

ART. XIV.—*A Bank and its Building : Ulverston
Trustee Savings Bank.* By ANGUS TAYLOR.

Read at Kendal, July 12th, 1974.

“. . . then at the corner of UNION STREET the best building in the town, the SAVINGS BANK, dated 1845 on the substantial, but recessed short tower with cupola. To Union Street a three-bay front with rusticated ground floor and a three-bay¹ pediment. Note the heavily Grecian cast-iron balcony, and also the two-light window with arched lights typical of the 1840s.”

THUS Sir Nikolaus Pevsner² on the subject of this article. As we shall see, the building in its prime typified even more completely the Picturesque Italianate of the second quarter of the nineteenth century.

The Ulverston Provident Bank opened in Duke Street, now Daltongate, on 21 May 1816. It became the Ulverston Savings Bank in 1829, opened a branch in Ambleside in 1835 and at the same moment felt established enough to think seriously about a new building. So seriously that the foundation stone was laid on 1 April 1837, the old premises abandoned on 1 May 1838 and Queen Victoria's coronation celebrated in the Large Room of The New Building on 28 June that year.

The financial success which supported this amazing ambition to build new premises which would within ten years compete with the parish church in scale and efface it in centrality is not my concern. What follows is a record of the building and its architects, told, so far as this is possible, from the records still at the bank.

¹ In fact it is a one-bay pediment.

² *North Lancashire.* The Buildings of England, Penguin Books, 1969, 252.

The trustees wasted no time. They were invited on the 22 September 1835* to a meeting to decide on a site. Four had been offered; a garden in Market Street; land opposite Trinity Church and a barn and stable yard in The Gill. An exact record of the fourth is not preserved. They at once decided in favour of Mr Moore's Market Street site for £200 (the dearest of the four). They also voted unanimously in favour of a house for the Actuary and all agreed on the "Architect to be employed — Mr Webster of Kendal". On 22 April 1836 a sub-committee was formed to correspond with Webster for plans.

"Mr Webster of Kendal" is George Webster, son of Francis Webster, also "of Kendal" and also an architect. In almost all references in architectural writing they become one "Webster of Kendal". To confuse the picture further George Webster had a son, also Francis, described as "architect" although I know of no building by him. Francis Webster (the first), monumental mason and architect, lived from 1767 to 1827; George Webster from 1793 to 1864. The real third generation figure, taken into full partnership during the Ulverston enterprise, was Miles Thompson, who had been clerk and assistant in the firm since 1825. The family could perhaps be described more accurately as "of Kendal and Ulverston". They originated at Quarry Flatt, Cark, on the Holker estate just across the estuary from Ulverston, and Francis and George established a country home at Eller How, Lindale, half-way between the two towns. They had a slate quarry at Kirkby Ireleth and an Ulverston depôt at the Canal Head. On Wood's plan of 1832 they are shown as owning a house and plots of land at the junction of Union and Fountain Streets, and the existing early 19th-century houses there are prob-

* Unless otherwise indicated, all references are to the letters and minute books of Ulverston Trustee Savings Bank.

ably of their design. George married Eleanor Lowry of Ulverston and it would appear that Francis married his second wife, one Margaret Lowry [*sic*] a widow, there in 1808.³

This seems to go some way to explain the Committee's unquestioning choice of their architect.

George Webster's earliest surviving letter at the bank, written on 17 October 1836, describes the plans he left in the care of the Actuary, having travelled to Ulverston and failed to see the Committee. "They will," he says, "in a great measure describe themselves. The principle doubt in my mind is as to what description of work the fronts of the building ought to be considered. The Elizabethan design⁴ might be built with limestone coursers, the window mullions to be of the best freestone from Furness painted to the colour of the limestone, the walls roughcast or built as the church. The Italian design⁵ may [have] the walls of limestone, the more finished parts of the bed freestone painted, the Cornices of the Roof Wood." He estimates the cost of either at about £1,400. In offering two quite different styles for the façade designs Webster is typical of his generation. Equally typically the Committee, meeting on 25 October, unanimously chose the Italian design: banks almost invariably adopted some form of classical architectural dress. They also specified limestone and a maximum expenditure of £1,300. The Committee must have been precipitate in their hopes of an early start for in a letter of 20 December 1836 they are reminded by Webster that "complete working plans must be made out, the different sorts of work ought to be let in public and advertised . . . nothing much can be done in the way of Building sooner than March".

³ Ulverston Parish Registers. Francis Webster's first wife, Janet Slater of Lupton died in 1804 and is commemorated by a pretty tablet by the firm in Kirkby Lonsdale church.

⁴ This version is lost.

⁵ At the UTSB.

