

LEICESTER
ANCHOR
TENANTS
LIMITED.



THE CHILDREN'S PLAYGROUND OF A TENANTS' SOCIETY.

Introduction.



LEICESTER, as an ancient town of the Midlands, can boast an honourable record of progress in matters affecting the welfare and freedom of the individual. With a history going back to the time of the Roman occupation, there are many moving events to be found in its traditions. It was Simon de Montfort, Earl of Leicester, who took the lead of the Barons in establishing England's Parliament. Later on, the Chartist Cause found its greatest supporters for an extension of the Franchise in the sturdy stockingers of Leicester. Religious and Civil Liberty ever found defenders amongst its

citizens. No wonder that when the age of constructive social reform came, their descendants should be ready to take a leading part.

Municipality.—One of the best governed towns in the country, it early acquired its own Gas and Electric Light Works, Water Works and Reservoirs, Parks, Public Building, and Electric Car service.

As a Manufacturing Town, it competes for, and often obtains the place of honour as having the lowest death-rate of any town in the Kingdom.

Co-operatively.—Rochdale Pioneers find their example followed by a flourishing Distributive

Society, with 19,000 members, and half a million of trade annually. It possesses the largest shoe factory in the world, the property of the Co-operative Wholesale Society. As followers of the teachings of the Christian Socialists, it would rejoice the hearts of Maurice, Kingsley, Hughes, Neale, and others, to see the number of co-partnership workshops established on the principles of associated labour, for which they sacrificed so much. In a town where Co-partnership is being successfully carried on in so many branches of industry (Boot and Shoe Making, Basket Making, Building, Carriage Building, Cabinet Making, Printing, and Grocers' Sundries), it is no wonder that

when Mr. Vivian first published in the Year Book of the Co-operative Productive Federation his account of Co-partnership in Housing, as practised at Ealing, it should fire the zeal of some disciples of his to institute a similar society in Leicester. A few workers of the Anchor Boot Society met, therefore, to discuss the question, and finally established the present Society of Anchor Tenants, who, in their little book, bring to your notice the aims and objects of the Society formed to further Leicester's contribution to the solution of the housing problem by the establishment of a Garden Suburb planned on enlightened ideal lines.



A. H. Hibbett.

W. Gilliver.

J. Barnes.

T. A. Smith.

J. Headley.

E. Simpson.



Coun. J. T. Taylor.

J. S. Wilford
(Secretary).

E. T. Groome
(Chairman).

S. Beamish
(Treasurer).

Coun. Amos Mann.

Leicester Anchor Tenants Limited—Committee.

Committee of Management and Officers.



Chairman - - MR. E. T. GROOME.

Treasurer - - MR. S. BEAMISH.

Secretary - - MR. J. S. WILFORD, 41, Harewood Street, Leicester.

Committee :

COUNCILLOR	AMOS MANN.	MR. W. GILLIVER.	MR. J. BARNES.	MR. J. HEADLEY.
„	J. T. TAYLOR.	„ A. H. HIBBETT.	„ E. SIMPSON.	„ T. A. SMITH.

Solicitors - MESSRS. STEVENSON & SON, New Street, Leicester.

Bankers - STAMFORD, SPALDING & BOSTON BANKING CO.

Surveyors - BARRY PARKER & RAYMOND UNWIN.



ENTRANCE TO LEICESTER ANCHOR TENANTS' ESTATE.

LEICESTER ANCHOR TENANTS LTD.

Extracts from Prospectus.

TO promote in the Suburbs of Leicester the erection, co-operative ownership, and administration of houses for working men and others, by methods similar to those adopted by the Tenant Co-operators Limited, Ealing Tenants Limited, and Garden City Tenants Limited, which, while avoiding the dangers that too frequently accompany the individual ownership of houses and speculative building devoid of public spirit, harmonise the interests of tenant and investor by an equitable use of the profit arising from the increase of values and the careful use of the property.

