



E-NEWSLETTER

APRIL 2023

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ACTING EDITOR'S WELCOME



We are all deeply saddened to learn of the sudden passing of committee member Graeme Brown. Having taken an active role in the society for many years, Graeme was one of the cornerstones of our community, and will be much missed by everyone. Our last newsletter contained an outstanding piece by Graeme, which was meticulously researched and thought provoking; this lasting contribution to the scholarship on Edwin Dyett exemplifies the very best of local history research. I know I speak on behalf of us all when I send our deepest sympathy to his brother Gareth, our chairman.

A handwritten signature in black ink that reads "Geraint".

Geraint Denison-Kurg
Acting e-Newsletter Editor

AN APPEAL FOR RESEARCH SUGGESTIONS The Committee



The committee wonders if any members of the Society would like advice and help on any personal research they are currently undertaking or planning to undertake. Perhaps the history of a street, a specific house, land ownership and subsequent housing developments or immigration to an area. If so, please get in touch (details at the end of this newsletter) and the research co-ordinator will put you in touch with an appropriate person to discuss the project with you.

Similarly, if any member has any ideas or suggestions which would enhance the presentations at the Museum of Cardiff at the Old Library, please contact the Society. The committee intends to present these ideas to the Museum and hopefully work with them to further the appeal and relevance of the Museum to residents of Cardiff and visitors. Hopefully this will guide the Council in any further initiatives to grow the museum, following its reprieve.

FORTHCOMING EVENTS

WEDNESDAY 12th APRIL 2023

Beginning 19.30 (doors open from 19.00)

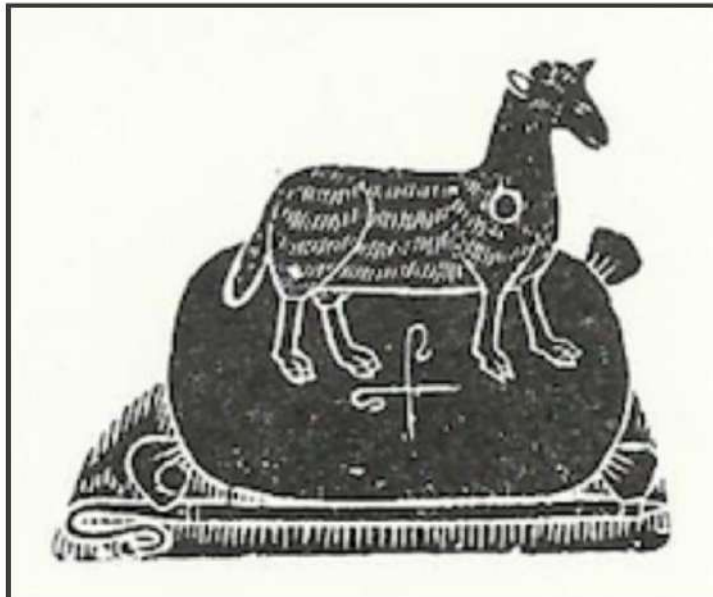
Roath Local History Society

presents

Shepherding and Sheep since the Bronze Age

Speaker: Penny Roberts, BSc (Agric)

