

BANKING AT SITTINGBOURNE.

The large wage-paying firms in Sittingbourne and district necessarily demand ready banking facilities, which are afforded by the well-known firm of Martin's Bank, Limited, one of the oldest financial houses in the county.

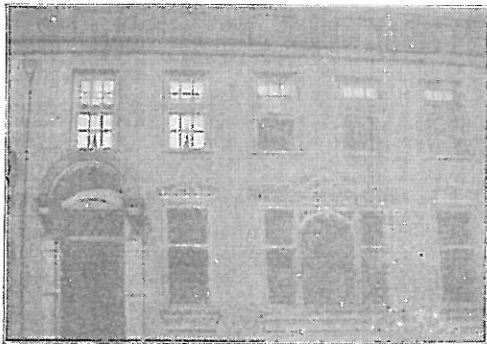


MR. H. PAYNE.

The Sittingbourne branch is under the management of Mr. H. Payne, through whose courtesy we were enabled to glean some interesting particulars concerning the history of the bank. Founded about the same time as Child's Bank, it has always had its head-quarters at the Sign of the Grasshopper, in Lombard Street, where Sir Thomas Gresham, founder of the Royal Exchange, and four other merchants, raised a loan for Edward VI. Sir Thomas appears to have carried on financial business here, and a work written by the late John Eddulph Martin, in 1892, entitled "The Grasshopper in Lombard Street," traces banking here from Sir Thomas' time down to Martin's Bank. For very many years the Bank confined itself to London, with a small country connexion only, until in 1866, a suburban branch at Chislehurst was opened, quickly followed by others at Sidcup, Bexley Heath and Bromley, and in 1888, Sitting-

bourne was added, the bank becoming a Joint Stock Company in 1890.

Mr. H. Payne, the manager of the Sittingbourne branch, is a native of the town, and started his banking career in 1860 as an assistant to his late father, then a partner in Vallance's bank. In 1863 he left to join the staff of an Indian bank in London; later, on return, to again assist his father. On the expiry of the Vallance-Payne partnership, Martin's bank opened their branch and Mr. H. Payne took charge. He is undoubtedly the right man in the right place, and popular with everybody, the bank, under his management, having prospered and expanded in a very gratifying manner. He takes an active part in public affairs, being a member of the Urban District Council as he was of the old Local Board, treasurer of Milton Union and Rural District Council and of most of the surrounding District Councils, Deputy Chairman of the Conservative Association and Chairman of the Conservative Club, President of the Sittingbourne Gardeners' Society, Treasurer of the Agricultural Association, and President of the Carnival Society—the Sittingbourne Carnivals, by the way, attract thousands to the town; a trustee of the local charities, under the Parish Councils Act; a governor of Borden School, representing Sittingbourne District Council; Secretary of the Kent Friendly Society, Treasurer and Manager of St. Michael's Schools, President of the Sittingbourne Football Club, and Treasurer and late Captain of the Gore Court Cricket Club, of which famous institution he has many interesting records.



The position of Martin's Bank, Ltd., as a financial house is of the strongest character: while shewing good yearly profits it has a large proportion of its capital still uncalled, its investments are unquestionable, assets valuable, and its conditions of business, those of all first rank banks. It has taken a strong position in Sittingbourne, due very largely as we have said, to the personality of Mr. Payne, but also, of course, to its standing and reputation.

GROCERIES AND PROVISIONS.

There is little need to complain now-a-days of the way in which the public are catered for in the above-mentioned commodities, and at Sittingbourne they are offered special advantages at the Supply Stores, 78 High Street, conducted for the last 25 years by Mr. G. Goble.

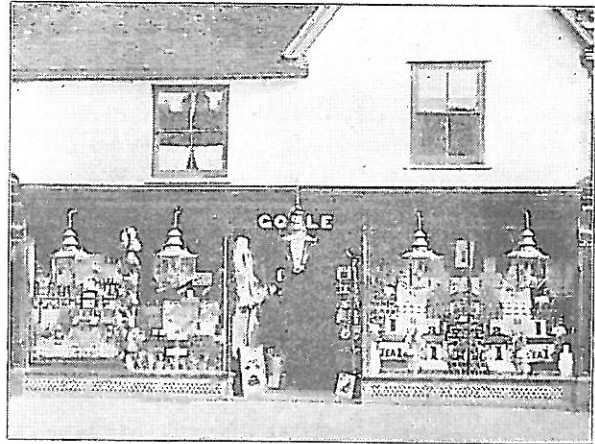
The business was in existence long before the term "Stores" came into such general use, for it was established a century ago, and even now the premises bear, architecturally, some evidence of their age. The shops and warehouses have, however, been entirely modernised, and are very striking in appearance, the five incandescent lamps outside adding to their attractiveness at night.