Shares.—The Share Capital is raised in shares of £10 each, payable in full, or, as to the first share, £5 on allotment, and the remainder by instalments provided for in the Registered Rules of the Society. Share Capital receives from the profit 4 per cent. interest, and there is every reason to believe that the results will be ample to pay this.

Loan Stock.—The Society has taken power to raise Loan Stock, on which an interest of 4 per cent. is paid. Loan Stock has a prior claim to Shares on the assets of the Society.

In order to extend the Society's operations, subscriptions to the Share or Loan Stock of the Society are invited.

Loans on Notice.—Interest according to length of notice agreed upon.

Estate.—The Society has obtained the option of a very suitable estate of about 50 acres, to be purchased 10 acres at a time, in the village of Humberstone, about 2½ miles from the centre of the town of Leicester, near to the electric car terminus. It is within 100 yards of the borough services for Gas, Water, and Sewage.

As far as the site is concerned it will rank as one of the best obtainable in the immediate locality; lying to the east side of the village, it stands high, with a gradual slope to the south, has a dry subsoil, and beautiful views for miles, of meadow and grass land, rendering the site a particularly healthy and pleasant one for the making of a Garden Suburb.

The number of houses will not exceed 10 to the acre; there are already 40 members waiting to become tenants in houses with gardens ranging from 500 yards to half an acre, all of whom have practical experience of associated effort in that they are members and workers of a Co-partnership boot works (Leicester Anchor), which in the twelve years of its existence has done a trade of £228,000, and realised a profit of £7,000, after paying 5 per cent. interest on Loan Capital.



HUMBERSTONE CHURCH.

HUMBERSTONE.

An Historical Sketch of the village where the A.T.S. are purchasing land for their housing experiment.



THE history of most of our little townships or villages has come down to us in a very meagre and fragmentary condition. It is often extremely difficult to piece the few scattered bones together so as to form even the merest apology of a skeleton, while it is next to impossible to clothe them, or, without the exercise of a vivid imagination, to give them any appearance of life.

This is particularly the case with the "vill" "ton," or "township" of Humberstone. The scant records of its life are little more than the bare mention of the lords of the Manor by name, and a very few incidents connected with them.

The earliest mention of it is to be found in the great survey of England, finished in 1086, and known as the "Domesday Survey," and we learn that the "vill" was part of the very extensive possessions of Hugo de Grantesmainell, a great favourite with the Conqueror, and who appears, from Domesday Book, to have been the greatest landowner in Leicestershire. The record tells us that Hugo held "ix. carucates. The arable land was equal to vi. carucates. xiv. soc-men and vi. bordars had vii. ploughs and a half. There were xii. acres of meadow. It was worth 20s. per year, but when the survey was made was worth 40s."

This needs just a little explanation. A "carucate" was a measure of land varying in extent at different

times, and being at the time mentioned about 80 or 100 acres. The name was derived from the Latin name for a plough, and it was, in theory, the amount of land one plough could turn over in a season. The "soc-men" were men who held this land, which varied in quantity, by performing some service, or by paying a fixed money rent. They were free of the land, and could move when they chose. Usually, below these were the "villani," who were "tied to the land," but they had privileges as well as duties. They had a cottage, a plot of land ranging from fifteen to forty-five acres, or more, rights of pasturage for their cattle, and wood from the forest land. They had to provide ploughs, and do the ploughing for the lord of the manor, as well as reap his harvests, in return. The "bordars" mentioned in Domesday Book, were less well off. They had their cottage and a few acres, one to five, or even ten, but they were mainly distinguished from the villeins by possessing neither oxen nor ploughs. The ploughs mentioned undoubtedly belonged to the "soc-men," and the term includes the team of oxen, as well as the implement, and so the half plough means half a team of draught cattle. The name, as spelled in

"Domesday," is Humerstane. It is afterwards variously spelled Hubslyayn, Humberstayn, Huberston, Homberstone, and Humberston. Hubba, or Humber, and other forms of the name take us back to the Saxon invasions of Britain in the fifth and sixth centuries, more than one tribal leader having that cognomen, and in various parts of England to-day there are distinct traces of it in names of rivers, townships, hills, and burial mounds. The ending "ton," is the Saxon name for a settlement, corresponding to the Danish or Norse term "by," so common in the names of some of the neighbouring villages. So Humberstone means the settlement, farm, or homestead of one named Hubba or Humber.

