# KNEBWORTH GARDEN VILLAGE



the effect of the smoke of great cities in diminishing the sunshine in the immediate neighbourhood is strikingly illustrated by the following table, showing the monthly average duration of BRIGHT SUNSHINE derived from observations extending over twenty years.

Station	November Hours	December Hours	January Hours	February Hours
Bunhill Row, E.C.	. 22.8	7.5	14.1	30.6
Westminster	27.7	13.1	18.4	32.8
Kew	50.8	38.1	40.3	54.6
Cambridge	61.0	40.6	48.9	73.8

## GARDEN VILLAGES

### LIMITED

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President

THE RIGHT HONOURABLE THE EARL OF LYTTON

Directors

SIR T. SYDNEY LEA, BT. (Chairman)
J. STANWELL BIRKETT
W. G. ELLIOT
J. P. HUMPHRIES
ANTHONY WILSON

Bankers

MESSRS. HOARE, 37 Fleet Street, E.C.

Surveyor

GEORGE L. PEPLER, Howard House, 4 Arundel Street, Strand, W.C.

Solicitors

WITHERS, BENSONS, BIRKETT & DAVIES, Howard House,
4 Arundel Street, Strand, W.C.

Auditors

CASH, STONE & CO., 90 Cannon Street, E.C.

Secretary and Registered Office GEORGE MIDDLE, Howard House, 4 Arundel Street, Strand, W.C.



KNEBWORTH CHURCH-KNEBWORTH PARK.

## INTRODUCTION

HE charm of our old towns and villages arises in great measure from the individuality of their buildings. Each was built to meet the tastes and requirements of its owner and has on it the impress of his personality, thus enabling us to picture in our minds who and what manner of man he was and how he liked to live. Moreover there was a pleasing variety created by the juxtaposition in the same street of houses of different classes, and this juxtaposition tended to create and foster a feeling of neighbourliness based upon a mutual understanding of, and sympathy with, each other's doings—these old towns and villages were, in short, real "communities."

What a contrast is the modern town with its mile on mile of dreary uniformity—its endless streets of houses turned out by the dozen only to be occupied by tenants who are here to-day and gone to-morrow;

".... and no one asks
Who or what they have been,
More than he asks what waves,

In the moonlit solitudes mild Of the midmost Ocean, have swell'd, Foamed for a moment, and gone."

#### KNEBWORTH GARDEN VILLAGE

But a new factor has now to be reckoned with in the Garden City movement which is spreading so rapidly through the country, and one after another is asking himself why he should go on renting a brick box in a sordid street when for the same annual cost he can live in a house built to suit his own tastes and requirements and standing in a pleasant garden where not only he himself but his wife and children may enjoy abundance of fresh air and sunshine with all the added zest to life that comes from sharing in the interests of his neighbours.

This Garden City movement has received a great impetus from the passing of The Housing and Town Planning Act of 1910, as by adopting it Local Authorities can ensure in all future development that the amenities of the neighbourhood are preserved, that sufficient open spaces are provided, and that every house shall have ample air space and be placed in proper relation to its neighbour. Until, however, the Act is adopted in any particular district the old evils will continue, and no man can be safe unless he goes to one or other of the Garden Cities or Suburbs now springing up round London.