- erstwhile freelance journalist to the farming press & shepherd



Mediaeval church brass of a sheep, on a woolsack

St. Edward's Music & Arts Centre

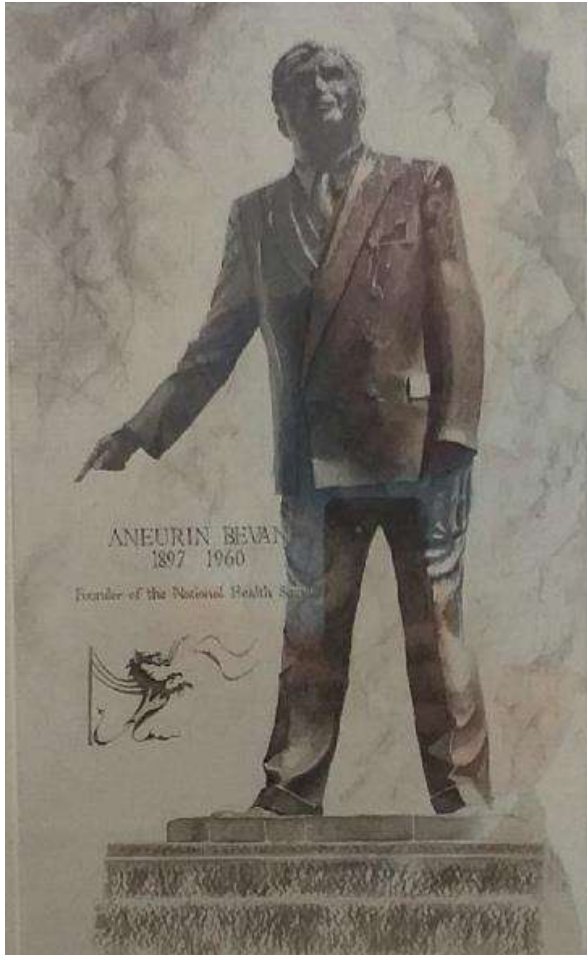
For link to live stream, please apply to Geraint

no later than Monday, 10th on:

denisonkurg@outlook.com

ALL WELCOME! GUESTS £2.00 ANNUAL MEMBERSHIP £10.00

Cardiff: The City Centre and Beyond
An exhibition of pictures by L.J. Davies
Tuesday, 4th – Sunday, 16th April 2023



