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Horace Field and Lloyds Bank

by TIMOTHY BRITAIN-CATLIN

In 1980, Andrew Saint told members of the Victorian Society that the Arts and Crafts architect Horace Field (1861–1948) was ‘frequently referred to but rarely discussed’.¹ Thirty years later the situation is largely unchanged. Yet Field played an influential role in the architectural development of the twentieth-century English and Welsh high street. He was a significant figure in the process by which the architectural styles of bank premises were, by the late 1920s, transformed from ones very similar to those of commercial or municipal offices into a distinct and domestic interpretation of the style of Queen Anne. His contribution was two-fold: as the designer of a series of branches of Lloyds Bank, and as co-author (with his former assistant, Michael Bunney) of the widely read *English Domestic Architecture of the XVII and XVIII Centuries*, published in 1905.²

Field’s name is well known to historians of Edwardian architecture. There is a brief account of him in A. Stuart Gray’s biographical dictionary of Edwardian architects, and also, thanks to his pupillage with John Burnet senior in the late 1870s, the online *Dictionary of Scottish Architects*.³ He subsequently worked for Robert Edis in London and then, c. 1885, established his practice in Hampstead where his late father had been an architect. However, detailed information about his work is rather harder to come by. Bill Fawcett has recently published a thorough description of the background to, and the design and construction of, Field’s largest project, the ‘Edwardian Baroque’ offices of the North Eastern Railway (NER) in York of 1898–1906, providing considerable biographical information as well as an illustrated summary of Field’s London houses in Hampstead and Westminster.⁴ The Hampstead houses, which include the splendid branch of Lloyds Bank on Rosslyn Hill, have been described by Saint and by Alastair Service.⁵ But there has been no comprehensive survey of the bank branches which together form a major part of Field’s work.

Since increasing professionalism in the writing of architectural history tends to emphasize both archival documentation and continuity, Field’s reputation is at a disadvantage. There is no known collection of his papers, beyond disparate deposits in local authority building files and a small number of plans or other drawings retained by former clients or their heirs. The National Railway Museum in York, for example, has retained the drawings for the NER headquarters. Woking Urban District Council, responsible for the area in which he designed many houses from the 1890s up to the 1920s, disposed of the plans submitted to it for approval in that period and from 1900 ceased to record the names of architects who made applications, while building records of the surrounding authorities are partial or non-existent. With the exception of the NER building, Field’s work is only minimally recorded in the volumes of *The Buildings of England*: there is no mention of him, for example, in connection with the Lloyds Bank branch at Aylesbury in Buckinghamshire, although he created there the town’s most imposing neo-Classical building.⁶

Field's work for Lloyds Bank falls into a different category from that of his many other works. In the first place, although two of the branches were attributed to Field and Simmons (the partnership of which he was then part), they appear to have been designed by Field alone.⁷ Second, they form a body of work that continues from 1895 to 1927, spanning nearly all of his career. Third, unlike his other buildings, they demonstrate a continuing pattern of stylistic development, and by the end of the period they had contributed to a distinct and new architectural type. And finally, unlike other projects, they are supported by a continuous paper trail: the minutes of the premises committee of Lloyds Bank.

THE LLOYDS BANK PREMISES COMMITTEE

A description of the Lloyds Bank premises committee and its decisions provides a valuable source of information about how the English and Welsh high street was developed by one of its principal players. Indeed, references in the minutes to the bank's new neighbours — Boots the chemist, W. H. Smith the stationer, Montague Burton the tailor, and H. Samuel the jeweller — give a clear picture of the crystallization of the familiar High Street of modern Britain.

By the end of the nineteenth century, echoing developments in other banks at this time, Lloyds had been formed from an amalgamation of over a hundred small regional banks. Even its name was relatively new; Lloyds, Barnetts and Bosanquets Bank (itself reflecting earlier amalgamations) was adopted in 1884, and this was then changed in 1889 to Lloyds Bank Limited. The Lloyd family itself had been bankers in Birmingham since 1765, and by the late Victorian period the city was the centre of its operations.⁸ The process of amalgamation continued until after the First World War, by which time it was one of the 'Big Five' high street banks along with the Midland, Barclays, The London County and Westminster, and the National Provincial banks.

The continuous process of amalgamation inevitably led to a policy of rationalizing bank branches. Two formerly competing branches could now be merged, or rebuilt on a single site elsewhere. The rationalization process had by January 1890 become so much a part of the bank directors' activities that a 'premises committee' was established in order to deal with it; the main board of the bank made only incidental comments on buildings from this point on.⁹ At first, the new committee met in Birmingham. Later it alternated between Birmingham and London, settling in London by the end of 1912. It operated throughout the whole of the period of Field's involvement with the bank. The committee members appointed him, and they were responsible for the approval of his accounts plus those of the building and fitting-out contractors that they employed to work on the new branches. The committee was made up from directors of the bank — in many cases, former senior partners of banks that had been amalgamated with Lloyds and had thus lost their identity. It seems likely, therefore, that some committee members saw their position as a form of compensation for the loss of their control over their own bank. It is certainly clear from the minutes that some took especial interest in the amalgamated bank's development in what had been their previous geographical areas of influence, which by 1890 were largely the West Midlands as well as further west, Wales, and the south-west.¹⁰ For London, however, both banking and building matters were for a short period between 1894 and 1897 reserved for a separate committee, called

the London committee, and it was in fact this body that first approved Field's employment in 1895.¹¹

The minutes of the premises committee thus constitute the primary source of information on the commissioning of new bank buildings during the period. Nonetheless, many documents referred to within these minutes have not survived; the missing items include an approved list of architects, which is first mentioned in 1921, and also, particularly unfortunately, a report of 1924 on the appearance of bank branches which was discussed at the committee.¹² In addition, there are no plans in the bank's archive for any of Field's works, with the exception only of those prepared at the end of his career for a major remodelling project at Southampton. However, the archives were able to amass over time a substantial collection of photographs of bank branches, including some interior views. In many cases these images were captured soon after the completion of building works by local photographers. In addition, the bank's branch administrative histories summarize the development of particular offices, although they generally do not mention architects' names.

Although the committee was concerned with the provision of banking premises, the minutes are much more than a record of works to bank offices. Indeed, their inclusion of much to do with domestic matters and non-bank uses is perhaps key to understanding the bank's changing architecture at the turn of the twentieth century, and the impact of that change — embodied in Field's work — on the high street. Lloyds was a landlord with a variety of tenants, many with different terms of occupation. In 1890 it was standard practice to build a house for a resident manager, and occasionally for others — messengers, for example, are sometimes referred to as potential tenants. Only with its expansion after the First World War did the bank start to build single-storey premises that functioned solely as banking halls and managers' offices. Thus the first new bank building designed by Field — that at Hampstead in 1895 — included two residences, a shop and offices, and the bank evidently shared the concerns of other residential landlords. The minutes note its refusal to grant a tenancy in 1913 because suffragette material was to have been sold from the premises in question. References to other branches by Field provide illustrations of similar contemporary worries; at Ashford in Kent, for example, a ladies' dressmaker was only permitted a tenancy 'near the staircase'.¹³

The most remarkable tenancy situations arose in the case of properties that the bank had purchased because it wanted to annexe part of the site for the expansion of its own branch, before selling on the rest afterwards. Thus Lloyds found itself not only owning the George Hotel in Aylesbury — because it wanted to buy the part of it previously belonging to the adjacent Angel Inn for expansion — but also being responsible for finding a new manager to run it. Similarly, the bank later found itself the owner of a cinema in Southampton. At Alton in Hampshire, the house purchased by the bank enjoyed a very large garden. Although observations regarding the location of branches tend to be understated in the minutes, it is clear that the bank was manoeuvring itself into prime High Street sites, often on corners, and establishing a competitive presence.

The minutes also indicate current thresholds in expectations of convenience and fitting out, recording not only the construction or alteration of buildings but also their repair. One of the most surprising aspects of these minutes is that fact that while the banks

tended to have up-to-date equipment — there are references, for example, to London bank branches being ‘looped in’ (to a telephone system) — the committee was refusing to pay for electric light in branches, including managers’ houses, as late as the 1930s.¹⁴ Similarly, the bank declined to provide a bathroom for one manager in 1920.¹⁵

It was perhaps the realization that the buildings contained this variety of high street uses, including residential accommodation, that resulted in a move to a style of architecture more domestic in appearance than that which had predominated until the 1890s. Certainly there is nothing in Lloyds’ premises committee records to suggest that the directors (or their architects) thought otherwise; the minutes provide almost no information as to how or why architects were chosen or what the detailed scope of their work was to be. In many cases, particularly after the First World War, architects working for developers on large speculative premises where the bank had taken space were asked to fit out the branch itself, but, other than that, there appears to have been no system to it. Generally, minute items record: the search for a site and the purchase of it (or the reassignment of properties inherited from other banks); the appointment of an architect, quite often following the submission of sketches; approval of plans; the choice of a general contractor; the choice of a separate contractor for fitting-up; and the approval of final accounts. Given the large number of items for discussion — perhaps fifty — the meetings must have taken up the whole of the day, which means that a substantial part of the time of some of the directors of the bank was spent on matters of building. They dealt with nearly 10,000 items from 1890 up to the end of 1917, and then, during the great expansion of branches immediately after the war, the same number again in only four years.

