

he joined. The few staff recruited in Johannesburg when Cooper became Secretary – for the majority came from Kimberley – tended to be cricketers and it is said that juniors used to spend their spare time making cricket balls for him out of waste paper as ammunition for his indoor bowling practice.

Cooper came to know Johannesburg better than possibly any Secretary or Manager ever since. Before he became Secretary he always used to make out the lists of bonded properties for the annual inspection by the Directors. Compiling this and mapping out the different districts often used to keep him working up to midnight on this annual chore. He went out with the Directors on the annual inspection of every property held by the Perm as security – which was a formidable list. Consequently, if any query cropped up, he knew exactly where the property was and, over the years, acquired a unique knowledge of property values throughout the Witwatersrand area. But he did, after all, almost grow up with Johannesburg, its being only some six years old when he arrived.

In 1893 Cooper was to see Hospital Hill being opened up to supply plots to some 200 homeowners who had to be moved when the railway was brought into the town and the station built. The next year saw the Perm begin to venture into loans in the now developing townships of Bertrams and Troyeville and, later, there was Mayfair – which the local Board considered as likely to be of such importance that an 'advertising board' was set up there. And so it went on. The houses he used to see on those inspections in the early days have now nearly all been demolished and replaced – with sometimes several successive buildings having been erected on the sites – or have been altered out of all recognition. The majority of the earliest were wood and iron structures but the Society was particular about those built from brick.

There were very heavy rains in February 1893, largely stopping all building, but when they were over, the Secretary was able to comment: 'The heavy rains during the past few weeks have proved beyond doubt that the decision of the Board not to advance on green and raw brick structures was a wise one as of all properties bonded to the Society, only one has suffered: Donovan's; iron brick-lined; the chimney having succumbed to the severity of the weather.' So it was that before local authorities had been able properly to formulate building regulations, building societies were able to set the pace for higher standards.

JOHANNESBURG BRANCH'S NEW BUILDING

Cooper arrived at the old office but in 1894 Johannesburg Branch was at last to buy its own building – Barberton Chambers in Harrison Street, to be named, like the head Office premises, Building Society Chambers. And like Head Office, it was only one storey and not very much larger than the building in Stockdale Street. An attempt had been made to try to persuade Head Office to make this purchase in March 1893. It adjoined the Society's rented offices, had a 7,62 metre frontage onto Harrison Street and the stand was 15,2 metres deep. The five rooms, used as two suites of offices, were constructed of burnt brick – which was by no means always the norm at that period even in central Johannesburg; their rental was said to be £500 per annum and the building was for sale for £3 000. Head Office was agreeable provided that the Local Board was unanimous about the purchase, but there was then

a quibble about the cost and, deciding that £2 500 was the maximum that should be offered, the Society lost it.

In April 1894 the Local Board – determined not to lose the 'good chances' of acquiring suitable offices – looked at a stand the National Bank was offering and made further enquiries about Barberton Chambers. By this time it was being offered with the vacant stand next to it and, possibly added during the past year, was a large iron store, a private billiard room and two back offices. The asking price was £8 500 but it was known it could be beaten down to £8 000. And the monthly rents, then £50 per month, could be increased. Head Office, apparently convinced about rising property values, consented to the purchase for £8 000 on 7 May. And it was within a couple of days of this that the Local Board decided it would no longer be a 'Board of Inspectors' – possibly a gracious gesture towards Head Office for prompt co-operation at last.

Because the Perm was not interested in the vacant stand, the Rand Club bought it directly from the sellers and the Society ended by paying £5 400 for Barberton Chambers – £2 400 more than would have had to have been paid the previous year although, possibly, with more accommodation. The Perm occupied three of the offices and the tenant of the other two was informed that his rent would be raised from £10 to £15 per month (he beat them down to £12) and that use of the two back offices and the billiard room would not be allowed him in future. Unfortunately it is not known whether the billiard room was put to its proper use by Perm staff, thus possibly instituting the beginning of an unofficial Recreation Club but this seems unlikely. Various alterations and improvements were made to the building including a new frontage of red brick to 'No. 1 office', an arched doorway and a window. The cross partition wall in this office was pulled down and a lantern light was inserted in the roof. Folding doors were made into the Boardroom and it was given a door into the yard – which would have allowed access to the outside lavatories. The two back offices in the iron building were pulled down and, with these materials, three lavatories, with a urinal and a small store room, were built.

