



The Quill

*A periodic Newsletter for Distribution to the
Members of the Three Rooms Club*

Autumn 2017

www.3roomsclub.london

Need to Contact the Club?

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From the Editor

In this edition of the Quill.....

Membership Matters

The Officers and Committee of our club

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An evening with Vice Admiral Sir Tim P McClement KCB, OBE

From Deltiology to Bowellism ~ An article for The Quill by Reg Brown

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A Special Event in 2018

Dates for your diary

Keeping in contact

Our website aims to keep members up to date with club news. However, we have very few member email addresses, if you have an email address please do advise Vernon Ashford of your details. Email to secretary@3roomsclub.london

Articles and Pictures for Future Editions

We are in need of stories and pictures from the past please do send any content for the Quill to:

martinbrob@gmail.com

Membership Matters

New Members:

2009 - Andrew J. Robinson

2010 - Ian Wooten

2011 - John R.M. Damm,

2012 – David H. Brackenbury,

We regret to advise of the following deaths:

Don Mew – Member No. 00642

Barry Hitchcock – Member No. 00899

Alan Parry – Member No. 00174

G.T. Sanders – Member No. 00182

Peter Westoby – Member No. 1142

John C. Clements – Member No. 1439

Brian A. Stewart – Member No. 1433

Graham Prevost – Member No. 00420

Resignations:

John C. Ball – Member No.1704

Officers and Committee

John Nelson	President
Don.H.Coombe	Hon. Life President
Brian Wilkin	Chairman
Deputy Chairman	John Bristow
Vernon Ashford	Treasurer
Cliff Hutchinson	Secretary
Paul Coombes	Membership Secretary & Web Master
Bob Hunt	
Martin Robinson	
Tim Willens	
Peter Cave	
David Weekes	
Danny Wild	
Peter Wright	
Editor of the "Quill"	Martin Robinson

The First Room

Joseph Ineichen

When the Three Rooms Club was founded at Lloyd's the consideration uppermost in men's minds must have been to perpetuate that bit of the past when our address was The Royal Exchange.

Now, when the Three R's have their occasional reunion, although the numbers are on the wane, the topic is

invariably the same—"Life and personalities in the First Room".

Fading memories are revived, and what one member is apt to forget, another is sure to remember. We need no modern entertainment. So it is that like all ageing institutions, memories die hard, are clung to, and so far as possible passed on to posterity.

With this idea in mind I have selected just a few of the old brigade who still loom largely, as subjects of our conversation. Among the younger generation of the Lloyd's fraternity I hope to project a thumb-nail impression, so that, if they hear a particular name mentioned, they may have at least a sketchy idea of a prominent figure who played his part in the First Room.

There was Leslie J. Friedlander for instance who came to Lloyd's from University College, and at 24 became an underwriting member. He was a very proficient performer on the piano and was also fond of golf. He was nicknamed 'Sam' by his friends—and small boys—probably because of his swarthy complexion. A bluff and friendly man, he could usually be found standing at his box to accept risks. In my opinion this impatient attitude helped to attract business as I, for one, hated to pass him by and be seen by him to do so. When I did stop he needed only one look at the slip—a flourish of the pen, and the line was down. He was certainly a "standing" success. I would not rate him as a "natural" among the underwriters, but in the assessment of a risk his rapidity of decision had to be seen to be believed. He died at the early age of 42 in the year we moved from the Exchange and leaves a very endearing memory.

We also remember the colourful person of Geoffrey Toye who, in a minor capacity, joined the staff of the late F. M. Kenward in 1924 at his claims box. He was educated in Germany and returned to this country a musician to

The "First Room", Royal Exchange looking towards the entrance.



his fingertips. He could often be seen at Covent Garden where he conducted the orchestra for the Doyly Carte Opera Company, and later scored the music in the film "The Mikado".

Whilst working for the B.B.C. during the last war he was badly injured in an air raid and this contributed to his death in June 1942. A very open and extrovert character; to meet him was to know all about him.

Another subject among the Three Roomers is Neville Dixey. Here is a man who came to Lloyd's with no notable school education, but had enjoyed private tutelage. He started his career at the Stock Exchange and after a brief period transferred to the brokers Tufnell Satterthwaite.

