

Mutual House.

A historic tour of an iconic building and our flagship branch.

We're proud of our heritage as an organisation founded to help local people to prosper.

Since 1849 we've been doing everything we can to be where people need us.
Benefiting our members now and in the future.

Our mission is to be a safe home for savers and to provide safe homes for our communities.

We're Suffolk through and through.

Suffolk

Building

Society

Mutual House.

Tour notes.

Outside.

The building currently known as Mutual House was originally two separate buildings. It was renamed Mutual House in 2016 by Suffolk Building Society (then known as Ipswich Building Society) to reflect our member-owned, mutual status.

Let's start on the corner of Princes Street and King Street. This part of the building is Grade II listed and was built in 1901 as the Ipswich branch of Parr's Bank. It was designed by prominent local architect Thomas W. Cotman, well known for his work in Felixstowe. His other stone-faced buildings in Ipswich include The Crown & Anchor and Lloyds Banking House on the Cornhill.

The building is described in The Buildings of England (Bettley/Pevsner) as "the style is a sort of c16 French Gothic, similar to the Crown & Anchor, Westgate Street, faced in stone. Two-storey oriels (one on the corner, with copper dome and spirelet) and friezes of decorative panels. Parapet pierced with quatrefoils and broken by gabled dormers with pinnacles".

The entryways to the original Parr's Bank building have remained unchanged, with a corner door leading into the banking hall

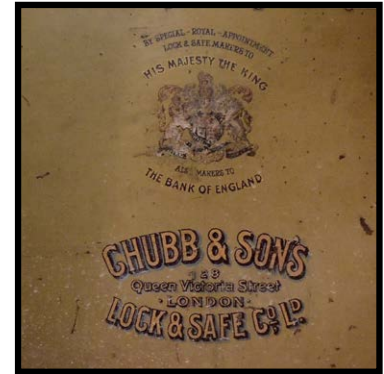
and an additional private entrance on Princes Street (at the centre of the two buildings) for the Bank Manager, leading to the private office and residence. We have also uncovered the original Parr's bank sign, believed to be made from Connemara marble, which had previously been obscured.



The adjoining premises, further along Princes Street where the Society's counter facility is located, is not a listed building. This was originally occupied by Alfred Stearn & Son, who appear to have been general builders and described variously as Plumbers, Builders & Decorators, and Ironmongers.

As this section is not listed we have been able to install a step-free entrance to make it accessible for wheelchair users and those with pushchairs.

On this part of the building you can also see a timeline which features historic buildings of Ipswich dating from 1200. Can you identify them all?