Water and gas were laid on in the Secretary's personal office – which was more than Head Office had. The Secretary there had only a washstand. Pendent gas lamps were installed in the front office and a 'heating stove' was installed in the Boardroom. All this, including repainting inside and out, cost £463. The entire eight-roomed Head Office in Kimberley had cost only £530 in 1888. A flagged pavement and kerb in front of the building were an extra, done by the Society. The Sanitary Board would contribute nothing to this but agreed to do the kerbing at 16/6 per yard if the Society paid half – in advance!

W. K. Tucker surveyed the building for the Society, discovering that it encroached slightly both on to the vacant stand and the street. One wall of the iron building had to be moved back a bit and rebuilt in brick by order of the Sanitary Board. White ants had attacked the floor in the front office and it had to be replaced and, what with one thing and another, Johannesburg Branch did not move into its new premises until the beginning of August 1894. Nine months later the Chairman was approached with an offer of £8 000 to buy the building.

Rogers actually took it upon himself to say that although £8 000 would be refused, £10 000 might be considered. Not a week later he found himself having to telegraph Head Office to know whether £10 000 would be accepted. When the Local

Board met a couple of days after this there was a long discussion and it was ordered to be minuted that the Board was of the opinion that better use should be made of such a valuable stand by the erection of a substantial building at a cost of about £8 000. Head Office immediately wanted to know whether the £10 000 offer was a firm one – it had not yet actually been made – and the Local Board returned to the theme of a new building on the site. There was a steady demand for good and centrally situated offices; the present rentals would be trebled; such a building would be practically a liquid asset; funds would be mainly provided in Johannesburg and at a cost not exceeding 4 per cent.

A couple of weeks later the Secretary (Evans was both Manager and Secretary) was directed to inform Head Office, in response to their enquiries, that they based their statement as to present rents being trebled on the return of other offices in the vicinity and that they were unable to give a rough plan or 'to canvass for tenants in a building of which the general preliminaries have not so far been resolved upon'. Fortunately Pistorius was about to visit Kimberley and it was left to him to persuade the Head Office Directors about the viability of the scheme. This he did with such effect that the very next week four firms of architects were approached to send, in competition, designs with an approximate cost not to exceed £8 000 to £9 000. The building was to comprise a basement and three storeys. The accepted design was to receive a reward of 25 guineas (to be deducted from the regular fees if the building was proceeded with) and the next best design a reward of ten guineas.

Emley and Scott, W. Leek, W. H. Stucke and R. L. McEwat submitted their designs by the middle of July and Stucke's was unanimously accepted by the Board as the winner. But in view of the merit of the plans sent in by Emley and Scott and W. Leek, each of these firms received ten guineas. Whether it was Stucke's idea or the Local Board's (and one suspects the architect) he was asked a month later what adding two storeys and installing a lift would cost – and also the running costs of a lift per month. Lifts were then unknown in Johannesburg. A few days later Stucke had another idea. Mr Savory of Woodhouse and Savory, who owned one of the adjoining stands, had approached him to draw up plans for a building. Stucke had advised him, also, to have five storeys and a lift. Were the Perm to have five storeys could not one lift serve both buildings, each party to bear an equal cost of the erection and maintenance?

By 22 September amended plans were submitted for one building, each owner being responsible for the cost of its half and sharing the costs of the common entrance hall, stairs, lift, sanitary stairs and the outside lavatories on each floor at the head of the stairs. What is more, the approval of Head Office had been obtained. Despite the joint ownership the building was to be named Permanent Buildings – as all new buildings of the Perm were to be named in the future with the exception of the second building constructed for Head Office.