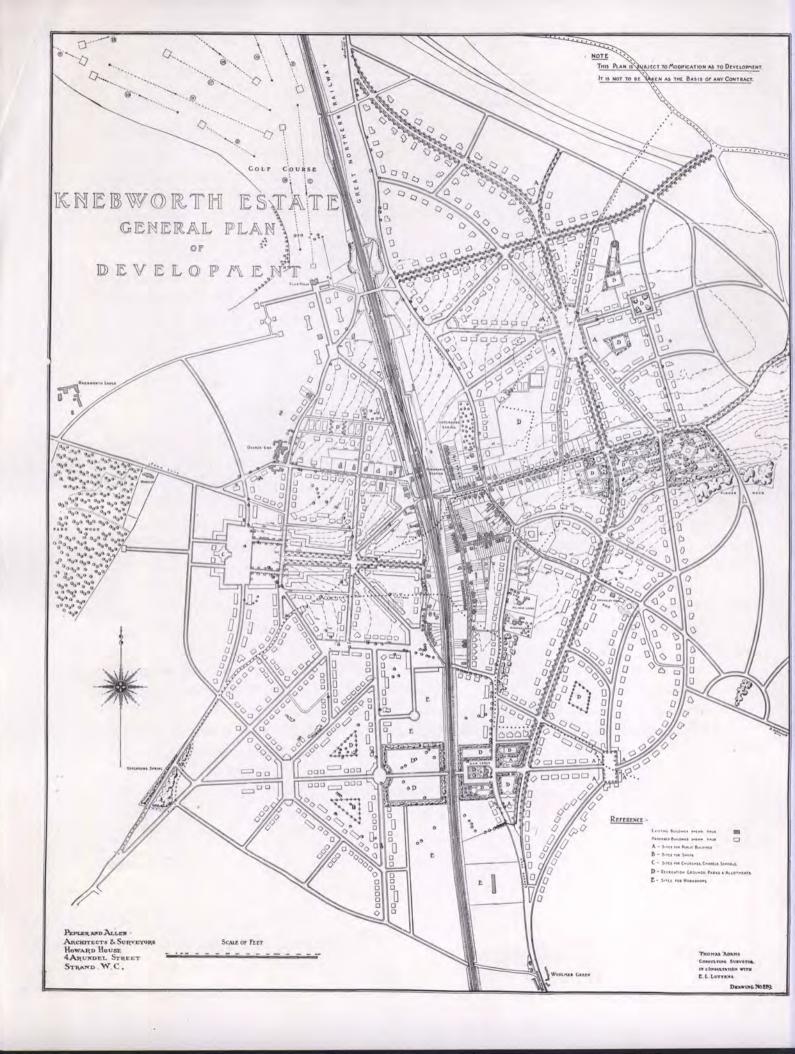
One of the most beautiful of these is Knebworth Garden Village on the Estate of the Earl of Lytton.

Lord Lytton early determined that the development of his property should proceed only upon the very best lines and with due regard to the well-being of all who should reside there. With this in view he set aside about 1,000 acres in the centre of the beautiful and historic Estate of Knebworth, which comprises altogether over eight square miles, and had a comprehensive scheme for its development prepared by Mr. Edwin L. Lutyens, F.R.I.B.A., acting in conjunction with Mr. Thomas Adams, now Town Planning Adviser to the Local Government Board.

The greatest care has been taken to preserve the natural beauty and character of the neighbourhood; suitable sites have been set aside for Schools, Places of Worship and other Public Buildings; and ample provision has been made for Parks, Open Spaces and Allotment Grounds.

To ensure the working out of this scheme on proper lines, and to assist intending residents in obtaining the house they desire, Lord Lytton has further associated himself with Garden Villages Limited, of which Company he is President.

The Directors feel that this active co-operation of the landowner is of the greatest value, and it will be their aim, as it is that of Lord Lytton, to make Knebworth a name that shall stand for all that is best in Estate development.



## KNEBWORTH GARDEN VILLAGE

### THE ESTATE

HE CENSUS RETURNS show that the Londoner is steadily moving outwards from the closely built up districts to those where he and his children can enjoy fresh air and all the delights of a country life.

Those who have felt compelled by motives of economy to live in a street can hardly realize the increased health and vigour that comes from residence in country surroundings; the quiet peace of the Sunday without trains, trams or motor bus; the cultivation of a garden unspoiled by smoke and dust; the pleasure (and economy) of growing one's own vegetables.

All this can be obtained by those in receipt of regular incomes if they make up their minds to own a house at Knebworth. It is on the Great Northern main line with a fast train service, so that it is very easy to get at, and when you are there you are right in the country, while the Garden Village scheme prepared by the Earl of Lytton ensures that in the future its rural character shall be maintained.

The altitude is between 300 and 400 feet above sea level, the subsoil is chalk and gravel, and the air is dry and bracing. The surrounding country is richly wooded, and charming walks abound; Knebworth House, with its beautiful park, adjoining the estate.

There is a splendid Club House at the Golf Links, and the course was laid out by Willie Park. On account of the chalk subsoil, the course dries well in winter.

There is a plentiful and constant supply of water, and a scheme of drainage has been carried out, so that all the pleasures of country life can be enjoyed without any attendant discomforts.

The railway facilities are excellent already (35 minutes' run from King's Cross), but the Great Northern Railway Company has shown so great an interest in the scheme of development that, as the population increases, these will be greatly extended. The first class annual season ticket is £25 4s., and the third class £14 7s.

Throughout the summer 2/6 return day tickets are issued by certain trains from King's Cross, etc., to Knebworth on Thursdays and Saturdays, and on Saturdays all the year round.