From 1086 to 1265 the history of Humberstone is a blank to us, but in the latter year we learn that the lord of the manor was Richard de Grey, a member of one of the most important and powerful of the Leicestershire families, best known to us perhaps as the "Greys of Groby," and of which family the ill-fated Lady Jane, "The nine days' Queen," is the most popular and talked-of representative. This Richard de Grey was a follower of Simon de Montfort, the famous Earl of Leicester, to whose

political genius it is customary to ascribe our English representative Parliamentary system. Whatever he did, he was at least the real national leader of the time, and, when men wearied of the weak, but arbitrary, Government of Henry III., Simon took up the popular cause, and in 1265 the notable Parliament was called together, in which burghers from the chief towns sat for the first time with the Knights of the Shires and other summoned legislators. Open war with the King's party followed, resulting in the Battle of Evesham, on August 4th, 1265, when, hopelessly outnumbered, Simon fought a desperate but losing fight, and "lamentably fell the flower of all knighthood, leaving an example of steadfastness to others." After the battle, Richard de Grey was taken prisoner, and a great part of his possessions, including a "virgate of land worth 14s., at Humberstone," confiscated.

In 1298, on the death of Edmund Crouchback, first Earl of Lancaster and Leicester, and brother to King Edward I., Humberstone is mentioned as being among his possessions. Edmund is mainly interesting to us for having used his influence with the King to obtain what is known as the "Great Charter" of

Leicester, reforming and confirming certain local customs and jurisdictions, granted in 1278. At the same time the Abbey of Leicester held lands with a Grange in the Lordship.

In 1295, Roger de Martenans held "half a Knight's fee"; that is, land of the annual value of 20s., from Edmund Earl of Lancaster.

In 1327 a subsidy was granted by the first Parliament of King Edward III., to meet the expenses of the Scotch war, and the King's Commission states that "a twentieth part of all moveable goods for the defence of the kingdom against the Scots" had been granted. In Humberstone there were twenty-five householders, or occupiers of land, to be assessed, and the whole sum collected came to £3 10s. 10d. This is the earliest Leicestershire subsidy extant. In 1346, when another subsidy was made, the township seems to have been divided into two manors, one belonging to the Martivalls, lords of Moseley, afterwards the Haselrigs, and the other to the Hotofts. The occasion of this subsidy, or "aid," was the knighting of Edward of Woodstock, eldest son of Edward III. It was customary during the Middle Ages to grant these "aids" on particular



HUMBERSTONE DRIVE.
Nearest approach to Estate from Car Terminus.

occasions, such as the knighting of the King's eldest son, or the marrying of his eldest daughter.

In a book of "fifteenths" and "tenths," *i.e.*, taxes on moveable property, granted by the laity in 1416, Humberstone was assessed at £4 9s. 6d., and in a subsidy of 1445 at the same sum, but on the petition of some of the householders an abatement of four marks (£2 13s. 4d.) was obtained.

Both Manors, which belonged to the "Honour of Lancaster," came by purchase, in the time of Henry VII., to Thos. Keable, Esq., Serjeant-at-law, "a great scholar, and very eloquent," an extremely rich man, and an extensive landowner in Leicestershire. He died in 1501, and Burton, the famous Leicester antiquary, writing some 180 years after, says: "Of all his great estate which he left to descend, there is not one part of it belonging to any that is either of the name or blood, but all sold, dispersed, and gone." An extremely interesting inventory of his goods, personal apparel, furniture of his private chapel, farm implements, cattle, etc., may be read in Nichol's history of Leicestershire.