He became an underwriting member in 1917 and so remained until his death in 1947. Over and above his hobbies of golf and tennis, he enjoyed fly-fishing, but his pursuits took him into deeper political waters. He stood unsuccessfully as a Liberal for Acton, Southampton and the Holderness Division of Yorkshire but decided to abandon politics for Committee work.

During his years as Chairman in 1931, 34 and 36 he made his mark, and it was in the latter year that he was mainly instrumental in the agreement to EXCLUDE WAR RISKS ON LAND BASED INTERESTS. Looking back, this action probably saved the Lloyd's community from certain disaster when the Second World War overtook this country.

I have many personal memories of him, the salient one perhaps when he rewarded me for my services relating to a claim in which his Syndicate was involved. With the £50 present I was able to give my entire family of four a fortnight's holiday by the sea—and this after the liberal purchase of summer gear for the children.

To me Neville Dixey was a man of considerable dignity, and I feel sure that we in the Third Room today owe a great debt to his statesman-like handling of our affairs from the top.

A number of men of my generation often have a laugh at the very mention of the name "Mulligan", once the Lloyd's Head Waiter. He started his career in 1885 as a boy of 13 with the uniformed staff, before working his way to the top.

There are many in the Room today,



Above: Breaking-up day — Sir Percy MacKinnon addresses the assembly on 5th April, 1928.

Below: Closing the gates for the last time. (From a contemporary newspaper photograph).



and even more who have retired, who remember this larger than life-size figure—the typical sergeant major.

Each morning he took the parade of the uniformed boy-messengers and the inspection was a thorough one. Up and down the ranks he stalked. One could overhear the injunctions—Hair cut boy! Get those boots cleaned! Hands raised! palms up! palms down! Clean hands were the order of the day.

Even we policy boys in mufti, who although outside his direct jurisdiction would sometimes invoke his name. If as often happened during a prank in the Brokers' Room, physical pain was being (or seemed likely to be) inflicted by other arm-twisting juveniles, the victim's cry for help was always—"Mulligan"!! Enough of this preamble.

Shouldering my literary spade I recently paid a visit to the Library in the old building for a spot of digging. Casually unearthing a folder I gleaned it was Mulligan's Diary. I felt like an archaeologist who has stumbled on something of hidden mystery. Would it reveal anything new and interesting to those of us who survive?

Well, I gradually sifted the chaff (and there was a stack of it) and the result was disappointing. Here is some of it:—

"The Secretary of Lloyd's, Colonel Hozier, decreed that on and after 6/9/1890 the Underwriting Room should close each Saturday at 1 o'clock.

"Free dinners to messengers must be stopped from 18/6/1915. In lieu each lad to receive 2/- per week extra pay.

"Walter Farrant the famous Caller died 30/4/1915 at 63." Not much to show for 43 years at Lloyd's.

Even as I near my 59 years in the business I still run the risks of threats by others in the Three Rooms younger than I who wish to be playful. Don't worry, I know the drill. Any move on their part would still bring an instantaneous yell—"Mulligan"!! It never fails to deter.

From time to time I hear anecdotes and stories connected with the First Room, which I retain for future use. This occasion may be fitting opportunity to mention a couple. They both emanate from George Stewart (Stewart, Smith) of New York, whom I knew in The Royal Exchange when we were both young men.

Here, in his own words, he relates story Number One. "I sat opposite a

benevolent and very popular elderly fellow, affectionately known in the Market as Pa Bainbridge.

"Pa was very considerate to young brokers and had a good turn of wit. I heard him say one day to a broker who had brought to him the insurance on a consignment of boots and shoes which were being shipped to West Africa, that he would not write the insurance, which included theft and pilferage, because nothing would be more certain than that when the ship arrived at its destination, every single pair of boots and shoes would be stolen. I thought this was the end of the conversation but the young broker, after a short pause for reflection, retorted: 'Mr. Bainbridge, I think you have forgotten that the natives in West Africa do not wear boots and shoes.'

