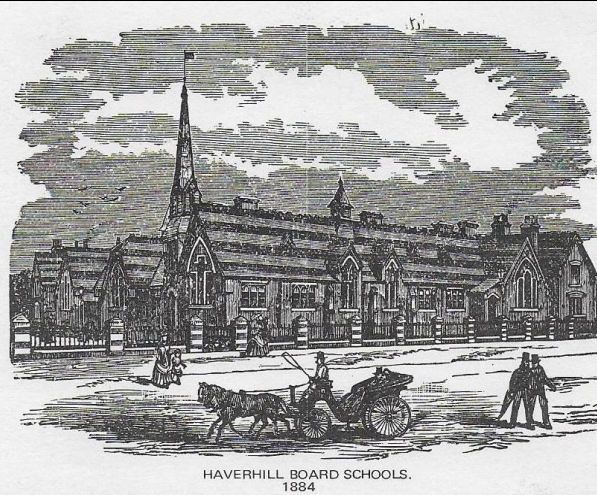




NEWSLETTER

AUGUST 2025

SUFFOLK FAMILY HISTORY SOCIETY

Registered Charity No 1087748

Next Meeting: Thursday 10th September 2025 at 7.30pm

'History of Art' With Edel Pinnock - *More details later.*

Haverhill Show – IS BACK ON

We were really looking forward to attending the Haverhill Show but sadly due to the possible storm that was forecast for the whole day the event was quite rightly cancelled.

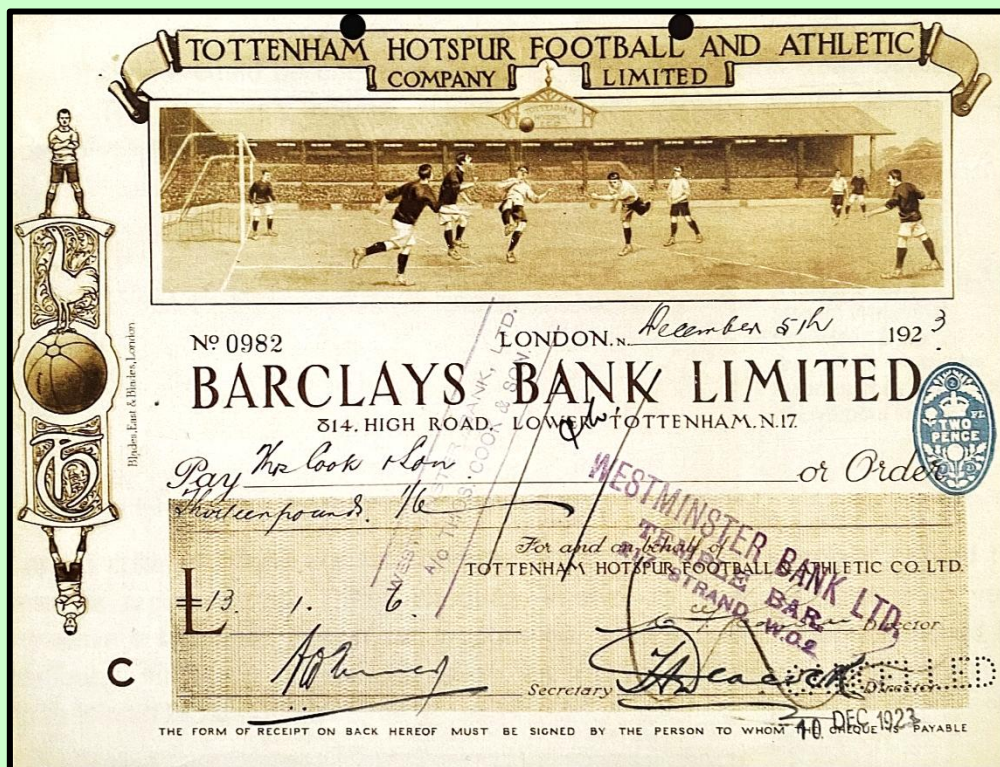
One can only feel for those who over the past year have been organising the event for the people of Haverhill. I'm sure the decision was not taken lightly.

However, the show must go on! The Committee of the Haverhill Show have pulled out all the stops and re-arranged the event for **SATURDAY 30th AUGUST**. Look forward to seeing you there.



I recently had the pleasure of meeting up with Peter Rooley who shared with me his collection of cheques. Little did I know how fascinating a subject and hobby it is! Peter has kindly allowed me to share his document on cheque collecting. Please do take time out to read this very interesting article. Incidentally the Local History Museum are hoping that Peter will give a presentation to them during 2026 so watch this space.

Cheque Collecting



This is one of a number of cheques specially printed for football clubs, including Arsenal, Birmingham City, Bolton Wanderers and the two Glasgow clubs, Celtic and Rangers.