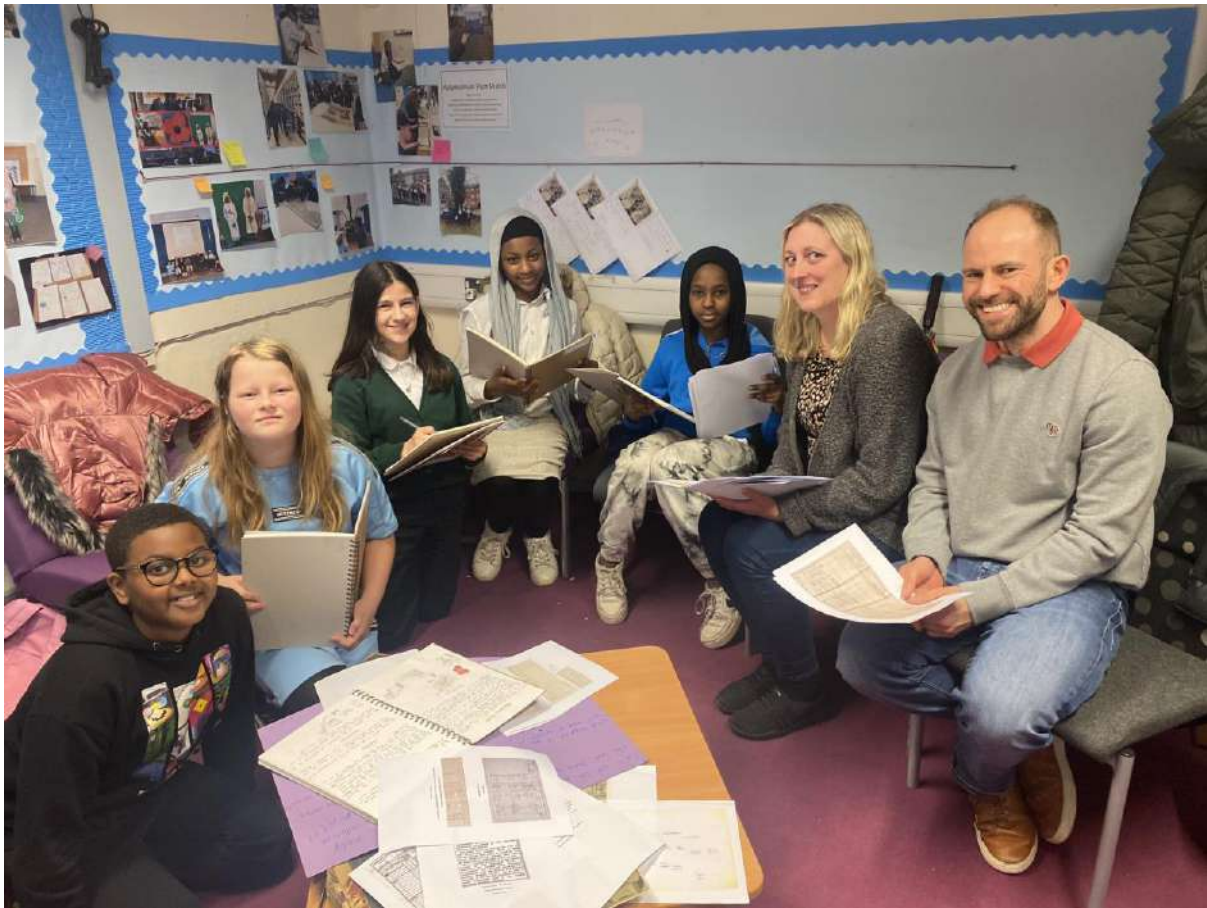
©Lysbeth Davies

Lysbeth Davies, a member of Cardiff u3a, moved to Cardiff from Shropshire in 1998. She has spent many hours sketching and painting views within the city.

There will be an exhibition of her work at The Cardiff Story Museum, The Old Library, The Hayes, from April 4th to 16th 2023. The catalogue which will accompany the exhibition summarises the background to the historical setting of each painting.

All profits from the sale of the artwork will be donated to the British Red Cross who are kindly supporting the project.

ADAMSDOWN INVESTIGATORS Jenni Phillips and Geraint Denison-Kurg



In March, Jenni Phillips and Geraint Denison-Kurg visited Adamsdown Primary School to meet this year's iteration of the Adamsdown Investigators. Last year's project was a great triumph, with the old school log books being discovered and an exhibition held with the findings of pupils' research. This year, the pupils want to take a few case studies of former pupils at the school, perhaps focussing on a certain era, to better understand how the school has grown and developed into the thriving multi-cultural community it is today. Jenni Phillips' suggestion that they perhaps look at Henry Bull, a former pupil who would later return to become Headmaster, was enthusiastically received!

We greatly look forward to seeing the outcomes of their investigations!

THE HARDSHIPS OF THE HARDY FAMILY: A BRIEF CASESTUDY

Ted Richards and Jenni Phillips

While undertaking research for the Virtual War Memorial, we came across a rather shocking example of the hardships of life in Edwardian Cardiff in the 1911 census on one of the returns for Constellation Street.

Census - 1911 – 73, Constellation Street

William Hardy - 44 - coal trimmer

Ann Hardy - 42

Children: Margaret (21), Horace (20), William (19), Henry (16), Fred (15), Herbert (13), Albert (11), Tom (9), Hilda (7), Charles (4), Ann (2)

Walter - 3 months - seems to be a posthumous entry on the census

Also: Isaac Llewellyn - brother-in-law - 46, single, carpenter

Horace, William junior & Henry working as brakesmen on railway; Fred = clerk for a coal exporter

Not only were there barely enough rows on the form to accommodate the names of the 15 people in this small-terraced house near Adamsdown School, but poor Walter Leonard Hardy had died, 3 months, between when the form was filled in and when the enumerator called or did their corrections. This was 73, Constellation Street, the home of William and Ann Hardy.

William appears on the 1881 census living with his parents, and on the admission register for St Germans/Metal Street School in 1870s.

Census - 1881 - 14 Diamond Street

Frederick W Hardy - 38 - coal trimmer

Elizabeth Hardy - 30

Children: William (14), Albert (10), Fred (8), Mary Louisa (6), John (4), Bessie (2), Blanch (1)

William's parents evidently had a household equally crowded with children, so he had grown up in similar circumstances; however, there is surprisingly an apparent lack of child mortality amongst William's siblings for such a large family in the nineteenth century - Hardy by name and hardy by nature, perhaps.