On the 28 December he asks about the use of American timber as nothing else is imported into Ulverston and suggests roughcasting the bank house as this would make the Bank look more important by contrast.

Early in 1837 on 11 February Webster sent "... all the working drawings and specifications ... all made so that each department of the works can be contracted for separately ... the elevations and plans also for the different floors and roofs, etc. must be pasted on boards or they will be destroyed before the building be finished ...". The existing façade design is probably one of this set removed from, or perhaps never attached to, its board. Tenders were inspected by the Committee on 18 March and the foundation stone laid on 1 April.

The first hint of the provision of a public clock — later to change the character of the bank so completely — occurs on 9 June and was then suggested for the East front, presumably in the pediment. At a meeting on 13 July it was agreed that this was impracticable "and that a Deputation of the trustees wait on Mr Webster to ascertain from him the probable expense of erecting such a clock ... and also whether that plan would affect the present architectural style of the building now in progress of erection". His suggestions were considered at a meeting on 17 August and £70 were appropriated to this end. The meeting resolved to consult him about "palisading" and obtaining patterns. Tenders for the railings from Messrs J. Briggs & Co., Dragley Beck Foundry, were accepted on 8 September. "Mr Robert Briggs recommended that the Pattern of Palisading at the Bank of England be adopted".

On 3 November notice of removal from the old bank was given for May Day 1838. The Minutes for that year record the Coronation Celebration and a decision

to allow the use of the Committee Room by others. There is a receipt from George Webster dated 6 July for £25 for plans and elevations. In 1839 the only matter recorded, on 22 March, is the planting of shrubs and evergreens at the front.

After this nothing for five years when the question of the clock and its housing would be reopened and, not for the first time, alterations would become a more complex operation than the original building.

A meeting on 29 March 1844 agreed that the bank house was too small and the "want of a clock inconvenient". A letter from the architects' Kendal office dated 17 April thanks the Actuary for "some of the plans of the bank" returned no doubt to plan the extensions, and continues ". . . The moment I glanced the plans carefully over [I] became convinced that the Walls of the Principal Staircase was the proper place for the Clock Turrutt to spring from . . .". And so it turned out, if not at once. With this letter are sent plans with a clock drawn about 25 feet above the cornice — in outline only since the architect plans to travel to Ulverston to see the situation for himself. "I consider it of great importance to render the clock as useful as possible, to have the same a considerable height in order to be seen over the tops of the different houses . . ." The letter is signed "for Mr Webster, Architect, Miles Thompson" of whom more subsequently. The meeting of 8 June records the estimates for the tower, or "turrutt" in the architect's word, and enlarged house of £450: that of the 6 July a grant of £450 from the National Debt Office and a resolution to write to Mr Webster for plans and specifications.

On 16 July the Committee met to examine Webster's "sketches", made a few alterations and wrote to him to "proceed without loss of time" to make working plans. They considered these on 29 July and with them

Thompson's recommendation that only a Kendal carpenter should be given the work on the tower. The next letter from Thompson of 14 August puts forward Webster's alternative to a tower over the staircase which was going to complicate access to the bedrooms. This was ". . . to build a new Turret from the ground at the end of the present Savings Bank in which case the inside of the present house would be disturbed as little as possible. This I admit (writes Thompson) would form the greatest improvement to the appearance of the Building but would cost somewhat more money . . . I being fully aware that the Ulverston Savings Bank was one of Mr Webster's pet buildings, I mean buildings that he was somewhat proud of I felt inclined to submit my plans to him . . . and as he has now made these suggestions I consider it better to send all the plans down to the Bank for the inspection of the Committee . . . and I shall be guided by their decision The Elevation drawing upon the new plan is by Mr Webster, providing the Committee determine on keeping it over the staircase. It is about a yard higher than the first plan I made. The sketches and most of the memorandums on the plans are by Mr Webster." This may be a reference to the surviving roof plan with elevations of the tower dated August 1844. However, it is equally possible that it is one of the completed drawings forwarded by Thompson with a letter dated 28 August. At this point it should be pointed out that on the 1837 elevation the version of the tower "at the end" is pencilled in and there is also a ghostly cupola on a smaller scale either over the pediment or the staircase. In the same letter Thompson drew the Committee's attention to the need for "tanking" or preserving the wood by Paynes or Kyans Processes, that is saturating it in preservative, i.e. corrosive sublimate. They "resolved to dispence with Paynes Process . . ." on 5 September. The saving