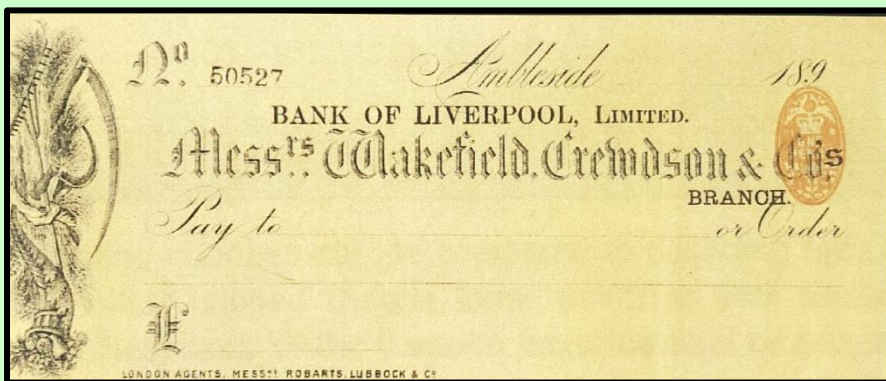
How to get started

Forming a Collection

There are many ways of putting together a collection. It may be cheques from a particular part of the country say Scotland or Northern Ireland or from a more localised area such as East Anglia, or even a town such as Bristol.

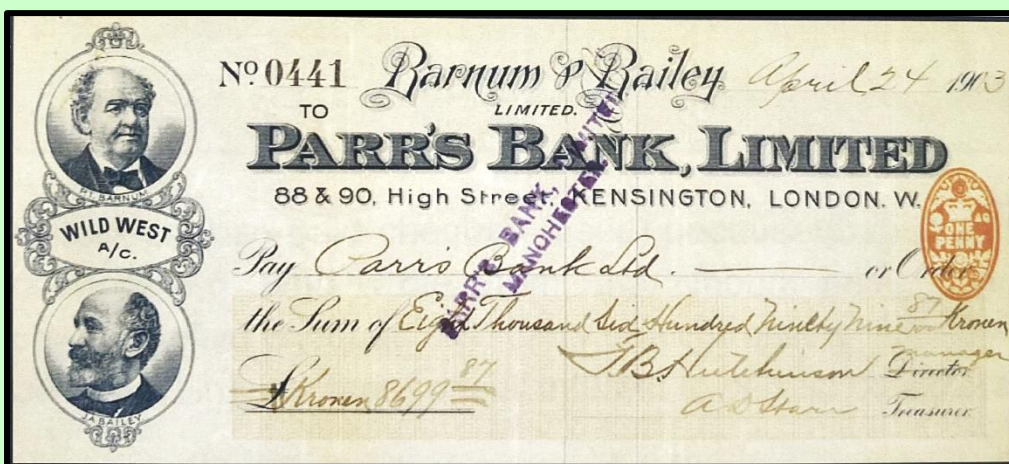
Collectors may limit themselves to cheques from particular periods, e.g. eighteenth century, nineteenth century, twentieth century or even just modern cheques.

Another theme could be cheques issued by a particular bank say Barclays or Lloyds. This may also include cheques from the various earlier banks which amalgamated to form these large banking groups.



A cheque from Messrs Wakefield Crewdson & Co (est. 1840) which was taken over by the Bank of Liverpool in 1893.

Certain collectors look out for cheques which have been specially printed for firms or organisations. These cheques, known as 'specials', are often very attractive in both their design and typography. Others collect cheques issued by particular kinds of businesses such as railway companies, breweries or professional football clubs.

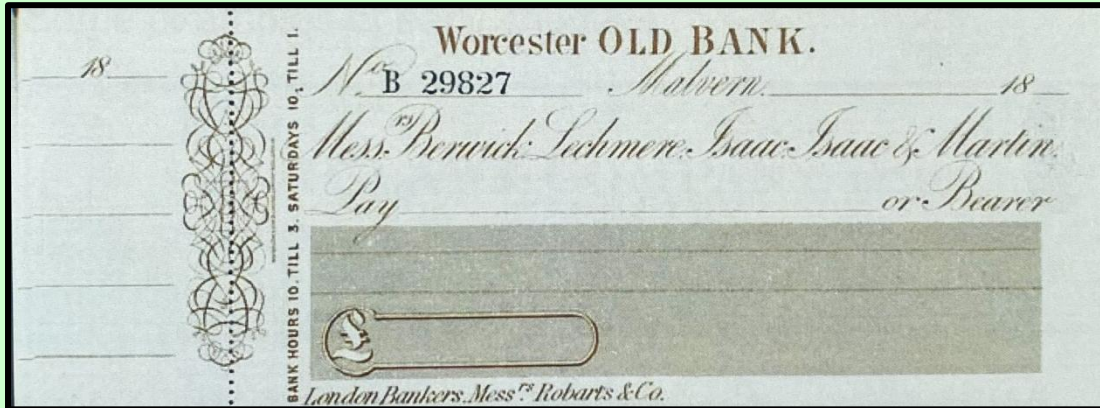


A special drawn by 'Barnum & Bailey', the famous American circus often billed as 'The Greatest Show on Earth'

A few collectors even specialise in cheques signed by famous people. Recently auctioned examples include Winston Churchill, D.H. Lawrence, and John Ruskin although this is really a specialist branch of autograph collecting.