Ordinary Education is well provided for locally and there are admirable Grammar Schools for boys and girls within easy reach at Hitchin and Stevenage.

#### KNEBWORTH GARDEN VILLAGE

All Timber will be preserved as far as possible and much planting has been and will be done.

There is a large amount of Road Frontage immediately available for building and new roads are being constructed. The Great North Road runs through the centre of the Estate.

A Co-Partnership Tenants' Society is in process of formation.

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# THE DIFFICULTIES OF BUILDING YOUR OWN HOUSE

OST men are unable to engage in the arduous process of building a house, involving, as it does, so much personal attention that those engaged in business simply cannot spare the time. The plot has to be chosen and the land purchased or leased; general idea of house conveyed to an architect and plans prepared, altered, re-made and finally approved by the owner; estimates obtained and an approximate idea gathered of the cost of the building. If the estimates come out too high, the plans have again to be altered and fresh estimates obtained. Finally the house is built, the bills have to be paid, and the ultimate cost will probably exceed the original instructions by 30 per cent. to 40 per cent. This explains the fact that those who have built houses advise you to "double the estimates." Even then the man who owns the house he has built will tell you that the pleasure of personal ownership is worth the long period of worry and anxiety.

To many, however, the trouble involved is a complete bar, and to save worry a house is rented that either is quite unsuitable or is in a district that is inconvenient. The tenant pays a rent that covers all the risks of ownership, and, if he improves the property, may have the rent raised; and in any case his tenure is of necessity uncertain. He cannot be expected to take much interest in the beautification of a property that belongs to another, and misses the delightful and restful sense of ownership that is one of the essential factors of full citizenship.

# HOW GARDEN VILLAGES LIMITED MEETS THESE DIFFICULTIES

Garden Villages Limited meets the difficulties enumerated above by taking the whole responsibility of the building operations. If you are satisfied that Knebworth is the right place to live in, and will tell us what you want to spend, we will build you a house, chosen by yourself, and hand it over to you complete at a fixed price.

If you employ the Company it will give you a choice of plans by good architects, and these can be modified to suit you, or it will employ your own architect, leaving the Company to do everything else. It will quote you a sum that covers everything, even to the Government stamps on the documents.



STOCKENS GREEN.

(For houses being erected in this Lane see pp. 10, 12, 14 and 15.)



VIEW OF GOLF COURSE-KNEBWORTH HOUSE IN DISTANCE.

# THE VARIOUS WAYS IN WHICH YOU MAY BUY YOUR HOUSE

I. BY DIRECT PAYMENT. If you have the necessary capital available you cannot put it to better advantage than by buying your own house. You would not be able to rent a house similar to that quoted in Example "A" under £34 a year, whereas if you buy

the freehold your "rent" (calculated at 5% on the cost, £450, and adding £2.10.0 a year for repairs) is only £25 a year or 9s. 7½d. a week, and the house is your own.

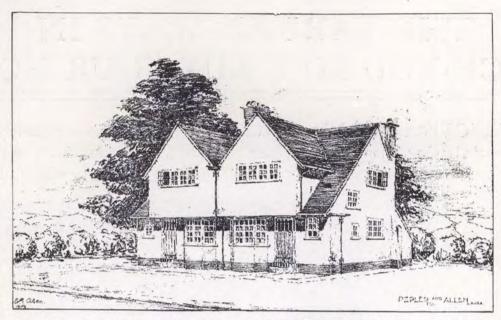


## II. BY GRADUAL INSTALMENTS.

If, however, you have not the necessary capital, or are using it to better advantage in your own business, one or other of the following methods of purchase by gradual instalments may be adopted. We give an example of a cheap house costing, with drainage, fencing, and all architects', surveyors', and legal charges, £360. The arrangement is made with the Co-operative Permanent Building Society.



ANOTHER VIEW OF STOCKENS GREEN.



A PAIR OF HOUSES NOW BEING ERECTED ON PLOTS 1047 & 1048 ON "STOCKENS GREEN."

Architects: PEPLER & ALLEN.

Each of these Houses stands in a garden 30 feet by 100 feet and overlooks the large public green shown on the plan.

If the Leasehold is first acquired the Freehold may be purchased at any time within five years at 25 times the ground rent.

Examples A and B opposite show two easy methods of purchasing these houses.