In 1564 there were twenty-four families in the village.

Sir Henry Hastings purchased the lordship from the heiresses of the Kebles, and died in 1629, being succeeded by his son Henry, who "lived at Humberstone private," but who did not for that reason escape from the troubles of the Civil War, which began in 1642, for he was made a prisoner by the Parliamentary forces, incarcerated in Leicester, and condemned to pay a fine of £2,072 13s. 4d. by the sequestrators appointed by the Parliament. His brother Anthony, at the same time, was fined £80. In 1655, 6s. 8d. was collected for the "poor Protestants of Piedmont." News travelled slowly in these days, and it was seldom that villages in the heart of Leicestershire heard of what was happening across the seas; but in the above year appeals were sent throughout England on behalf of the Waldensian Christians, who dwelt among the mountains of Piedmont, a district lying to the south of Switzerland, and between the north-west corner of Italy and the south-east corner of France. The tale of their sufferings is too long to relate here, but it stirred the hearts of the sturdy yeomen of England, and roused a wave of practical sympathy, resulting in liberal contributions towards their needs. The sum contributed

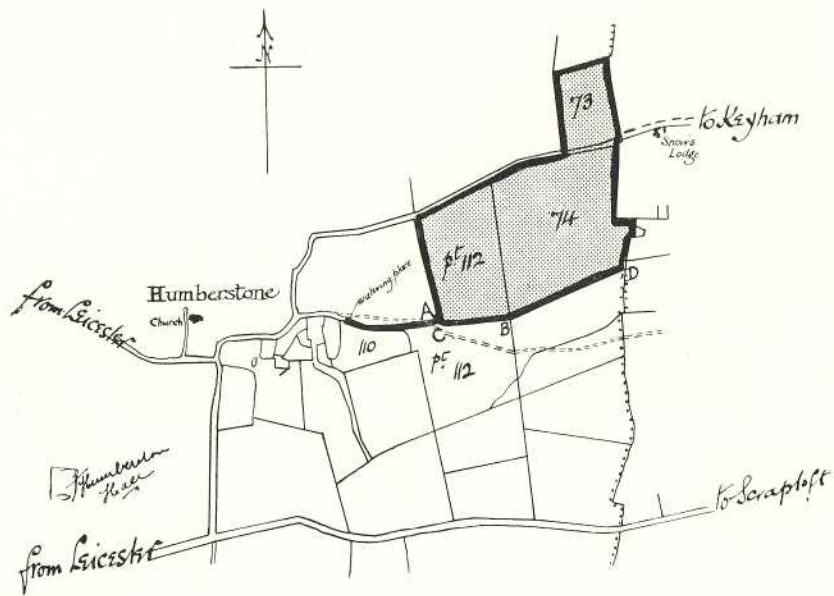
by Humberstone was not a large one, when we remember that smaller places, such, for instance, as Knighton, sent £1 5s. 4d. Of course, we must also remember that the purchasing power of this money would be ten or twelve times as great as it would be to-day.

During all the time we have been considering in these disjointed notes, the inhabitants of Humberstone would be living more or less self-contained lives, providing among themselves nearly all the necessaries, and many of the luxuries they enjoyed or required, seldom disturbed by outside events, and happy in their rural seclusion. The appearance of the place would be that of a cluster of houses, standing in fairly open country, with its church, dedicated in the name of St. Mary, as the central object.

But a change was coming. In 1788, when Wm. Pochin was lord of the manor, the last of the

“Enclosure Acts” was passed. The open land was cut up into plots or fields, enclosed by hedges, to afford greater protection to the flocks of sheep and herds of cattle, and, with the making of new turnpike roads, greater facility for communication developed, so that the outside world began to influence the little community; but still, beyond the excitement of a few contested Parliamentary elections, and the stir which the alteration of the Poor Laws made in 1834, there seems to have been very little that disturbed the even—one might almost say the monotonous—regularity of its life. The distinctly rural appearance was maintained until a few years ago, when the rapid extension of the adjoining borough caused the village which had been “two miles north-east from Leicester,” to be overshadowed, and practically absorbed into its more flourishing and corpulent neighbour.