Tracing the architect of a particular branch is not always easy, since a name may be mentioned early on in respect of an area — perhaps looking out for or reporting on sites — and then never again. No doubt the bank’s missing list of architects reminded members who was dealing with which premises. Furthermore, the references to ‘new premises’ do not necessarily mean the construction of a new building, while the term ‘alterations’ is used for anything from the modernization of a facade or rearrangement of desks to a project as substantial as Field’s remodelling and extension of existing bank premises at Aylesbury and Southampton. In the latter case, Field’s name cropped up only once in the minutes, towards the end of the project and in connection with a minor matter. In the case of his work at Farnham, his name does not appear in the bank’s records at all.

Nor is there much subjective information regarding the architects themselves. In the early days that followed the bank’s first expansion in the late Victorian era, two architects, one from each of the bank’s principal areas of influence, carried out a great deal of the work. The first of these, the Birmingham architect, Julius Alfred Chatwin (1830–1907), was from 1880 styled ‘the Bank Architect’ and was responsible for new branches in places where Lloyds had not inherited an architect from one of its constituent banks.¹⁶ Chatwin’s best architecture had been Gothic and ecclesiastical — he rebuilt most of St Martin’s in the Bull Ring in his home city in the 1870s — and must have seemed out of date to anyone following recent developments by the 1890s; one of his earliest appearances in the minutes is for a new branch at Broadstairs, Kent, in 1891 which characteristically mixed Tudor, Romanesque, and primitive Classical-Georgian motifs in one small grey-brick building.¹⁷ A much more disciplined and refined Tudor-

Renaissance branch at Rugby was approved by the committee in 1903; it was probably designed by his son Philip, who inherited the practice.¹⁸

The other major regional practice employed by the firm was that of the Waller family: Frederick Sandham Waller and his son Frederick William Waller (1846–1933), of Waller and Son of Gloucester. Like Chatwin, F. W. Waller was primarily an ecclesiastical architect — he, too, was the local diocesan surveyor — and, as with Chatwin, the bank appointed his son, Colonel N. H. Waller, to act after the father's retirement.¹⁹ Waller was, however, more sophisticated as a designer. It was he who was appointed in 1909 to design the grand neo-Classical offices of the bank, which included a flat for the chairman, in St James's Street in London.²⁰ Lloyds does not appear to have considered a competition for this prominent commission, as it did in 1922 for its Lombard Street headquarters in the City of London or for its large offices in Bold Street, Liverpool, the following year.²¹

HORACE FIELD AND THE BANK

It was the London committee that first appointed Field, for the fitting out of its new premises in a speculative block at 164 Finchley Road on the corner of Frognal. The chairman of this committee was Edward Brodie Hoare (1841–1911), who had joined the bank from Barnetts, Hoares and Co. following its amalgamation with Lloyds in 1884. Brodie was, no doubt significantly, also Conservative Member of Parliament for Hampstead where Field had been established for about ten years.²² Field's appointment for the small Finchley Road job on 21 December 1894 immediately followed the committee's note that their offer of £3,500 for the freehold of a site on the corner of Roslyn Hill and Pilgrim's Lane in Hampstead had been accepted.²³ A further resolution came in the new year that 'further enquiries' would be made as to Field's qualifications, for by then members knew that they were now looking for an architect for a prestigious and expensive new building on this site.²⁴

Field submitted his plans for the Hampstead branch in March 1895.²⁵ The building that the thirty-three-year-old architect designed (Fig. 1) was a three-storeyed block in red brick with cream stone dressings, sash windows with green shutters, and arched windows on the ground floor. The door was on the corner, and on the Pilgrim's Lane side the building continued to include two houses with bow windows that, although integrated into the block, form a separate composition of their own. On the one hand, it stands apart from Field's earlier work in Hampstead, because there is nothing by him in exactly that style there; on the other hand, it precisely matches it in the sense that, like his other designs, it was closely derived from buildings by his hero, Richard Norman Shaw. Shaw's New Scotland Yard was a recent construction in 1895. From there, Field took the neat overall form, the striped effect of red stone and brick, the dentil cornice, and perhaps even the curved form of the corner. To this he added the windows and shutters of 170 Queen's Gate (1887–88) — specifically, a clear echo of the patterns of its first-floor windows — and the arched ground floor of an even earlier Shaw building, the first offices for Alliance Insurance in St James's Street. For all its borrowings, it is a pretty building, and Field's career with Lloyds was evidently launched by it.²⁶

There was, however, at this time very little new building activity in the bank, and so it was some time before Field was commissioned again for a project of reasonable scale. The main premises committee, chaired by former engineer George Braithwaite Lloyd,

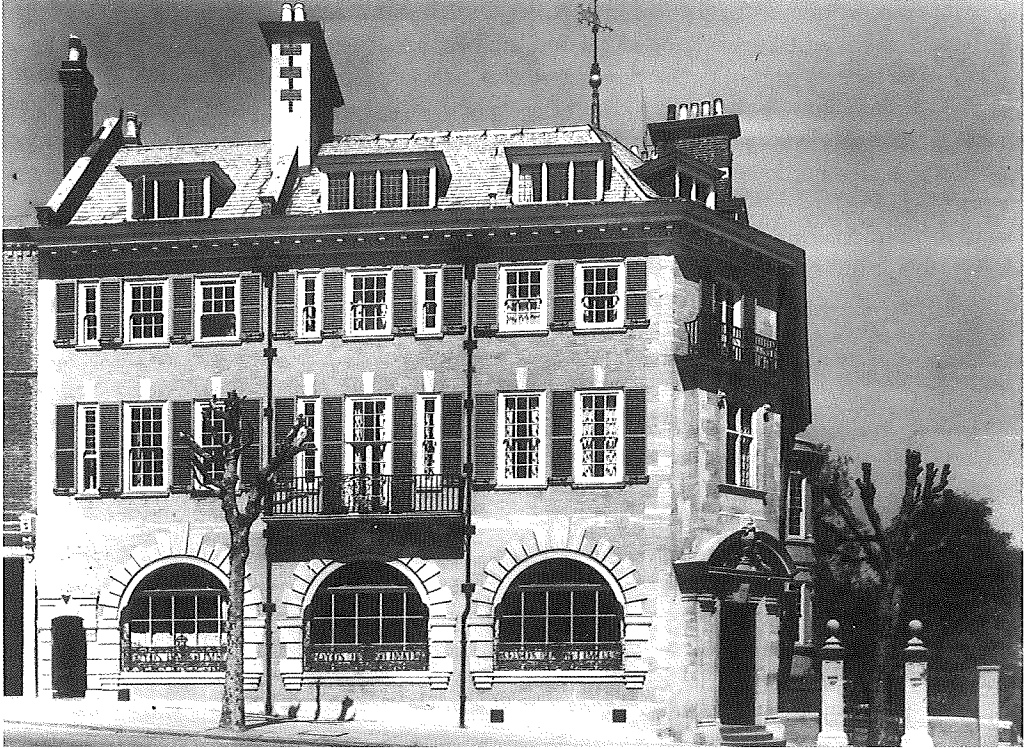


Fig. 1. *Lloyds Bank, 40 Rosslyn Hill, Hampstead, London (1895–97). Undated photograph, c. 1910*

instead employed the Shrewsbury-based architect Arthur Lloyd-Oswell (who, like Chatwin and Waller, was a diocesan surveyor) for the branches it was then planning in Shrewsbury itself and in Newport.²⁷ So Field was engaged to refit and refurbish existing premises, jobs that the committee regularly handed out even to its principal architects. A small project arose in Bournemouth at the end of 1899, where Field seems to have made alterations to the interior.²⁸ The following summer he was engaged at the bank's new branch at Cheapside in London. The minutes are unclear about the scope of the work, but, judging by the budget, it seems to have been a fitting out similar to that at Bournemouth; alterations to lavatories are also referred to.²⁹

Eventually, Field was appointed to a more interesting job, namely the remodelling of a building in Eastbourne. Originally he was asked to 'complete' (probably on handover from a developer) a site in Sussex Gardens, but was soon instructed to adapt a different building opposite the Capital and Counties Bank in Terminus Road. This little-known project (Fig. 2) has some significance. Field transformed a plain brick, end-of-terrace, Victorian shop and house into a miniature Baroque mansion with a new facade. The front was clad overall in stone, the windows divided into small panes, and the two existing first-floor bay windows carried down to the ground to form a pair of porches, each with a segmental pediment above the door — the latter a motif seen in Hampstead and at Bournemouth. The existing plate-glass shop window was split into a pair of



Fig. 2. *Lloyds Bank, 62–64 Terminus Road, Eastbourne (1901–02). Undated photograph, c. 1910–20*

sliding sashes; the bays of the ground floor were divided by ornate festooned ionic pilasters.³⁰ The design of the windows seems to have been a compromise: the bank directors wanted plate glass, while Field had originally drawn leaded lights.³¹ The theme that emerges here is of a revival not so much of the Georgian period but of Queen Anne: real Queen Anne, in fact, rather than the Arts and Crafts version of it. It is worth observing that Lloyd, the committee chairman, had been born in 1824 and was almost old enough to have remembered the time when new shops fronts were always designed in a Classical-Georgian style.

