butcher. Middle left, Mr W. Mitchell with Assistant Manager Mr J. Holloway. Below left, Miss D. Coleman of 1/4 Ealing relief First Clerk.

Top photograph on the opposite page shows the branch just before Christmas. The interior shot gives some idea of the size of the shop. At the Checkouts : Mrs L. Jaycock, Miss G. Miles, Mrs J. Mayers, Miss P. Villebois.

'Bring us back a camel'

The winning entry in our holiday competition is an account of a high speed trip across Europe and into Egypt by motor car from Miss R. D. Spiller of Mr Timothy Sainsbury's office.

Though she didn't bring back a camel she got photographs of plenty.

The one on the opposite page was taken on the Mountain Desert Road.

With cries of 'Bring us back a camel' ringing in our ears, we set off on a grey October Friday to Dover. The boat had broken down, didn't leave until an hour and a quarter after scheduled time but even so we bowled into Austria two hours ahead of our original schedule. A diversion between Gölling and Radstadt took us along a glorious, twisting, winding, scenic little road and lost us one of the hours which we had gained. We really began to think that tiredness might be catching up with us – or was it the duty free brandy? There on a scooter, straddled sideways between two men and held at one end by its tail and the other by a collar and lead, was a pet sheep! We stopped that night at Obertauern.

The run through Austria grew more pleasant as the next day wore on, and for the first time the sun began to shine. The road across the Loibl Pass took us down onto the Yugoslav plains and on to Ljubliana where outside the town, we picked up the Autocest, a fine motor road along which the maximum speed is 62 miles per hour (100 kilometres). Now we knew we were South of the Alps. Oxen worked in the fields. Cow herds watched their beasts and in one clearing an old woman sat on a three-legged stool watching four cows, two horses, a donkey, a sheep and a couple of tiny piglets.

When we reached Belgrade around nine we were tired and hungry and staggered into the cafe adjoining the hotel. A few words of German was the only common language, but the result was delicious – a schnitzel topped by a perfectly fried egg, served with a mixture of peppers, potatoes and morsels of meat on one side and pickled cabbage on the other. This rounded off with a large bottle of Yugoslav beer. Delicious!

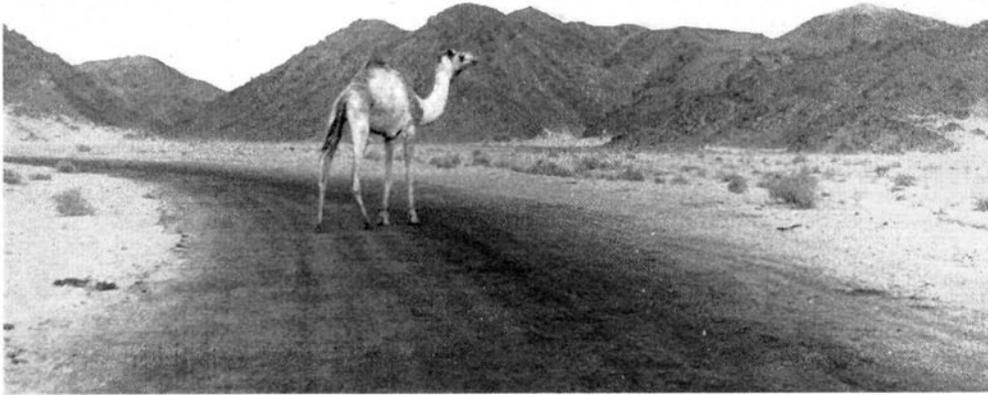
Next morning to Nis and from there we joined

the new Autoput. Afternoon saw us in open landscape with large mountains beyond. In the foreground the peasants worked busily at the harvest. Others tended their flocks – some not too carefully, for one is liable to come across the odd cow on the motorway; or even, as I did, a great fat, black, curly coated pig taking a leisurely stroll across the road.

For a long stretch out of Nis we motored on cobbles which turned into an old tarmac road and eventually we picked up the Autoput again and made good headway until suddenly, just round a corner after an earth fall . . . no road. For twenty-two kilometres we crashed and bumped our way over what we had found on previous trips, to be a typical Yugoslav road. Maximum speed for this distance was ten miles an hour. We were delighted at its end, to find ourselves back on a motor road for the last few miles to the new Motel just before the Greek border. This despite its name, is just a basic overnight stopping place where you can get – a bed for the night (very hard), a meal (if you speak the language, which we didn't and so ended up with a very curious cheese omelette), little service, no hot water and not much cold. Still, it was a resting place. On a previous occasion a bit further down the road in Greece the girls in the party found themselves in a tank room on the roof in two very rickety old iron bedsteads, and the boys shared a landing with several portly locals of both sexes. . . .

We left Gevgelija at eight next day and were quickly through Yugoslav customs, held up by all sorts of formalities at the Greek post but were tickled pink to receive a cracking full present arms from a sentry in full dress Evzone uniform.

That evening we dined at Zonars, a favourite



eating place we knew from previous stays in Athens. Now the Americans have found it, so it is not a place to hear the local language spoken. Friends in Athens phoned the shipping office for us to confirm that the boat would be sailing at 2.00 pm next day – but no . . . it was not going to leave until 9.00 am the following morning. After our mad scramble to reach Athens in four days you can imagine our feelings.

Since we had eaten with the tourists, we decided on that next evening to eat with the locals. It was too cool to sit outside but inside the cafe was a hive of industry. Everyone comes out to dine about nine and there in the room with a vine growing right in the middle we had a most delicious meal of Shishkebab. Right by the entrance to the cafe was the kitchen and servery and there on full view was all the raw meat so you could choose exactly what you wanted – if one could speak the language. It was all Greek to me!

Because I went back to sleep after the alarm had sounded next morning we panted into Pireaus, the port of Athens only to find that with no time to spare we had to get a Police Permit to leave the country. I tore round the dock area, saw eight Greek officials, eventually got the right document and tore back to the customs. There the Agent of the shipping line grabbed all the documents, pushed me into the car and leapt in as well, indicating that we should drive straight through the dock gates and keep sounding the horn. We kept this up right through the dockyard, screeching to a halt beside the *Media* our ship. They had finished loading, the derricks were stowed! My heart was in my mouth – all this way and this had to happen. The Agent rushed aboard the ship, goodness only knows

what he said but out swung the derricks and our little car was hoisted aboard. I never want to live those few minutes again.

We arrived at Alexandria two days later around seven in the morning and were anxious to be on our way, but the palaver to get through customs was fantastic. Having washed the wind-screen, cleaned all the lights and generally tidied up the car we were still on the quayside at 9.30. It was not until we finally had our blue Egyptian touring number plates roughly wired on top of our own registration number, that we were allowed on our way at 10.15, getting our first experience of the cry which was to plague us throughout the country – ‘Baksheesh’ (or money for nothing)!

We bumped our way through the back streets near the port and picked up the desert motorway. Suddenly, as one leaves the town, everything is desert. Barren undulating, sandy desert stretches as far as the eye can see. This road with only the parallel line of telegraph poles and the occasional group of wild camels to look at, is so straight that it is boring, so we amused ourselves by learning to recognise the Arabic numerals on the kilometer posts. An elementary lesson that proved useful when paying hotel bills made out in Arabic!

On to Cairo – should I say ‘Bedlam’ – here they have the one way system to end all one way systems. Mr Marples might have gone to Cairo for his inspiration. The Tourist Information Office did not know whether we needed a permit to travel down the Red Sea Coast so we tried the Cairo Office of the Egyptian Touring Club only to find it shut. It was the afternoon. We then played that fantastic game of ‘Hunt the British Embassy’ and found there was nobody

at home there either, but a clerk. He did know a permit was unnecessary so we set off East. We drove into Suez two hours later and the hotel made us really welcome, served us a delicious meal and large bottles of ice cold beer which we drank out on the terrace overlooking a street where all the hubbub of a native market area was in full swing. As we parked, a local lad attached himself to us, helped us unpack and agreed to watch the car for the night. He must have had his best night's sleep in years, for next morning when I looked out of the hotel, there he was curled up fast asleep underneath the tonneau cover of the Sprite.

We were on the road around 6.00 next morning taking the road southwards along the Gulf of Suez past the refineries and then on a pleasantly deserted road until, much to our surprise, we came across a whole colony of German tourists camping right on the Red Sea shore. If unlimited sunshine is what you are looking for then that is the place. The road along this coast is made up, but not good. In some places it has become rotten from oil deposits. For 300 miles it runs along the coast past some magnificent mountain scenery, glorious masses of deep red rock which shade into purples, browns, yellows and even black at times with occasional patches of the hillsides seeming to sparkle like crystal.