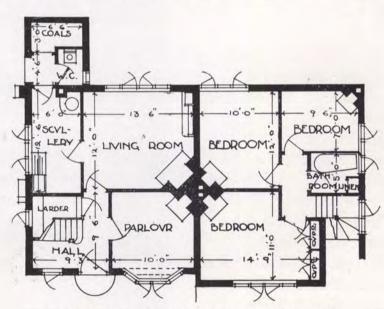
#### ACCOMMODATION :-

Parlour, Living room, Scullery, 3 Bedrooms, Bathroom, Linen Cupboard, &c.

#### INCLUSIVE PRICE :-

Freehold - - - - - £450

Leasehold, at
£2 10 0 Ground Rent £400
£4 10 0 ,, ,, £360



·GROUND·FLOOR· FIRST· FLOOR·

#### KNEBWORTH GARDEN VILLAGE

#### EXAMPLE A.

PURCHASE BY HELP OF CO-OPERATIVE SOCIETY. INCLUSIVE COST OF HOUSE, £360.

Landy - A second										£	s.	d.
Purchaser finds Cash do							***			90	0	0
Cost of taking up advar	nce, s	ay								7	0	0
										£97	0	0
The Society will advance	ce f.2	70, which	is repa	yable	in 20 yea	rs by	monthly	instaln	nents.	£	s.	d.
including interest, an										21	15	0
Take interest on £97	Os. C	od. initial	outlay,	at 5	per cent.					4	17	0
Annual Ground Rent										4	10	0
Repairs, say		***			* * *					2	10	0
					T	otal a	innual cost			£33	12	0

A similar house with such large garden would cost to rent at least £34 a year, and after 20 years would be no nearer your own than at the beginning.

#### III.—COUPLED WITH INSURANCE

The above proposal is certainly a great deal better than an ordinary mortgage, which may be called in unexpectedly, but prudent men must anticipate other eventualities. An alternative scheme is therefore shown by which, in the event of the death of a borrower at any time before his repayments are completed, the balance of the loan then due from him will immediately be cancelled. The thought of leaving one's home burdened with debt is a serious care to many, but under the scheme shown below the borrower, in addition to paying off the loan by instalments, insures his life for the period of the loan. Then if he dies, even after only one instalment has been paid, the rest of the loan is cancelled, and his wife and children enter into possession of the property rent free.

This arrangement is made through a well-known Life Insurance Company and will

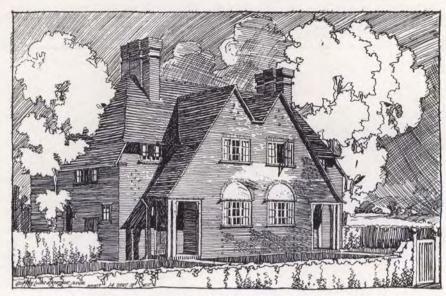
meet the circumstances of many who may wish to reside at Knebworth.

#### EXAMPLE B.

PURCHASE BY HELP OF INSURANCE COMPANY.
INCLUSIVE COST OF HOUSE AS BEFORE, £360.

Purchaser aged 30 years next birthday.

Purchaser finding The Insurance years by h	Office advan	nces say	£240 ts, to	to an	approved	borrov	ver repa	yable ii l repay:	n 20 ment,	£	s.	d.
amounting an						***				20	14	4
5 per cent. inter	est on £120	0								6	0	0
										4	10	0
Repairs, &c.										2	10	0
Cost of Loan—N	Vil									0	0	0
						Total a	nnual c	ost		633	14	4



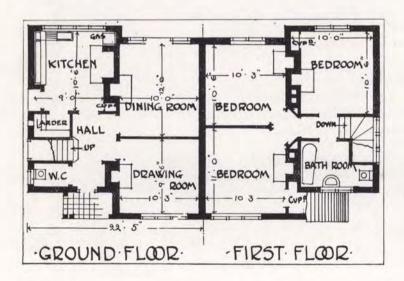
A PAIR OF HOUSES NOW BEING ERECTED ON PLOTS 1001 AND 1002 IN "STOCKENS GREEN."

Architects: LUCAS & LODGE.

Each of these houses stands in a garden 30 feet by 150 feet.

If the Leasehold is first acquired the Freehold may be purchased at any time within five years at 25 times the ground rent.

Examples A and B explain the two ways in which these houses may be purchased by easy instalments, and Example C opposite shows that in the long run it is cheaper to buy a house than to rent one.



#### ACCOMMODATION :\_\_

- 2 Sitting rooms, Kitchen,
- 3 Bedrooms, Bathroom, &c.