The minutes of the meeting that approved Field's scheme included his projects in three of the total of only five items. Perhaps he felt that he was on the verge of succeeding the elderly Chatwin as 'the Bank Architect'. A possible rival, the even more elderly Thomas Worthington, was making a hash of a commission for a new scheme in Broadheath in

Cheshire,³² while John Macvicar Anderson, lately president of the RIBA, had recently carried out substantial works at the firm's Cornhill offices, but he too was old.³³

Field was at this time working on another City office at Fenchurch Street in addition to the Eastbourne and Cheapside jobs. He was dispatched to east Kent to report on a damp problem in Chatwin's branch at Broadstairs before receiving the opportunity to design a building as fine as that at Hampstead.³⁴ This was at Wealdstone, where the bank had purchased a vacant corner site at the end of a terrace, at the junction of the High Street with Peel Road; auspiciously, the village's few roads were named after late Regency-era politicians. At the time, Wealdstone consisted of no more than a handful of terraces that ran between what was then called Harrow Station (now Harrow and Wealdstone) and Holy Trinity parish church. On the other side of the road from the site there was the 'Queen's Arms' public house in an open site and, towards the station, there were cattle pens.³⁵ Field, who was now completing his vast Wrenaissance offices at York and for the *Church Times* in London, designed a building which one of the Baroque architects of the period of Queen Anne might have dropped as a theatrical conceit onto a village green. On the narrow High Street side, it consisted of a tall pavilion topped by a dentilled pediment; at the corner there was an ornate but truncated arcade decorated by a carved corner cartouche (Figs 3 and 4).³⁶ The windows were sliding sashes but had broad exposed cases for the counterweights in pre-1709 style, and, as at his *Church Times* building, he added a Regency solecism, a broad, flattish bow window.³⁷

Field was not to be limited to the south-east of England. In December 1907 he was appointed architect for a new building on another corner site in Okehampton in Devon. His plans were approved on 17 January the following year, although when the tenders came in there had to be substantial modifications. The eventual agreed price was £5,509, which was more than twice the cost of the Wealdstone branch, probably because of the stone facing. The building had a pedimented five-bay facade towards Fore Street with a dentil cornice; the corner arcade was truncated to a single bay, but over the central ground-floor window at the centre of the Fore Street elevation there was an ornamental segmental pediment with a cartouche instead of a window above it. Field's segmental pediments reappeared on the side elevation to Market Street (Fig. 5). The building was grander than the genuinely late seventeenth-century town hall on the same side of the street, but less heavy than, for example, Lloyd-Oswell's recent version of the Baroque at Smethwick, and less fussy than Sydney Kitson's branch at Hunslet near Leeds.³⁸

Now Field had devised the kit of parts that could effectively convey a new image of the bank. Perhaps that was the reason why, from this point on, Lloyds began to appoint more new architects, for whom Okehampton could provide a model.³⁹ At any rate, in spite of a marked increase in building activities by the committee, Field was not reappointed until August 1912.⁴⁰ This was for Southborough in West Kent, where he introduced another of his characteristics — the extravagantly canopied door, supported by consoles of almost Baroque proportions — which he installed in an otherwise modest and vernacular brick building.⁴¹ Like other components of Field's neo-Georgian architecture, this feature can be found in the drawings and photographs included in *English Domestic Architecture*, the book of 1905 that he had written with Michael Bunney. There he illustrated 'The custom house, Dartmouth', of 1739, where an overscaled canopy sits at the centre of a composition similar to that at Okehampton, as well as a



Fig. 3. Lloyds Bank, 36 High Street, Wealdstone, Middlesex (1903-05): exterior view. Undated photograph, c. 1910-20

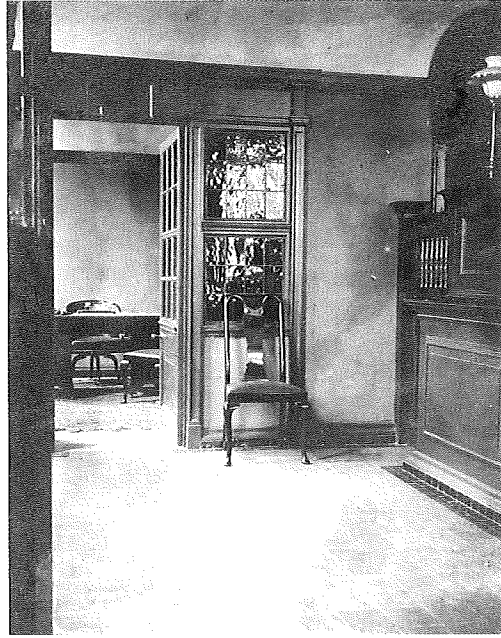


Fig. 4. Lloyds Bank, 36 High Street, Wealdstone, Middlesex (1903-05): interior view. Undated photograph, c. 1910-20

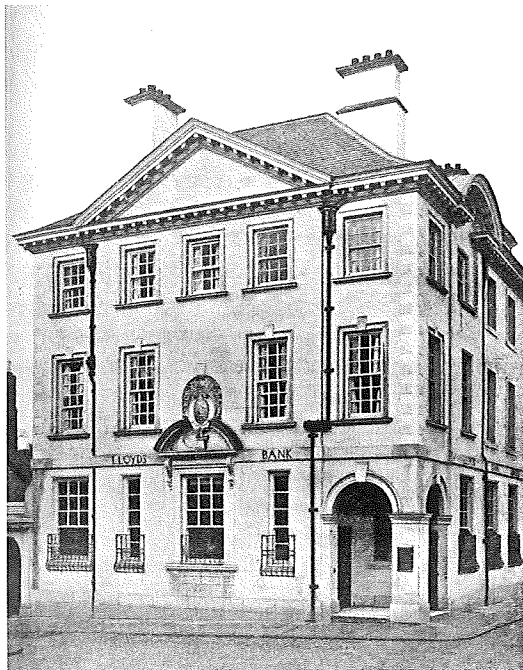


Fig. 5. Lloyds Bank, Fore Street, Okehampton, Devon (1907-08) (*Architects' Journal*, 2 March 1921, p. 269)

splendid shell canopy at Bank House, in Wootton Bassett in Wiltshire, probably dating from the early eighteenth century.⁴² At 14 Great College Street in 1904 he had introduced a canopy like this; at Southborough he made it the primary feature of the entire building (Figs 6 and 7).⁴³ His next design, however, for a new branch at 5 High Street, Andover in Hampshire (1914), reverted to the Okehampton type: it had a five-bay stone front with a dentilled pediment and an arcaded ground floor (Fig. 8).⁴⁴

The committee decided in mid-1915 not to commission new building work for the duration of the war, attending only to minor items of refurbishment.⁴⁵ One of these schemes was a small project in Farnham, Surrey, where Field created a temporary bank by remodelling three modest eighteenth- and nineteenth-century shops in the Borough. As well as restoring an original-looking glazing pattern to the bow windows of numbers 6–7, he added a new facade to number 5, consisting of a shallow bay where small square Queen Anne panes sit above a Gothick shop window. Inside number 6 there is a lone Tuscan pillar. As is sometimes the case with the premises committee, there is no reference to the name of the architect in its minutes.⁴⁶

After the war, Lloyds embarked on an ambitious process of expansion, appointing as many as twenty-three architects in 1919 — much the largest number for any single year to date. Field was asked in March 1919 to report on a site in Ashford in Kent, although work here was delayed for a period. At the same meeting, a letter was read from Field proposing that he should remodel Chatwin's branch at Rye in Sussex. The suggestion was declined at first, but Field tried again two months later, and surprisingly it was accepted on reconsideration at the end of the year (Fig. 9).⁴⁷ The result is what looks like a sophisticated cottage of the Queen Anne era, with tile hanging, a large Southborough-type canopy on a pair of overscaled consoles over a pretty fanlight, and a dentilled cornice; to this he added a neo-Regency touch in the form of tripartite sliding sash windows, another feature that became a recurrent characteristic.⁴⁸ The interior of the branch could have been a small parlour in a squire's home: a dentilled cornice runs around the top of a neat, white room.