PLAN OF ANCHOR TENANTS' ESTATE.



Messages of Commendation

HENRY VIVIAN, ESQ., M.P.,

Chairman of the Co-partnership Tenants' Housing Council.

Dear Mr. WILFORD,

I am glad to learn that you are now making a definite start with your Co-partnership Tenants' Society. I am sure your Society, carried on on the same lines as Garden City Tenants, Ealing Tenants, and Hampstead Tenants, will be an additional value to your town, and another example of Co-partnership effort added to the many the Midland Counties have to show.

With hearty good wishes for your success.

Yours faithfully,

HENRY VIVIAN.

Miss SYBELLA GURNEY,

Hon. Secretary Co-partnership Tenants' Housing Council.

I believe there is a great scope for a Co-partnership Housing Society on Garden Suburb lines at Leicester, and that the one you and others are starting should do good work and have every prospect of success.

SYBELLA GURNEY.

ROBERT HALSTEAD,

Secretary of the Co-operative Productive Federation Limited.

Garden Cities as an ideal, as a phrase, and as a practical achievement have arrested public attention. But they must remain the social luxuries of a few for many years to come. Garden villages reared on the fringe of large towns may become as plentiful as the enthusiasm and enterprise of people choose to make them. Such is, I take it, the project of the Anchor Tenants Ltd. By its site it will bring the workers into the open fields or gardens, by its constitution it is securing the economies of large co-operative action in the purchase of land, letting of contracts, management of estates, lessening and distribution of risks, and giving the worker the satisfaction of possession without imposing on him many of the restrictions of individual property.

But ideal schemes do not fulfil themselves. They demand types of men equal to their realisation into the actualities of life. The men at the head of affairs at the Anchor Tenants are not men new to large and beneficial schemes for the workers. They have faced and conquered the initial difficulties of other co-operative schemes. On the Committee are two Leicester Town Councillors, whose wide experience of business and finance qualifies them to handle with success a venture in housing reform such as the Anchor Tenants. The rest of the committee are all tried men in other undertakings, and their unquestioned success in those spheres ought to inspire confidence in the successful future of this attempt to get back to the land without leaving behind the stir and thrilling influence of town life. In ruralising town life they are relieving the country life from its monotony by easy contact with the larger pulsating life of a large and active centre of population. Every social reformer and well wisher of the workers will wish them success in planting their Co-partnership village in the suburbs of Leicester.

R. HALSTEAD.

H. de R. WALKER, Esq., M.P.

I am delighted to hear that it is proposed to start a Garden Suburb in connection with the Anchor Boot Works. I wish the best success in their enterprise to the Anchor Tenants Limited. The site seems to be an eminently suitable one, while the co-operative influence already gained by the promoters of the new undertaking should be of the greatest assistance.

H. de R. WALKER.

J. RAMSAY MACDONALD, M.P.

I have looked through the illustrated prospectus of the Leicester Anchor Tenants, and I wish you every success in your undertaking. The illustrations are most enticing, and I hope when you build you will do nothing to destroy the serenity of the estate. Nor have you only bought beauty, for Humberstone has historical associations, and the independence which goes to build up your co-operative movement ought to treasure that almost above everything else. If, therefore, I express the hope that the new tenants of the estate will be worthy of its associations, I cannot send you a warmer greeting.

J. RAMSAY MACDONALD.

COUNCILLOR S. FLINT,

Chairman Tramways Committee.