"This ingenious rebuttal was considered by Pa for a while and then he said 'My boy, that may be true at the moment, but when this consignment arrives out there they all will be wearing them'."

The second story concerns the sailing ship underwriter Fred Povah. It was almost impossible to complete even small insurances unless you could get him to lead the slip, but our unfortunate situation as brokers was that Fred did not put in too many hours at work, and the afternoon session was usually foreshortened by a very long luncheon period.

"Arriving in the Room about 11 a.m. he would leave punctually at 12 to join some friends at a nearby tavern for an extended lunch. The return was seldom before 3 or 4 in the afternoon, and rumour has it that Fred and his friends would sink two bottles of port at one sitting, so that when he did eventually make his way back to the First Room, he was not always in the best condition for work.

"If we had an insurance that demanded his line, we used to post look-outs for Fred's return in order that we should not miss his brief appearance, and if possible take full advantage of the situation if Fred was, as frequently the case, in a good mood.

"I remember very well one such occasion when after he had threaded his way rather precariously to his box, he agreed, against the protests of his deputy (Manning) to write our risk. Picking up his quill pen, and saying in

a loud voice to his deputy and obviously for our benefit to show who was master, that in his view the risk was a good one and he intended to write it.

"Unfortunately for us, with the mists that may have been gathering before his eyes, he started to write too near the middle of the slip, and could only get the first two letters of his name on before he finished by writing on the desk itself!"

As a discreet broker, hoping for another day, I could neither point this out to him, nor could I show any following underwriter a slip that had just the two letters 'Po' on it, and claim this was indeed the signature of the reputable sailing ship authority.

These two stories I can well understand for about this latter space in time, I had my seat at our box facing my Guv'nor 'Pa Bainbridge' and backing on to me was Freddy Povah. I think they shared the long lunch intervals, for they both rose from their seats on the stroke of twelve when the bells of the Exchange would play "Oh dear, what can the matter be".

Happy days—happy memories of the First Room.

Mulligan, who started his career in 1885 as a boy of 13 with the uniformed staff, before working his way to the top.



Visit by Vice Admiral Sir Tim McClement KCB, OBE

The Lloyd's Three Rooms Club hosted Vice Admiral Sir Tim McClement in the City on the evening of Thursday 29th June.

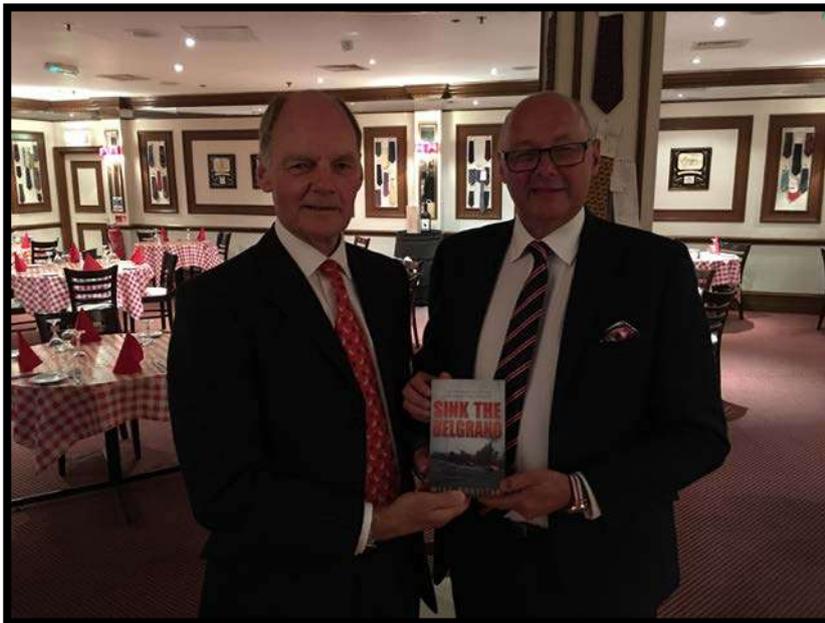
As a good friend of Lloyd's Motor Club and Patron of Lloyd's Wine Society the invite was extended to the two clubs.