The picturesque quality of the Rye branch was soon matched by Field's work at Aylesbury. Here he was asked to 'alter' the property at the corner of the market place which had been built in 1853 for the Bucks and Oxon Union Bank, itself an amalgamation, which had been absorbed into Lloyds in 1902.⁴⁹ The building consisted of two bays to the market side, and a further three to Kingsbury on the side to the north-east. Field recast the building so that it extended for a full ten bays, with sash windows ornamented with pediments and consoles on the side elevation. The structure was divided into three parts. The first part turned the original building into a kind of palazzo. The next three bays, which sat on the site of the old Angel Inn, formed a separate composition of the Andover type. The furthest part sat over a pair of pilasters, and columns *in antis* before a glazed screen with a broad bay window, rather as if an open front had been filled in. It is a very grand ensemble, and Field estimated the cost at £21,000, much his largest project for the bank to date (Figs 10 and 11).⁵⁰ The committee approved the scheme in May 1920. At the same meeting they approved his plans for remodelling premises in Andover that they had acquired through their recent amalgamation with the Capital and Counties Bank, almost directly facing Field's recent building there.



Fig. 6. Lloyds Bank, 151 London Road, Southborough, Kent (1912–14): exterior view.
Undated photograph, c. 1920



Fig. 7. Lloyds Bank, 151 London Road, Southborough, Kent (1912–14): interior view.
Undated photograph, c. 1920

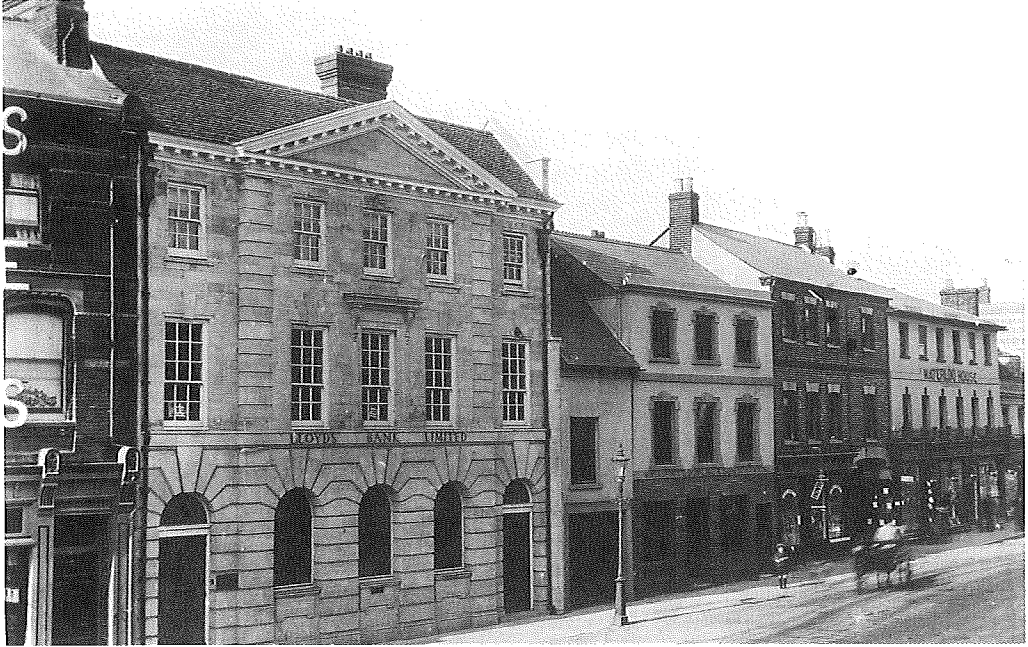


Fig. 8. Lloyds Bank, 5 High Street, Andover, Hampshire (1914–15). Undated photograph



Fig. 9. Lloyds Bank, 84 High Street, Rye, Sussex (1919–20). Undated photograph, c. 1920

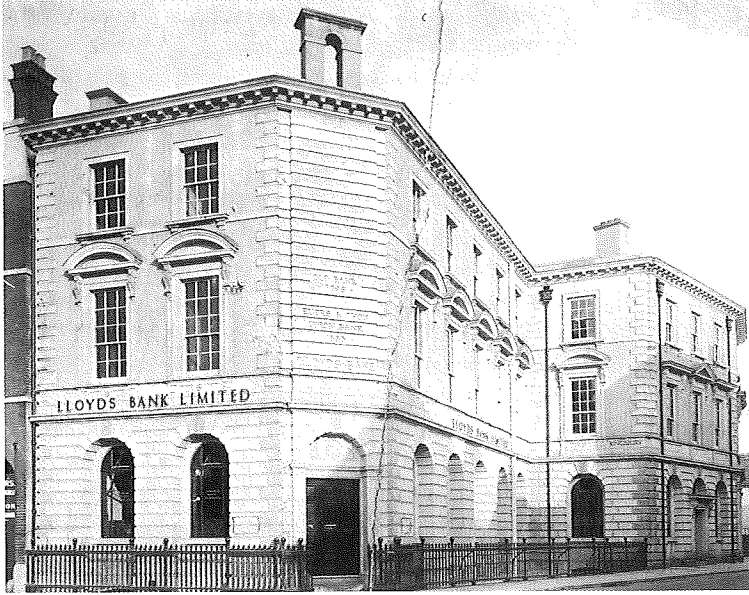


Fig. 10. *Lloyds Bank, 56 Kingsbury Square, Aylesbury, Buckinghamshire (1920–23): view from the north-east corner of the Market Square. Photograph of 1922*



Fig. 11. *Lloyds Bank, 56 Kingsbury Square, Aylesbury, Buckinghamshire (1920–23): view from the north. Photograph of 1922*

This second Andover building, at 22 High Street, was simpler than the first and provided the overall model for two more branches. Field concentrated on what he had refined as his characteristic motifs: a dentil frieze; an overscaled pair of corbels above the door; an ornamental central window.⁵¹ In March 1922, as this job was nearing completion, he was commissioned to convert a small eighteenth-century building with a miniature pediment — Chesterfield House in Alton, Hampshire — into a branch. He was asked his opinion on the feasibility of demolishing the existing house, but there was clearly no need, as the building was, after all, already in a prototypical Fieldian style (Fig. 12). He remodelled the interior, however, creating a coffered banking hall of his usual type, and he made minor improvements to the exterior, for example, replacing stone or cement window heads with brick voussoirs.⁵² A few months later he was asked to convert the ground floor of a nineteenth-century building at 45 New Oxford Street, London, into a branch.⁵³ For a new branch at Norbury on the very northernmost edge of Surrey, commissioned in July 1923 and a week before the final accounts for Aylesbury were approved by the committee, he was told that ‘the cost should be moderate’. Nonetheless, the result is a handsome brick structure with a stone frieze above the ground floor and a dentilled cornice, with five bays to the main street and a further six around the corner. The entrance has the by-now characteristic bold console projections, and there is a balcony at the centre of the side elevation. The brick, in gently contrasting shades of red and blue, is laid to create a subtle diaper pattern in English bond, apparently a novelty for Field.⁵⁴ The similar new branch at Ashford (finally commissioned in April 1924) was a slightly grander version of the Norbury model; the stone work is more ornamental, and there is a dentilled pediment (Fig. 13). Interestingly, its design was approved at the same meeting in which committee members heard the now-lost paper on the design of branches, thus suggesting that its appearance represented their current attitude to the subject; its final account was approved in December 1927.⁵⁵ That year Field exhibited one of his branch designs at the Royal Academy for the third year in a row: this was for a much smaller three-bay structure at Richmond in Surrey (Fig. 14).⁵⁶

