

West Derby Society

WEB SITE

NEWSLETTER

Summer 2021

This is a shortened, modified version of the printed West Derby Society quarterly Newsletter sent free to all members.

Meetings from September – Fingers Crossed

We may be tempting fate but it looks as if the West Derby Society (WDS) will be able to resume normal monthly meetings in September.

However, there have been false dawns before so we must not count our chickens before they are hatched.

The Covid 19 lockdown has seen all face-to-face meetings cancelled.

The Newsletters have been unaffected as has online activity such as e-mail updates including material from Civic Voice and Merseyside Civic Society.

Stephen Guy, WDS chairman, said: “We are all missing our regular meetings – we have had none since February 2020.

“I have particularly missed the outings – the last one was to Leeds in 2019. It seems an age ago.

“Since then, I have been itching to use this super-duper telescopic guide’s flag.

“Great idea.

“It was donated by a couple of members after the Leeds trip.

“We were all walking in a crocodile which got longer and longer.

“This should make it easier to follow-the-leader when we hit the road again.”

Liverpool Shipping on the Move

The Liverpool Underwriters was a local branch of Lloyds of London, mainly involved in shipping insurance, *writes Alastair Caird*.

It was latterly housed in Derby House, Exchange Buildings, Liverpool. It was where local men of power and influence met in the opulent Members’ Meeting Room.

There were comfortable sofas where members lounged, chatted or conducted business. Also housed in the room was a telex machine producing up-to-the minute news which was then pinned to a green felt-covered notice board for members’ convenience.



Liverpool Docks 1924

Daily shipping movements within the Liverpool Docks were passed on a daily basis, by telex, to Lloyds' London base to be published in *Lloyds List* containing worldwide shipping news and movements of underwritten by Lloyds' members.

Sadly, in the mid-1970s the Liverpool branch was closed and transferred to the main Lloyds offices in the City of London.

The history of Lloyds goes back to 1687- 8. It was at that time a coffee house in the City of London, frequented by shipowners and merchants who had a common interest in shipping and marine insurance. By natural evolution it developed into a kind of club, further developing into a market: the market became, in due course, the world centre for insurance of shipping and cargoes.

The Corporation of Lloyds is a very different place from Mr Lloyd's coffee house, but in its constitution and arrangements it shows many reminders of its origins.

The most important is the Lloyds system of individual liability (more recently vastly changed) distinguishing it from almost every other insurance in the world.



Risk: Boy Stood on the Burning Deck Comic Postcard

When a merchant or a shipowner, or a private house holder insures at Lloyds he places his risk not with the Corporation but with one or more of the syndicates of Lloyds underwriters.

Every member of each syndicate is directly liable to the policy holder for his share of any loss which may fall on the policy on which the number of his syndicate appears.

The Lloyds market is made up of brokers and underwriters – brokers act as the agents of the policy holders and paid a commission, underwriters receive the premium and are liable for the claims. A broker may be either a member of Lloyds, or

a subscriber. An underwriter must be a member. Both are essential to the working of the market.

Brokers must know the market, be able to select the most suitable underwriter for each risk, be sufficiently acquainted with the law to secure the contract of insurance in its right form, prepare the policy and get it signed on behalf of the underwriters, give their help and guidance in the preparation and handling of claims.

On top of this, they also generally act as philosopher and friend to the clients who entrust their business.

In the discharge of these functions the Lloyds broker is of great value to the business community. They are of no less value to the underwriters who, by the constitution of Lloyds, cannot do business directly with the public.

Whatever business comes to Lloyds must be brought by brokers. It is on their energy and enterprise, working in harmony with the underwriters, that the premium income of Lloyds depends.

International

As Lloyds is one of the most international markets in the world, drawing its business from every continent and most countries, it follows that the brokers' connections must be cast very wide wherever free enterprise is permitted.

There are few places where it is not possible to find firms or individuals with contacts among Lloyds brokers regularly placing marine, fire and accident business with a Lloyds underwriter through a firm of brokers in London.

When a foreigner places their insurance in London, there must be a good reason why they should do so. Lloyds must offer them something which cannot be found at home. For that something the brokers turn to Lloyds' underwriters and its system of individual underwriting.