I am very pleased to learn that you are about to form a society to promote a Garden City or Suburb near Leicester. If this scheme is taken up heartily by the working men of the town and district, it will, I feel sure, prove a great boon to them, especially as they are now running the trams outward in every direction. I have no doubt that it will also be an advantage to the town at large. I congratulate you on undertaking to become the pioneer in such a useful movement, and wish you and the scheme every success.

SAMUEL FLINT.



SCRAPTOFT LANE, LEADING TO ESTATE.
Close to the Entrance Gates of the Hall-residence of Maurice Levy, Esq., M.P.

Co-partnership in Housing.

By HENRY VIVIAN, M.P.

Reprinted from "Garden Suburbs, Villages, and Homes."



NEXT to land, house property offers the safest and most attractive opening for the investment of the savings of that portion of the nation which cannot afford to take risks in highly speculative enterprises. The result is that, through building and friendly societies, insurance companies, and other methods, a vast amount of capital belonging to all classes finds its way into this channel. To have a kind of property in the possession of which the million can participate without great risk is a distinct source of strength to the nation; and the more widespread the share in that possession becomes the better it will be.

In the laying out of an estate, the erection of houses on it, and the method of ownership after erection, it is good business to provide reasonable gardens, certain open spaces for tennis, etc., and a good drainage system; to encourage the planting of trees, and the making of

good roads, but *not* to create excessive ground-rents. It also pays to build the houses of sound material, and so designed as practically to ensure there being a permanent demand for them.

Further, assuming that the estate has been laid out and built upon in a satisfactory way, the system of ownership and administration determines whether the value of this good beginning is realised by the community. If sites and houses are sold to individual purchasers, the chances are that some of these will soon part with their property to undesirable people, who will use it in such a way as to frustrate all the good intentions of those who laid out the estate. If one or two houses in a street pass into the permanent ownership of undesirables, who rack-rent and otherwise misuse the property, the value of the whole street rapidly diminishes.

Many workmen find it risky as well as expensive to try and buy the houses they live in on the usual individualistic plan. To deal first with the expense: one plot of land will cost more in proportion than fifty or

one hundred plots. The legal expenses, the survey fees, and the building of the house, cost more in proportion. The interest to be paid, and the legal charges in connection with the borrowing of the capital which a workman usually requires to enable him to build, are also proportionately heavy. This is because everything is done on a retail basis, and there are retail working expenses. Secondly, with regard to risk. Large numbers of the best class of workmen in large cities have no certainty of permanent employment at one place. This often means that, after a man has partly bought his house by a comparatively expensive method, he is burdened with the expense of finding a tenant for it and collecting the rent, or else he must sell his interest at something considerably below what he has given for it.

The problem, then, seems to be to get the driving force and stimulus to economy, and the educational value which always arises from a sense of individual ownership, combined with safeguards to prevent this ownership expressing itself in an anti-social direction. The advocates of co-partnership tenant societies believe that such societies will meet the situation better than anything yet suggested.

These societies are registered under the Industrial and Provident Societies Acts with limited liability. The capital is raised in shares of £1 to £10 each, payable in full or by instalments. No person can hold more than £200 in shares, but any amount may be invested as loan stock, which takes the position of preference shares in a limited liability company.

The committee, or board of management, is elected by the shareholders, and provision is made for representation of tenants on the same.

The following extracts from the prospectus of one of the societies may be of interest :—

“The methods are briefly as follows :—

“To acquire or erect substantially-built houses, provided with good sanitary and other arrangements for the convenience of tenants.

“To let the society's houses at ordinary rents ; to pay a moderate rate of interest on capital ; and to divide the surplus profits (after providing for expenses, repairs, depreciation, etc.) among the tenant members, in proportion to the rents paid by them.

“Each tenant member's share of profits is credited to him in shares instead of being paid in cash.

“The advantage to the tenant member is obvious, in that he is entitled out of the profits to receive a dividend on the rent paid by him during that period. The investing shareholder, it is admitted, does not receive an excessive return on his capital.