#### INCLUSIVE PRICE :-

Freehold .... .... £500 Leasehold:

At £3 Ground Rent .... £440

"£5 " " £400

## THE COST OF BUYING AND RENTING A HOUSE COMPARED

To show that in the long run it is cheaper to buy a house than to rent one, the following example is given, in which the capital eventually expended under a purchase scheme is compared with the total payment of rent during the same period.

#### EXAMPLE C.

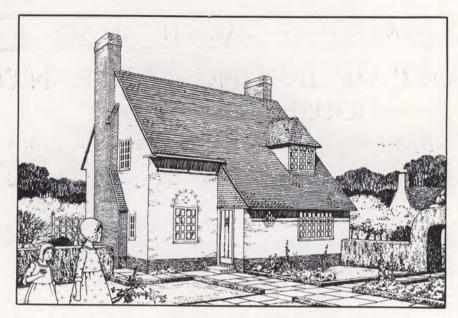
Purchase by Help of Co-operative Permanent Building Society :: Compared with Rent. TYPICAL EXAMPLE. I.—PURCHASE BY HELP OF CO-OPERATIVE SOCIETY.

Cost of land and house	0	0
Purchaser finds cash down for land and house £100	_	=
0 + 61	0	
Costs of loan, say 8		0
Borrows from Society £400, and his repayments during 25 years, by which time	5	0
	0	0
	15	0
Total £900	0	0
Less value of house and land at end of 25 years, say, at least 450	0	0
II.—RENTING SIMILAR HOUSE.	0	0
Such a house would be at least £37 per annum to rent. £37 for 25 years amounts to £92	.5.	
COMPARISON.	s.	d.
Net cost of renting house in 25 years on Scheme II 925	0	0
Net cost of purchasing house in 25 years on Scheme I 450	0	0
Net gain £475	0	0

Moreover, under Scheme II., the house is no nearer yours at the end of twenty-five years than at the beginning, and you have the prospect of continuing to pay rent for the rest of your life, whereas, under Scheme I., at the end of twenty-five years you are the owner, free of encumbrance, of a house worth at least £450, without the prospect of any further payments of rent, and, moreover, with a house specially built to suit your own needs.

Should it be inconvenient or impossible to raise the initial £100, then a special but simple and easy arrangement could be made for a responsible person by which the whole or a greater portion of this sum could be provided.

Should the occupier wish to make a still better provision for the future, he can combine the scheme with Life Insurance, so that, should he die, all payments will cease and the property will belong to his heirs absolutely free from any payment whatever. Under this scheme the annual payments for a man aged thirty next birthday, including repayment in twenty years, interest and life insurance, would be £32 7s. 6d. for an advance of £375.



DETACHED HOUSE NOW BEING ERECTED ON PLOT 1014 IN "STOCKENS GREEN."

Architect: H. A. WELCH.

This house stands in a garden 45 feet by 150 feet.

If the Leasehold is first acquired the Freehold may be purchased at any time within five years at 25 times the ground rent.

For methods of purchase by gradual instalments see Examples A, B and C.



· GROVND · FLOOR ·



FIRST . FLOOR

#### ACCOMMODATION :-

Parlour, Living room (17 ft. 10½ in. by 12 ft. 3 in.), Scullery, 3 Bedrooms, Bathroom, &c.

#### INCLUSIVE PRICE :-

Freehold - - - £,620 Leasehold, at

> £3 Ground Rent £560 £6 ,, ,, £500



A PAIR OF COTTAGES FOR ERECTION ON "STOCKENS GREEN."

Architects: PEPLER & ALLEN.

Each of these Cottages would stand in a garden 30 feet by 110 feet and would overlook the large public green shown on the plan.

If the Leasehold is first acquired the Freehold may be purchased at any time within five years at 25 times the ground rent.

For methods of purchase by gradual instalments see Examples A, B and C.

#### ACCOMMODATION :-

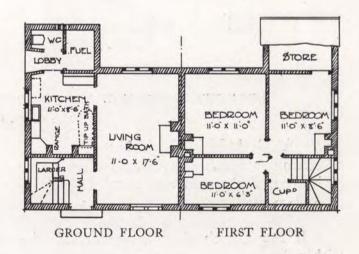
Living room, Kitchen, Bath, 3 Bedrooms, &c.