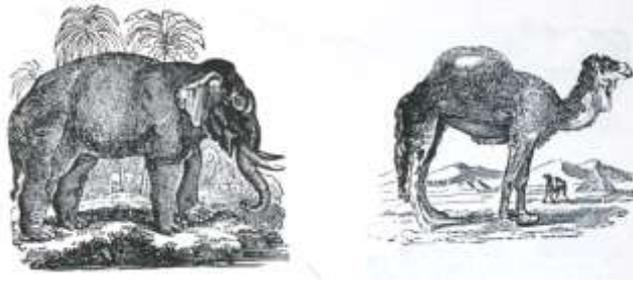
In the earlier period of Lloyds history underwriters carried on their business singly with each man accepting risk for himself only. If that method had been continued the development of the last years would not have been possible. But there grew the syndicate system by which underwriters joined together in groups under agents so that the resources of a large number of underwriters were combined into a single unit.

This arrangement enabled them to deal in much larger sums than before and scope was widened by the new system.

Lloyds is very flexible and fertile in expedients and can often afford to accept cheaper rates than its competitors. It can adapt quickly to any changing condition and satisfy the shifting needs of industry more promptly than any other world insurance organisation.

The brokers, in touch with correspondents at home and abroad, are very sensitive to every demand of commerce and every change in the requirements of merchants and manufacturers.

Underwriters, organised to combine the maximum of enterprise with the highest degree of financial security, are receptive and responsive to the suggestions brought to them by brokers.



Insured?

It is said that you can insure anything at Lloyds. Although not strictly correct, it is more accurate of Lloyds underwriters than with any other insurer in the world.

The other Meols ...

The oldest public building in Southport is St Cuthbert's, Churchtown (originally North Meols). For more than 850 years Christians have worshipped here in a succession of buildings designed to reflect the worship styles of the time and size of the population. Like West Derby, North Meols is mentioned in the Domesday Book. The first rector, Adam the Clerk, is known to have been there in 1178.

Rectors of North Meols are listed on wooden boards on the church's west wall.

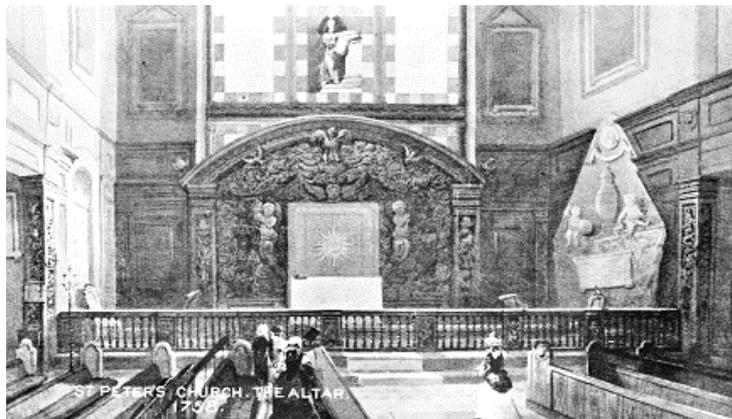
There is a tradition that the body of St Cuthbert was brought here in the 9th century.

Monks from Lindisfarne sought safe refuge after Northumbria was invaded by Vikings. The monks wandered for many years through southern Scotland and northern England before eventually settling in Durham where St Cuthbert is buried.

Crosses and churches were erected at many of the resting places. Alongside the pulpit there is the memorial of Thomas Fleetwood who drained Martin Mere. Next is a monument by British neoclassical sculptor Joseph Nollekens (1737-1823) to Roger Hesketh of nearby Meols Hall.

Nollekens was born in London and became a member of the prestigious Royal Academy in 1776.

His many sculptural portraits included George III, actor David Garrick and politician William Pitt.



Interior of St Peter's Church 1758

When St Peter's Church – a landmark in Liverpool's Church Street for generations - was demolished in 1922, some of its panelling was moved to St Cuthbert's.

Building up West Derby 1930s – 50s

There was a building boom after the First World War when new housing estates were built on the outskirts of Liverpool.

WDS archives contain numerous contemporary photographs taken by local people, curious about the new developments.

These images are a rare insight into the many changes in our landscape over the years.

Open space and often historic buildings were obliterated to make way for much-needed housing, transforming large areas.

Images include:

- Snowy Town Row circa 1930 looking towards the Village. The site of shops at the bottom of Marfield and Norris Green Roads can be seen in the foreground with the grounds of *Marfield* over the wall on the right. A big house called The Elms, later demolished to make way for Melwood Drive, can be seen in the distance.
- Preliminary work begins on Blackmoor Drive (*above*), originally planned as part of the West Derby Village by-pass which was never completed. It would have run from East Prescott Road via Parkside Drive to Muirhead Avenue East.
- A baby in a splendid pram and an earth-mover mark the course of Access Road being constructed off Deysbrook Lane in 1952.
- Further down Deysbrook Lane, looking towards Liverpool, seen on 19 January 1952. The wall on the left marks the site of historic Deysbrook House, demolished a few years earlier to be replaced by army barracks. It is now the site of Tesco's superstore. Deysbrook House, one of West Derby's great lost buildings, featured ornate painted ceilings. These were carefully removed before the building was demolished. The ceilings were packed into crates and stored away, unopened to this day. It is hoped they will eventually be displayed.