Newspapers report that on 13 August 1884, Frederick Hardy, a coal trimmer, appeared at police court and was sent to prison for two months for assaulting and wounding a tram conductor, Thomas Gunn, with a life preserver on 11th August – the two had an argument about paying his fare earlier in the day, then when the tram was at the end of Clifton Street in the evening, he asked the conductor if he was the same man as earlier. When he answered in the affirmative, Frederick hit him on the head, which caused bleeding and is described as a 'severe blow' which might have been worse if he had not been

wearing a thick felt hat. A policeman then intervened. Mr Boulanger (probably the same John Amice Le Boulanger, whose profile is on Cathays Cemetery website) said Frederick had worked for him for 18 years and was of good character - the court said that if it were not for this testimony, he might have been sent to assizes or quarter sessions. The article also mentions Frederick's wife being near her confinement, presumably with son Arthur who was 6 on 1891 census.

William and Ann seem to move around quite a bit in their early years of marriage, before settling at 73 Constellation Street, based on the baptism records, reproduced below.

12 Sept 1889 - Margaret Elizabeth (23 Topaz Street)
19 Feb 1891 - Horace Ivor (65 Constellation Street)
28 Apr 1892 - William Henry (33 Platinum Street)
24 May 1894 - Henry Charles (15 Moon Street)
27 Feb 1896 - Frederick Walter (18 Tin Street)
20 Jan 1898 - Herbert (18 Tin Street)
04 Jan 1900 - Albert Llewellyn (73 Constellation Street)
24 Oct 1901 - Thomas John (73 Constellation Street)
21 Jan 1904 - Hilda Irene Anna (73 Constellation Street)
31 May 1906 - Edgar Charles (73 Constellation Street)
22 Oct 1908 - Winifred Ann (73 Constellation Street)
13 Oct 1910 - Walter Leonard (73 Constellation Street)
27 Mar 1913 - Edith Minnie (73 Constellation Street)

There does not seem to be entries on any admission registers for their children, but we know Adamsdown's records have not yet been digitised only having been discovered last year in the school's attic. The afore-mentioned unfortunate Walter, their son, was baptised at St Germans on 13 October 1910, and a death registered in Q1 1911. Four of his brothers - Horace, Henry, Herbert & Albert - joined railway unions in the 1910s. Another brother, Tom/Thomas, is curiously recorded as being paralysed on the 1911 census but had been working as an engine cleaner by 1921; while polio is potentially a solution, further information on this 'Thomas Hardy' is rather hard to find in searches of contemporary sources owing to the prevalence of another rather more illustrious personage with that name.

The family was still at the same address in 1921, by which time their father had died, with 8 children still at home with their mother, including another daughter, Minnie, born after 1911.

Census - 1921 - 73 Constellation Street
Anne Hardy - 52 - widow - household work
Maggie Hardy - 32 - household work
Herbert Hardy - 23 - railway servant, Cardiff Railway Co, Cardiff Docks
Albert Hardy - 21 - motor driver, British Petroleum Co, East Moors

Thomas Hardy - 19 - engine cleaner, out of work, last employer: Dowlais Iron & Steel, East Moors

Hilda Hardy - 17 - household work

Charles Hardy - 15 - driving(?) petrol cars, British Petroleum, East Moors

Anne Hardy - 12 - school

Minnie Hardy - 8 - school

(Form completed/signed by Herbert Hardy)

Herbert completed the 1921 census form on behalf of his mother, perhaps an indication of her having limited literacy. Surprisingly, for such a large family with a lot of boys, it seems none were lost in the First World War itself, although Fred Hardy died a number of years later, still suffering the effects of having being gassed. Interestingly Fred's wife, Henrietta Hardy née Milsom, registers the birth of a child, Alan Milsom Hardy, in Chepstow, 18 months after Fred died; perhaps tellingly, she is also not recorded as being at his funeral. Fred appears in the Society's Virtual War Memorial, [here](#).