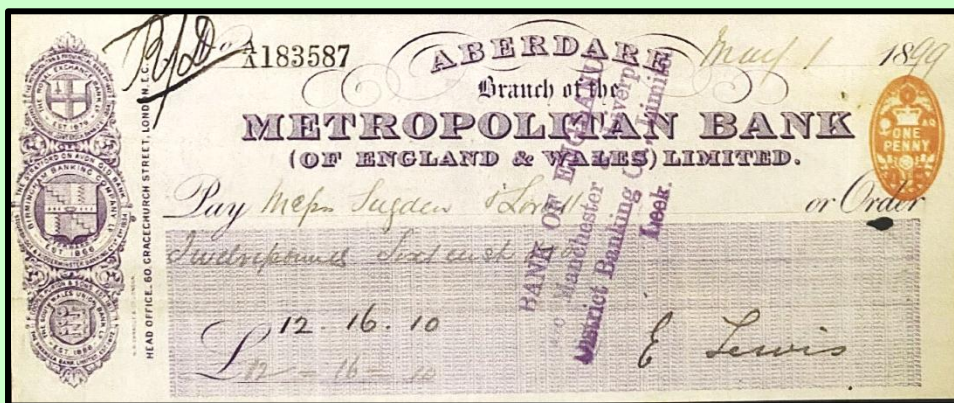
Younger readers may not remember the time when banks used to return all paid cheques to their customers for them to check against their account statements. Business cheques were also returned to be kept with the company's financial records.

Although early cheques may have been filed on a spike and modern examples stapled to other documents, these cheques generally remain in good, collectable condition.



A cheque with its stub still attached.

Collecting cheques can be compared to collecting mint and used stamps. You can collect unused cheque forms (mint) as they appear in a printed cheque book. Collectors prefer these to have the stub or counterfoil still attached - *so please don't tear them out of the book if you come across any!*



A 'used' cheque with a Bank of England crossing stamp marked for the account of the 'Manchester & Liverpool District Banking Co Ltd'.

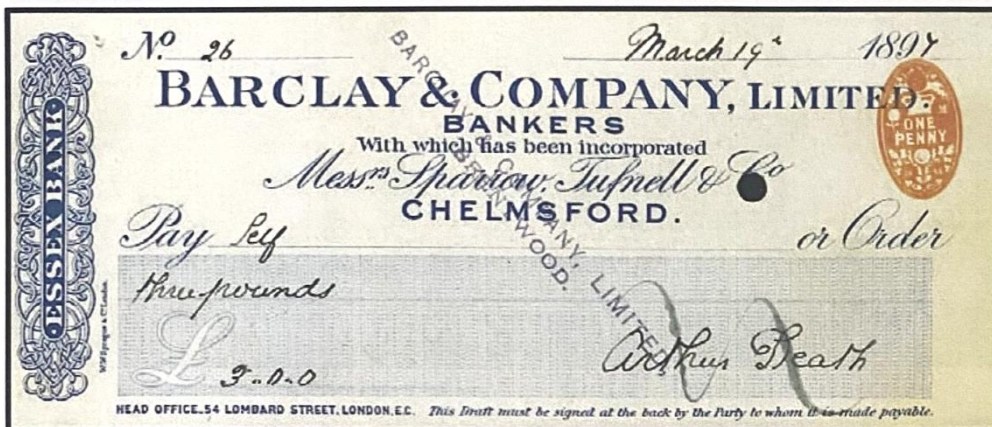
Others choose paid cheques (used) because they like to see the details of the cheque, e.g. who wrote them, the amount being paid and to whom it was payable. Paid cheques also carry bank 'crossing' stamps (where the cheque had been paid in), another special interest to certain collectors.

However, the earliest cheques didn't come on printed forms but were fully handwritten and some collectors specialise in these.

Individual Banks

Barclay & Co was created in 1896 out of the voluntary union of twenty private banks, fifteen of which had East Anglian origins. The title of the bank changed to Barclays Bank Limited in 1917 and a further 24 banks joined the Barclays 'family tree' over the course of the next half century until Martins Bank Limited agreed to be taken over by Barclays in 1968.