By November 1895 the two owners had agreed to girders and pillars being ordered direct from England at a considerable saving and the staircase, of cast iron (it was to be the first fireproof staircase in Johannesburg), and the lift were also, of course, to be ordered from England. By mid-December, in view of the charges of the Waterworks Company – then owned by Barney Barnato – it was decided to try sinking an artesian well. This venture was not successful. Everything was set fair

to start work early the following year – and then the storm broke loose that was to rumble on until the turn of the century brought South Africa into the Anglo-Boer War.

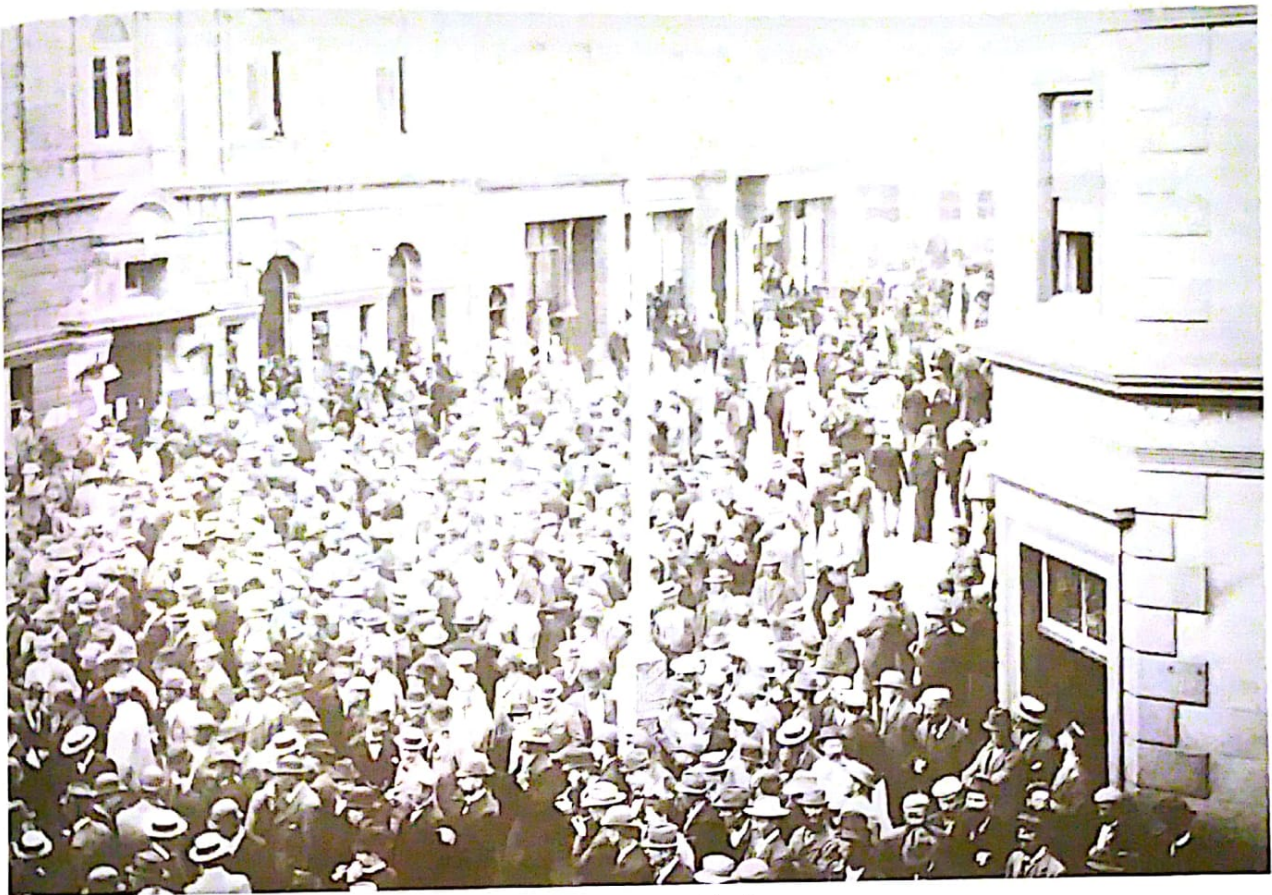
THE JAMESON RAID

On 4 December 1895 the Johannesburg Local Board gave permission to Evans to have two weeks' leave over Christmas and New Year. The affairs of the Reformers could not have been suspected by any of the Directors and little did they know that the second week of Evans's leave would see the Jameson Raid – followed by a run on the Savings Bank. Evans duly left for a short break in the Cape, enjoying the sea at Muzzenberg. Alf Cooper, the only other member of the staff, was 26 by this time and had just completed his third year with the Society. Although he was sufficiently competent to run the office, Mr Francis Becker (one of the auditors) was asked to supervise and it was he who prepared the weekly Secretary's Report and wrote up the Minutes.

The financial situation was healthy when Evans left. There was a credit bank balance of nearly £4 000. When he returned during the first week in January the account was over £15 000 in the red. £5 000 was sent hurriedly from Head Office to help reduce the overdraft but by this time the run was over and, in that week, deposits were nearly £2 000 more than withdrawals.

The alarm among the people of Johannesburg began on what was then Boxing Day, 26 December, when the manifesto of the Transvaal National Union was published. The next day, Friday, tension increased and it was heard that at a special meeting of the Johannesburg Mercantile Association it had been openly stated that 'we have civil war in our midst'. That was when the run on the Savings Bank must have begun because, by Monday 30th, the Perm already had an overdraft of £10 282.2.7. At 5.15 p.m. that day, the *Star* gave the first news that Jameson's force had crossed the border. Already, streams of refugees had left Johannesburg; even Transvaal government officials sending their families to Pretoria. The British subjects embarked in crowded trains for Natal and the Cape.