Just before Safaga the road turns inland into a fantastic piece of desert scenery – a real moon-scape where the only living things are a few tiny birds and a scattering of spiny shrubs and gourds. The road climbs slowly, almost imperceptibly to 2,100 feet along a vast dried up river bed and drops gently to the Nile Valley. Here and there we saw a few goats with their herds and

an occasional camel, but only two vultures – there was not enough life there, even for them.

After a sunset which tinged the evening clouds in the sky with red, we came to Qena where we were held up at a level crossing. The whole of Egypt's child population knows one English word 'Bye-bye' and when one is sitting in a Sprite with the hood down, the chant of this one word is absolutely deafening. I have never heard such a row in my life.

We travelled now on hard mud roads in absolute darkness, at times along dykes built between the fertile basins of Nile mud, rich with their first crops since the inundation when the waters of the Nile are released from the dams far up the river and flood the plains for about three months of the year. At times there was the Nile on one side and a sheer drop to a nearly dry canal on the other. Everywhere the fellahin sat around their bamboo and reed huts right on the edge of the road. After an age we arrived at Luxor, booked in at a splendid hotel with a great double staircase, an enormous dining room and vast fourposter beds with mosquito netting drapes. The waiters dressed in full length white nightshirts, red cummerbunds and white turbans gave tremendous atmosphere to the place.

Next morning we were at Karnak early. We took photographs, saw the temples and the Sacred Lake where sacrifices used to be thrown to the crocodiles, climbed the Pylon for a view of Luxor and pushed on to Assouan. At first the road runs along the mud dykes between the Nile and the canals where men fished in the muddy water and others worked at their primitive water pumps which consist of bits of wood in the form of a trestle on which there is a counter-

*The sacred lake
at Karnak
where crocodiles
once were fed
on human victims.
No crocodiles
there today but
the mosquitoes
eat hearty.*



balanced arm with a hide bucket at one end and a lump of dried mud at the other. Then we crossed the railway and crashed and bumped our way over 48 miles of badly corrugated stony track or over patches of soft sand. Here and there we passed a vehicle from which the desert had taken its toll and on one stretch we came across a long trail of sump oil which ended suddenly in a great black pool. Eventually we came to a real road where we saw our first snake. It reared up at us in the middle of the road, its green eyes catching the light of the headlamps, quite ready to take on anything – even the Sprite

Assuan proved a pleasant base from which we visited the great workings at the new High Dam and the Russian Town, also the very much older barrage. Here, on our way back to the town we tried to ask our way to Philae. The troops guarding the barrage hadn't a clue about English, so they brought out their officer who helpfully showed us the road to Shellal from where we could hire a rowing boat to take us out to the temples. It was most useful having him with us as he did our bargaining for the hire of the boat. As the temples were partially flooded there were very few people there and to drift around those ancient temples at near ceiling height, in absolute peace and tranquility was quite the most fascinating thing we had done. Later in the day we took the local ferry to Elephantine Isle. This was definitely the way to travel over recognised routes. The locals were as much intrigued with us as we were with them and their felucca ferry boat. It was rather like taking part in the Arabian Nights. We wandered around the island looking at the Nilometer, the parts of one of the dismantled temples laid out prior to reassembly elsewhere, old ruins, a really primitive village overlooked from the far side of the Nile by the tomb of the Aga Khan. We passed the women gathering in their chickens at sunset grabbing the fluttering birds by the feet – sometimes as many as a dozen at a time! Other women were fetching water from the Nile – not in the lovely earthenware pots which we had expected, but in the latest fashion – 20 litre petrol cans.

Next day we returned to Luxor and on the following morning set off in fine style by donkey to The Valley of the Kings up the long straight road towards the mountains, past fields of sugar cane and maize and on past the two giant Colossi of Memnon towering above the plain

their feet still surrounded by the waters of the inundation: through the old village which has grown up in and around some of the old tombs till we came to the tall cliffs beneath which the temple of Deir-el-Bahari nestles. Here we dismounted for a badly needed break as the Egyptian guides had allowed the animals to break into a gallop which was fine, until a girth strap on my beast worked loose and I slowly slid sideways off the donkey. Luckily I was caught at the last minute by the guides. We left the donkeys and set off with one of the guides on the strenuous climb over the mountain. The view at the top is marvellous and the tombs, once one has clambered down a narrow marble gully the other side and has refreshed oneself with a cool beer, were worth all the effort. Here we saw the inner casing of 4 cwt of gold which surrounds the mummy of Tut-ankh-Amen, and the fabulous wall painting in other tombs telling the story of each king's life and of his journey to the underworld. On our return over the mountain we looked at Deir el Bahari, the unfinished temple which Queen Hatshepsut ordered to be built. Afterwards we went to the Tombs of the Nobles to see more wall paintings and rock carvings. Each guardian of each tomb had his tale to tell, some understandable, some not very, and each time there was more bakshcch to be doled out.

We left for home at sunrise next morning heading North to Cairo through the rising mists from the inundated fields. We stopped for morning coffee right on the banks of the Nile and watched the feluccas drifting lazily about their business. There is no sense of urgency about anything that is done. Here and there along our journey we came across masses of people going to and coming from markets in various towns. They all seemed to have plenty to sell of a wide variety of animals, and produce, and among the animals there appeared to be one or two moving haystacks. They turned out to be camels overloaded with sugar-cane.

We were now homeward bound but made sure that we had a look at the Pyramids and Sphinx whilst we were stopping in Cairo. Then it was hotfoot across the desert motorway again to Alexandria before catching the boat for Athens and retracing our steps across Europe. As we reached Alexandria we had noticed a distinct drop in temperature, but it was nothing to November in England – still, we had our memories to keep us warm.

The Law for Motorists

J.S. Journal reviews a recently published book written to help motorists on their way through and around the 271 sections and 20 schedules of the Road Traffic Act.

It is fashionable today to speak in terms of 'types', and for people to become taxpayers or theatregoers, bakers or bankers. The community seems to be divided into more and more sections, even though one can be a member of a number of them.

In many cases this is unjustified, but where the motorist is concerned, the division is a very real one. A pleasant, easygoing, ambling pedestrian has only to get behind the wheel of a car to change his character completely, and the habitual bully finds an easy way of self-expression on the road. Sometimes, of course, the change is for the better – but 'power corrupts'.

The Law for Motorists has been compiled with the motoring split of our personalities in mind, and is published by the Consumers' Association Limited as a companion volume to their previous publication *The Law for Consumers* which was reviewed in the April 1962 issue of the J.S. Journal, and is by the same author.

The book is divided into sections dealing with various aspects of motoring law, and is up-to-date enough to cover the Road Traffic Act 1962. Its aim is to give the motorist a chance of finding out how he is affected by the law, and it does undoubtedly fill a gap, for motoring is an activity which brings its exponents very close to the law and often into conflict with it.

In the section dealing with the motorist himself, the book emphasises his subjection to the Common Law, as well as the Statutes which have been passed to regulate his activities. The motorist is certainly not outside the law, and is affected by many more everyday regulations than his less mobile fellows.

Obtaining and licensing the car are dealt with in the second section, with emphasis on hire



purchase problems and roadworthiness. The book contains some interesting but little known facts. Does the average motorist know, for instance, that he can escape the rigours of compulsory third party insurance merely by depositing £15,000 in the High Court?

Under the section on accidents, we learn that, so far as road accidents are concerned, a cat is not an animal, but that if a mule is injured, unless it is in your car and no one else or their property was damaged, you must give your name and address and produce your Insurance Certificate.

The last section 'Procedure in Court', should go a long way to reassure those who cross the rather nebulous line between legal and illegal motoring. A very clear account of procedures is given, together with an outline of the effect of the 1962 Act.

This book is not one to be rushed to in an emergency, although it would certainly be useful. It should rather be read to give a background to the art of navigating our overcrowded roads successfully and without incurring any unnecessary penalty.

Socials & Dances



Gerrards Cross



At the Christmas Dance held by Gerrards Cross some of the senior staff on the right above, Mr A. E. Biddlecombe, veteran guest is at the head of the table. Centre, pictures of presentations, dancers and right, lucky man in a dark suit.



Footballers Dance



Griffin Footballers braved the beginnings of snow, ice and frost to get together at Dulwich canteen on December 29th. Once they got their boots off everyone had a fine time.



