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Site Name: No. 4 HIGH STREET (former NATIONAL WESTMINSTER BANK).

PRN: 57364

My Site File Ref. No.: CARD/HS04

Site Type: Shop; Bank

N. G. Ref.: SN 1773 4601

Period: Post-Medieval; Modern

History:

The property is located on the west side of the street. This site has probably been occupied since at least the mid Thirteenth Century. The present building at No. 4 was erected in the Eighteenth Century. From at least 1821 until 1849 Morgan Jenkins, a draper, lived and traded here. He had been born in Llanbadarn Fawr in 1787 and had married Anne Phillips (b. 1790, Llanwenog) at Llandyfriog on November 10th 1818. Their eldest son, Thomas Jenkins, was born in Cardigan in 1819 – possibly here. George P Jenkins was born to the same parents in 1821. On November 11th 1822 Evan Jenkins, the son of Ann Jenkins and Morgan Jenkins, was born. On 20th December 1825 Elizabeth Jenkins was born to the same parents. Morgan Jenkins owned shares in the following Cardigan ships: ‘Mary’, 68 tons (1825), ‘Gleaner’, 97 tons (1825-36); ‘Velox’, 48 tons (1829-43); ‘Emerald’, 49 tons (1836); ‘Shannon’, 99 tons (1836); ‘Jane’, 97 tons (1838); ‘Sincerity’, 59 tons (1840); ‘Susan’, 151 tons (1840); and ‘Mary Joanna’, 118 tons, (1840). On 29th January 1827 Ann Jenkins, the daughter of Ann and Morgan Jenkins, was born. On April 25th 1828 Margaret Jenkins, the daughter of Morgan and Ann Jenkins of No 4, was born. In 1830 William Jenkins was born to the same parents. On June 4th 1831 No. 4 was due to be sold, then occupied by Morgan Jenkins, a draper. In 1832 Morgan Jenkins, the son of Morgan and Ann Jenkins of No. 4, was born. No. 4 is marked on John Wood’s map of Cardigan in 1834 as being the property of Morgan Jenkins. About the year 1834 James and Eliza Jenkins, the children of Morgan and Ann Jenkins of No 4, were born. From 1835 until 1842 Morgan Jenkins was a burgess of the town. In 1837 James Jenkins, the son of Ann and Morgan Jenkins, was born.

At the time of the Census on 6th June 1841 No. 4 was occupied by: Morgan Jenkins, aged 50 years, a draper; Ann Jenkins, aged 50 years, his wife; George Jenkins, aged 20 years, their son; William Jenkins, aged 14 years, their son; Morgan Jenkins, aged 10 years, their son; James Jenkins, aged 7 years, their son; and Eliza Jenkins, aged 7 years, their daughter. In a separate unit lived: David Harries, aged 20 years, a draper; Stephen Morris, aged 20 years, a draper's apprentice; David James, aged 20 years, a draper’s apprentice; David Watkins, aged 20 years, a draper's apprentice; John Davies, aged 15 years, a draper’s apprentice; Elizabeth Llewelyn,

aged 20 years, a servant; Hannah Evans, aged 20 years, a servant; and Elizabeth Thomas, aged 15 years, a servant. Morgan Jenkins died in May 1849 following an accident whilst travelling in the public coach from Newcastle Emlyn. He was said to have been prone to fits, and following the accident he appears to have had a fit or seizure and died. He was buried on 25th May 1849. On March 22nd 1850 the following advertisement appeared in the 'Welshman':

“...To be Disposed by Private Contract, THE Remainder of the STOCK-IN-TRADE, of the late Mr. MORGAN JENKINS, of Cardigan, Draper, deceased, consisting of a good and extensive assortment of GOODS, too numerous to mention within the limits an advertisement of this kind.