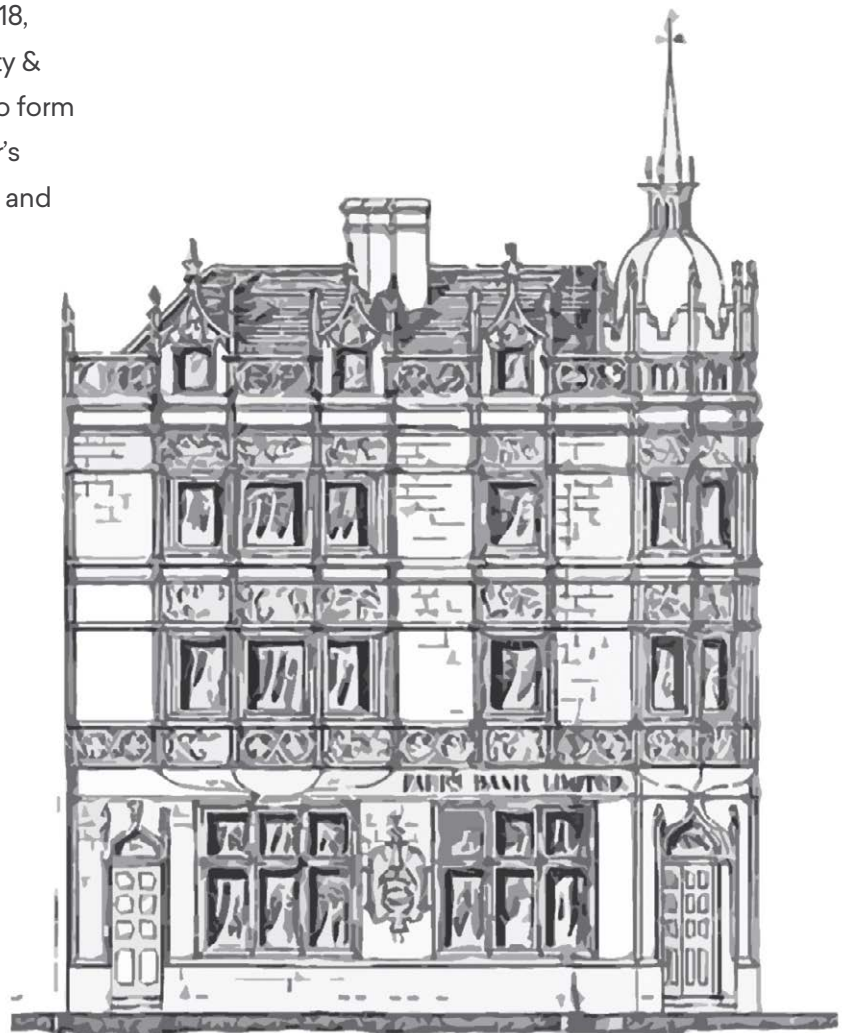


Lounge area.

You are now standing in what was the banking hall of Parr's Bank. This private bank was established in Winwick Street, Warrington, in 1788 as Parr & Co by Joseph Parr, sugar boiler, Thomas Lyon, brewer and sugar boiler, and Walter Kerfoot, attorney. It was also known as Warrington Bank. The bank acquired many other institutions before, in 1918, it amalgamated with London County & Westminster Bank Ltd of London, to form London County Westminster & Parr's Bank Ltd. At that date 235 branches and 94 sub-branches were operating. You may remember the building as the National Westminster.

When renovating this area we were thrilled to discover an original ceiling, which had been hidden above a suspended ceiling for some years. Although damaged and worn we were delighted to be able to restore the ceiling back to its former glory. The restoration work and repainting was carried out by an Ipswich firm, W G Crotch Limited, using specialist lime plastering techniques.

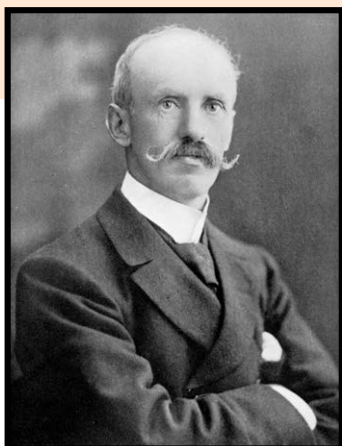
On display in this area we have architect's drawings and elevations for the 1901 building, showing that the manager was offered a six bedroom house as a "perk of the job", with generous living accommodation and servants' quarters on the third floor.



Pearce and Ridley Rooms.

Suffolk Building Society was founded in 1849 as the Ipswich & Suffolk Freehold Land Society (FLS). We are proud of our heritage and these two rooms are a nod to influential figures from our history.

Pearce Place.



Pearce Place is named after our founding Secretary Joseph Pearce and his son Arthur, who succeeded him

to the position of Secretary. Between them, this father and son duo held the position of Secretary for the first 65 years of the Society's existence.

Joseph is recorded in an 1858 directory as acting not only as Secretary of the Freehold Land Society (FLS), but also as accountant to Ipswich Local Board of Health and as agent for County Fire & Provident Life Offices. Joseph acted as FLS secretary from 1850 to 1876 and under his influence the Society grew strong. When he died on 8 April 1877, tributes poured in from far and wide. When the Society developed the Orwell Road Estate in 1880, Pearce Road was chosen as one of the street names, in his honour.

It was fortunate that Joseph's son, Arthur Pearce, was not only well acquainted with FLS business but had already been appointed as Assistant Secretary. On his father's death he was immediately made Secretary in his

place, a decision confirmed by members at the next meeting "with absolute unanimity and enthusiasm"^{*}. He eventually served the Society for 38 years, until his death in the summer of 1915. In a tribute to his work it was recorded that "he had brought his considerable energies and shrewd judgement to bear and had preserved the traditions his father had created before him and added to them"^{*}.

* Source: Extract taken from 'Jubilee of the Ipswich & Suffolk Freehold Land Society 1849-1899'.

Ridley Room.



Ridley Room is dedicated to the solicitor Edward Perkins Ridley who was elected as Society

Solicitor in 1891. He later also served as Ipswich's mayor from 1898-1899.

Mr Ridley succeeded the Society's solicitor Mr Woodruffe Daniel. Because he had held the office for over 40 years at the time of his death. The method of electing his successor was almost forgotten. It was eventually found that according to the rules of the Society, the election of a solicitor must be by a show of hands at the Annual General Meeting.