In late 1925 Field was also asked to extend and remodel premises belonging to the former Capital and Counties bank in Southampton, following protracted discussions in the committee over some years regarding the future of the bank’s various premises there.⁵⁷ The new building had a nine-bay elevation of sash windows facing the street, with an ornamental round window and balcony at the centre (Fig. 15); undoubtedly, it was the second of Field’s two banking palazzi. Along the top of the building a Latin inscription records the building work: its *amplificatum*. Field’s design is remarkable in that it presages by a few weeks the design for a similar device at the bank’s main head office in Cornhill in the City of London, a job for which, however, he does not seem to have been considered.⁵⁸ Internally, he created a spacious top-lit banking hall defined by composite columns and enriched by ornamental plasterwork.⁵⁹ Following a comparatively lengthy interval of more than a year, in which the bank appointed other architects for no fewer than forty-two branches, Field was asked to convert part of the ground floor, incorporating the front of the former advertisement hall, of the recently vacated *Morning Post* building on the corner of Aldwych and the Strand in London, a delicate and ornamental *beaux-arts* structure of 1906–07 designed by Mewès and Davis which was then being converted and enlarged by the architects George and T. S. Vickery into a speculative office block.⁶⁰



Fig. 12. Chesterfield House, converted in 1922–24 into Lloyds Bank, 40 High Street, Alton, Hampshire. Undated photograph, taken soon before Field's work at the branch



Fig. 13. Lloyds Bank, 81 High Street, Ashford, Kent (1924–25). Photograph of 1927



Fig. 14. *Lloyds Bank, 4-5 King Street, Richmond (1926-28). Photograph of 1928*

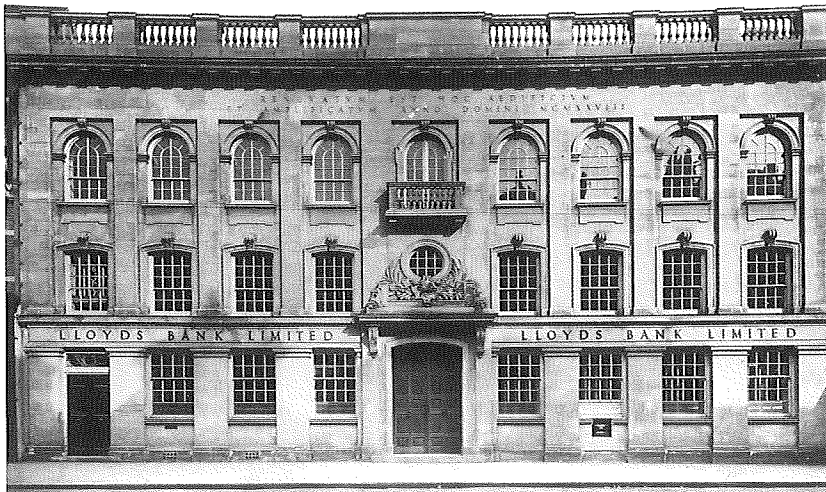


Fig. 15. *Lloyds Bank, 19-21 High Street, Southampton, Hampshire (1925-30). Photograph of 1930*



Fig. 16. *Lloyds Bank, High Street, Hartley Wintney, Hampshire (1927–29). Photograph of 1929*

Field carried out one further commission for the bank towards the end of the 1920s: his smallest new building, at Hartley Wintney in north-east Hampshire. It was, in accordance with the bank's usual practice by this time, a single-storey building consisting of a banking hall and offices alone. The narrow brick elevation was dominated by a large door topped by a broken segmental pediment, and, above that, a cartouche; to the right and left were tall sliding-sash windows, and above them, a pair of *yeux de bœuf* (Fig. 16).⁶¹ Very possibly the inspiration was Edwin Lutyens' recently completed Piccadilly branch of the Midland Bank in London of 1922–24. Nevertheless it is a project that sums up Field's own lasting contribution. Using a small number of characteristic devices, he created a building that suited the scale of a pretty village High Street, sat comfortably with the plain eighteenth-century brick houses used as branches by the other banks, and yet projected a wistfulness and a grandeur somewhere beyond the scale of the house itself. It was not the first bank branch of this type, but it was widely imitated.⁶²

THE ARCHITECTURE OF *QUALITY STREET*

Quality Street is a play by J. M. Barrie, first performed in 1902 with sets by Edwin Lutyens. It helped establish a contemporary fashion for a genteel style of architecture that was essentially early eighteenth century with Regency trimmings: Hugh Thomson's illustrations of 1913 for a published edition of Barrie's text are precisely that. Field's bank branches are part of this fashion. Up to the end of the Victorian age, the design of new bank branches had been primarily commercial and, in stylistic terms, outdated in appearance. Field's, by contrast, were domestic and comfortable. They were agreeable to those who valued a streetscape that was homogenous and somewhat nostalgic — or 'artistic', to use Field's word.⁶³ At Rye, for example, the old branch had been designed

in 1895 by Chatwin in what he, perhaps, had considered to be an old English style (Fig. 17).⁶⁴ After Field had remodelled it in c. 1920, the premises committee received a letter from the town council conveying its appreciation of their decision to 'alter the appearance of the Bank so as to bring it into harmony with the surrounding buildings'.⁶⁵ This response to an architectural policy is unique in the committee's minutes. Perhaps it was the reason for Field's appointment to the substantial remodelling project at Aylesbury two weeks later. At any rate, if the actual mixed functional use of many bank premises had suggested that such a domestic style of architecture was appropriate, then the decision to build in this way conveniently coincided with a movement among artistically inclined architects to see these structures as part of the backdrop to a romanticized view of the English high street.

Changes in civic consciousness have a story of their own. As far as banks are concerned, a public debate soon emerged. It was led by C. H. Reilly, who favoured the subdued neo-Georgian that Field had introduced at Okehampton.⁶⁶ In the post-war bank-building boom, this branch provided a model for many others.⁶⁷ Field's *English Domestic Architecture* was republished in 1928, and many of Lloyds' new architects — such as the prolific T. Millwood Wilson, and Alfred Gilbert, who designed many London suburban branches — seem to have drawn directly from it in almost every building they

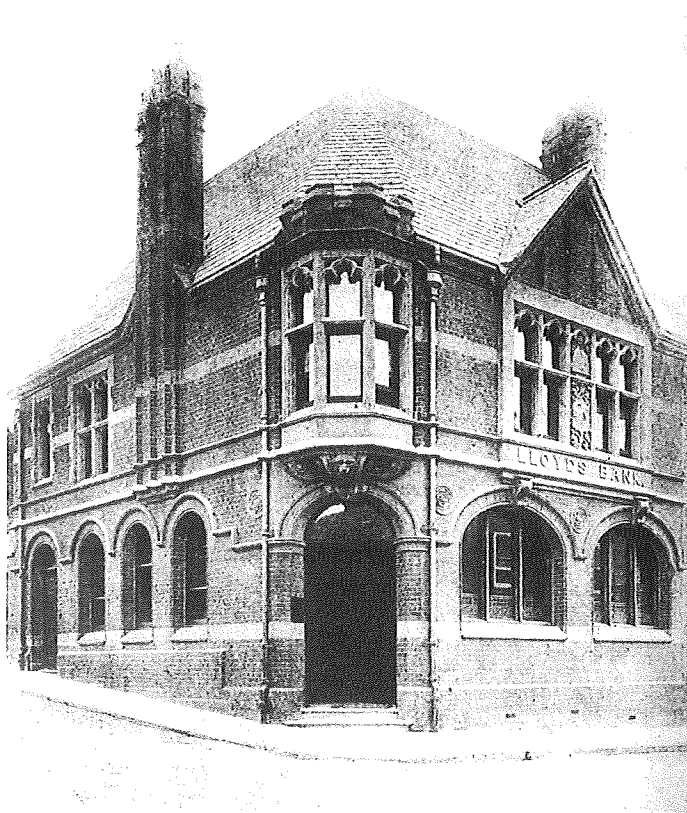


Fig. 17. *Lloyds Bank, 84 High Street, Rye, Sussex, by J. A. Chatwin (designed 1894)* (Architect and Building News, unnumbered plate, 11 November 1921)

designed.⁶⁸ Very often, too, a competing bank built a branch nearby in a similar style; thus tens of town and suburban high streets in Britain came, one way or another, to have at least one building that reflected Field's own passion for eighteenth-century merchants' houses.

It seems that Lloyds tried to find a new champion in the 1920s, for example, commissioning work from P. D. Hepworth on his return from the British School in Rome. However, the bank never succeeded in establishing any architect who could rival Field's influence. Although Hepworth himself was commissioned in 1927 to design a branch in Southwark, a suggestion later that year that he might design a 'portable bank' for the Royal Agricultural Show was abandoned on grounds of cost, and a number of prestigious commissions soon went elsewhere.⁶⁹ Yet, despite the prominence of his work, Field was never officially recognized by Lloyds as 'the Bank Architect' that Chatwin had been. In fact, his later career seems to have been marked by unrealized opportunities and by a sense of retreat. There is, therefore, a further chapter which is still to be written about Horace Field: one that places him in the context of the other 'Quality Street' architects, those who preferred the golf course and the seclusion of the weekend cottage to a life of ambition and commercial success, or who were, perhaps, simply not as good as those who attracted the most attention.