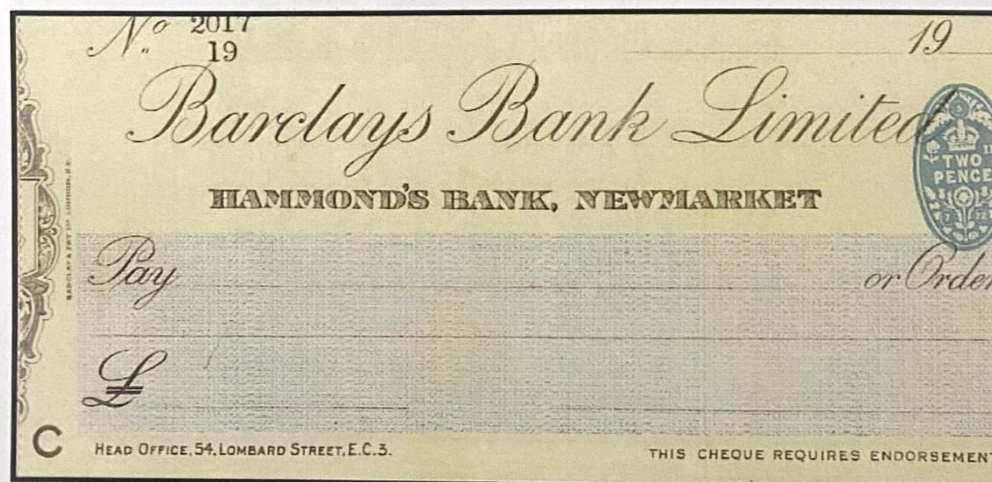
Some examples of early cheques :



Sparrow, Tufnell & Co. - originally est. in 1805 at Chelmsford



Gurneys, Alexander, Birkbeck, Barclay, Buxton & Kerrison - originally est. in 1744 at Needham Market

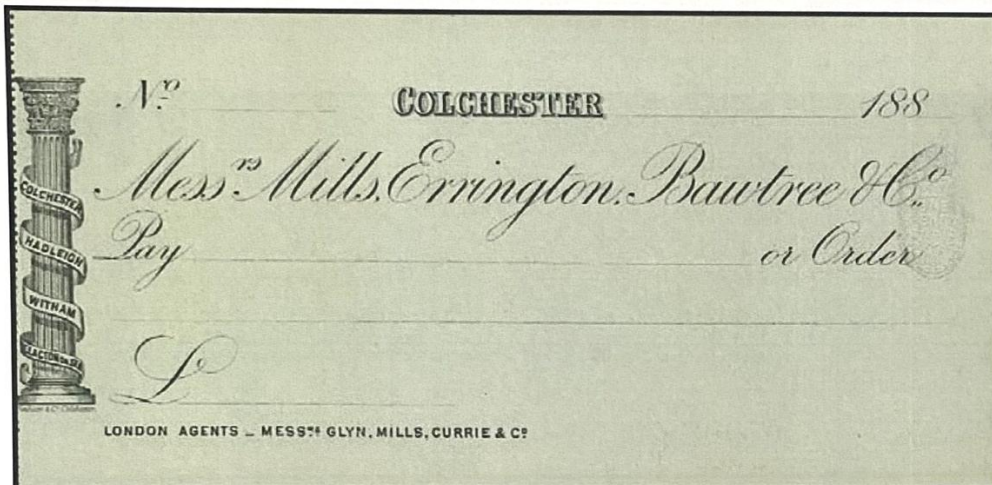


Hammond's Bank - originally est. in 1770 at Newmarket

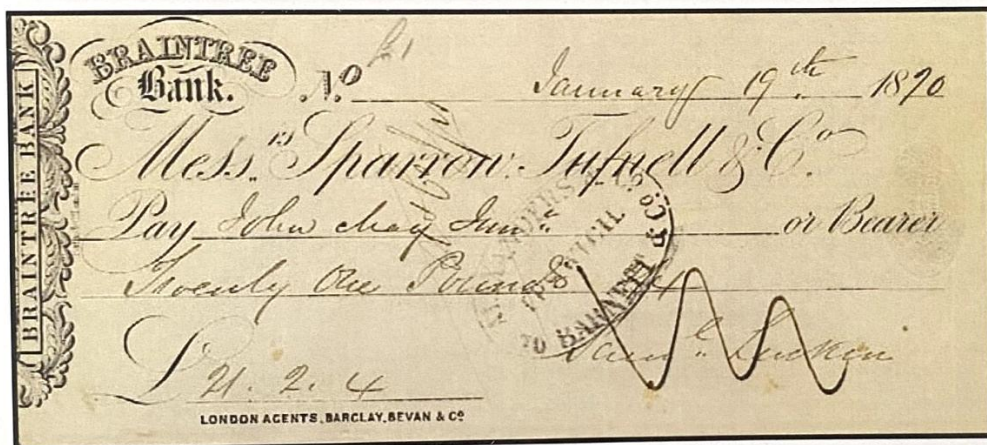
Local Banks

Some collections are built around particular geographical locations, such as a region like East Anglia or an individual city / town with which the collector has some connection.