Just a snippet of life into another Cardiff family!

**BEWARE OF FRAUDSTERS AND SCAMMERS:
THE CURIOUS CASE OF THE SPLOTT BANKER
Jon Roberts**

There are now no banks remaining in Splott, but over 100 years ago you would have been spoilt for choice. One of the less well-known names was that of the East Splott Bank, operating out of 112, Carlisle Street. If you are surprised that 'East Splott' might have its own bank, your scepticism would have been well-justified.



THE SPLOTT BANK

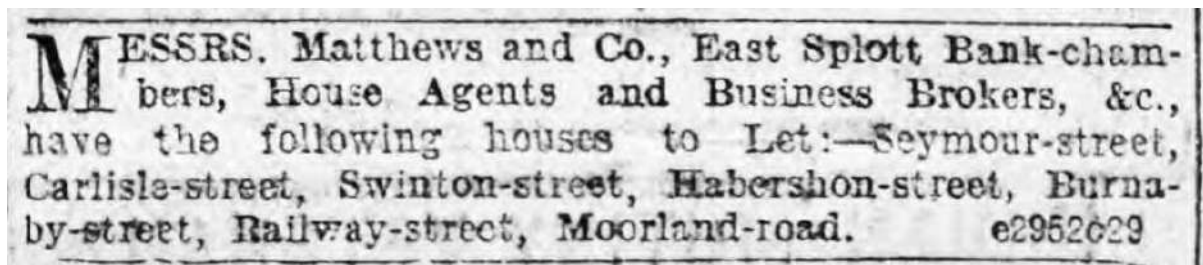
When George Matthews was 33, he had lived in Cardiff for nearly sixteen years. A former ship's cook, he settled down in Splott, and, speaking with "a slightly foreign accent" and proclaiming himself to be a Roumanian citizen, he worked in the Dowlais Ironworks, rising to become a foreman. Over time, he began to spin a tale about being the brother of barrister Sir Charles Matthews and claimed to be a "Baron of the Tower of Jersey" and a nephew of a Roumanian Prince, owning vast estates in that country. He titled himself as the Roumanian Consul in Cardiff. It is clear from all accounts that Matthews had an engaging personality and was able to earn the trust of those who knew him.

In 1903, he was one of a number of working men who founded the East Splott Ratepayers' Permanent Financial Assistance Association (ESRPFAA) and

became its secretary. At this point, Matthews appeared to transform himself from a works foreman, to a well-connected, man-about-town financial entrepreneur, allegedly backed by well-known people.

The following year he declared himself to be Chief Proprietor of the East Splott Bank, operating out of an end-of-terrace house at 112, Carlisle Street (on the corner with Coveny Street).

Matthews printed headed documents relating to the "East Splott Bank" and claimed affiliated business relationships with numerous high street banks around the country. Matthews became involved in lending money, made mortgage applications. and induced people who trusted him to invest in his "bank". He was also successful in getting the ESRPFAA to invest their surplus in the bank.