We met at The Paris Grill in Crutched Friars, which is always very welcoming to the Lloyd's Clubs and Societies. Following drinks in the bar and an excellent buffet we headed to the upstairs room of The Paris Grill to hear Sir Tim speak.

As usual you could hear a pin drop in the room as Sir Tim presented on the events surrounding and during the sinking of the Belgrano in the Falklands conflict where he was Second in Command on the submarine HMS Conqueror.

Many question for Sir Tim following the presentation, which was followed by the signing of books "Sink the Belgrano".

Many thanks to our presenter and we are pleased that proceeds from the evening were donated to Sir Tim's nominated charity The Jubilee Sailing Trust www.jst.org.uk



Left: Vice Admiral Sir Tim McClement, KCB, OBE Right: Martin Robinson member of the Three Rooms Committee

FROM DELTIOLOGY TO BOWELLISM – An article for The Quill by Reg Brown

In the Autumn 2016 Edition of The Quill Bob Ellis provided a series of postcards relating to Lloyd's at the Royal Exchange. I have all but one of those cards in my collection. I am, you see, a Deltiologist – a collector of picture postcards. In my case, having spent my entire career in the insurance profession, I collect only insurance related cards.

Picture Postcards first appeared in the UK in 1894. Before then, only plain cards with a stamp printed on them purchased from the Post Office were allowed. The emergence of Picture Postcards in Europe, mainly printed in Germany, put pressure on the Post Office to allow their use in the UK and the Post Office relented and from 1 September 1894 private cards could be sent through the post using an adhesive halfpenny stamp. To begin with, only the address was allowed on the stamp side, causing senders to scrawl messages all over the picture side. Over a decade later the Post Office allowed the back of the cards to be divided so the message could be longer and clearer.

To begin with, general expectations were that few would wish to send messages which could be read by the postman or anyone else through whose hands the cards passed. But they were wrong! Collecting Picture Postcards became cards a craze leading to the "Golden Age" of Picture Postcards running from 1894 to 1939 (Depending on whose definition you believe).

At the height of the craze between 1894 and the end of WW1 over 4 million postcards were posted every day. With 5 deliveries a day cards can still be found with a message similar to "see you in Harrods for tea this afternoon". Posted by 10am, delivered by noon, the recipient would duly arrive for tea. The early form of text messaging!

Since my retirement I've had a lot of fun buying cards on Ebay, Delcampe or at fairs all over the country. I now have a collection of over 4,000 insurance related cards (don't tell the wife!). About 70 of my collection relate to Lloyd's, including those published in the Autumn Quill. They, incidentally, are part of a series published by Unwins in colour and black and white. I think they relate to the 1928 building, not the Royal Exchange, and the descriptions on the cards varies between the sets.

My most recent purchase gives rise to "Bowellism" in the title of this article. This card is from a series entitled "Amazing Buildings of the World" (The Gherkin is also one of them) published as a limited edition for collectors only as recently as 2016. The card, front and back is reproduced here.

As you will see, not only is the building known as the "Inside Out" building, it is "*a leading example of radical Bowellism architecture*".



Lloyd's Building
London, United Kingdom

Amazing Buildings of the World

Lloyd's Building

The Lloyd's building (sometimes known as the Inside-Out Building) is the home of the insurance institution Lloyd's of London. It is located on the former site of East India House in Lime Street, in London's main financial district, the City of London. The building is a leading example of radical Bowellism architecture in which the services for the building, such as ducts and lifts, are located on the exterior to maximise space in the interior.

Twenty-five years after completion in 1986, the building received Grade I listing in 2011; it was the youngest structure ever to obtain this status. It is said by Historic England to be "universally recognised as one of the key buildings of the modern epoch"