Alf Cooper was alone in the office when the rush began and somehow managed to get a message to Becker to come down. He, however, save for writing up the Secretary's Report on the Monday, did not seem to be of very much assistance and probably had his own work to do. A Director arrived to sign the numerous cheques. The worst of the rush was on the Monday and Tuesday. Cooper worked all day and, after hours, had to start closing the accounts and making out cheques – working virtually throughout each night. By the Monday he had some help because the teenage son of one of the Gardner Directors was deputed to do what he could. On the Tuesday night there was an accident to a refugee train at Glencoe, Natal, with 32 dead and several hundred injured including a number of prominent people. Cooper marked the news of this disaster as the end of the abortive Johannesburg Revolution and the run on the Savings Bank. Certainly it was by this time that the Reformers appreciated that expected support from the Johannesburg public was not forthcoming. And although as late as Thursday 2 January it was announced at a meeting in Simmonds Street (on the site of the present Simmonds Street Branch) that Dr Jameson was on his way, Jameson had already been captured. By 8 January, Johannesburg was re-



A crowd gathers outside the building of Consolidated Goldfields (left) after news of the Jameson Raid. Permanent Buildings was situated in the heart of the area where the mining houses had their offices, near the Stock Exchange and the banks, and the Secretary and clerk of the Perm would have seen all this excitement. (Africana Museum)

turning to normal. The Johannesburg Branch of the Perm look quite a while longer.

Evans's reactions when he returned may only be imagined. On 6 January when he wrote his report for the Board he stated that Savings Bank deposits on hand now totalled £28 185.18.8 comprising 136 accounts of over £50 and 388 of £50 and under. 'I think it is advisable to place on record in the report,' he continued, 'that withdrawals totalling £16 000 within a period of 10 days is not owing to a loss of possible confidence but to the panic and excitement resulting from the action of the Reform Committee in connection with political affairs.' When one considers the amount of deposits on hand, the rush could have had far more serious results for the Society. Under the heading 'Floating Funds' Evans drew this to the Board's attention.

'I suggest the advisability,' he wrote, 'of the Local Board putting on record their opinion of the amount of floating funds that should be kept on hand on account of the liability of the Society to Savings Bank Depositors; the combined balances of a fortnight ago equalled £4 000 of which £1 200 was required for loans leaving £2 800 available to meet withdrawals in Johannesburg only of £16 000. It is possible if the news had reached Kimberley of the panic here that the infection would have spread there. It seems to me that in view of the large and increasing amount of deposits that a definite proportion of

bank deposits should be kept on hand to meet the first rush – say one third – and resource should be made to the bank when such proportion is exhausted.'