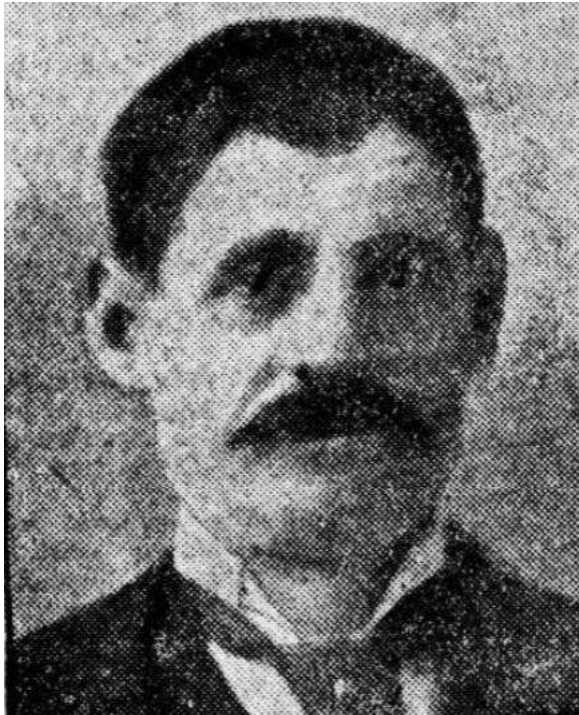


An enticement published in the Evening Express 4 June 1904

Investors may have been horrified to learn that the bank's "vault" was nothing more than a hole in the conservatory floor, crossed by a plank. In late 1906, or early 1907, when cheques drawn on the bank were, unsurprisingly, not honoured, the balloon went up, and Matthews disappeared, along with several thousands of pounds of his friends', neighbours' and colleagues' money.

Matthews fled the country, leaving his Grangetown-born wife Emily and two children destitute. His children were adopted, and it was suggested that he took them in exchange for a financial consideration and treated them brutally. The house from which Matthews had run the bank and acted as "Roumanian Consul" had become ruinous and the National Society for the Prevention of Cruelty to Children brought a case against Mrs Matthews alleging child neglect arising from her impecunious state, as a result of which they were sent to the workhouse.

The clamour over Matthews' swindling grew - complaints were laid before the police. Rumours flew that he had been seen in Mexico, but he was eventually traced to the USA, where he was working in an iron foundry for £5 a week. Numerous victims gave depositions to the Treasury, which then sought an extradition warrant, and a Cardiff police officer was sent by sea to America to detain and arrest him.



George Matthews

In April 1907, George Matthews was arrested in Brockton, Massachusetts by Detective Sergeant Isaac Dicks from Cardiff Police on suspicion of fraud. The pair then travelled by train to New York and then returned to the UK on the White Star liner, the Baltic. The ship disembarked in Liverpool where the policeman and his prisoner were joined by two Liverpool detectives and they all returned to Cardiff in a 3rd class railway carriage. They were met at Cardiff railway station by more detectives, and Matthews was conveyed in a "growler" (a two-wheeled carriage) to the police cells in Cardiff Police Station in Cathays.

Matthews was taken to the Cardiff Court the same day to appear before a Magistrate when charges were laid against him, namely:

- Two counts of obtaining £30 from Mr Charles Howard Hunt by false pretences, on two occasions in 1905 and 1906.
- Three counts of obtaining £11 18s 6d, £20 9s 8d and £15 4s 4d by false pretences from Mr John James Smallbridge, being monies owned by the Trustees of the ESRPFAA in 1906.
- One count of the embezzlement of 4s. in July 1906.

The total value of the sums said to be illegally gained was £107 6s 6d, worth about £10,400 in today's money. Matthews was remanded for a further appearance.

In June 1907, Matthews pleaded guilty to the charges. Perhaps the guilty plea was unsurprising, as despite his lawyer's protestations, one of the jurors was a former member of the very Association that Matthews had defrauded. He was sentenced to 3 years' imprisonment, which the judge said



Matthews on his return to Cardiff, accompanied by detectives

was severe to reflect that it was a “bad case”.

None of the defrauded money was recovered. Matthews was only charged on 6 offences, but it is clear that there were several people who were totally ruined by the frauds and his deception ran into as much as £6,000. One victim was said to have had a heart attack and died. Their cases never came to trial, for reasons we can only guess at.

There is no record of what happened to George Matthews on his release. The premises are now in use as a house, and Matthews and the East Splott Bank have been long forgotten.



Home of the former East Splott Bank as it is today

GET IN TOUCH



For newsletter submissions and to request loans from the R.L.H.S. Archive, contact:
Geraint at Denison-Kurg@outlook.com or on (029) 2048 8358.

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