Here are three cheques from banks in Suffolk and Essex, all later destined to become constituents of the Barclays Bank family:



The 'Colchester Bank'
est. circa 1774



The 'Braintree Bank'
est. in 1801



The 'Saffron Walden
& North Essex Bank'
est. in 1824

Early Private Banks

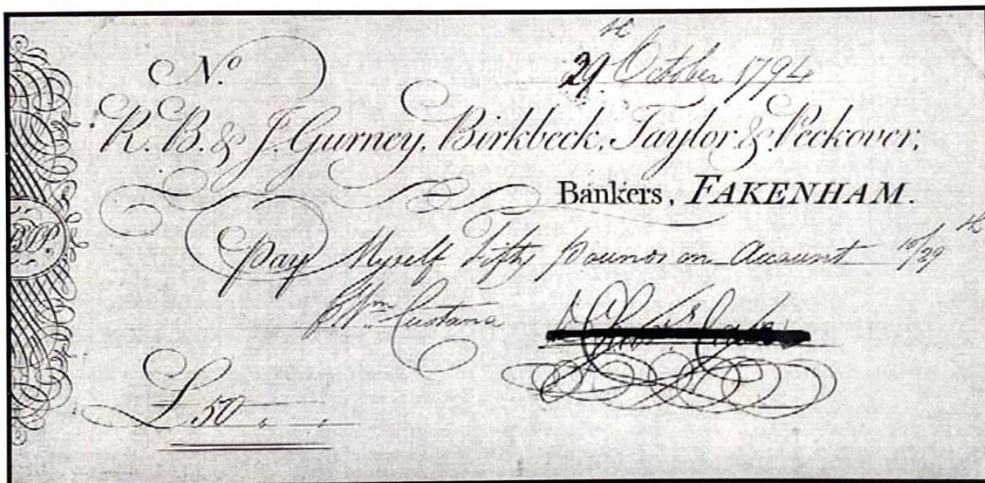
The cheques of the early private banks were often fully handwritten. However, by the late eighteenth century, printed cheque forms began to appear and three examples are shown below.

This includes the very first use of colour printing on a British cheque, probably introduced more as a security measure than for decoration.