“But the system also operates to the advantage of the capitalist :—

“(a) The greater the surplus profits, the greater the security for the regular payment of interest on capital. Now, it is in the interest of the tenant members, who receive the surplus profits, to make those profits as large as possible, e.g., by taking care of the property and thus lessening the expenditure on repairs ; by helping to find tenants for empty houses ; by the punctual payment of rent. Experience confirms this.

“(b) The share capital of the tenant member affords a fund upon which the society can, if necessary, draw in order to pay any arrears of rent. Loss by arrears of rent is therefore practically impossible.

“It is contended that while the system confers great benefit on the tenant shareholders, it affords by that very fact an exceptional security to the capitalist shareholder.”

That in these societies a workman can obtain practically all the economic advantages which would arise from the ownership of his own house will be gathered from the following. Capital for the society is obtained at a rate below which the individual could not possibly borrow to buy his own home ; he would almost certainly pay interest higher by half per cent. to one per cent. After interest on capital has been paid, and the usual fixed charges have been met, any surplus profit is placed to the credit of the tenant shareholders as shares in the society, in



COTTAGES NEAREST TO ESTATE.

proportion to the rents they have paid, until the value of the house is acquired in shares, after which the profits may be withdrawn in cash. It seems clear that if the preliminary expenses, such as legal and survey fees, and the interest on capital to be paid out of the revenue from rent, are less under this system, and if the tenant shareholder pays as rent what under the other system would go as repayment in instalments, then the margin or surplus which can go towards building up the capital fund must be greater. By taking as his security scrip for shares in an association of tenant owners, instead of a deed of a particular site and house, the tenant averages the risk of removal with his co-partners in the tenancy of the estate. The value of his accumulated savings is therefore kept up, and can be transferred, if desired, without the waste that accompanies the transfer of a deed. The results of a workman's thrift are in this way made mobile as well as his labour; and this is important if he is to get the maximum economic result from his knowledge and industry.

Further, tenants, having a substantial share in the capital of the society administering the property, are interested not only in securing good results whilst they are tenants, but also, after they cease to be tenants, in keeping up the permanent value of their capital.

The tenant's position in such a society is as follows:—

(1) He gets a house at a rental which, if accommodation and other things are compared, is not higher, and is probably less than he would have to pay elsewhere.

(2) He can invest in the society of which he is a tenant any savings he finds it possible to make out of his earnings, at five per cent.

(3) Should values go up, the tenant gets the benefit either by way of a dividend on his rent or by paying a rental which is below the market value.

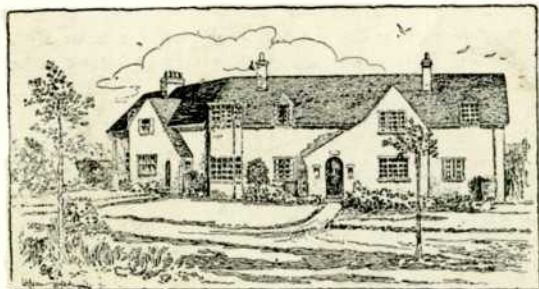
(4) He secures practically all surplus profit after the fixed charges have been met.

(5) The tenants, as a whole, can relieve themselves of dependance on outside capital altogether, by acquiring, through investment or by accumulated capital, the value of the property.

(6) The capital for building his house is provided at a cheaper rate than it could be obtained on any system that is commercially sound.

By gradual process, therefore, it lies with the tenants to transfer the ownership from non-tenant shareholders, who take the main risk to begin with, to the tenant shareholders who, it is hoped, may become the ultimate owners. This follows the policy adopted by Godin with his employees in the co-partnership ironfoundry at Guise.

It will be seen that the division of risks is a varying one as between the non-tenant shareholders and the tenant shareholders. The proportion of non-tenants' capital is large to begin with, declining as the tenant shareholders' proportion grows.



PAIR OF COTTAGES—GARDEN CITY TENANTS LTD.