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PHOTOGRAPHIC CREDITS

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ABBREVIATIONS

ESRO East Sussex Record Office, Lewes
 LBG Lloyds Banking Group Archives, London
 RIBA Royal Institute of British Architects, London

NOTES

- 1 Andrew Saint, 'The Victorian Society Hampstead Walk' (unpublished notes), 13 April 1980. This article arises from research for a broader project which intends to place Field in the context of other early twentieth-century architects who have been overlooked after their death. The current author has written a brief introduction to Field's work: Timothy Brittain-Catlin, 'The Garage, Hilden, Rye Hill: Twentieth-Century Society Building of the Month, September 2009', < <http://www.c20society.org.uk/botm/archive/2009/the-garage-hilden-rye-hill-a-rolls-royce-of-garages.html> > [accessed 10 March 2010].
- 2 Horace Field and Michael Bunney, *English Domestic Architecture of the XVII and XVIII Centuries. A Selection of Examples of Smaller Buildings Measured Drawn and Photographed With an Introduction and Notes* (London, 1905; 2nd edn, London, 1928).
- 3 A. Stuart Gray, *Edwardian Architecture* (London, 1985), p. 178; *Dictionary of Scottish Architects 1840-1980*, <http://www.scottisharchitects.org.uk/architect_full.php?id=201210> [accessed 30 April 2010].
- 4 Bill Fawcett, *The North Eastern Railway's Two Palaces of Business* (York, 2006). Richard Fellows, *Edwardian Architecture, Style and Technology* (London, 1995) also discusses the NER headquarters, pp. 101-05; Fellows refers to Stuart Rankin, *A Huge Palace of Business* (York, 1979).
- 5 Alastair Service, *Victorian and Edwardian Hampstead* (New Barnet, 1989), especially pp. 12, 26-27 and 30-31.
- 6 The building receives five lines of architectural description in the town's second 'perambulation', but its architect's name is not mentioned: Nikolaus Pevsner and Elizabeth Williamson with Geoffrey K. Brandwood, *Buckinghamshire* (London, 1994), p. 164.
- 7 *Royal Academy Exhibitors 1905-1970* (Wakefield, 1973-82), p. 62, attributes the branches at Wealdstone and Okehampton to Field and Simmons, but the bank does not appear to have referred to the latter at all.
- 8 Lloyds Bank has no apostrophe. The definitive description of this period in the bank's history is R. S. Sayers, *Lloyds Bank in the History of English Banking* (Oxford, 1957).
- 9 John Booker, *Temples of Mammon* (Edinburgh, 1990) is a survey of all British bank architecture that includes an overall description of the Lloyds premises committee in the context of the history of the architecture of British banks. Booker, formerly Lloyds Bank archivist, describes in detail the changes in branch architectural design from the mid-1920s onwards, mainly in the light of the contemporary debates initiated by C. H. Reilly. The work of Field is, as is so often the case, admirably referred to — but not discussed. For reference to the establishment of the premises committee, see p. 209.
- 10 For example, R. V. Vassar Smith (1843-1922), Sir Richard from 1917, had been a director of the Worcester Bank which was absorbed by Lloyds in 1889. He seems to have been an active member of the committee, personally visiting sites and local managers. He was chairman of Lloyds Bank from 1909 until his death.
- 11 The premises committee minute books run in sequence from HO/D/Pre/1; the London committee minutes run from 1884 to 1901 in the sequence HO/D/Wee/1-6. A further committee, called the special committee, for the building of the bank's new City of London headquarters, was established in 1921 and ran up to the closure of the final accounts of the building in May 1932: HO/D/Pre/43-44.
- 12 London, Lloyds Banking Group Archive (hereafter 'LGBA') HO/D/Pre/17, item 2170 (22 August 1924). The 'report [...] with reference to the outside appearance of branches' was read, without further record, in August 1924.
- 13 Hampstead: LGBA, HO/D/Pre/8, item 7083 (1 August 1913); Ashford: LGBA, HO/D/Pre/22, item 7813 (24 February 1928). The dressmaker's request the following week for better rooms was 'not entertained' (LGBA, item 7855 (2 March 1928)). As an indicator of the recession of the early 1930s, the bank allowed a hairdresser to rent rooms at their branch in Looe in Cornwall (LGBA, HO/D/Pre/27, item 5080 (18 November 1932)).
- 14 LGBA, HO/D/Wee/5, item 4931 (28 May 1897), referring to the Hampstead branch.
- 15 At Rye, after Field's remodelling: LGBA, HO/D/Pre/13, item 4862 (12 November 1920).
- 16 A detailed description of Chatwin's life and career has recently been published: Tim Bridges, 'J.A. Chatwin', in *Birmingham's Victorian and Edwardian Architects*, ed. Phillida Ballard (Wetherby, 2009), pp. 89-122. Booker, *Temples*, includes some reference to Chatwin's role as 'the Bank Architect' (see p. 171).
- 17 Commissioned on 2 November 1891: LGBA, HO/D/Pre/1, item 184; extant, with alterations and additions.
- 18 According to Bridges, Philip Chatwin joined his father in practice in 1897, and in his later years the father 'only occasionally' worked in the office: 'Chatwin', pp. 114-15.
- 19 London, The National Archives, D7513, for the records of F. W. Waller's architectural practice.
- 20 Extant, converted to other uses. As Booker points out, the design would have had to be approved by the Crown Agents as freeholders in any case. Booker, *Temples*, p. 192.
- 21 Lombard Street: LGBA, HO/D/Pre/43, item 242 (1 September 1922). Liverpool: LGBA, HO/D/Pre/16, item 728 (28 September 1923). The winners were John Burnet and Partners, in association with W. Campbell

Jones, Son and Smithers for the London premises; and, in Liverpool, Grayson and Barnish (for whom see note 68 below).

22 Although in fact Field's Hampstead (and Westminster) politician clients were Liberals.

23 LBGA, HO/D/Wee/5, items 3985–86 (21 December 1894). The Finchley Road job was evidently a minor one, consisting of a new front and some fitting out; it was completed in the summer of 1896. There does not seem to have been a general contractor and there is no note of an overall summary of costs — indeed, the order of the information is odd, with approval for payments preceding receipt of tenders. Separate tenders for the shop front, the internal fittings, the heating apparatus and various other items were approved, as was Field's fee of £50. The total building cost was about £1,732, of which £1,250 was for the rebuilding of the front. LBGA, HO/D/Wee/5, items 4160 (8 February 1895); 4167 (14 June 1895); 4241 (9 August 1895); 4258 (23 August 1895); 4405 (24 January 1896); 4410 (31 January 1896); 4455 (6 March 1896); 4667 (28 August 1896). The building is extant in other uses (August 2009), but there is no clear surviving evidence of Field's work.

24 LBGA, HO/D/Wee/5, item 4005 (11 January 1895).

25 The tender went out at the end of June. The bank decided to employ the second lowest tenderer, Davenall, for the work at his price of £10,517, since he was being satisfactorily employed on the Finchley Road project. The work was carried out from the summer of 1895 and was sufficiently complete for the bank to move by the end of 1897; the final account was paid in April 1898. The minutes do not include a summary of the final account, but there is no reference to the approval of extra costs. The general contract excluded fitting out and some other items — electrical and heating systems seem at this period always to have been covered separately. The final payment was approved on 1 April 1898: LBGA, HO/D/Wee/6, item 5325. Field's commission was £83 6s.10d: *ibid.*, item 5255 (11 February 1898).

26 The building is extant and in good order.

27 See *Directory of British Architects 1834–1914*, ed. Antonia Brodie et al., 2 vols (London, 2001), II, p. 61, according to which he was Diocesan Surveyor for Lichfield and Hereford. At Shrewsbury, where he is recorded as working on the branch on 4 October 1897 (LBGA, HO/D/Pre/2, item 477), he designed a building that had a half-timbered top over a neat neo-Classical base (demolished): LBGA photographic collection. According to Sayers, G. B. Lloyd was the last surviving partner of the private bank from which Lloyds grew: *Lloyds*, p. 347.

28 LBGA, HO/D/Pre/2, item 781 (11 December 1899), approves Field's plans, and further designs for the fittings were approved the following March: item 834 (5 March 1900). No tender for the main building works is mentioned, but they had been estimated at £2,450 (item 781), and they evidently went ahead as the builders were granted extra time in May. The substantial neo-Classical building, originally built c. 1875, is extant, and located at 47 Old Christchurch Road; LBGA has an interior and exterior view of it, dated 1922. There appear to be no views in local collections showing the building before Field intervened. The corner entrance with its segmental pediment may well be his, since he had recently used this device at Hampstead and went on to use it elsewhere (see below); the pillars, coffered ceiling and dentil cornice within all closely resemble Field's work at other branches and may be attributed to him.