ALSO, SHORTLY TO BE SOLD BY PUBLIC AUCTION, (Due notice of which shall be given,) that valuable and commodious Freehold Messuage, Dwelling-House, Shop, and Premises, with the range of Cellarage, Yard, extensive Walled Garden, Stable, and Coach-house adjoining, situate in High-street, in the Town of Cardigan aforesaid, where the deceased for many years carried on a large and profitable business as draper and general Shopkeeper. The Shop is well fitted up, and it is possibly one of the largest in the Principality, and from its proximity to the Market, and being situate in the principal thoroughfare, will at all times command a good Rent. For further particulars, apply to Thomas Windsor, Esq., Mayor of Cardigan, one of the Trustees; Benjamin Evans, Esq., Solicitor, Newcastle-Emlyn or at the Office of Mr. David Roberts, Auctioneer, Cardigan.

N.B.- All persons having claims against the Estate of the late Mr. Morgan Jenkins aforesaid mentioned, are requested to send full particulars thereof to Miss Anne Jenkins, on the Premises; and all persons indebted to the said Estate, to send in the same forthwith...”

Morgan Jenkins' widow, Anne Jenkins, died on April 2nd 1851. His son, George Jenkins, also a draper, was then trading at No.2 High Street. On 30th March 1851 the property was unoccupied at the time of the Census.

No. 4 appears in an 1853 illustration by Rock & Co. From at least 1861 until 1875 this was the home and pharmacy of James Seabourne Evans. At the time of the Census on 7th April 1861 the occupants were: James Seabourne Evans, aged 45 years, a chemist [formerly of No. 7 High Street], born in Newport, Pembrokeshire; Jane Evans, aged 35 years, his wife, born in Nevern; Edward Evans, aged 9 years, their son, born in Cardigan; Mary Evans, aged 8 years, their daughter, born in Cardigan; Kate Evans, aged 6 years, their daughter, born in Cardigan; James William Evans, aged 4 years, their son, born in Cardigan; Ann Eliza Evans, aged 2 years, their daughter, born in Cardigan; Anne Williams, aged 23 years, a servant, born in Meline; Margaret Lloyd, aged 23 years, a servant, born in Cardigan; and Ellen Jenkins, aged 16 years, a servant, born in Llangoedmor. About the year 1863 Helen Evans, the daughter of James Seabourne Evans and Jane Evans of No 4, was born. From at least 1868 until 1875 James Seabourne Evans acted as an agent for 'Sun' Fire & Life insurance. On 2nd April 1871 the following persons lived here at the time of the Census: James Seaborn Evans, aged 55 years, a chemist, born in Newport; Jane Evans, aged 47 years, his wife, born in Nevern; James William Evans, aged 14 years, their son, a scholar, born in Cardigan; Dora A. Evans, aged 12 years, their daughter, a

scholar, born in Cardigan; Helen Evans, aged 8 years, their daughter, a scholar, born in Cardigan; Anne Davies, aged 25 years, a domestic servant, born in Cardigan; Hannah Williams, aged 42 years, a domestic servant, born in Pembrokeshire; Anne Morris, aged 23 years, a domestic servant, born in Cardigan; and Stephen Williams, aged 16 years, a warehouse man, born in Cardigan.

On October 17th 1871 the “National Provincial Bank of England” opened a branch here. Reuben Robert Storey was the manager from 1871 until 1901. Initially the bank paid £24 rent per annum for the building. The bank traded here from 1871 until 2018. In 1873 Isabella Storey, the daughter of Reuben Robert Storey and Marianne Posthuma Storey of the National Provincial Bank, was born here. In 1874 Arthur Storey was born here to the same parents. On 3rd April 1881 the following persons lived here at the time of the Census: Reuben Robert Storey, aged 40 years, a National Provincial Bank Manager, born in Cheshire; Marianne Posthuma Storey, aged 33 years, his wife, born in Aberaeron; William H. Storey, aged 15 years, their son, a scholar, born in Amlwch; Gwen Gertrude Storey, aged 14 years, their daughter, a scholar, born in Amlwch; Julia J Storey, aged 11 years, their daughter, a scholar, born in Bangor; Helena Storey, aged 10 years, their daughter, a scholar, born in Bangor; Isabella Storey, aged 8 years, their daughter, a scholar, born in Cardigan; Arthur Storey, aged 7 years, their son, a scholar, born in Cardigan; and Ellen Griffiths, aged 24 years, a domestic servant, born in Cilgerran. On 5th April 1891 the following persons lived here at the time of the Census: Reuben Robert Storey, aged 50 years, a National Provincial Bank Manager, born in Birkenhead; Marianne Posthuma Storey, aged 43 years, his wife, born in Aberaeron; Isabella Storey, aged 18 years, their daughter, born in Cardigan; Arthur Storey, aged 17 years, their son, a bank apprentice, born in Cardigan; and Mary Thomas, aged 29 years, a domestic servant, born at Capel Colman. On October 20th 1894 Gerald F. Cripps of London married Helena Storey, the third daughter of Reuben Robert Storey, and Edward Dew of London married Gwen Gertrude Storey, the eldest daughter of Reuben R. Storey. On October 13th 1895 Marianne Posthuma Storey, the wife of R. R. Storey of the National Provincial Bank, died aged 48 years. Richard Davies was an employee here in 1901. Early that year R R Storey ceased to be the branch manager, and was succeeded in the post by Robert E Jones.