The place is double-fronted, and entering, we find one side devoted to provisions, with clean and cool tiled walls and marble counters, while to the right is the grocery department, equally well fitted for its purpose. In the centre is a range of glazed mahogany cases displaying a large variety of tinned and packet goods, and at the rear is the office, enclosed by an ornamental glass screen, the whole forming one of the best arranged and well ordered grocery and provision establishments it has been our lot to see. Behind are large warehouses where reserve stocks for the shop and also for the wholesale trade (for Mr. Goble does largely in a wholesale way) are kept handy; and there is also ample stabling and van accommodation for the horses and vans used in working the business.

One of the chief specialities of the house is home-smoked bacon and hams, the meat being specially selected by Mr. Goble and smoked in the town, great care being taken to ensure that mildness, which is so popular with bacon consumers, and also perfect cleanliness at every stage of the curing process.

This home-smoked meat is much in demand in the district, and there is also on sale some of the very finest of Denny's and Harris's Wiltshire hams and bacon. The provision department also includes Danish and Colonial butters, the former being imported direct from the best dairy in Denmark every week.

Tea is naturally a leading line, and some excellent blends at very low prices, are put forward, blending of the best growths of Indian and Ceylon plantations being done by new and patent machinery. Coffee is also roasted by new machinery, so that lovers of really good coffee can obtain it here freshly roasted and ground every morning; but we cannot do better than refer our readers to Mr. Goble's catalogue, which may be had free, and affords every possible information as to the price and variety of the stock, and a comparison of



this list with that issued by London houses will show a marked difference in the local establishment's favour. It is a handy book for all house-keepers to have by them so that they can readily ascertain the prices of all brands and descriptions of grocery and provision goods, patent medicines, and domestic sundries belonging to the better class of supplies, and including numerous specialities in new crop teas, fine coffees, hams, bacon, cheese and butter, of all of which a splendid range of Colonial and other produce is put forward, farinaceous articles, tinned and potted goods, spicery, tobacco, cigars, cigarettes, &c.

Should any article happen not to be in stock, a very unlikely contingency, it can be procured within a very short time. Mr. Goble has arranged an admirable system of delivery for several miles around Sittingbourne, and his customers get to the fullest extent the benefit of an extensive and well-organised concern in close touch with the markets, and able to command at all times the very best quality goods at the lowest prices.

YACHT, BOAT AND BARGE BUILDING.

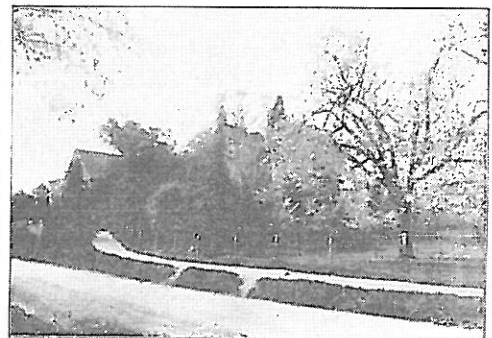
Strangers, unfamiliar with Sittingbourne, but knowing it to be in Kent, would probably never associate it with things nautical, but it is in more ways than one so connected, one of the strongest links being the yacht, boat and barge building works carried on by Mr. A. E. Taylor, at Adelaide Dock.

Mr. Taylor is owner of a business that has been actively carried on here for 80 years. It was established by his great-grandfather, and has always been in the hands of the family.

Sittingbourne's water-borne traffic is carried on entirely by barges, and the building and repair of these keeps the works of which we write busy throughout the year. Especially is the case with repairs, for a barge once built is a tough structure, and lasts a great number of years with occasional overhauls. New ones are entirely built and equipped here, every convenience for thoroughly fitting them being at hand.

Mr. Taylor has made a special name for building boats, those carried on barges being the class chiefly turned out. He is also noted as a builder of lighter craft, namely, pleasure yachts, which he can construct from 2 to 20 tons. In this class of work he takes a special pleasure; and, truth to say, there is reason for a man taking pride in turning out the beautiful craft that add such picturesqueness and animation to our sea-coasts and rivers during the summer months. Additional gratification comes with success, too, and we were pleased to note that two yachts, the "Sophy" and "Sophia," built by Mr. Taylor for a gentleman residing at Southend-on-Sea, have proved crack boats and the winners of several prizes.

Harking back to the more matter-of-fact departments of the business, we find Mr. Taylor is also a barge owner, and contracts for water carriage. He has the advantage of long establishment and a well-known name, and naturally enjoys a good share of local patronage.



TUNSTALL CHURCH, SITTINGBOURNE.