The Local Board met on 8 January and after discussion decided to let the matter stand over for consideration – and never returned to it. They granted a £30 and £400 loan on shares but it was resolved to let other applications stand over. In view of the 'unsettled state of public affairs', of the bank overdraft and of a large number of authorised loans as yet unpaid, the Secretary was directed not to accept any further loan applications until 'finances are more plentiful'. Becker was granted £21 for his work during Evans's absence and Cooper given a bonus of ten guineas. 'Master Gardner' received £2 for his special services, which were probably not more than being an errand boy.

Evans interviewed the bank manager who was quite satisfied provided that the overdraft did not exceed £10 000 – although it did in fact do this by some £140 until the end of January, dropping just below £10 000 only at the beginning of February. By the second week in February it was below £3 000 but not until 23 March could Evans report a credit balance for the first time since the rush. It is indicative of the effect the Jameson Raid crisis had upon Johannesburg financially. As the Society recovered, applications for small loans were accepted again and then, gradually, things returned to

normal. The economy, however, already on the downgrade before the Raid, was further shaken by it and, save for a slight upward turn in the early months of 1899, remained depressed.

Licking its wounds, the Local Board saw fit to minute on 22 January 1896 for the benefit of Head Office: 'Savings Bank Withdrawals during late disturbances: Resolved this board is unanimously of the opinion that its action in paying on demand was distinctly to the advantage of the Society and that if notice had been demanded it would have caused many other depositors to withdraw their money.' Under the Trust Deed, the Society could have demanded notice of withdrawals. A month later the Board further hammered Head Office, minuting with regret that at the Annual General Meeting a special grant had not been recorded to them and the Depositors' Trustees 'for their constant and continuous supervision of the Society's business in Johannesburg to which its present satisfactory position is largely due'. They also wished for an alteration in the system of remuneration for the Local Board and eventually got their way.

Johannesburg Directors tended to adopt towards Head Office the attitude of the precocious teenager who patronises and attempts to dominate his parent, often implying that the Directors in Kimberley were slow-witted. This was obviously irritating to the Directors in Kimberley but, with truth, it must be admitted that they were on occasion as dense as the communications from Johannesburg implied. It was difficult for any living outside Johannesburg in the 1890s to appreciate the swiftly growing town and the complex political situation.

The financial crisis caused by the rush on the Savings Bank produced the problem of what was to be done about the new building. Both Head Office, the Johannesburg Local Board and Woodhouse and Savory agreed that work should be postponed and, on the recommendation of the latter and Evans,

the architect was advised that a decision would be made about the starting date of the building in about six months. At the end of January, Head Office nagged Johannesburg to know how they proposed to finance it – and were put in their place with the information that the Local Board was 'not discussing ways and means at present seeing the matter is postponed for six months'.

That the people of Johannesburg might still have been unsettled by the Jameson Raid is indicated in figures for Savings Bank withdrawals and deposits. Although the deposits continued to exceed withdrawals after the rush, for several months the figures for both were unusually high. This might, however, have been influenced by another factor – which resulted in unexpected expenditure for many Johannesburg householders.

On Wednesday 19 February 1896, the great dynamite explosion at Braamfontein shook Johannesburg both literally and figuratively. The station there was then Johannesburg Station and the present Johannesburg Station was known as Park Station. At a siding near the then Johannesburg Station were a number of trucks loaded with 55 tons of dynamite. These exploded at about 3.15 p.m. – the sound of the explosion being heard as far away as Klerksdorp.

Alf Cooper was on his way to the Post Office in Commissioner Street when the explosion occurred. 'Everyone in the neighbourhood thought the Rand Club's electric plant had blown up,' he said, 'until someone shouted "look there!" and, over Braamfontein way, we saw a tremendous column of smoke soaring heavenwards with pieces of trucks, mules, bodies and debris.' He ran back to the office and found it covered in dust. Evans said the roof seemed to open and he saw the sky – so presumably the Perm lost a sheet of corrugated iron and some ceiling.