29 Field was appointed to the job at 15 Cheapside on 10 August 1900 (LBGA, HO/D/Pre/2, item 936); the principal cost, £2,941 5s. od., was for fittings: *ibid.*, item 985 (19 October 1900). The branch, which resulted from Lloyds amalgamation with Brown, Janson and Co. in 1900, was rebuilt 1955–59.

30 Field's work disappeared during rebuilding in 1965 (LBGA, branch administrative history); an interior view was published in *The Architect and Building News*, 8 September 1922 (unnumbered plate). Field was first asked to report on the Terminus Road site on 10 May 1901 (LBGA, HO/D/Pre/3, item 1123); the scheme was approved on 14 June 1901 (item 1160).

31 *Ibid.* The tender of Peerless Dennis and Co. (£2,320) was accepted on 23 August 1901 (LBGA, HO/D/Pre/3, item 1207); the bank moved in on 11 February 1902 (LBGA, branch administrative history). Field had similar problems regarding windows when designing 17 Avenue Road, St John's Wood, and there his clients prevailed, to the detriment of the scheme: see *Builder*, 15 May 1914, p. 426. When young he had installed the surviving leaded lights into his family's Italianate house at Thurlow Road in Hampstead.

32 One of Field's jobs referred to at the meeting in June 1901 was for 72–74 Fenchurch Street, London, a fitting out within an office block called Dixon House by Davis and Emmanuel; it eventually cost £3,632 os. 5d.: LBGA, HO/D/Pre/3, item 1502 (1 August 1902). The branch has been rebuilt within the facade. Broadheath, Cheshire: Booker, *Temples*, refers to this, p. 209. Worthington had difficulties over many months in 1901 getting approval from the committee for both his elevation ('somewhat too ornamental') and his plan ('several defects') — e.g., LBGA, HO/D/Pre/3, item 1047 (18 January 1901). According to the online *Dictionary of Scottish Architects*, Worthington, born in 1826, did not retire until 1907 but since 1891 had been joined in partnership by his son Percy: <http://www.scottisharchitects.org.uk/architect_full.php?id=204271> [accessed 30 April 2010].

- 33 At the time of the approval of his scheme he was, at sixty-one, about twenty-five years older than Field. The London Committee had approved £35,000 worth of work at Cornhill in July 1896: LBG, HO/D/Wee/5, item 4601 (3 July 1896). Anderson was evidently later involved with the bank's premises in Lombard Street, although what he was doing there is not explained in the minutes: LBG, HO/D/Pre/4, item 2923 (3 August 1906).
- 34 He reported on 4 April 1902: LBG, HO/D/Pre/3, item 1380.
- 35 There are Ordnance Survey maps of Wealdstone at 1:2500 from 1896 and 1913–14.
- 36 The plans of the building, at 36 High Street, were approved on 12 June 1903: LBG, HO/D/Pre/3, item 1792. Unusually, the bank approved the installation of electric light. The final cost, approved on 24 February 1905, was £3,147 9s. 1d. (LBG, HO/D/Pre/4, item 2345). Extant but subdivided and reordered internally (as at July 2009).
- 37 The bank was exhibited in a drawing at the Royal Academy in 1907, where it was attributed to Field and Simmons, although the latter is not mentioned by the bank. It was published in the *Builder*, 17 April 1909, p. 233.
- 38 Smethwick: Lloyd-Oswell had a bumpy ride here, similar to that of Worthington at Cape Hill: LBG, HO/D/Pre/4, item 2841 (22 June 1906). He continued to work intermittently for the bank until a falling out with his partner Iredale in 1923; see, for example, LBG, HO/D/Pre/16, item 371 (20 July 1923). Kitson was appointed architect at Hunslet on 1 February 1907 (LBG, HO/D/Pre/5, item 3176).
- 39 The final account for the bank came to £5,686 19s. 9d. (LBG, HO/D/Pre/6, item 4686 (10 December 1909)). Drawings were exhibited at the Royal Academy in 1909, again attributed to Field and Simmons; these included a detail of the ornamental window, drawn by Cyril Farey, which was later reproduced in the *Builder*, 26 February 1910. The building was published at the time with both interior and external photographs, for example in the *Builder*, 1 May 1914, pp. 530–31. The branch is extant with extensions and internal reordering.
- 40 Field is sometimes (for example, in Gray, *Edwardian Architecture*, p. 178) credited with the design in 1908 of the former Capital and Counties, now Lloyds, branch at Sundial House, 112 Kensington High Street, London, but building approval documents indicate that the building was designed by Chesterton and Coleridge (building record no. 34950) — as told in *Northern Kensington*, Survey of London 37 (London, 1973), p. 67. Perhaps Field fitted out the interior of the building and attended to minor exterior accoutrements, as he had done for Lloyds at Bournemouth and Fenchurch Street. The Capital and Counties records are at Lloyds, but nothing survives to testify to the project.
- 41 Field's plans for Southborough were approved on 25 October 1912 (LBG, HO/D/Pre/8, item 6667). Its final cost was £2,414 4s. 3d.: *ibid.*, item 7375 (9 January 1914).
- 42 Field and Bunney, *English Domestic Architecture*, pls LXIII and XXXIX–XLI respectively.
- 43 Extant, at 151 London Road; extended, and altered inside. The Great College Street house, designed in 1904, seems to have been the first of Field's houses with a canopy like this; it was designed to feature a carving of a horse's head, by Eric Aumonier, who often worked with Field (*Architects' and Builders' Journal*, 14 June 1911, p. 630). A different type of doorway had recently been an admired feature of his Hampstead design when the Southborough branch was designed: *Architects' Journal*, 15 May 1912, p. 508.
- 44 Extant, with remodelled interior, at 5 High Street: it was sold to Barclays in 1922. Field was appointed on 10 July 1914 (LBG, HO/D/Pre/9, item 7806) and his scheme was accepted in October; the successful tenderer was Marden and Mills. The final account, approved for payment on 11 February 1916, came to £3,754 9s. 8d. (LBG, HO/D/Pre/9, item 8966). The front of the bank was illustrated in the *Builder*, 8 June 1917.
- 45 LBG, HO/D/Pre/9, item 8603 (30 July 1915). Building restrictions and lack of manpower hampered all building work during the war.
- 46 The attribution to Field was originally made by the late Nigel Temple in *Farnham Buildings and People*, 2nd edn (London, 1973), pp. 3–5. Neither Farnham nor the Surrey History Centre has retained records for this building work. Lloyds: LBG, HO/D/Pre/9, item 8792 (12 November 1915); LBG, HO/D/Pre/10, item 9184 (23 June 1916). The work cost £415 11s. 8d. The buildings are extant and have reverted to shop use.
- 47 Extant, at the corner of High Street and West Street. See LBG, HO/D/Pre/11, items 814 (7 March 1919); 1079 (9 May 1919). The work was estimated at £860: LBG, HO/D/Pre/12, item 1920 (2 January 1920). In time, Field made further alterations to the bank, including a new strong room: LBG, HO/D/Pre/18, item 3453 (19 June 1925); ESRO DR/A/21/1926/13 (6 September 1926). Alterations and additions are reported in the minutes for several of Field's branches, including the Hampstead one, but without reference to an architect. Field himself probably made changes to some other branches; in June 1925, he was appointed in connection with 'proposed alterations' at the main branch in Oxford: LBG, HO/D/Pre/18, item 3392 (5 June 1925).
- 48 Field's characteristic features can be seen in abundance in eighteenth-century townscape, especially in

the Surrey towns where he designed a great deal; the old houses he remodelled at Farnham had these tripartite sashes. A window of this type, also in Farnham, appears in the course of Nathaniel Lloyd's series 'The English House' in the *Architectural Review* (February 1931), p. 41, specifically as an example of a late Georgian or Regency characteristic.

49 Field was appointed at a special meeting — held because there was now so much work to report on — that took place on 26 February 1920 (LBGA, HO/D/Pre/12, item 4016).

50 LBGA, HO/D/Pre/12, items 4332, 4334 (28 May 1920). Webster and Cannon were appointed as contractors for the Aylesbury branch in October 1920; their final account was approved in July 1923 and came to £24,634 10s. 1d., including the cost of electrical light (which the committee had originally refused). *Ibid.*, item 4562 (6 August 1920); LBGA, HO/D/Pre/15, item 368 (20 July 1923). The branch is extant, reordered and partially remodelled, at 36 Kingsbury Square.