On 31st March 1901 the following persons lived here at the time of the Census: Robert E. Jones, aged 45 years, the National Provincial Bank manager, born in Denbighshire; Sarah Thomas, aged 35 years, his housekeeper, born in Eglwysrwrw; and Sarah A. Sallis, aged 12 years, a domestic servant, born at Llandygwydd. All of them were bilingual in Welsh and English. By 1902 Robert E. Jones of the N. P. bank was the secretary of the annual Cardigan Agricultural Show. In January 1903 Robert E. Jones was still the manager. In 1903 Mr. Morris L. Jones became the manager and was the branch manager at Cardigan from 1903 until 1909. On December 9th 1909 Morris L. Jones, who had been the manager here for 7 years, died suddenly following a seizure in a Carmarthen hotel, aged about 50 years. From 1910 until 1924 David Thomas Davies was the branch manager, and as such was also acting as the Treasurer of the annual Cardigan Agricultural Show. At the time of the Census on 2nd April 1911 the following persons lived in ten rooms here: David Thomas Davies, aged 50 years, the Bank Manager, born in Llandysul; Sara Anna Davies, aged 47 years, his wife for 16 years and mother of their only child, born in Llandysul; Mary Nona Davies, aged 12 years, their daughter, born in Brecon; Anne Rees, aged 46 years, a

domestic servant, born in Newcastle Emlyn; and Maggie Aiken, aged 20 years, a domestic servant, born in Newcastle Emlyn. They were all bilingual in Welsh and English. In 1914 David Thomas Davies, the branch manager, lived upstairs. In 1915 D T & S H Davies, Mary Mona Davies and Ann Rees of the National Provincial Bank were all members of the town's Bethania Baptist Chapel. The bank purchased the building in 1917. On September 4th 1918 Private Tom Ewart Richards, formerly an employee of the Bank branch, died in a Canadian hospital in France the day after being admitted from wounds received in action. He was 19 years old. In 1924 this was the "National Provincial Bank Ltd" branch – the bank's name having been shortened to that form the same year. In October 1924 David Thomas Davies retired after 14 years as the branch manager.

From 1925 until 1944 Lewis Oswald Jones was the branch manager. From 1925 until 1934 Lewis Oswald Jones of No. 4 was also the Treasurer of the Cardigan Agricultural Show. In the autumn of 1939 the following persons lived here: Mary Jones (b. 15/04/1873), a widow; and Eluned Margaret Jones (b. 10/02/1908), an ironmonger's ledger clerk. On October 31st 1944 Lewis Oswald Jones retired as the branch manager (d. 28/10/1951) and was succeeded in the post by Mr D. Ifor Thomas. Mary Jones lived here between 1952 and 1955 and attended Bethania Baptist Chapel. On February 18th 1955 Mrs. Mary Jones, the widow of William Jones of Newport (who had died aboard *S S Trevince* in November 1917, aged 44 years), died aged 81 years. In June 1959 Mr Gwilym Morris was the manager. That month Mr T G Humphreys, the branch accountant for nine years, left to become the manager of the Bala branch of the same bank. In December 1966 Mr. J. G. Roberts retired as the branch manager and was succeeded as manager by David H. Davies.