Factory Dinner

*Factory Officials and Junior Officials
met at Pimms for Dinner on 8th December.*

*Pictures show, left, Mr and Mrs Gold,
Mr and Mrs Brightwell.*

*Centre left, Mr and Mrs King, Mr and Mrs Berry
and Mr and Mrs Fowler. Centre right,
Messrs Nayler, Howard, Brightwell and Hook.*



*On the left,
Mr and Mrs C. Wood,
Above, Mrs Howard, Mr Silk,
Mrs Martin, Mr Martin
and Mr Heath.*

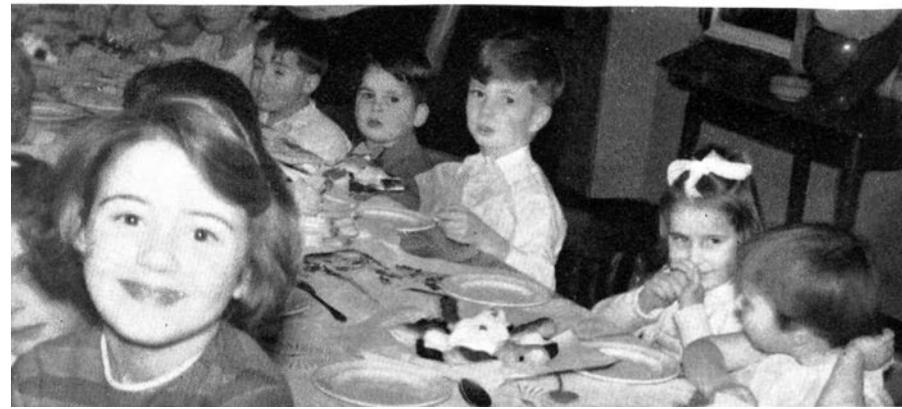
Harrow

At Harrow's Christmas dance visitors came from neighbouring branches. In the picture on the left Mr and Mrs Wallace and Miss Stevens with Mr Higgins and Mr Spicer. Below left, celebrating a raffle win Mr Hoskins, Mr Baker and two other members. Below right, Mr Green of Wealdstone registers enjoyment.



Crawley

Some of Crawley's junior J.S. people at the big Christmas party put on for them at the branch by the local SSA section.



How to Buy a House

This article prepared by J. S. Estates Department and originally published in the Journal in 1956 has been revised and brought up to date to help readers who want to know about the procedure and the economics of house buying.

The decision to buy your own house, particularly if it's a first purchase, is certainly a major event in the domestic scene and can no doubt also be fairly described as an 'adventure'. It may, of course (unless one should decide to make a personal survey of the roof on a very foggy night), lack the physical elements of chance and risk which are normally associated with this term, but in other respects these features are well to the fore.

The First Step

Having decided the approximate accommodation and narrowed the choice of district as far as possible, one can either refer to the Press - most sections of which carry a fair selection of advertisements - inspect the area for Agents' boards or approach the Estate Agents in the district for details of any properties they have for sale.

The first and second suggestions will, however, invariably lead a prospective purchaser to the Agents mentioned in the third and, in practice, it will generally be found that all three methods will eventually be combined until a suitable house has been secured.

The Agent

The main point always to be borne in mind when dealing with Estate Agents is the very simple and not unreasonable one that they always act in the interest of the party who pays their fees which for all practical purposes in the case of houses with vacant possession is the vendor. This may sound like repeating the obvious but of course it means in practice that there is no duty on the Agent to draw a possible buyer's attention to any defects in the property, and that he will more than likely take a very optimistic view when describing its advantages and discussing its saleability.

There is, of course, no objection to approaching more than one firm of Agents although this will doubtless result in the purchaser being offered the same property by more than one Agent. These, incidentally, are the circumstances which can, without the buyer being aware of the fact, lead later on to a dispute in the Courts as to which Agent is entitled to the commission and whilst it is true to say that such cases are becoming less frequent as time goes on, it is suggested that in the event of more than one Agent being visited, all details of properties should be kept. If a particular house has previously been offered by another firm then the second Agent to offer the property can be advised that details have already been received.

The Inspection

The degree of inspection to which each property will be subjected will doubtless vary from a glance down the road in which the property is situated (which may, however, be unwise in case the houses are better at the other end) to a final detailed visit for the purpose of measuring for carpets and curtains.

Whether the wireless and television reception is of more importance than the nature of the garden sub-soil, or *vice versa*, and any other desired amenities which have to be considered must, of course, be a matter of individual taste, but despite man's ingenuity, the sun still rises in the east and sets in the west, so it will be quite simple to ascertain which rooms have the benefit of sunshine at various times of the day.

It would take too much space, even if the writer were able to do so, to list all the points which a competent surveyor would inspect and test before issuing a full report on the structure but, at the same time, it will be appreciated that a very good idea can often be obtained from the way the property has, or has not, been maintained by the present owner. In this connection it may well be that a house which is in need of decoration either internally or externally or both might be a far better proposition than a property which has just been 'dolloed up' for the purposes of selling. This latter process is very often resorted to by owners to cover up more serious structural defects which it is sometimes extremely difficult to recognise without disturbing the new decorations; a step which even an experienced surveyor might, out of courtesy, be reluctant to take.

A point which is sometimes overlooked is that a room which gives every appearance of being in perfect decorative condition might create a different impression when the pictures or some of the close fitting pieces of furniture are removed.

The Offer and the Deposit

Here the most important matter to refer to is the signing of letters or acceptances of offers.

There is a possibility, although this is more likely to arise in the Midlands or the North, that a prospective buyer might be asked to sign a form of contract in the Agent's office or by an owner direct if no Agent is involved; sometimes this request is accompanied by a statement 'that there is another party who will sign if you don't'.

If the house appears to be all that is desired it does, of course, require very great strength of mind on behalf of Mr and Mrs, or prospective Mrs, Purchaser

to refuse to sign but unless a purchaser is anxious to indulge in the maximum possible degree of adventure referred to earlier and probably emerge from it a very much poorer man, it is essential that the document is *left unsigned* until it has been shown to a Solicitor for his advice.

On the other hand, a prospective purchaser will usually be asked, quite properly, to confirm any offer he may wish to make in writing and there is no objection to this being done providing any proposal is made 'subject to contract and survey'. Even the words 'and survey' may be omitted if the Agent refuses to take the offer on any other basis because 'subject to contract' will enable a buyer to withdraw if he wishes to do so: but these words 'subject to contract' *must be inserted*. The reason for this is that if they are not inserted and the document is accepted by the owner (even although the language used by both parties is quite informal) then a binding Contract will have been entered into on the lines referred to above with the attendant possibilities of such disastrous results for the party making the offer.

It will be appreciated that an offer made 'subject to contract' leaves the Vendor free to dispose of the property to another buyer, because until Contracts are exchanged there is no binding agreement which can be legally enforced. This, however, is a risk which it is very much safer to take, for the reasons mentioned, than entering into a binding Contract before the property has been surveyed or the necessary enquiries have been made by the Lawyers.

These enquiries cover such matters as the owner's title to the property, the possibility of compulsory acquisition by a local or public authority, and town planning which may seriously affect the amenities of the district, etc.

A deposit, usually 10 per cent of the purchase price, sometimes less – never more – is normally requested by the owner's Agents at the time of the acceptance of the offer. It is perfectly in order for such a deposit to be paid subject to a similar condition as in the case of the offer, namely, subject to contract, but it is also a good idea to insert in the letter forwarding the cheque and asking the Agent to acknowledge in his receipt, that the money is held by the Vendor or his Agent, as the case may be, *as stake holder*. The effect of this is doubly to ensure that, in the event of the Contract not being duly exchanged, the deposit is returnable to the party who paid it.

Survey

The matter of the survey of a house for purchase is one which has received quite a lot of publicity lately because with the inability during the war years to carry out regular maintenance work which all properties periodically require, an increasing number of cases of dry rot and timber infestation are now coming to light. These, as is well known, can be very expensive defects to remedy.

Under this heading the cardinal point to bear in mind, it is suggested, is that unlike the case of the Agent, the Surveyor does not necessarily act in the interests of the party who pays him. This is perhaps an over-simplification but the point it is desired to stress is that where a Mortgage is taken on a property it is customary for the Mortgagor, i.e. the borrower, to be required to pay the Surveyor's fee even although his report will not be seen by the borrower, and the Surveyor owes no responsibility whatsoever to the borrower.