It had obviously never occurred to the founders that members would someday number 4,000 – 5,000, including many women and children; who were all entitled to vote. So, a show of hands was impractical. In the event, an ingenious method was devised to solve the problem. To implement this, the Corn Exchange was hired and a show of hands taken to establish which of the three candidates had the least support. To decide between the remaining two candidates, electors passed through separate turnstiles to count the votes. Once all the voters had gone out, and the record had been taken, they were then allowed to re-enter the hall to hear the result.

This unusual system attracted massive local interest. The East Anglian Daily Times called it “one of the largest and most representative gatherings ever to be held in the town”. Members came from from Stowmarket and Felixstowe to participate and special trains were put on to take them home. More well-to-do members from Ipswich came in cabs and private carriages; others, including whole families of members, walked into town to take part – the youngest elector was a six month-old baby!

Under arch.

As you pass under this archway, you are passing from the Grade II listed Parr’s Bank to Alfred Stearn & Sons, a building also designed by Thomas Cotman (though in a slightly less grand style) and also constructed in 1901, according to the Particulars of Sale, from when the building was auctioned in 1906.

This end of the building did not have the same grand ceilings as the listed side. However when digging took place to provide step free access to the building some mosaic tiles were uncovered. These can be seen on display, at the window by the lift.

The three canvas images on the facing wall all showcase elements from the building.

Memory Lane.

Suffolk Building Society was established in 1849 as the Ipswich & Suffolk Freehold Land Society, as part of a national movement to create ‘forty shilling freeholders’ - giving the ordinary man the chance to buy enough land to enable him to vote.

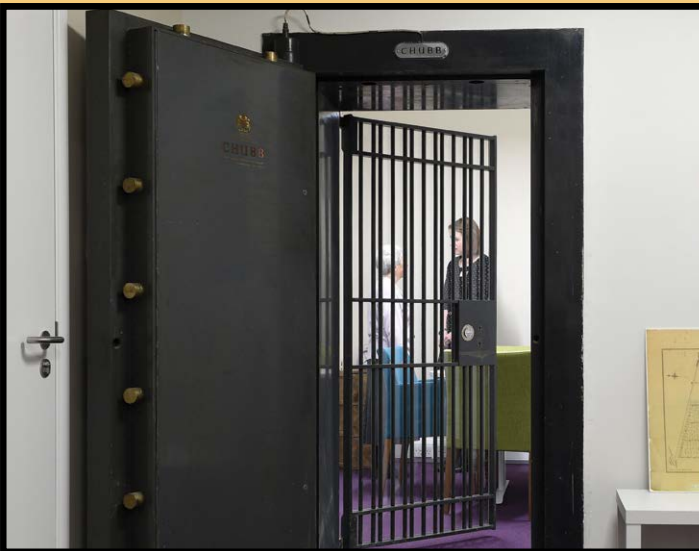
Ipswich was fast developing, spreading westwards along Norwich Road and towards Bramford, and south of the river beyond Stoke Bridge. During the 1840s the wet dock was opened, the largest in Europe, and new railway lines linked Ipswich to Colchester, Bury St Edmunds, Hadleigh and Norwich.

The Society’s declared aim was to “improve the social position and promote the moral elevation of the unenfranchised population of this country”. People would be able to invest their savings with the Society, with that money being used to purchase areas of freehold land. This land would be divided into plots of sufficient size to confer its owner the right to vote.

At the first meeting on 4 December 1849 at the Ipswich Temperance Hall (demolished 1964), the Society enrolled 140 members with 150 shares taken. Within a week this had increased to 400 shares.

In 1850, the Society acquired its first piece of land – 98 acres at the Cauldwell Hall Estate. Known as California, and although now close to the town centre, at the time it was part of an outlying farm well outside the town.

By 1858 the first come, first served model was replaced by balloting. Members interested in a particular development would submit their ballot paper to the Secretary. Should their corresponding numbered ball be drawn out they could proceed to purchase outright - or through an affordable mortgage with the Ipswich & Suffolk Permanent Benefit Building Society.



In 1866 the Society built houses for the first time, having already allotted 1,000 plots of land across 22 estates. The Society laid out two new roads, Palmerston and Lancaster, with 28 houses built and sold by ballot for £145. The last houses were built in Shafto Road, Ipswich in 1933 by which time the Society had developed over 50 estates in Ipswich, and more across Suffolk including Felixstowe, Stowmarket, Lowestoft, Framlingham and Hadleigh.

Now, over 170 years on, Suffolk Building Society remains a mutual organisation working in the best interests of its members, with nine branches throughout Suffolk. Our current mission statement is similar to when we were founded “To be a safe home for savers and provide safe homes for our communities”.

Strong room.