Historic Bowling Club Minutes

West Derby Recreation Bowling Club minutes compiled between 1910 and 1967 have been placed in the care of WDS.

The bowling greens are part of the William Cliff Recreation Ground on Mill Lane.



The minutes (*above*) are in four hand-written and typed volumes, giving details of the finances and day-to-day running of the facility.

The club is one of the few in Liverpool with a winter green.

Wealthy benefactor William Cliff died on the day his generous bequest to the people was due to be opened by the mayor of Liverpool.

Tragically it was also the golden wedding day of 80-year-old William who was struck down with pneumonia and the ceremony postponed until after the funeral.

The five-acre recreation ground stands as a memorial to someone who donated large amounts of money to benefit the public.

Also known as West Derby Recreation Ground it features a playing field as well as the two bowling greens.

William lived at *Claremont* (now flats), a mansion in Sandforth Road later the home of West Derby's *Liver Birds* TV scriptwriter Carla Lane.

The *Liverpool Mercury* reported on 2 June 1891, the day William died: "We learn with regret that Mr William Cliff, whose benefactions to the charitable institutions of Liverpool have been numerous, is lying dangerously ill at *Claremont*."

"Mr Cliff caught a cold which has provoked an attack of pneumonia and Dr Glynn considers the case a serious one."

"The mayor had arranged to open today a recreation ground at West Derby, the gift of Mr Cliff, but the sudden illness of the donor had necessitated a postponement of the ceremony."

Large numbers of people lined the two-mile route of the funeral cortege from *Claremont* to St Anne Stanley.

After the ceremony, featuring moving tributes, William was laid to rest in the family vault at St Anne's.

His many good works included building the Gordon Memorial Boys' Institute in Stanley Rd, Liverpool, and contributing to the Mariners' Home, Egremont.

The Gordon Institute opening ceremony was reported in the *Mercury* in December 1886.

The brick and terracotta Dutch-style building provided school-leavers with technical education combined with mental and physical training.

Influential William was chairman of the West India and Pacific Steamship Company and had a ship named after him.

Lloyds List reported in August 1888 that the 3,400-ton, steel screw steamship *William Cliff* had been launched in Glasgow.

Wear and Tear



We often ask visitors to look up when they first come into *Lowlands*.

The magnificent soaring entrance hall impressively rises from the ground floor to the roof.

Pictured (*above*) is the exterior skylight or, more correctly, lantern.

It is designed to let light and air flood into the building, although the windows no longer open.

It has recently been painted and the windows given extra sealing. This is because prevailing westerly winds had been causing some water to get in during heavy rain. We hope the problem has now been fixed.

Large buildings need extra vigilance regarding leaks – the bigger the building, the bigger the problem.

Bank Hall, overlooking the Mersey, seen in 1582 shortly after being rebuilt – four years before the West Derby Courthouse had the same treatment. Bank Hall was the home of the powerful Moore family.

In 1677 Sir Edward Moore issued a list of tasks for his housemaids, giving a rare insight into domestic management of the period.

Every day all the rooms had to be dusted and swept for an hour in the mornings ... and roofs had to be checked for leaks.

Overbearing Sir Edward is notorious for writing the *Moore Rental*, featuring a catalogue of insults. He branded Liverpool's mayor "the lurkingest knave in the town".

Chairman's Comments

Serendipity – a happy chance – by its nature leads to unexpected things.

I was taking one of my periodic walks around Walton Park Cemetery (aka Rice Lane Urban Farm) when the word *Lusitania* caught my eye on this rather elaborate gravestone. It commemorates 26-year-old coal trimmer Peter Winn who died in the disaster, although his body was never found.

This led me research some more victims including one who is very well known – the liner’s staff captain James “Jock” Anderson.

What I didn’t realise was that he lived in this house in Fazakerley Road, Walton. It would have been new when he moved in with his wife and family.

I must have passed this large terraced house countless times when I attended Evered High School, then at the top of the road.

Jock (*inset, above*) was well-known in shipping circles. He had great presence and a genial personality, entertaining passengers with a wealth of seafaring anecdotes. I can just imagine him waving goodbye for the last time from this house.

Nearly 1,200 passengers and crew died when Lusitania sank on 7 May 1915 - torpedoed by a German submarine as she headed for Liverpool on a sunny day in a flat calm.

Stephen Guy