Again the fact that the property has passed the necessary survey and the money is forthcoming from the Mortgagees, i.e. the lenders, is not necessarily the conclusive information required by the buyer because it may only signify that the value of the property and the standing of the borrower are good security for the amount of the loan (and many Building Societies and other financial institutions have their own methods of assessing these various points).

Finally, the purchaser's purpose in having a Surveyor's report is, of course, to obtain expert advice on the condition of the property and to have some comeback by being able to seek redress from the expert concerned for negligence in the event of his having given wrong advice. If, however, the Mortgagees' Surveyor's report, whether disclosed to the buyer or not, is relied upon then it will not be possible to do this.

Contract

The normal procedure once a suitable property has been found is for a price to be arranged through the Vendor's Agent, by the offer and acceptance both subject, at least, to contract, and confirmed in writing both by the purchaser and the Vendor's Agent.

This is the latest stage at which a Solicitor should be consulted because the Agent will then wish to know to whom the draft of the Contract, which should be prepared by the Solicitor acting for the seller, is to be forwarded. In addition to dealing with the legal transfer of the property, a matter on which only a Solicitor is competent to advise, he may, of course, be able to assist you with regard to a possible Mortgage and any points which might arise in connection with the survey.

Having received the draft Contract from the Vendor's Solicitor, your Lawyer will then initiate enquiries from this Solicitor and the local authorities and if there are no unusual features then the Contract should be ready for your signature in about two weeks' time.

Once the Contract is signed you cannot (except in such extreme cases as, for instance, fraud on the part of the seller) withdraw, so it is, of course, essential to be certain before committing oneself in this way that the funds are available to complete the purchase. This completion normally requires about four weeks from the signing of the Contract and the actual date is always inserted in the Contract.

Raising the Money

It was quite common in the 1930's to see on the show-house of some of the more moderately priced building estates then being developed a notice reading, '£50 Secures This Desirable Freehold - Weekly Payments 23s 10d.'

Today, of course, this sounds much more like an advertisement for the hire-purchase of a radiogram but nevertheless, if the principle behind it is investigated it should provide most of the required information.

Before proceeding, however, there is a point which I think ought, perhaps, to be cleared. For a long time I was confused by two expressions, namely, Mortgagee - the lender, and Mortgagor - the borrower, and then a friend suggested I concentrated on the endings -ee and -or. He pointed out that the money passed from the Mortgagee to the Mortgagor and it may be that the endings in that order would come less unnaturally than if reversed!

'£50 Secures' - The Capital Required

There are four main supplies of mortgage money:

1. Private Funds.
2. Building Societies.
3. Local Authorities.
4. Assurance Companies.

The first can be quickly disposed of - it is generally more expensive to arrange, is usually repayable any time on only six months' notice and in any case is not as easy to come by as any of the other three sources.

The Building Society and the Local Authority are the more popular because they are arranged specifically for the house purchaser and the procedure is as streamlined as it is possible to be.

Not all Local Authorities are willing to lend, because the powers given them by Parliament (they would not, of course, be able to finance private individuals without these special powers) allow them to do so if they wish but do not order them to do so. However, most Local Authorities seem to have welcomed the opportunity.

Lastly, there is the Assurance Company. This has the advantage that the borrower will be taking out a Life Policy for the amount of the Mortgage, so if he dies before the Mortgage is fully paid off the Policy will repay it for him and he can thus be assured of leaving his house free of any commitments. But, generally speaking, the percentage advanced is less than with the Building Society or Local Authority unless additional and more expensive guarantees are entered into.

Mention should also be made of the possible composite arrangements available whereby the benefits of the Assurance Policy system can be amalgamated with the Building Society scheme and vice versa. Naturally, the annual payments would need to be adjusted to cover the additional facilities.

The actual amount of money necessary to buy

today depends obviously on the cost of the house and the sum to be borrowed; but assuming an agreed purchase price of £3,500 it is now possible to calculate, approximately, the capital required.

It is not, unfortunately, possible to be very precise on the percentage to be lent due to the fact that this depends on the Report and Valuation prepared by the Valuer acting for the Society or Council. In a large number of cases he will, no doubt, confirm the agreed purchase price but this does not, of course, automatically follow.

Assuming that our £3,500 house is of comparatively modern construction and either freehold or held on a long lease it should be possible to obtain from any of the reputable societies an advance of 75% of the purchase price and up to 90% subject to an Insurance Policy being taken out to cover the balance over 75% at a cost of £15-£25. A number of Local Authorities indicate that they are prepared to loan up to 90% without any such policy, so if we take a mean of 80% this should be a reasonable basis.

To this it is necessary to add the initial expenses which, again based on the £3,500, are as follows:

	£	s	d	£	s	d	
<hr/>							
<i>Mortgage Expenses (Payable by borrower)</i>							
Survey Fee		8	0	0			
Mortgagees' Solicitors' costs		18	5	0			
Mortgagor's Solicitors' costs		18	5	0			
Stamp Duty on Mortgage		7	0	0			
Insurance Guarantee		15	0	0			
		—			66	10	0
<hr/>							
<i>Purchaser's Solicitors' Costs</i>							
For checking the Vendor's title, making the necessary enquiries and drafting the actual Deed of Transfer		56	5	0			
*Stamp Duties on Transfer		—	—	—			
Incidentals		5	0	0			
		—			61	5	0
<i>Deposit at 20% of £3,500</i>					700	0	0
					—		
Total required					£827	15	0
<hr/>							

* Stamp Duty rates are fixed by the Government's annual Finance Act. At present houses up to and including a purchase price of £3,500 are free from duty. From £3,500 to £4,000 incl. it is $\frac{1}{2}$ % and from £4,550 to £5,250 incl. it is 1%.

The system of land tenure in England, like so many other aspects of the law, varies from those operating in other Western countries. It has, however, through the ages gradually been simplified and the final blow to the last of these antiquated systems known as Copyhold (because the title was a copy of the entry in the Manorial Register), was administered by Act of Parliament in 1925.

We are now, therefore, down to two types of tenure - Freehold and Leasehold.

In the former case the land belongs to the freeholder outright and for all time and he is free to do what he likes with it subject to the law of the land.

In the case of leasehold, as the name implies, the freeholder lets the property on lease for a term, in the instances with which we are concerned, of normally 99 or 999 years at what is called a ground rent – a nominal sum of something like £5–£10 p.a. Apart from the liability of having to pay a ground rent, a freehold house is, of course, the better investment. At the same time a large proportion of the houses in the large cities, and especially in and around London, are of leasehold tenure and both Building Societies and Councils are prepared to lend on leasehold properties where the lease has still something like 50–60 years to run.

It will of course, be appreciated that a leasehold property is a depreciating investment because the capital originally laid out in order to buy the lease will have been completely lost at the end of the lease when the property reverts to the landlord.

In addition there are a number of further considerations which reduce the value of leasehold property, and, unfortunately, these have an increasingly accumulative effect as the lease shortens; that is to say, a leasehold property with 40 years to run which is worth £1,250 will not be worth £625 after a further 20 years – this later value may be as low as £250.

It is not suggested that the type of property we are dealing with here will be held on such a short lease as 40 years; but if a leasehold house is considered it is, of course, advisable to secure as long a lease as possible and preferably one which will allow for a reasonable contemplated occupation and still leave a leasehold interest which is saleable, bearing in mind that the next buyer will probably want to make the same arrangements for a mortgage as you have done, *i.e.*, will still require to have an unexpired lease of 50–60 years or so. The depreciation in value mentioned above usually starts to have a serious effect around 55–60 years.

'Weekly Payments of 23s 10d'

These, of course, are the repayments to the Building Society or Local Authority.

In addition there will be the General and Water Rates which vary according to the district but are based on rates in the £ calculated on the Rateable Value. To complete the list one must add repairs, insurance and redecoration, and possibly Income Tax Schedule 'A'. This last item will be referred to again under the heading of Income Tax.

Bank Rate has a direct effect, of course, on the interest charged by both the Societies and the Councils. The example given below for Building Societies is calculated on 6% but this will, of course, fluctuate from time to time with the Bank Rate which has, incidentally, just been reduced to 4%.

In the case of Local Authority Loans, however,

which are at present running at approximately 6½% the initial rate charged is fixed for the whole period of the mortgage; the rate at any particular time is largely governed by the prevailing Bank Rate, but once fixed, the interest is constant throughout the term of the mortgage.

The period of repayments is normally somewhat flexible, say 15–25 years, and for a borrower's convenience the repayments are kept at a uniform sum per annum over the whole period.