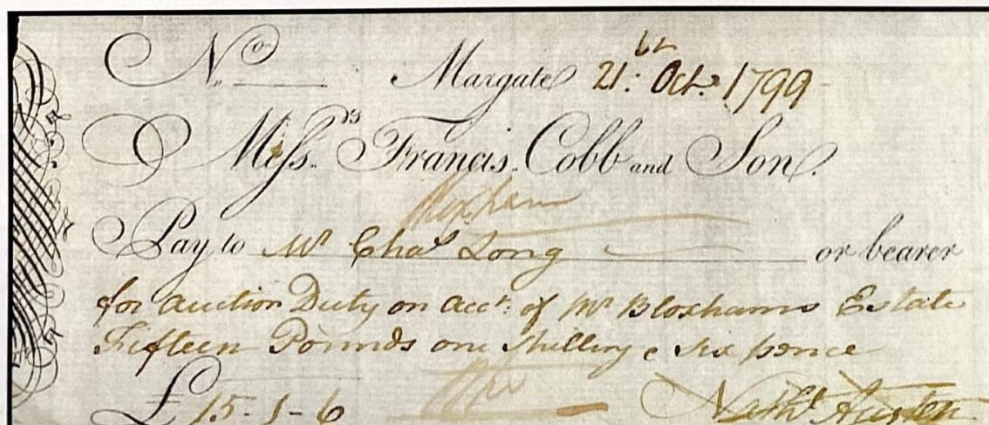
from 1769 -

Messrs Boldero,
Carter, Barnston &
Snaith



from 1794 -

R. B. & J. Gurney,
Birkbeck, Taylor &
Peckover

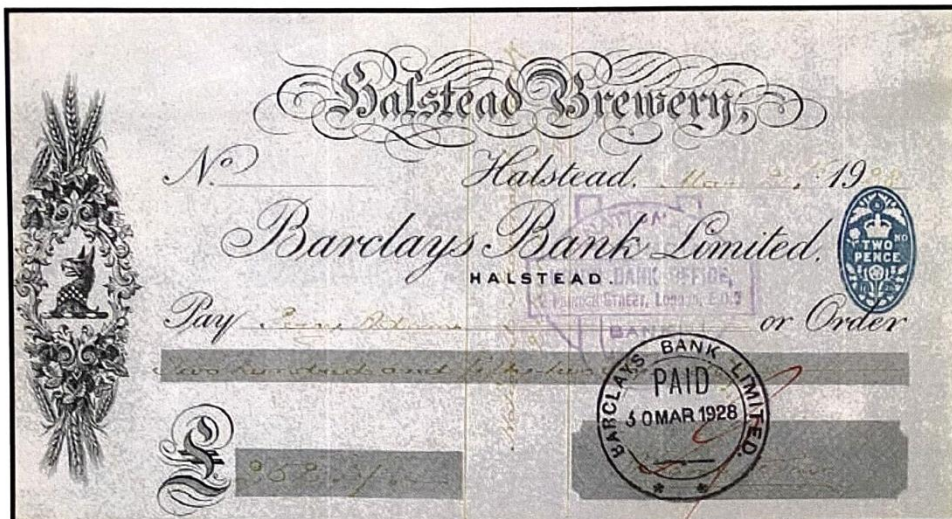


from 1799 -

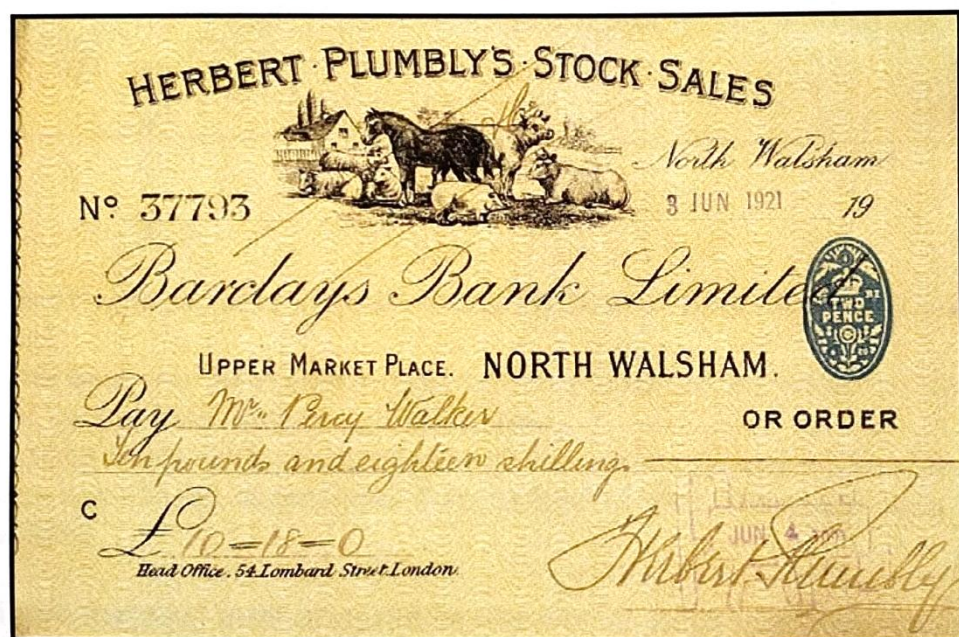
Messrs. Francis Cobb
& Son

Specials

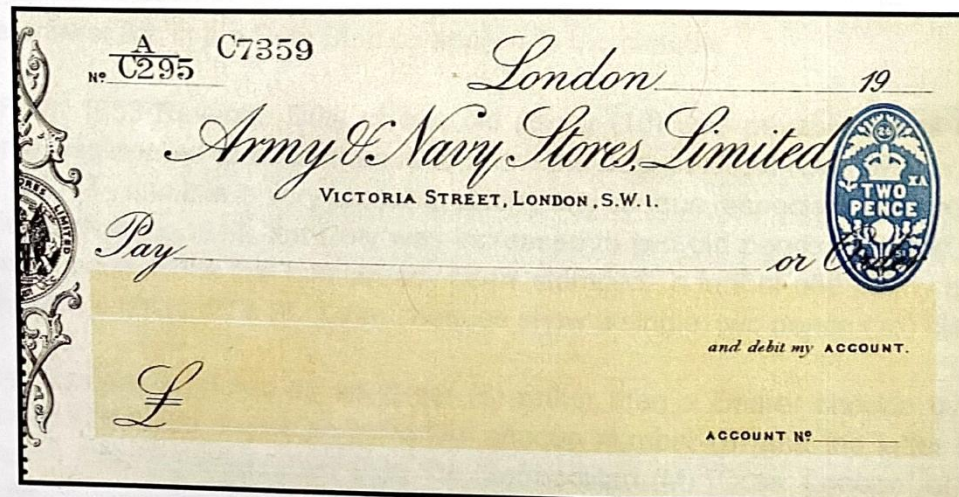
'Specials' are cheques printed for businesses or other organisations which wanted their corporate identity to be reflected on their financial documents. Many of these 'company' cheques use popular design and typographical styles of their era.