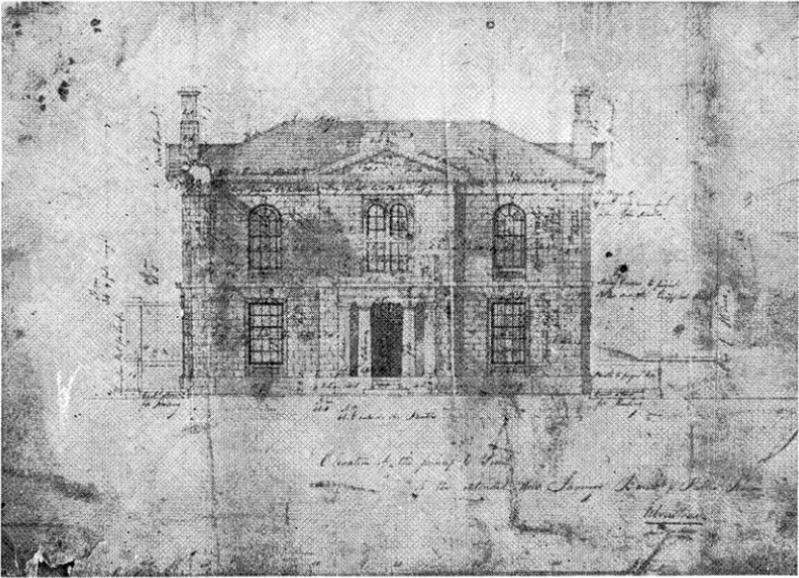


PLATE I.—Elevation of the principal front, 1837.



PLATE II.—The bank from the South-East.

Thompson estimated at between £3 and £5.⁶ In the light of events some one hundred and six years later the Committee were clearly short-sighted. Also discussed in this letter are the size of bells and the construction of the turret. "None but the best workmen should be allowed to estimate for it as unless it is well put together it will be a fickle affair . . . if your Ulverston joiners seem afraid [*sic*] of the turrett I could easily get more tenders from the most reputable of our Kendal joiners. . . ." He points out to the Committee the value of a *paid* clerk of the works, but they continue to rely on his visits to co-ordinate operations. Thompson's implications prompted the Committee to consider, on 29 August, the "merits of each carpenter in Ulverston" after which it was decided "not to receive indiscriminate tenders but to obtain an estimate from Wearing only for the carpenter work and for wallers or masons work it was resolved to procure a tender from Moses Tyson only." Moses Tyson and James Wearing produced a joint estimate, modified after the abandoning of "tanking" to £299, which was accepted on 7 September. The local men were not to be put off by Thompson's doubts.

The first recorded event of 1845 is in a letter of 24 February from George Webster. "Having taken Mr Thompson a partner in my profession," he says, "I am wishful to have all my own matters settled as in no way to interfere with our future appointments. . . ." ⁷ In future the Committee would deal with Webster and Thompson, though clearly for some time Thompson had been in charge of the day-to-day work of the Kendal office.

Work on the house and lower stages of the tower must have continued without incident, but on 17 March 1845 Miles Thompson informs the Committee that he

⁶ £6 as it turned out.

⁷ George Webster's health seems to have been in decline from 1836 onwards.

will be in Ulverston in the first week in April to consider the roof of the turret. This was to cause him anxiety through the next months. After the visit, on 9 April, the Committee "resolved to request Messrs Webster and Thompson to furnish plans . . . for finishing the upper parts of the Turret . . .". These arrived with a letter dated 7 May, again with a warning about the complexity of the structure. "In order to prevent mistakes it should be drawn at full size upon the floor of the Large Room . . . the great difficulty . . . will be to keep the timbers clear of the Bell and other machinery in the clockwork. . . . A neat pattern will require making for the cast iron dial frames . . . from the plans . . . I should still further recommend that your joiner makes a model of the Roof . . . , this would not only initiate him properly into the nature of his work but would be more satisfactory both to the Committee and ourselves as we should be very sorry to see any blunder at the last. . . . If, however, your carpenter has any doubt about managing the roof properly it had better be done in Kendal . . .". He recommends that "straps and bolts should not be spared" for the sake of security, notes, with a diagram, that Mr Francis Webster (the second) will make the dial stones in two parts which will be inserted before the rafters go on, and points out that "Mr Webster has made a slight alteration in the Roof from the first Plan which is however a great improvement."

On 22 May the Committee decided that "a model of the turret roof be immediately made and forwarded to Kendal for Mr Webster's approval".

Thompson replied on 4 June that he found the model "generally speaking . . . correct and proper. There are, however, a few minor matters which will I think improve it". Five minor matters are listed — the further recession of the clock faces (a diagram is included); the addition of some strap plates; the

contrivance of a manhole; the quality of gilding required and the addition of brass stiffening braces. He notes that the model is on its way back to Ulverston by carrier. The next day, 5 June, the Committee resolved to "... adopt the improvements suggested by Mr Thompson . . . and ordered James Wearing to proceed with the completion of the Roof and Faces accordingly". However, the dial stones did not leave Kendal until early August according to Thompson's letter of 4 August.