There is, however, in the case of Local Authorities an alternative system known as the 'Instalment' basis where periodical repayments of capital are made every year. As the interest can then only be charged on the outstanding amount of the loan it will be seen that the sum paid each year gradually reduces, so it is a purely personal matter whether a Mortgagor would prefer fixed payments over, say, 20 years or a gradually reducing liability.

A point to bear in mind in this latter connection is that the uniform payments system of the Society has the effect of taking a major part of each of the early payments to satisfy the interest charges and only a small amount is left to set off as capital repayment of the loan whereas under the Council 'Instalment' system the capital repayments are the same all through. It will be seen, therefore, that if there is a possibility that the mortgage is likely to be repaid

	Bldg. Society Uniform repayments over 20 years	Local Authority Instalment System over 20 years at 6½%	
		1st year	20th year
Annual repayment inclusive interest and capital on a 20-year basis on 80% of £3,500, <i>i.e.</i> £2,800	£245 0 0	£311 10 0	£148 11 6
*Rates on assumed Rateable Value of £37 at current rates of, say, 22/6 in £	41 12 6	41 12 6	41 16 6
Water Rate at, say, 8% (Metropolitan Water Board rate)	2 19 0	2 19 0	2 19 0
Insurance, say	3 0 0	3 0 0	3 0 0
Total	£292 11 6	£359 1 6	£196 7 0

*As readers will, no doubt, be aware, the Rating Assessment of all residential property throughout the country has up to now been tied to 1939 values. As from 1st April next this type of property, in common with all others, will be re-assessed at today's current market value. The above figures have been inserted in order to complete the table and must, therefore, be largely academic. The new assessments are now available but not the Rate Poundage.

after only a few years (purchasers whose ships are *definitely* en route may like to note!) the instalment system might be preferable.

The annual Outgoings of a Freehold House valued at £3,500 should be approximately:

Income Tax

With this item it is, needless to say, only possible to discuss principles, each case being subject to the personal circumstances involved.

There are, however, one or two points which ought to be mentioned.

(1) Income Tax at the standard rate may be deducted from any ground rent paid to a landlord and any interest paid to the Mortgagees. In the case of the uniform payment system the Society or the Council issues yearly statements showing how much interest has been charged in that year.

(2) Income Tax Schedule 'A' referred to in the above outgoings is payable at the current rate of Income Tax by all owner/occupiers of residential property but deductions mentioned in (1) above will usually be more than sufficient to meet it.

(3) A percentage of the premiums paid on a Life Assurance Policy are allowed as a deduction from the Personal Income Tax Assessment so this is an additional offset available if the Assurance Company method is chosen.

A New Development

A recent and expanding development in the residential property market, which incidentally would take more space to discuss fully than is available in this issue of *The Journal*, is the offering for sale of flats or maisonnettes on the same basis as houses.

There are, in the writer's view, a number of reasons for this innovation, one of the principal being a shortage of modern accommodation of the comparatively higher standard demanded these days by all sections of our more affluent society. This, of course, produces a seller's market.

The only comment one can make without fear of contradiction is that as this is, generally speaking, a new departure, any snags are not likely to appear in the immediate future.

There is also the point that many of the large national building societies are, to say the least, reluctant to lend on this type of accommodation and those who do, usually require an additional indemnity from an outside insurance company to cover the extra risks. The cost of such a policy is a single premium varying between £20 and £30.

The method invariably adopted in these cases is to offer the accommodation on a Leasehold basis for a term of 99 years and it is not until the Leases have been running for some years that trouble is likely to occur.

To take an extreme example of, say, a five storey block of flats with four flats on a floor, i.e., 20 in all,

each flat would be let to the purchaser on a Lease for 99 years at, say, a ground rent of £10 per annum and a purchase price of £2,500. In the case of an ordinary block of flats, the Landlords would be responsible for the structure of the main building and if there were any defects in it, the Tenant would, doubtless, have redress against his Landlord. When, however, the flats are sold, it is customary for the Landlord granting the Leases to be a small company specially formed for the purpose and sometimes it is provided for this company to be controlled, either wholly or partially, by a committee of the Tenants. It will be seen, therefore, that any major structural defect in the building may revert to the Tenants themselves and continuing in a rather pessimistic vein, a ground floor Tenant whose accommodation is unsafe due to a major settlement of the whole property would be in a very unfortunate position if the Landlord Company lacked the requisite finance, which, could in these circumstances, be very considerable, to carry out the necessary remedial repairs.

It is, I gather, customary for the Leaseholders in a building of this nature to give and receive in their Leases what are known as cross-covenants, that is they give the benefit of support to the Tenants above and similarly receive the benefit of support from those below, but it is still difficult, I am told, to get blood out of a stone and a right to collect a quite considerable sum of money from a party who hasn't got any is not very much consolation.

In many instances, of course, the Landlord Company provides services such as, heating and portorage, and undertakes external decorations, and here again, the liability for running these services is controlled by the specially formed company, which could give rise to similar difficulties.

It follows, I think, that the risk involved is directly proportionate to the number of units in any such communal arrangement. A scheme which provides for properties to be divided into two maisonnettes, that is to say, where a purchaser will be concerned with only one neighbour is, of course, the least objectionable and is so little different from purchasing a semi-detached house that it might be looked upon as an equally good investment.

In conclusion I must correct the impression which I feel has doubtless been growing on the reader, namely, that the main purpose of the foregoing notes is to show how complicated a matter it all is and possibly to convey the idea that owning one's own house may not be worthwhile.

This, please rest assured, is the exact reverse of what is intended, because although it is, unfortunately, no longer possible to talk of £50 and 23s 10d per week all the advantages which can flow from being one's own landlord have, surely, despite, or perhaps because of, the changed economic conditions definitely increased. Generally speaking it remains in the writer's view a very worthwhile achievement.

Staff News



MR E. H. BALDWIN



MR J. W. AIREY



MR D. BARCLAY



MR C. BARWICK



MR E. BOULTER



MR D. BRAMHAM



MR K. BURGESS



MR C. G. COX



MR J. COXHILL



MR I. D. EVANS



MR E. FLINT



MR B. GOODSWEN



MR L. D. HESSEY



MR C. HUMPHRIES



MR C. INGLE



MR R. LAKE



MR L. MOORE



MR A. MOTT

Movements and Promotions

Managers

C. E. DAVIS From Spare to Barking
 T. DRANSFIELD From Ewell to Spare at
 158 Catford
 S. GARDNER From Chapter Street to
 Lee Green
 H. KENDALL From Lee Green to Spare at
 Lewisham

Promotion to Management

E. H. BALDWIN From Spare to Ewell

Spare Managers

T. C. HOWELL From Chingford to Spare at
 Lambeth
 J. WATERS From Spare at Northampton
 to Self-Service Training

Appointed to Spare Manager

J. W. AIREY Harold Hill
 D. BARCLAY P.A. to Mr Knight
 C. BARWICK 51 Ipswich
 E. BOULTER 357 Harrow
 D. BRAMHAM Harlow
 K. BURGESS Kettering
 C. G. COX Guildford
 J. COXHILL 160 Cricklewood
 I. D. EVANS 189 Kensington
 E. FLINT Derby
 B. GOODSWEN P.A. to Mr Dyer
 L. B. HESSEY Purley
 C. HUMPHRIES Norbury
 C. INGLE Forest Gate
 R. LAKE 250 Kentish Town
 L. MOORE Crawley
 A. MOTT 259 Ilford
 E. PEROU Watney Street
 A. PIKE Brentwood
 T. PYGOTT Bishop Stortford



MR E. PEROU



MR A. PIKE



MR T. PYGOTT

R. RICHENS
J. SMITH
J. A. SOPER
A. STAPLEY
E. TYRELL
W. YEATES

Ruislip
Burnt Oak
1/4 Ealing
Stockwell
87 Ealing
Basildon

Assistant Managers

A. ARTHUR from Ruislip to Southall
R. BRYANT from Amersham to Self-Service Training
R. LEESE from 99 Gloucester Road to Battersea
C. LYTHER from Battersea to 189 Kensington
A. MELLODY from Southall to 1/4 Ealing
L. SELF from Gerrards Cross to Self-Service Training
C. V. WARD from Greenford to Eastcote

Promoted to Assistant Manager

P. W. DUNMORE Lewisham
M. TUNKS Lambeth, and transferred to Self-Service Training.

Head Butcher

D. WEBBER St Albans (Spare) to 222 Watford

40 Years' Service

Congratulations to the following who have completed long service with the firm.