for a local brewery



for a Norfolk
Auction Mart

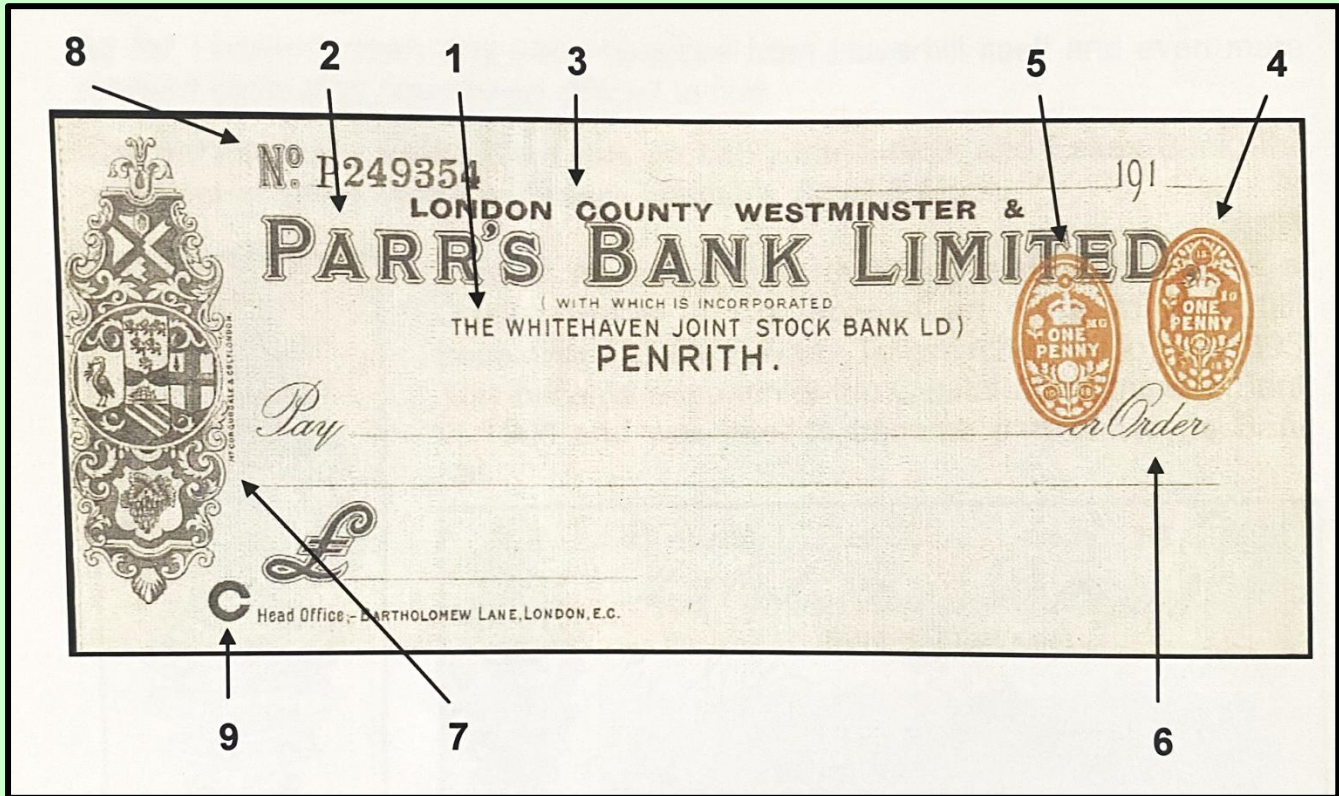


for a London
Department Store

Elements of a cheque

Can you tell which bank this Penrith cheque is actually drawn on?

The simple answer is the London, County, Westminster and Parr's Bank Limited but the cheque reveals much more of the history of this particular branch. Let's take a closer look at some of the points evidenced by the cheque:



1. Penrith was originally a branch of The Whitehaven Joint Stock Bank Limited which was established in 1829.
2. This bank was purchased in 1908 by Parr's Bank Limited, hence the larger typeface, with the name of the 'incorporated' bank being shown below.
3. In 1918, Parr's Bank amalgamated with the London, County & Westminster Bank Limit to become the London, County, Westminster & Parr's Bank Limited. The cheque was 'overprinted' to show the full new name.

Why did the 'new' bank overprint its name on an existing cheque rather than print new ones?

The answer lies in the Duty Stamps applied to the cheque.

4. From 1853 Revenue Duty of one old penny (1d) was payable on all cheques and an embossed stamp was applied to each cheque to show the duty paid. All revenue stamps are dated in this case for 15/7/18-and this is very useful for dating any cheque, especially unused ones.

5. In September 1918, the Duty was increased to two old pence (2d) and rather than simply throwing away cheque books that had already been 'stamped', a further one penny embossed stamp was added - this one is dated 4/10/18. Later cheques show a single, two pence (2d) blue oval revenue stamp.

This example is printed as an Order (6) rather than a Bearer cheque by McCorquodale & Co Ltd., London (7). It also bears an individual cheque number (8) and the letter C (9) which represents the Country Clearing area rather than the Metropolitan (M) [Outer London] or Town (T) [Central London] areas.

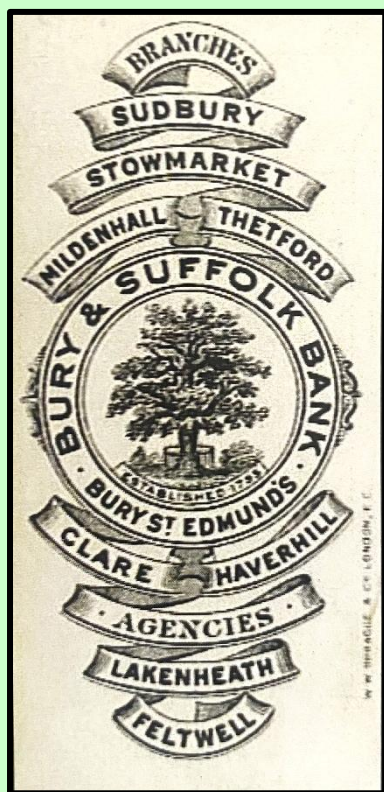
And finally: CAN YOU HELP - please?

Did you or anyone in your family work for one of the local banks? If so, please can you tell me something about your/their time in the bank?