In 1968 the '*National Provincial Bank*' announced their intention to merge with the '*Westminster Bank*' and form the '*National Westminster Bank*'. The branch traded under the new name from January 1st 1970. In March 1976 Mr. Elfyn Thomas was succeeded as the branch manager by Mr. David Clifford Davies. From 1976 until 1980 Cliff Davies was the branch Manager. In 1982 the upper floors were changed from residential to office use. On April 7th 1986 solicitor Stephen Welsh set up his office on the first floor. In the late 1980's and early 1990's Bill Jones was the branch manager. The property was Grade II 'listed' in 1992. In July 2001 a lease of the upper floors for £3-4, 000 per annum was advertised for sale following the departure of the Citizen's Advice Bureau from the office space. The roof of the building was repaired in October 2003. This was still a branch of the '*National Westminster Bank*' between 2005 and 2018. The upper floors were available to let in early 2014. On December 1st 2017 the bank announced their intention to close the Cardigan branch on May 30th 2018. On 30th May 2018 the National Westminster Bank became the first of the major High Street banks to pull out of Cardigan, closing a branch that had traded here for 147 years. Complaints were made regarding the inadequacy of their "replacement" service – a van to be present in the town for 45 minutes every Thursday. In early June 2018 the signs and bank fixtures and fittings were removed. The building was empty and advertised to let in 2019.

In July 2020 it was leased to an arts group, but the COVID-19 pandemic limited activity at the property.

Description:

The building was described by CADW in 1992:

“..C18 house, stucco fronted and altered possibly in conversion for National Provincial Bank c1890, slate roof and modern brick end stacks. Two and a half storeys, 5-window range, 3 bays and 2 bays. Overhanging eaves with paired brackets, broken for 3 hornless 12-pane sashes, half-dormers with flat roofs. First floor has 5 c1890 4-pane sashes in slim raised surrounds, grouped 3 to left and 2 to right and not aligned with windows above. Ground floor 5 bays, 3 windows, main door to bank and door to upper floors framed in row of pilasters with swollen capitals and entablature. In front of main door, in wider bay, entablature is broken forward and carried on two matching square piers. Plate glass sashes to windows, modern main door and overlight and 4-panel door with overlight in final bay.

INTERIOR – From first to second floor 2 flights remain of original mid C18 staircase, twisted balusters, moulded rail and square newels. Flat balusters to upper landing...”

Old photographs show the basic structure of an C18 house to have survived, formerly it appears to have been whitewashed, with two large Georgian shop windows across the three left bays, arched doorway in fourth and sash in the fifth.”

Sources:

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Carmarthen Journal 1831
Map of Cardigan, J Wood 1834
NLW Minor Deposit 490-9
Census Returns 1841; 1851; 1861; 1871; 1881; 1891; 1901; 1911
NLW D Roy Evans MS 46
The Welshman 22/03/1850
Slater's Directory of Wales 1868
Post Office Directory 1871
Kelly's Directory of South Wales & Monmouthshire 1875; 1884; 1895; 1914; 1926
Cardigan & Tivy-Side Advertiser 1876; 1893-96; 1899; 1902-03; 1905; 1907; 17/12/1909; 1913; 1917; 1919; 1924; 1927; 1933-35; 1938; 1940-41; 1944; 1949; 1955; 02/12/1966; 1967; 19/03/1976; 2001; 02/08/2011; 05/12/2017; 12/12/2017; 06/02/2018; 08/05/2018
List of Voters – Cardigan 1900
Annual Report – Tabernacl C. M. Chapel, Cardigan 1901
Annual Report – Bethania Baptist Chapel, Cardigan 1915
War Census, 1939
Planning Decision – Nat. West. Bank 30/09/1982
Planning Application & Plans – Nat. West. Bank 15/09/1983; 14/04/1993
Buildings of Architectural or Historic Interest – Cardigan, CADW 1992
Cardigan County Agricultural Show, Islwyn & Betty Griffiths 2004.

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Images

IMG_1010 facade (2015)

Top-027 C18 stairs (2001)