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found in the district of such a house originally having two-storeyed accommodation at one end only, in this case within a crosswing (the right hand side of the building) at right angles to the hall. A number of houses have been examined at which there is limited evidence that the primary plan *may* have taken this form: examples are Broughton Manor and The Old Parsonage, at Otford; No. 21 London Road, Sevenoaks; and nos. 1 and 2 Chapel Alley Cottages and Holly Place, at Shoreham. Now at last there is a case with much stronger evidence, but other representative instances must be discovered before general conclusions can be drawn as to the local popularity of such a plan.

The three-bay crosswing has a plain crown-post roof with a single king strut in its south end gable overlooking the road. To the left lay the hall: its roof is somewhat altered but the high-pitched sooted rafters remain undisturbed. There is little evidence by which to date the house, but it was probably built between 1450 and 1530, certainly no later.

ANTHONY D. STOYEL

JAMES SIMMONS – A POSTSCRIPT

Since writing an account of the life and work of James Simmons,¹ I have been able to consult records and documents of the Canterbury Bank, of which Simmons was co-founder on 5 July, 1788, in the archives of Lloyds Bank, Lombard Street, London. These contain material which adds substantially to an understanding of Simmons' finances, and I summarize below some of the salient points gained from this source.

Simmons founded the bank in partnership with George Gipps, M.P., and his nephew Henry Gipps.² The initial capital of £5,000 was shared equally between Simmons and George Gipps. Although a partner, Henry Gipps' role seemed to have been more of a full time paid manager. At the close of the first year's business in June 1789, the bank's general statement of account balanced at a total of £50,236/12/7d., and a profit of £408/7/6d. was shown.³ By 1800, the year in which George Gipps died, and in which Simmons and H. Gipps formed a partnership with T.N. Payler and W. Hammond

¹ F.H. Panton, 'James Simmons: A Canterbury Tycoon', *Arch. Cant.*, cv (1988) 221–42.

² Lloyds Bank Archives A53/60a/1.

³ *Idem* A53/60b/2.

to continue running the bank, the balance sheet totalled £147,873/14/10*d.*, and the profit was £3,338/6/2*d.* that year.⁴

By 1805, the annual profit had risen to £4,700. In its first year, the bank listed 124 current account holders; by 1805, this number had risen to nearly 500. The bank was plainly a successful enterprise, which must have added substantially to Simmons' income and standing in the community in the last twenty years of his life.

On Simmons' death in 1807, his executors, acting according to his last will and codicil, realised as much of his assets as they could. An account rendered in 1815 to the Stamp Office by John Bolland, the surviving executor, shows the total gross assets in 1807 as £66,138/19/5*d.* This sum included £2,337/9/- by sale of furniture, pictures and personal effects, £3,784/2/8*d.* for the stock-in-trade of his publishers and stationers business, £7,549/19/5*d.* from cash at Bankers, £7,560/2/4*d.* in Exchequer Bills, £13,319/12/- from the sale of houses and property in Canterbury (including his publishing premises) and £6,709/15/1*d.* representing the rental value of his leasehold properties (that is, the mills and other properties leased from the City Council).⁵

After payment of various bequests, the bulk of Simmons' estate was held in trust for his natural son, also called James Simmons. Simmons the younger was born on 11 February, 1790, and came into full command of his inheritance when he was 25, in 1815. The final amount of his unencumbered legacy was just over £30,000. In his minority years, the executors paid varying sums from time to time for his upkeep; from the age of 21 to 25 he received an allowance from them of £250 a quarter.⁶

It can be seen that by modern standards James Simmons the elder was a millionaire several times over, and could well afford the contributions he made to the welfare of Canterbury and its citizens. Nevertheless, evidence of his generosity remains to do him credit.

I am grateful to Lloyds Bank for the opportunity to consult their archives.

F.H. PANTON

⁴ *Idem* A53/60b/3.

⁵ *Idem* A53/60a/2.

⁶ *Idem* A53/60a/2.