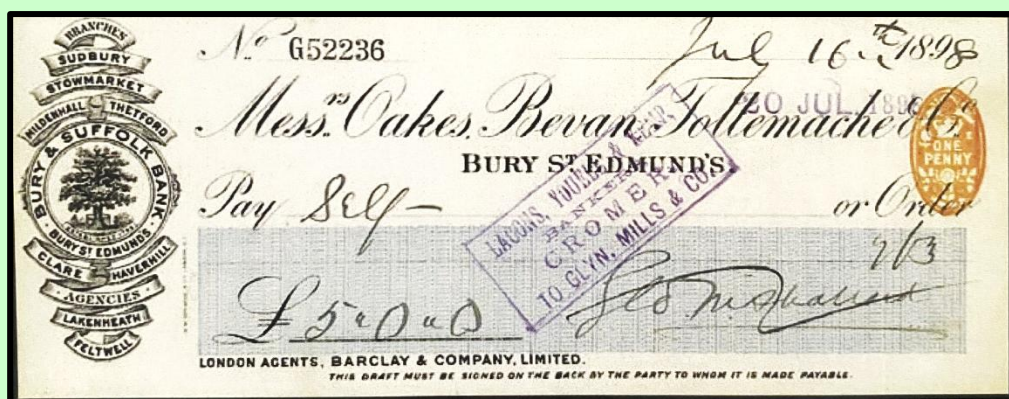
I wish to add to my local banking knowledge and would appreciate any help with the following.

So far I haven't seen any early cheques from Haverhill itself and even more modern examples have been difficult to find.

The earliest bank in the town was probably the Suffolk and Essex Bank, the partnership being Sparrow, Brown, Hanbury, Savill & Moor.



Around the same time, the Bury and Suffolk Bank of Oakes, Bevan & Co. opened an office in Haverhill, becoming Oakes Bevan, Tollemache & Co. in 1895. This became a branch of the Capital and Counties Bank in 1900 and was later to become part of Lloyds Bank Ltd.



From 1864 the London and County Joint Stock Banking Company had a branch in Haverhill. This bank was absorbed by the London and Westminster Bank in 1909 and later became part of the National Westminster Bank.

It would also be interesting to know just when these banks were joined in Haverhill by Barclays and the Midland (now HSBC).

Rather more is known about banking activities in Bury St Edmunds, Sudbury and Braintree, but not so much about places like, Clare, Lavenham, Long Melford, Hedingham, Halstead, Thaxted and Great Dunmow.

I would very much like to hear from anyone who has any information about banking in the area and if necessary, would be very happy to bear the cost of photocopying any examples of local cheques and other documents to be added to my records. Please contact me at peter.rooley@gmail.com should you wish to find out more.

Thank you,
Peter Rooley

Did you know that a person who collects a person who studies or collects paper money is known as a Notaphilist ? No, I didn't know either. Could be a good quiz question. Brian Thompson

VJ Day 80

Haverhill Town Council will commemorate the 80th anniversary of VJ Day.

Friday 15 August – Flag raising ceremony at 9:00am on the Market Square.

Thursday 21 August – Commemoration to be held in St. Mary's Church at 7:00pm.

The commemoration will include readings, musical performances, film footage and stories of Haverhill servicemen. There will also be a retelling of the story of the 18th Division in the Far East and VJ Day in Haverhill, and a roll call of known local servicemen who served in the Far East, honouring both those who returned and those who, tragically, did not. *(Some of our members are involved during the evening so please do come along and support if you can).*



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HAVERHILL
TOWN COUNCIL



What is VJ Day?

While VE Day (Victory in Europe) marked the end of the war in Europe in May 1945, many thousands of Armed Forces personnel were still engaged in fighting in the Far East. Victory over Japan would come at a heavy price, and Victory over Japan Day (VJ Day) marks the day Japan surrendered on 15 August 1945, which ended the Second World War.

Fighting in the Asia-Pacific took place from Hawaii to Northeast India. Britain and the Commonwealth's principle fighting force, the Fourteenth Army, was one of the most diverse in history – more than 40 languages were spoken, and all the world's major religions represented.

The descendants of many of the Commonwealth veterans of that army are today part of multicultural communities around the world, a lasting legacy to the success and comradeship of those who fought in the Asia-Pacific. (Information from VE-VJ Day 80)

2025 Programme of Meetings & Events

Usually, 2nd Thurs of the month, **unless stated otherwise**, start 7.30 pm,

Old Independent Church Hall (**CB9 9EF**), members £1 visitors £2.50 inc. tea/coffee

NB members £2, visitors £3 from September 2024.

11 Sept 2025	History of Art	Edel Pinnock
9 Oct 2025	Borley Rectory the most haunted house in England	Bryan Thurlow
13 Nov 2025	CWGC	Paul White
11 Dec 2025	Christmas Quiz A light-hearted social evening with refreshments	Ourselves

Wednesday afternoons, help with your Research at Haverhill Library 2 - 4pm

Guided use of the Internet, especially for newcomers or those 'stuck'

telephone 01440 848095 to book your place