L. HUMPHREY Manager at Forest Hill
W. S. O'SHEA Senior Leading Salesman at 1-4 Ealing
G. H. RIGDEN Porter at Tonbridge

25 Years' Service

MISS E. V. HATCHER First Clerk at Chelsea

Congratulations to **P. Manning**, Butcher of Edgware Branch who has recently gained the Gold Award under the Duke of Edinburgh's Scheme. This was presented to him by His Royal Highness on 12th December 1962.

Congratulations also to **M. H. Newman**, who as a result of his examination marks in the City and Guilds Course he is following at S.W. Essex Technical College, has been awarded a prize of £3 plus a Technical Book. This was awarded under an Educational Grant Scheme of the Electrical Trades Union.

Congratulations to **W. Elwood** of the Factory who has recently gained the Institute of Meat Craftsman's Certificate.



MR R. RICHENS



MR J. SMITH



MR J. A. SOPER



MR A. STAPLEY



MR E. TYRELL



MR W. YEATES

Marriages

Between members of J.S. Staff.

Congratulations to **Miss M. Waddel** and **Mr H. Brown** both of Nottingham who were married on 5th January 1963.

Retirements

We send our best wishes to the following colleagues who have just retired.

F. W. Smethem, who most regrettably had to take an early retirement in December 1962 due to ill health.

He joined the firm as a learner at our Barking Branch in 1925, and served at several branches in the Romford area, before he was appointed to his first management at 16 Ilford in 1941. After a period at 560 Leytonstone he took over at Seven King's in 1943, where he remained until 1949. He then returned to Barking to manage his original branch and it was from here that he retired last December.



MR F. W. SMETHEM

Mrs E. Arnold, was engaged as a Daily Woman at our 339 Palmers Green Branch in 1955. She retired from this position on 3rd November 1962.

W. Dille, joined the firm in 1916 as a Bacon Stove-man in Union Street. He was later compelled to relinquish these duties through ill health, and at the time of his retirement on 1st January 1963 he was a post messenger for Union Street.

W. C. Florey, was engaged in 1928 as painter in the Works Department. He was subsequently promoted to Foreman from which position he retired on 1st January 1963.



MR W. DILLEY



MISS M. J. JONES



MR J. LEARY



MR F. W. MIZEN



MISS F. E. PATRICK



MR H. J. RUSSELL



MRS R. L. WELLS

Mrs R. L. Wells, joined the firm in 1956 as a Saleswoman at Romford and was later promoted to Leading Saleswoman. She retired on 1st January 1963.

J. S. Pye (Ted), retired after 50 years service on 1st January 1963, having joined J.S. in 1912. Apart from the first year at Sutton Branch, he served at Blackfriars in the Warehouse and later as a platform lorry driver. He recalls driving the old R.A.F. type Leyland with solid tyres and originally without windscreens. Served in 1914-18 war on N.W. frontier and Mesopotamia, being mentioned in dispatches. Was transferred to Motor Engineers' Dept. in 1958 and served there until retirement as courier and on general duties. Our photograph shows Ted being presented with an inscribed silver tankard and cheque, subscribed to by the Motor Engineers' staff, who regret losing a most popular and helpful colleague. Ted Pye will be remembered by many of the senior members of the firm as the coach of the Griffin Ladies Hockey Team which had a very successful history in the twenties. He himself was a keen footballer and played in goal for the Garage XI.

In the picture below of the presentation to Ted Pye, are Messrs J. R. Burrill, L. S. Bull, J. S. Pye, K. Bryant, A. T. Inkersole, L. P. Smith, M. W. Kernaghan and F. Jeyes.

Miss M. J. Jones, joined the firm in 1945 as a Cook in the Canteen from which position she retired on 1st December 1962.

J. Leary, joined the firm in 1931 as a Meat Porter in Union Street. He was later regraded to Cold Store Chamberman and subsequently to Storeman. He retired on 1st January 1963.

F. W. Mizen, joined the firm in 1920 as a Factory Hand. He was later transferred to the Warehouse. At the time of his retirement on 1st December 1962 he held the position of Timekeeper/Receptionist in Tress House.

W. H. Norfolk, engaged in 1940 as Engineer's Labourer in Union Street and was later regraded to Engineer's Mate. He retired on 1st January 1963.

Mrs F. L. O'Hagan, joined the firm in 1951 as a part time Packer/Weigher at our Marylebone Branch. She subsequently worked at our Westbourne Grove and Paddington branches. She retired from the latter branch on 26th October 1962.

Miss F. E. Patrick, joined the firm in 1917 as a Saleswoman at our 114 Ilford Branch. She was later regraded to Clerk and subsequently worked at our Leytonstone, Seven Kings and Manor Park Branches. At the time of her retirement on 1st November 1962 she was First Clerk at our Watney Street Branch.

Mrs M. Potter, joined the firm in 1955 as Daily Housekeeper at our Hoxton Branch. She retired on 1st November 1962.

H. J. Russell, joined the staff of the Factory in 1920. He was initially appointed chargehand in the packing department, but was subsequently responsible for the operation of the lifts in the Factory. He retired on 1st November 1962.





MR A. YOUNG

A. Young, who joined J.S. in 1922 and served the firm for over 40 years, for 28 of them as a manager. He joined us as an Assistant, being first at 13/15 Blackfriars and later at branches in the Golders Green, Walthamstow and Lewisham areas. In 1934 he was appointed to his first management at Winchmore Hill where he remained in charge until 1941, when after a brief period at Stockwell, he took over the service branch 44 Lewisham. In 1948 he was appointed to Addiscombe, moving from there to Sydenham in 1950. It was from this branch that he retired in October 1962.



MR L. A. MANNERS

Mr L. A. Manners, late Manager of Dagenham, died on Sunday, 12th December, at the age of 52, following an operation.

Mr Manners joined the firm on 6th December 1926 at the age of 16. After a period at the training centre he began work at East Ham. He was appointed Manager of 75 Ilford Lane in May 1939.

After moving on to East Ham there followed an interruption of four years by National Service in The Royal Air Force. He returned to management at 75 Ilford Lane in July 1946, after a short re-training period. His transfer to management of Dagenham Branch followed in November 1947, which position he held until his untimely death.

Mr S. J. Knight writes this short appreciation
My first contact with Mr Manners was in 1956. During the 6½ years of our business relationship, I was impressed by his sincerity. He was a tradesman of no mean ability and the influence of his market trading was obvious to the last. The high regard in which he was held by both his colleagues and staff was due in no small measure to his unassuming manner and complete modesty. A kindly and fair-minded man, he was loyal to his employers and prompted by the highest principles.

J. L. Manning, was engaged in 1952 as an Engineers Labourer in the Depot. At the time of his death on 16th November 1962 he held the position of Fully Skilled Welder in Depot Engineers Department.

Mrs M. L. Norris, joined the firm in 1957 as a Canteen Assistant in our main canteen, Blackfriars. She died on 12th November 1962.

B. H. Page, joined the firm in 1919 as a Bacon Stoveman in Union Street and was subsequently regraded to Bacon Topman from which position he retired in 1947. He died on 8th December 1962.

Mrs S. Stray, joined the firm as a part time Saleswoman at our branch at 222 Watford in 1961. She died on 15th November 1962.

Obituaries

We regret to record the death of the following colleagues and send our deepest sympathy to all relatives.

E. J. Baldwin, joined the firm in 1928 as a Warehouseman. He was later transferred to the Factory Kitchens where he eventually became a special rate labourer. At the time of his retirement in 1958 he worked in the Staff Services Section on the permanent night shift. He died on 26th December 1962.

J. A. Curness, was engaged as a factory hand in 1927 and was later transferred to the Warehouse. At the time of his death on 10th December 1962 he held the position of Bank Foreman in the Empties Department.

R. Doherty, joined the firm in July 1962 as a Basket Issuer at our Boreham Wood Branch. He died on 10th December 1962.

Mrs V. J. Hayward, was engaged to do general duties at Bury Poultry Packing Station in 1958. She later worked at East Harling as a temporary cleaner. She died on 23rd October 1962.

E. B. Huggett, joined the firm in 1959 as a Butcher at our 68 Croydon Branch and was subsequently transferred to our Addiscombe branch. He died on 19th November 1962 as a result of a motor accident.

L. Hunt, joined the firm in 1929 as a Stableman and was later transferred to the Garage as a Driver/Warehouseman. At the time of his retirement in 1957 was attached to the Private Car Fleet. He died on 18th November 1962.