The destruction was terrible in the neighbourhood of Braam-



A picture of a part of the devastation caused by the dynamite explosion in Braamfontein, Johannesburg in 1896. (*Africana Museum*)

fontein. The site of the disaster was marked by a hole 76.2 metres long, 8.3 metres wide and 9 metres deep. Some 1 500 people were rendered homeless but it was impossible accurately to count the dead. At the end of the week, 78 bodies had been counted and four boxes of human remains. £61 700 was spent, from the relief fund opened, upon building about 368 cottages of brick, wood and iron to replace those destroyed and upon furnishing them. These were considerably better than the dwellings they replaced, which were in a slum area.

In Johannesburg itself, besides other damage, it was estimated that as many as 50 per cent of the windows were broken. One angry borrower called and informed Evans that he expected the Society to 're-instate' his house and sue the Netherlands Railway Company for recovery of the costs. However, borrowers were expected to 're-instate' their homes themselves, the Society allowing them 'a little extra time' in their payments. They were advised to get a practical builder to assess the damage and then write a formal letter of demand to the railway company for compensation. In practice, the Society granted the necessary funds for repairs where necessary. All securities were insured but the lack of mention of insurance implies that the policies did not cover the damage done by the explosion.

PERMANENT BUILDINGS, JOHANNESBURG

In April 1896, aware that the dangerous political situation might possibly give rise to another run on the Savings Bank, the Johannesburg Local Board arranged facilities for a £20 000 overdraft. This would also help to finance the new building but was to prove the salvation of the Society when the Anglo-Boer War broke out. Broderick died and his place on the Board was taken by A. A. Noble, a former auditor for the old Griqualand Mutual Building Society and Director of the Head Office Board from 1891 until he had left for Johannesburg in 1894. There was considerable discussion, passed on to Head Office, about amending rules for the Savings Bank, the Local Board considering that 30 days was sufficient notice for withdrawals. In regard to the Reserve Fund the opinion was expressed that this was for the benefit of shareholders only and should not be available to pay out Savings Bank depositors.

By the beginning of May, both Woodhouse and Savory and the Society were ready to begin work on the new building. On 20 May with a credit bank balance of £3 000 and Savings Bank deposits up to £36 100 and growing steadily, it was resolved to give the go-ahead and finance the building out of current funds. Five days later, Mr Savory got cold feet. On receiving news of the revised sentences on the Reform Committee (death sentences on some were commuted to heavy fines) he called and said he did not now think it advisable to begin construction but would communicate with his partner in Natal.

Noble visited Kimberley and took the opportunity to discuss the still disputed Savings Bank amended rules with Head Office and it was agreed that the Society should continue business as usual until Mr Savory agreed to start the building – which he did by the middle of June. Evans hired two rooms in 'Tarry & Co's cottage' at £20 per month as temporary offices and the move was made at the end of August. The large safe slid off its supports and smashed the new floor for its whole length, thereby reducing the amount the demolisher was pre-

pared to pay for the materials in the old building. That was only the small beginning of the inevitable troubles that beset the society during the construction.

Tenants were sought from as early as October 1896 and it is interesting that the Society used as its model for the lease, with certain amendments, the form of lease used by 'the S.A. Mutual Insurance Co.' thus indicating an early friendly association with the Old Mutual. There was little difficulty in finding tenants. This was to be the most prestigious building in Johannesburg. Markhams was to complete its five-storey building on the corner of Pritchard and Eloff Streets in 1897 but this building and Permanent Buildings were the only five-storey blocks in Johannesburg. Markhams, despite the attraction of a large clock tower with four faces which could be seen from more than two kilometres distant, had no lift at this stage.