Only for collectors

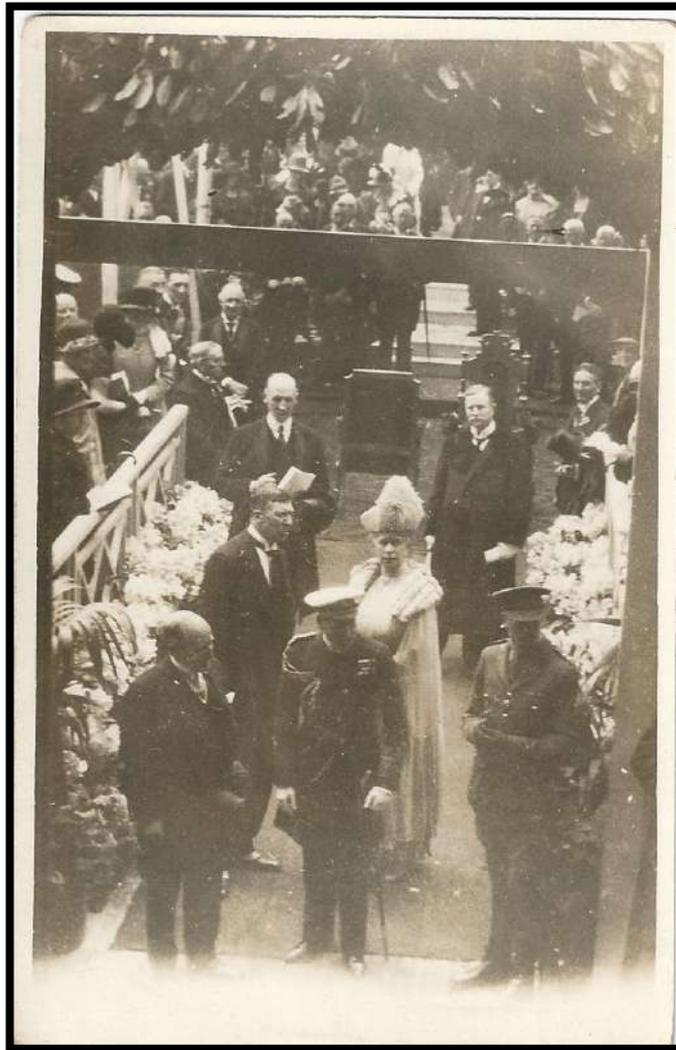
2016

POSTCARD

Amazing Buildings
2016/46

Private Collection. Limited edition.

In closing I will refer to my most prized Lloyd's card. It is a real photograph card of the opening of the King at the laying of the foundation stone for the 1928 building on 23 May 1925.



Reg Brown

15/03/17

3 Rooms Join the Lloyds' Wine Society at Park Lane BMW

3 Room Club Members joined Lloyd's Wine Society members in the excellent setting at the newly refurbished BMWi showroom in Park Lane. The Lloyd's Wine Society tasting was conducted on Wednesday 26th July, the invite was extended to members of the 3 Rooms Club and Lloyd's Motor Club.

The wine selection and tasting was conducted by Giles Smith Walker, the Lloyd's Wine Society resident presenter. The excellent cheese selection was arranged by Veronica Chasey from the Brokers Wine Bar.