51 Extant, with reordering. Mardon, Ball and Co. were appointed as contractors at the end of 1920, and the final account, for £15,484 16s. od., was approved in November 1922: LBGA, HO/D/Pre/13, item 5008 (31 December 1920); LBGA, HO/D/Pre/15, item 9106 (10 November 1922). A drawing of the facade was exhibited at the Royal Academy in 1921, and published in the *Builder*, 29 July 1921.

52 Largely extant, with internal and rear alterations, at 40 High Street, but its celebrated large garden is gone. There was some delay as the bank debated whether to convert or rebuild; LBGA, HO/D/Pre/14, items 8021 (31 March 1922); 8546 (21 July 1922); HO/D/Pre/15 item 9425 (12 January 1923). The final account was a modest £4,370 5s. od.: LBGA, HO/D/Pre/17, item 2739 (2 January 1925). The door was in its present asymmetrical position before Field's interventions.

53 The exterior of the building survives; the interior, at the time of writing (July 2009), is derelict. Field's external interventions were minimal: he provided new doors in simple surrounds and added Lloyds' various accoutrements such as a fascia board and signs. He was appointed on 18 August 1922 (LBGA, HO/D/Pre/14, item 8650); the final account came to £4,898 LBGA, HO/D/Pre/17, item 1894 (20 June 1924). The internal works must, therefore, have been substantial. The branch was open by the end of 1923, but closed in October 1941 (branch administrative history).

54 The plans were approved in November 1923 and when the bank, built by Messrs Rice and Son, was completed in the summer of 1926 it had cost £12,556 10s. 1d. (LBGA, HO/D/Pre/16, item 1151 (7 November 1923); HO/D/Pre/20 item 5341 (20 August 1926)). By comparison, the bank had by this time in general started to build small single-storey properties that cost around £3,000. The bank is located at 1433–35 London Road, and it is currently (July 2009) in a good condition: Field's characteristic internal details, such as Tuscan columns and a coffered and dentilled ceiling, have survived reordering. A perspective drawing by J. D. M. Harvey was exhibited at the Royal Academy in 1925 and published in the *Builder* on 29 May 1925 (unnumbered plate).

55 The bank's administrative history for the branch suggests that it had opened the previous year, although this may have been in the temporary premises referred to in the minutes. The contractor was D. Godden and Son and the final cost of the building was £14,955 14s. 6d.: LBGA, HO/D/Pre/18, item 3047 (20 March 1925); HO/D/Pre/21, item 7472 (9 December 1927). A perspective of the bank was exhibited at the Royal Academy in 1926, and published in the *Builder* on 14 May 1926. The building is extant at 81 High Street; Field's banking hall survives with some reordering.

56 All three drawings were also reproduced the *Builder*: 29 May 1925, unnumbered plate with text, p. 826; 14 May 1926, plate p. 795, text p. 788; and 6 May 1927, plate p. 719 and text p. 722 respectively. There is no direct mention of Field's appointment to the Richmond job in the minutes — on 16 October 1925 the decision on whom to appoint was 'left to the decision of the Chairman', which sometimes happened during the committee's most productive period — but his plans were approved on 27 November 1925: LBGA, HO/D/Pre/19, item 4193. The tender by E. A. Roome and Co. Ltd was accepted in April 1926 and the bank cost £11,837 11s. 5d.: LBGA, HO/D/Pre/19, item 4836 (16 April 1926); HO/D/Pre/22, item 8493 (10 August 1928). The building is extant in other uses at 4–5 King Street; Field's Royal Academy elevation drawing was reproduced in the *Builder*, 6 May 1927, p. 719.

57 Field's plans were accepted on 4 December 1925, and Jukes and Son Ltd were selected as tenderers on 20 August 1926: LBGA, HO/D/Pre/19 item 4232; HO/D/Pre/20, item 5352. The final account, for £37,114 6s. 2d., was approved on 19 December 1930: LBGA, HO/D/Pre/25, item 2488. The building, at 19–21 High Street, has survived both inside and out in good condition (July 2009). It was illustrated in the *Architects' Journal*, 17 August 1932, apparently the last appearance in a magazine of Field's work. His name appears in the minutes in the connection with the job only at LBGA, HO/D/Pre/25, item 1630 (13 June 1930).

58 Burnet and Campbell Jones were asked to 'redraft' their elevations following a meeting with the members of the bank's special committee on its main offices on 26 February 1926, that is, about ten weeks after Field's

plans were approved: LBGA, HO/D/Pre/43 item 628 (26 February 1926). Burnet, the successful architect for the headquarters building, was given the smaller Oxford Street branch in the city: LBGA, HO/D/Pre/20, item 5445 (1 September 1926).

59 The plans for this project are the only ones by Field retained by the bank, and they show that its appearance after rebuilding was entirely new (LBGA, B/1282/a/20).

60 Field was appointed on 18 March 1927: LBGA, HO/D/Pre/20, item 6345; plans were approved on 4 November 1927: HO/D/Pre/21, item 7318. The story of Inveresk House, as the building became known in June 1928, is recounted in detail in an anonymous brochure in the bank's archives entitled *The Morning Post Building — Inveresk House / Aldvych (1928)*. For a description of the original building in its context, see Alastair Service, 'Arthur Davis of Mewès and Davis', in *Edwardian Architecture and its Origins*, ed. Alastair Service (London, 1975), pp. 432–42. Field's work seems to have been sensitive, at any rate in comparison to the alterations wrought by the Vickers; he kept, for example, Davis' original delicate ornamental entrance gates to the Strand, merely inserting the name of the bank. The minutes record only the final account for the fittings, but these may have constituted most of the works: they were valued at £1,795 2s. od.: LBGA, HO/D/Pre/23, item 267 (6 September 1929). The branch closed some time before 2000 when the ground floor was converted into hotel use and Field's work vanished. In the year preceding Field's appointment to this job he had been employed by the bank to investigate structural problems at their Bournemouth Dean Park branch.

61 Field was appointed on 30 September 1927 (LBGA, HO/D/Pre/21, item 7141) and plans were approved on 28 October 1927: *ibid.*, 7285; it was built by Pool and Sons: *ibid.*, item 7555 (6 January 1928). According to the final account approved on 14 June 1929, it cost £3,494 13s. 3d.: LBGA, HO/D/Pre/23, item 9890. The bank is located in the High Street, and is currently (July 2009) in good condition externally; the interior has been subdivided and reordered. Field's name appears in the minutes in connection with the job only at LBGA, HO/D/Pre/25, item 1630 (13 June 1930).

62 For example, by Unsworth and Goulder for a branch at Ascot; they were appointed on 20 December 1926, six months after the final account was paid for Hartley Wintney: LBGA, HO/D/Pre/23, item 798. The round windows distinguish the building from T. B. Whinney's Midland Bank at Henley-on-Thames of 1924, which Booker sees as a model for the type: Booker, *Temples*, p. 223.

63 For example, in a letter to Rye town council of 7 March 1934: ESRO, DR/A22/257, in respect of his drawings for Prospect Cottage on Rye Hill.

64 Rye library has an undated photographic view of it, no. 172 in their collection. Chatwin's appointment is at LBGA, HO/D/Pre/1, item 361 (16 July 1894). His building application, dated 12 August 1895, is at ESRO but without drawings: ESRO, DR/A 21/1895/9.

65 LBGA, HO/D/Pre/12, item 3058 (13 February 1920). The *Architect and Building News* also congratulated the bank, and the architect, with full-page 'before' (Fig. 17) and 'after' views, and a brief comment on p. 275 (11 November 1921).

66 Reilly's campaign for better branch design came in a series of articles from 1926 for the *Banker* (Booker, *Temples*, ch. 6, *passim*).

67 The Okehampton branch was illustrated in the course of a long article on bank architecture in the *Architects' Journal*, 2 March 1921, pp. 269–70, 273–74.

68 Horace Field and Michael Bunney, *English Domestic Architecture of the XVII and XVIII Centuries*, rev. edn (London, 1928). Cf. Raynes Park, for which Gilbert was commissioned on 2 October 1925 (LBGA, HO/D/Pre/18, item 3914). The comparative styles of the branches of the major banks in this later period are discussed in detail in Booker, *Temples*, ch. 6, *passim*. The copy of *English Domestic Architecture* in the possession of this author was previously owned by Leonard Barnish, of the Liverpool firm Grayson and Barnish, which carried out work for Lloyds in the 1920s. It also carries the bookplate of W. H. Lever, later Viscount Leverhulme. Who owned it first?

69 Southwark: LBGA, HO/D/Pre/21, item 6798 (8 July 1927); Royal Agricultural Show: LBGA, HO/D/Pre/21, item 6798 (16 December 27); LBGA, HO/D/Pre/22, items 8140 (11 May 1928); 8174 (18 May 1928).