MR E. J. BALDWIN



MR J. A. CURNESS



MR E. B. HUGGETT



MR L. HUNT



MR J. L. MANNING

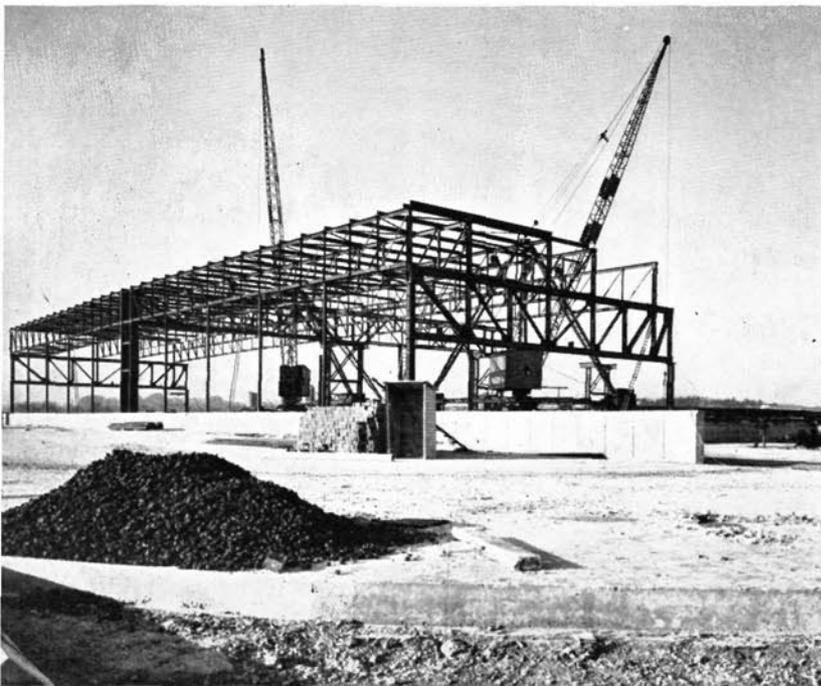
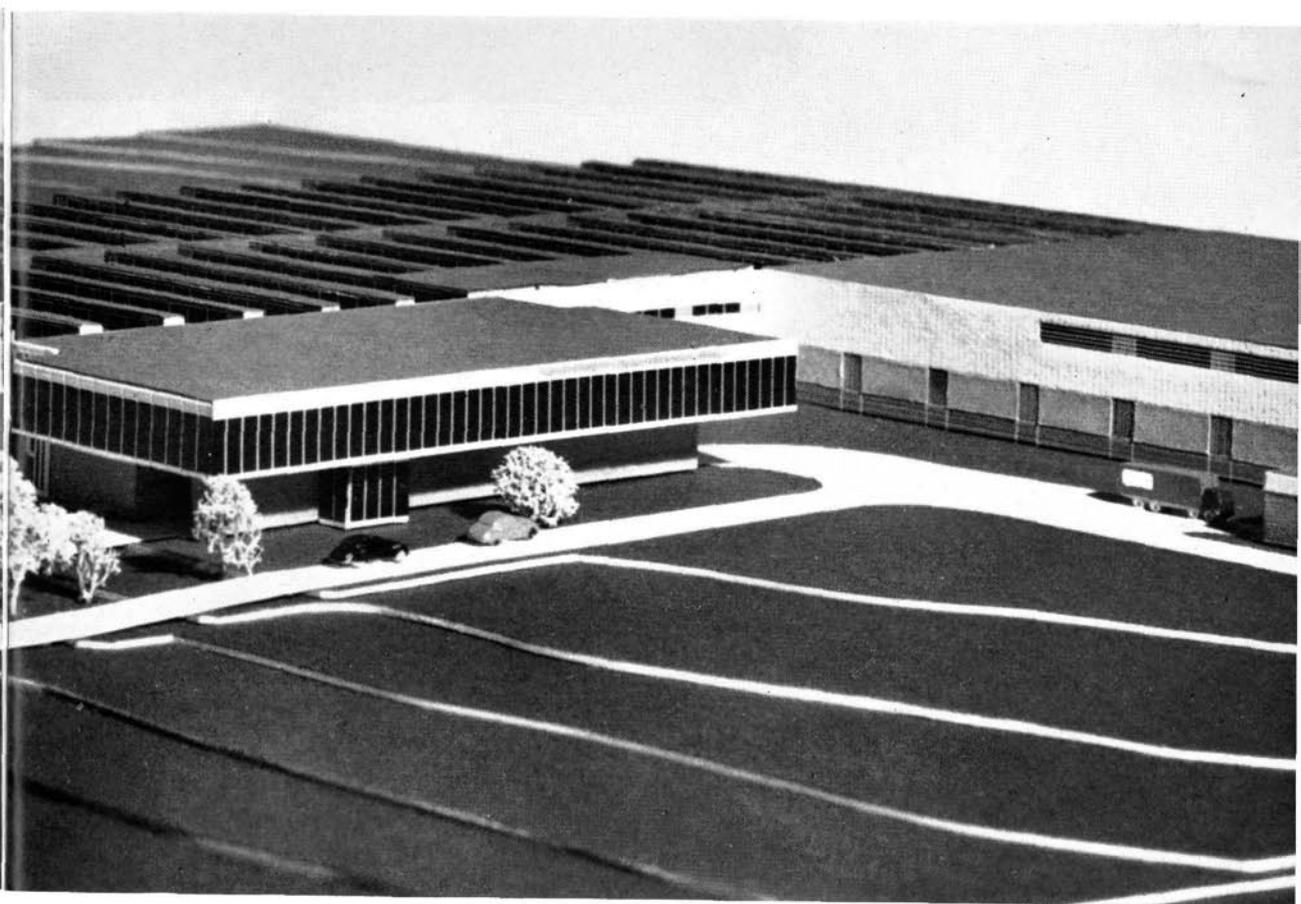


MRS M. L. NORRIS

Aveley

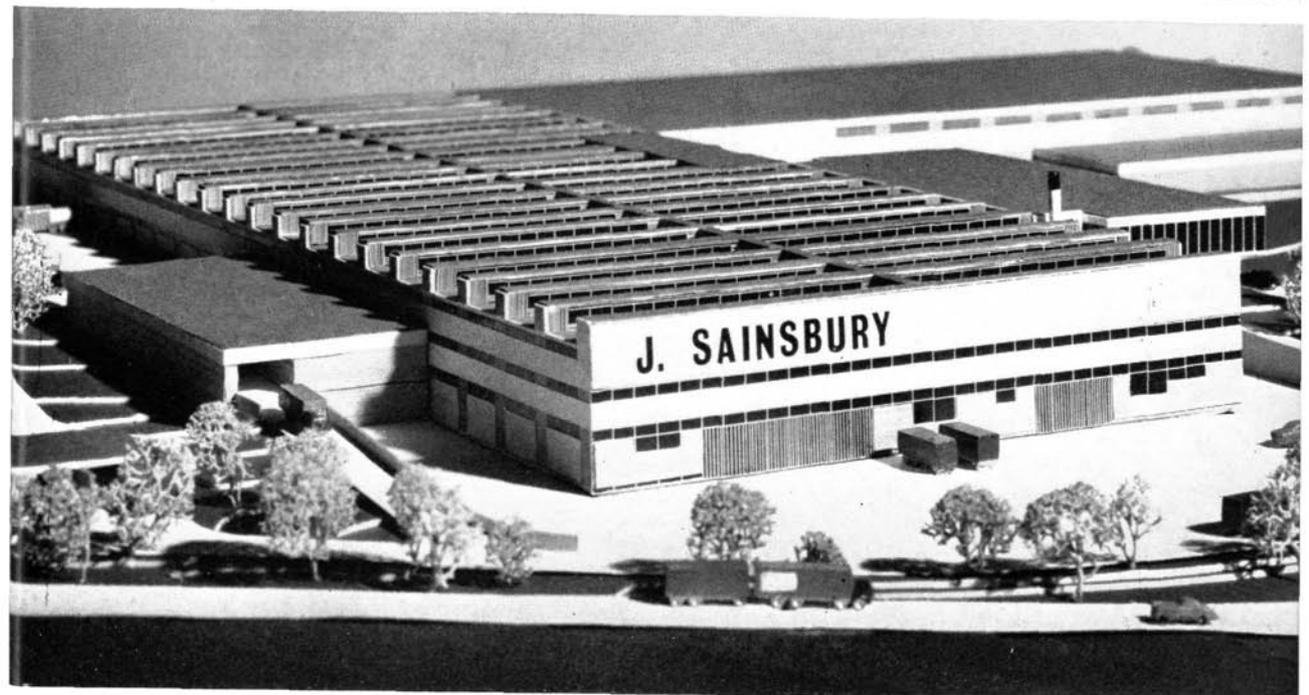
Aveley held its first dance of the season in full fancy dress and the results were terrific. The Kaye Sisters doing their act below won first prize and other costumes were equally topical.