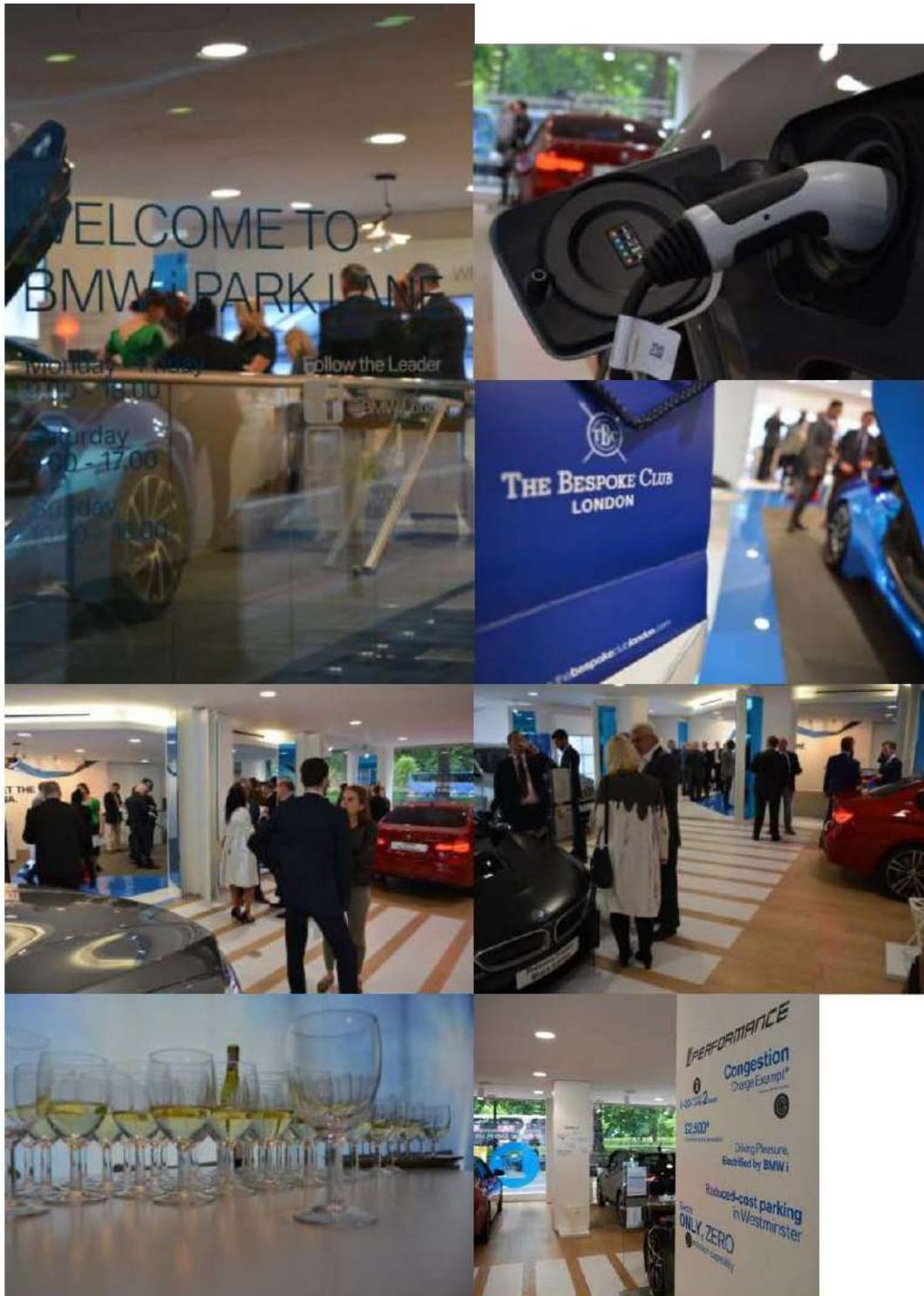
A great selection of BMWi cars were on display in the showroom including a BMWi8 wrapped in metallic blue.

Don Coombe MBE, JP, 3 Rooms Life President drew business cards for the prize draw consisting of BMW M Sport umbrellas donated by Lloyd's Wine Society, a bespoke shirt donated by The Bespoke Club London and hospitality tickets for a suite at Brands Hatch donated by Martin Robinson, Chairman, Lloyd's Wine Society.



Business Card Prize Draw Prize winners with Don Coombe,
Life President of the 3 Rooms Club

We were joined at the event by Rommel Servito and Jon Mills from the Bespoke Club London who presented their bespoke clothing services. Our thanks to Olly Downing from BMW for arranging the use of the BMWi showroom and thanks also to the team at BMW who looked after us on the night.



A VERY SPECIAL EVENT IN 2018

Open to Members of the Three Rooms Club

If you would like to register your interest in participation in this event please contact Martin Robinson

martinbrob@gmail.com



**WE REMEMBER THOSE MEMBERS OF THE LLOYD'S
COMMUNITY WHO LOST THEIR LIVES IN THE
FIRST WORLD WAR**

**AS WE APPROACH 2018, 100 YEARS SINCE THE END OF THE GREAT WAR,
IT IS APPROPRIATE AS FOR US IN THE LLOYD'S COMMUNITY TO
REMEMBER THE FALLEN AND WE WILL DO THAT BY VISITING THE RESTING
PLACES OF AS MANY AS POSSIBLE OF THOSE MEN LISTED IN JOHN
HAMBLIN'S BOOK.**

John Hamblin's book can be downloaded from...