The outer shell of Markhams has been saved although it no longer belongs to Markhams, the long-established men's outfitters. Permanent Buildings (now renamed Victory House) still stands as well – last survivor of the early prestige buildings of W. H. Stucke, a pioneer architect particularly favoured by the financial houses. The Standard Bank building still stands – but much altered. In the same area there used to be the Old Mutual building, erected in 1895 and the Barclays Bank building, erected in 1898, but these have been demolished. The future of Victory House, finest surviving example of Stucke's work, remained uncertain at the time of writing. There is no financial incentive to encourage owners to retain important historical buildings in the central business district of South Africa's largest city.

Among the tenants of Permanent Buildings by the start of the Anglo-Boer War were four foreign consulates. This was to prove a decided asset when war broke out. Savory let his side of the building independently, of course. It contained a bar and billiard saloon but the Perm, more discreetly, had a tea-room in their basement – with a fussy and rather tiresome female tenant.

Johannesburg's first passenger lift and accessories cost £1 020 and the main staircase and the gates to the elevator £995 – but when Johannesburg celebrated Queen Victoria's Diamond Jubilee on 22 June 1897 with a public holiday it was known there would be delays in installing both. Arrangements had been made with the Rand Club to supply electricity to Permanent Buildings – which resulted in a number of delays. There were lengthy negotiations and discussions about a lamp over the main entrance (no street lights then) which continued well into November; but this sort of thing was nothing compared with the non-arrival of the lift and staircase.

Even a safe door, placed upside down, which could not be put rightside up, was pale in comparison with a building virtually ready for occupation in November 1897 – and no lift or staircase. The first half of the latter arrived in mid-December and the Society moved in early in January together with several tenants. The staircase was not completed until February, 1898 and until then tenants had to use the sanitary stairs at the back – provided for the workers who removed the 'night-soil'. (There was no water-borne sewerage for many years.)

The lift was opened to the public during the second week in March 1898 from 8.30 a.m. to 5.30 p.m. The pioneer, G. A. Leyds, was among those who flocked to see it and described in his history of Johannesburg how, in those days, although it had a gate to each floor, the lift itself had no door. Thus the liftman on each trip would call out, 'Stand well back, please!'



Harrison Street, Johannesburg, in the 1890s, showing the horse trams and Permanent Buildings on the left. While this was being completed, special arrangements were made for Members of the Perm's Local Board and their families to watch from the scaffolding the procession for Queen Victoria's Diamond Jubilee as it passed down Commissioner Street. (Cory Library)

'During the first weeks after the opening of the building,' wrote Leyds, 'there was a continuous stream of spectators to try or at least to inspect the invention.' Some 50 years later, owing to the initiative of the then Manager, Beverley Clapham, the new Permanent Buildings in Durban were fitted with that city's first 'magic-eye' doors. These created a similar sensation. Black messengers and passers-by who saw the doors open of themselves were seen to drop packages and flee from the scene muttering in Zulu about 'muti' (witchcraft) and it was Charles Gibson from Head Office who commented on how often people automatically put their hands out to open them. In Durban for a visit, he stood for some minutes in the banking hall waiting for others to join him for a luncheon engagement, amused at the sight. And when they left the building he was the first to put out his hand to open the door – and the first to laugh about it.

The first lift in Johannesburg was to give trouble to begin with because of the smell of oil from the engine. Durban's first magic-eye doors caused consternation when a large bowling tournament was held in the city, a number of the contestants being clients of the Perm. Arriving during the lunch-hour when

the sun was shining directly on to the doors, the bowlers found that the magic eye refused to function for them in their white clothes. They had to wait until a more soberly dressed client walked in first.

THE OUTBREAK OF THE ANGLO-BOER WAR

The Perm was paying 8 per cent interest on its overdraft and Evans had warned the Board that this was prohibitive at the current interest rate on loans. He had advised waiting one or two years to start the new building, perhaps forming a floating fund of, say, £20 000, half of which should remain until necessity required its use and the other half to be used on account of the new building, such funds, of course, being invested. However, the Board had not considered that some sort of reserve fund for the Savings Bank was necessary, despite the run on it a few weeks before Evans made his recommendation.

By June 1899, the month when President Kruger and Lord Milner had their historic meeting in Bloemfontein, there was mounting anxiety about the possibility of another such rush on