It is perhaps safe to deduce from absence of correspondence and lack of reference in minutes that there were no further delays and the "Turrill" was duly completed. The installation of clock and bell continued into 1846. A letter of 3 April 1844 from the secretary of the Royal Polytechnic Institution says, "your letter has been forwarded to one of our most esteemed makers" — by which Dent's must be meant for they write on 8 April suggesting a figure between £80 and £100 but asking for more details of the clock required. More estimates were obtained later in the year, including one from the Globe Works, Manchester. However, not until 9 June 1846 did they ask for measurements. The Globe bill was £150. 10s. 4d. for the clock. Meanwhile the bell was dispatched on 26 May 1846 from the Whitechapel Bell Foundry by rail to Fleetwood. The original mechanism survives.

The twentieth century brought the first major changes. In 1903 the railings were removed and the south-east corner chamfered away when the footpaths were widened. A new portico gate relegated the old one to the yard entrance and the steps were recessed inside the portico. This was the work of J. K. Grundy. In a photograph of 1927 there was still a square-headed, two-light ground floor window (false) on the Market Street front. This must have been altered, curiously, to a single large mirror in the changes of

1950 when the interiors were swept away in alterations costing £3,500 so that only in the Large Room (upstairs) is it still possible to see original work, plasterwork and the pilasters which articulated the wall surfaces, between the partitions which now subdivide it. At the same time, during a painting and minor repairs programme the architects, Whitfields of Barrow, reported that the timber work of the tower was in an advanced state of decay. Nothing was done, but the aid of the Urban District Council was sought at a meeting in August 1951 where the point was made that the clock was an asset to the whole town. In 1956 repairs went ahead and the bell-stage was unhappily reduced from twin Italianate openings to a single arch of quite different character and the pairs of garlands in the architraves were not renewed. The cupola itself was not affected.

APPENDIX A.

Document called "*Sheet of Reference for the Plans*" n.d. but probably c. 1837.

These are designs for the first stage of the building.

1. Ground plans.
2. Chamber plan — section of floor timbers.
- *3. Principal elevation.
4. Two end elevations.
5. Plan and elevation of portico at large.
6. Section of portico at large, also entrance doorways.
7. Details of mouldings of portico at full size.
8. Plan of roof, etc.
9. Details of archivolt and windows.
10. Moulding for door.
11. Detail of pilaster window, etc., also house entrance capital.
12. Screen in vestibule at large.
13. Spout cornice and pediment at full size.
14. Stucco cornice and frieze with wood pilasters, capitals for Public Room at full size.

* Probably the surviving design.

APPENDIX B.

Existing plans, etc. at 3 January 1969.

1. "Elevation of the principal front of the intended Savings Bank and Public Room at Ulverston."

Signed (Web)ster, Kendal, 1837.
(Ink and bistre and blue-grey wash).

As built but including pencilled tower variants :

 - a. Cupola over centre.
 - b. Present tower, but attached to N. wall and rising 4 storeys.
 - c. Unattached variant of this at 3 storeys.

2. A. "Plans for alterations and additions to the Savings Bank at Ulverston."

Signed Geo. Webster, Archt., Kendal, August 1844.

 - a. Plans of both floors showing new tower and additions.
 - b. Elevations of street and S-W façades of tower.

B. "Plan of stone window jambs and pilasters at full size to principle front." (of tower),

Signed Geo. Webster, Kendal, August 1844.

C. "Section of principle wood cornice at full size for the Clock Turrith."

Signed Geo. Webster, Kendal, August 1844.

3. There are drawings of fireplaces for the bank parlour and bedrooms in specifications for masons' work. These were to be of polished Hutton Roof stone. The Public Room fireplace was specified as marble but the design must have been separate and later lost.

APPENDIX C.

The Websters built other banks, including the Grecian Westmorland (now Midland) Bank (1835) in Kendal and the Italianate Lancaster (now District) Bank (c. 1840) looking down Ulverston Market Street. However, the one most closely resembling the Ulverston Trustee Savings Bank is the Savings Bank in the Square at Kirkby Lonsdale. This is of similar proportions, also Italianate and in some details exactly reproduces its Ulverston exemplar. The interiors here are very simple, little altered and have original marble fireplaces, but in 1970

the forecourt was opened to the Square. There is no clock tower but a clock in the pediment with a simple belfry over. Bank and house are a single block and the upper floor was always domestic. The minute books document the building completely but there are no surviving designs. All the Committee dealings in this case were with Miles Thompson, presumably acting for Webster and Thompson.