<https://www.lloyds.com/~media/files/lloyds/about-lloyds/history/ww1/ww1booklet20141111.pdf>

WE WILL PAY OUR RESPECTS ON BEHALF OF THE LLOYD'S COMMUNITY

In November 2014 John Nelson, Chairman of Lloyd's wrote an introduction to John Hamblin's book that detailed the members of the Lloyd's community who lost their lives in the First World War.

In his introduction to the book John Nelson wrote:

This book, brilliantly researched by John Hamblin is another act of remembrance. It is the story of the Lloyd's men who did not return from the First World War.

Like every organization in Britain, Lloyd's was deeply affected by world War One. The market's strong connections with the Territorial Army led to hundreds of underwriters, brokers, members and staff being mobilized within weeks of war being declared on 4th August 1914. Many of those who could not take part in actual combat relinquished their business duties in order to serve the country in other ways.

Despite the numbers of men who committed themselves to the war effort, business continued. The Great War saw the introduction of new technology, such as submarines, airships and planes, which presented new challenges when assessing risks at sea, in the air and on land.

Lloyd's long tradition of philanthropy was evident during the Great war. Over £100,000 was given to the Red Cross societies, £46,000 was donated to assist the Young Men's Christian Association with the provision of canteens and huts; £115,000 was contributed to the Lloyd's Patriotic Fund to help the relatives of soldiers and sailors. £38,000 was given to the French to fund ambulances at the time of the defence of Verdun.

But this book is the story of the Lloyd's men who fought. Many joined the County of London Regiment, either the 5th Battalion (Known as the London Rifle Brigade) or the 14th Battalion (known as the London Scottish). By June 1916, when compulsory military service was introduced, 2485 men from Lloyd's had undertaken military service. Tragically, many did not return. This book honours those 214 men. Nine men from Lloyd's fell in the first day of the battle of the Somme. The list of those who were killed contains members of the famous family firms that dominated Lloyd's at the outbreak of war – Willis, Poland, Tyser, Walsham.

This book is a labour of love by John Hamblin who is well known to the market as the active Underwriter of Cathedral Syndicate 201. I am indebted to him for the hours he has spent chronicling this record, which is an important addition to the Lloyd's archive. John has spent almost 40 years (and counting!) in the Lloyd's market and is well known for his underwriting, In future, we shall also know him as a historian.

In this book, John has made the names which are engraved on the Lloyd's war memorial come back to life. Their stories are both inspirational and tragic and above all a reminder of the horror of the First World War.

John Nelson

Chairman of Lloyd's 11 November 2014

THE EVENT

As we approach 2018, 100 years since the end of the Great War, it is appropriate for us in the Lloyd's Community to remember the fallen and we will do that by visiting the resting places of as many as possible of those men listed in John Hamblin's book.

We will pay our respects on behalf of the Lloyd's community.

When: 1,2, 3 & 4 June 2018

Who: Lloyd's Community members and guests.

How: Members and their guests will use their own cars for the trip covering a 3 night/4 day period in June 2018 in France and Belgium

The trip will include a visit to the Thiepval, and the Menin Gate for the 20:00 hrs evening ceremony followed by a special tribute evening meal on the Sunday in Ypres. We have secured the Menin Gate ceremony for Lloyd's of London where we will be joined by members of the Charterhouse Choir.

Cost: Trip will be at participant's expense.

Payment up front and settled on booking.

Based on 2 sharing a room, breakfast and evening meals priced at £500 subject to any minor adjustment upwards on return or if a downward adjustment the excess to charity.

Participant will pay all additional costs including their own travel costs.

Details: There are 178 fallen in France and Belgium in exactly 100 cemeteries.

The Cars will be split into teams and each team will be assigned a group of cemeteries to visit each day.

They will be responsible for working out an optimum route between each location and to place a Cross at each headstone or memorial.

A photographic record will be made of each visit.

Dates For your Diary

Three Rooms “Club Get Togethers”

Thursday 16th November 2017

Thursday 19th April 2018

Thursday 15th November 2018