Whilst this looks very much like a bank vault it was not one used by Parr’s Bank – being in a separate, albeit adjoining, property. It is difficult to be sure why Alfred Stearn & Sons would have needed such an impressive and secure vault and it is certainly possible that this was added during a slightly later iteration of the building.

This is borne out by the fact that this part of the building was sold by auction at the Great White Horse Hotel on 24 May 1906. The digital image of sale particulars and plan are available

in this room to view and describe the premises as “lately in the occupation of Messrs Alfred Stearn & Son”. A pencil note seems to suggest that there was no bidding at auction and the building was subsequently sold by private contract on 14 August 1906 to Lambs Thomas for the London Provincial Bank Ltd for £3,250, with the purchase to be completed 29 September 1906. If the building was then used as an office of the London Provincial Bank, that could explain the need for a strong room.

The walls of this room are adorned with custom-made wallpaper, featuring a patchwork of plans, architect’s drawings and bills of sale from properties developed by the Society.

FLS Ipswich map.

The map here shows the development of land and houses bought and built by the Society in Ipswich, from 1849 through to 1934.

We are very proud of our impact and influence on the development of Ipswich. The land coloured red denotes land developed by the Society. It is interesting to note how, before the Society’s activity, Ipswich would have been a tightly concentrated town. On acquiring the California estate in 1850, it was remarked that it was part of an outlying farm. This area of fields and pasture was well outside the town proper, and the purchase was greeted with a measure of disbelief.

Available at this point are complete listings of road names where land and property were developed, both in date order and alphabetical order. Next to each entry is a corresponding reference number which may help you access further details via Suffolk Archives.

Basement.

This is the original basement of Parr's Bank. When it was built it was divided into two distinct halves. One half was the vault accessible from the bank, and the other half was the larder and coal cellar, belonging to the manager's house.

Interestingly within the coal cellar is the night safe, which would have connected to the street via a chute. It is unusual to see the night safe feed into the coal cellar, but it is not shown on the original drawings so is perhaps a later addition.

We have a total of four different safe manufacturers represented in the basement of Mutual House. These are Chubb; Ratner; J&E Bates & Sons Ltd; and Hobbs, Hart & Co. Ltd. All of these are well known British firms founded 1818-1890. (Chubb in 1818, J&E Bates & Sons Ltd around 1820, Hobbs, Hart & Co. Ltd in 1852 and Ratner in 1890.)

Chubb are the oldest and best known firm and are still trading to this day. Founded in 1818 by brothers Charles and Jeremiah, their first success came when they patented the detector lock in their first year. This was a revolutionary system whereby any attempt to open the lock with the wrong key, or pick the lock, would render it inoperable. The locks on the filing cabinets bear the detector lock stamp. Chubb quickly established an excellent reputation and obtained Royal Warrants. These are on display on several of their pieces the branch, to both Her Majesty Queen Victoria and His Majesty King George IV.

Ratner was originally established in 1890 by father and son duo Daniel and William Ratcliff, in partnership with Mr Horner.

J&E Bates & Sons Ltd was founded by Joseph Bates in Wolverhampton at around 1820. He was later joined in the firm by his brother Edward and continued to trade successfully from their original base, becoming one of the first businesses in Wolverhampton to have a telephone line, being assigned the telephone number '3'!

Hobbs, Hart & Co. Ltd. was founded by an American man Alfred Charles Hobbs in 1852, in the City of London. Mr Hobbs initially found fame by picking a lock made by his rival Chubb (previously regarded as being impregnable) at the 1851 Great Exhibition.

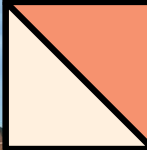
Also of interest in the basement is some very faded signage on the largest safe. This directs people to the nearest Air Raid Warden's Post and nearest public shelter.

Pig.

Another much-loved feature of Mutual House is the presence of 'Pretty Penny', our pig sculpture which was part of Ipswich's Pigs Gone Wild art trail in 2016. Taking a closer look at the pig you may recognise some local landmarks.

One side depicts some Suffolk locations and branch towns in which we operate. You'll see St Peter's Church and the Gainsborough statue - both in Sudbury, and the RNLI station in Aldeburgh. On the other side you will see a timeline moving from black and white to colour - this charts the development of the Society, and of Ipswich, from our inception in 1849.





Thank you for visiting Mutual House.

Whether you are an existing member or new to the Society, we would love to discuss your savings goals with you.

Please book an appointment online or pop into any of our 10 branches across Suffolk.

Aldeburgh · Felixstowe · Hadleigh · Halesworth · Haverhill · Ipswich Ravenswood
Ipswich Town Centre · Saxmundham · Sudbury · Woodbridge

Suffolk

Building

Society

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