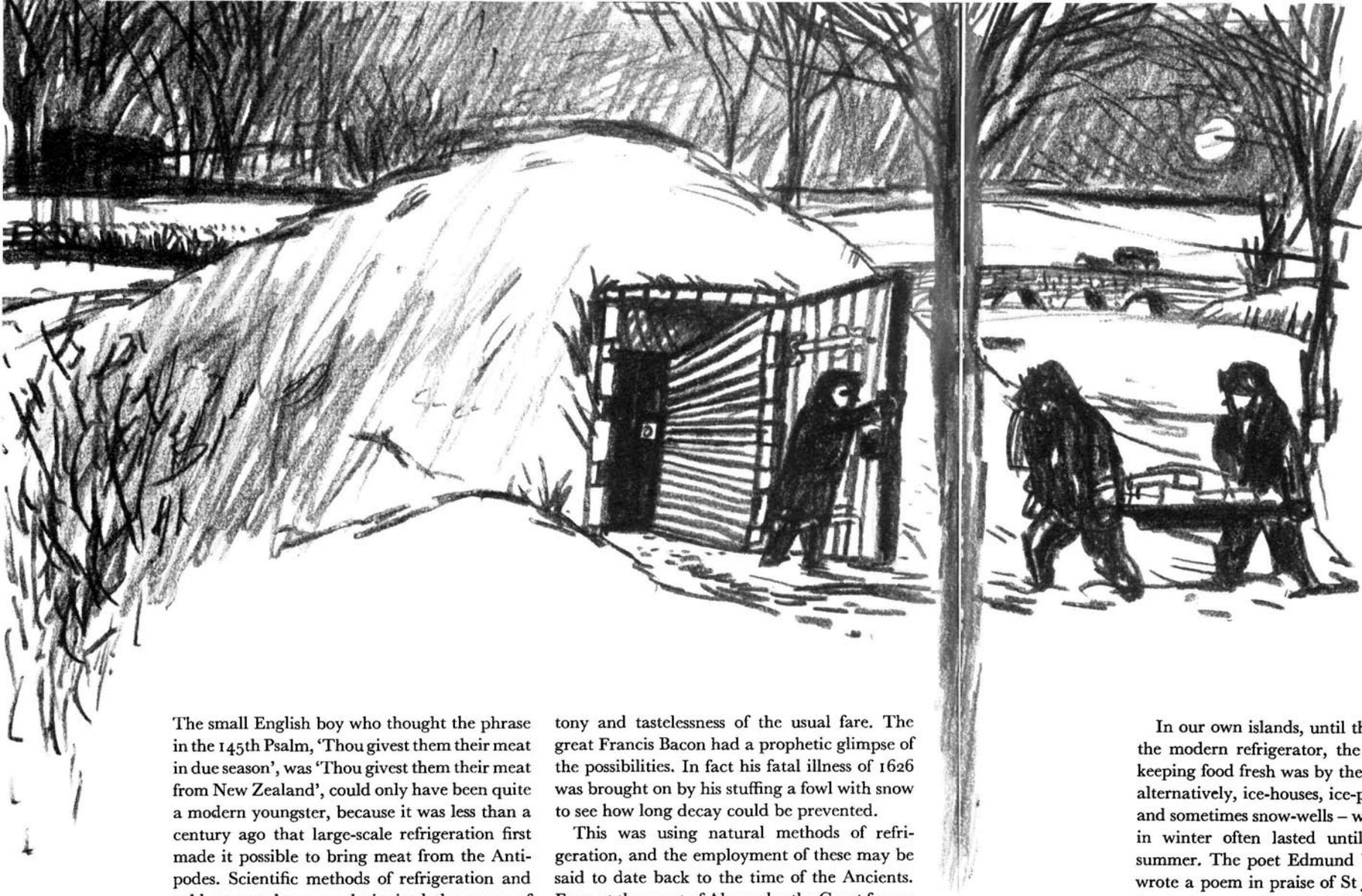




Basingstoke

Construction of the new warehouse and depot at Basingstoke is going ahead. Picture on the left shows steel erection work starting in late December. Other pictures are of a model of the depot and show the main parts of the building as they will be when complete. The one above shows the Office and Canteen block in the centre, the Perishable Warehouse on the right (with flat roof) and the Non-Perishable Warehouse on the left. Behind it (see opposite page) is the ramp access to the loading bays. The Motor Engineers and Maintenance Workshop are beneath it.





Royal Ice - Wells and Others

An account of early cold storage methods used in England before the development of modern refrigeration.

This article by E. R. Yarham is reprinted with permission from Wine and Food the quarterly magazine of the Wine and Food Society.

The small English boy who thought the phrase in the 145th Psalm, 'Thou givest them their meat in due season', was 'Thou givest them their meat from New Zealand', could only have been quite a modern youngster, because it was less than a century ago that large-scale refrigeration first made it possible to bring meat from the Antipodes. Scientific methods of refrigeration and cold storage have revolutionized the range of possible food supplies.

From the Middle Ages – when man may be said to have ceased being dependent upon the results of the hunt – down to last century, winter meant an end to almost everything fresh. In early autumn the livestock were killed and their flesh salted down. Salted and dried fish, known as stock-fish (because it had become so hard that it has to be softened for cooking by being soaked and beaten on a 'stock' of wood), was the other staple fare of winter diet. The food was limited and unappetizing. Nevertheless there were always forward-looking minds who were constantly seeking methods of food preparation which would do something to relieve the mono-

tony and tastelessness of the usual fare. The great Francis Bacon had a prophetic glimpse of the possibilities. In fact his fatal illness of 1626 was brought on by his stuffing a fowl with snow to see how long decay could be prevented.

This was using natural methods of refrigeration, and the employment of these may be said to date back to the time of the Ancients. Even at the court of Alexander the Great frozen delicacies, made from the mountain snows, were enjoyed. The Romans used the simplest form of coldstore, the ice-box, when relays of fast chariots and running slaves brought Alpine snow to cool the wines at the banquets of the Imperial Court. Ice cream makers hail Nero as the first of their line. He relished concoctions of fruit juices and honey poured over the mountain snow. The Romans employed similar methods packing in snow, to transport British oysters from the beds close to the most ancient city in England, Colchester, which was founded by them, across Gaul and over the Alps to Italy. These oysters were regarded as far superior to the continental shellfish. They still are.

In our own islands, until the introduction of the modern refrigerator, the main method of keeping food fresh was by the use of ice-wells – alternatively, ice-houses, ice-pits, or ice-cellar, and sometimes snow-wells – where ice collected in winter often lasted until well past mid-summer. The poet Edmund Waller (1606-87) wrote a poem in praise of St James's Park, 'As Lately Improved by His Majesty', and in it he spoke of the royal ice-well there:

Yonder, the harvest of the months laid up
Gives a fresh coolness to the Royal Cup;
There ice, like crystal firm, and never lost;
Tempers hot July with December's frost;
Winter's dark prison, whence he cannot fly,
Though the warm spring, his enemy, draws
nigh.

Strange! that extremes should thus preserve
the snow

High on the Alps, or in deep caves below.

In this connection, only last September an ice-house thought to have been built about the middle of the seventeenth century, was discovered by workmen clearing away rubble from the

basement of a bombed house in St James's Palace, Westminster. The deep, brick-lined pit was seen by an architect who was passing, and he gave details to the London County Council. As the outcome, photographs and drawings were obtained before the pit was filled in.

Such natural 'refrigerators' became quite numerous about the time of Charles II. It is recorded that among other works and improvements carried out in St James's Park, in October 1660, 'a snow house and an ice-house' had been made, no doubt the one referred to by Waller. There are in existence accounts for the building of several royal ice-houses by Berkshire Garden or in St James's Park between 1666 and 1670. The one discovered was mentioned in a document, dated 1680, which implies that it had been erected for Barbara Villiers, Duchess of Cleveland, as an adjunct to her mansion house in Cleveland Row. This was built on part of the site of Berkshire House, which had been purchased for Barbara Villiers, then Lady Castlemaine, in 1668. It was rumoured that the house was the King's gift to his mistress, though his