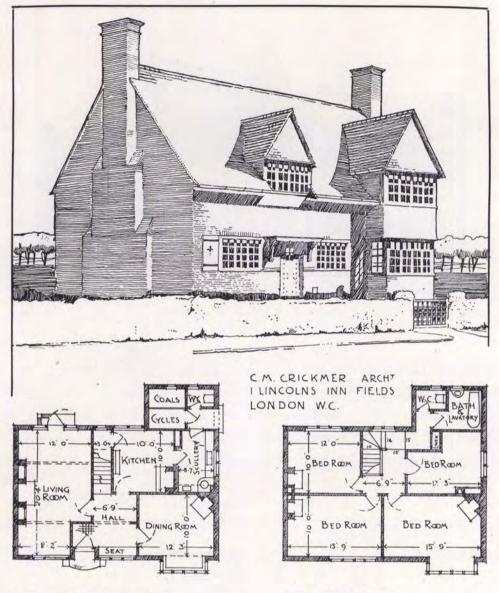
#### INCLUSIVE PRICE:-

Freehold - - - - - £320

Leasehold, at

£2 10 0 Ground Rent £270
£3 10 0 ,, ,, £250





GROUND FLOOR PLAN

FIRST FLOOR PLAN

DETACHED HOUSE NOW BEING ERECTED ON PLOT 194 SWANGLEY LANE.

Architect: C. M. CRICKMER.

#### ACCOMMODATION :—

2 Sitting rooms, Kitchen, Scullery, 4 Bedrooms, Bathroom, and usual Offices.

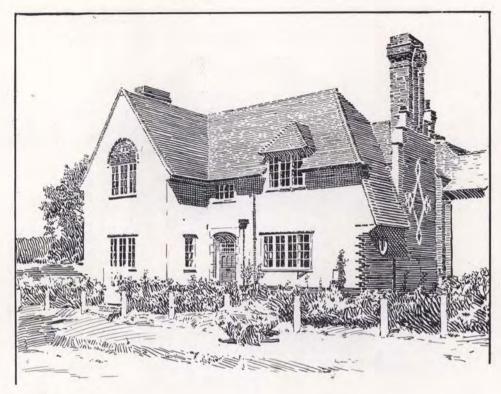
GARDEN: -60 feet by 212 feet.

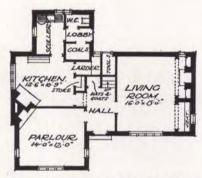
#### INCLUSIVE PRICE :-

Freehold			Rent	£725
Leasehold—At	£6	Ground		£605
,,	£.8	,,	"	£,565

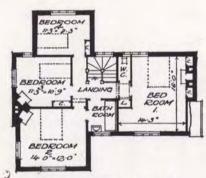
If the Leasehold is first acquired the Freehold may be purchased at any time within five years at 25 times the ground rent.

For methods of purchase by gradual instalments see Examples A, B and C.





GROUND · FLOOR · PLAN .



FIRST . FLOOR . PLAN .

### DETACHED HOUSE FOR ERECTION IN SWANGLEY LANE Architect: H. A. WELCH.

#### ACCOMMODATION :\_

2 Sitting rooms, Kitchen, Scullery, 4 Bedrooms, Bathroom, Tool House, and usual offices.

GARDEN :-- 60 feet by 212 feet.

#### INCLUSIVE PRICE:-

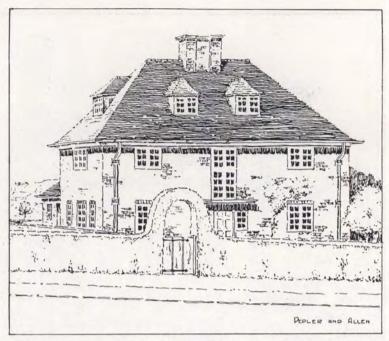
Freehold .... .... £725

Leasehold—At £6 Ground Rent £605

"£8 " " £565

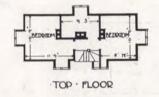
If the Leasehold is first acquired the Freehold may be purchased at any time within five years at 25 times the ground rent.

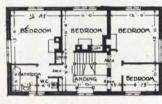
For methods of purchase by gradual instalments see Examples A, B and C.



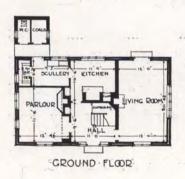
DETACHED HOUSE DESIGNED FOR PLOT 295A FRONTING ON LONDON ROAD, WITHIN FIVE MINUTES' WALK OF THE GOLF LINKS.

Architects: PEPLER & ALLEN.





FIRST FLOOR



If the Leasehold is first acquired the Freehold may be purchased at any time within five years at 25 times the ground rent.

For methods of purchase by gradual instalments see Examples A, B and C.

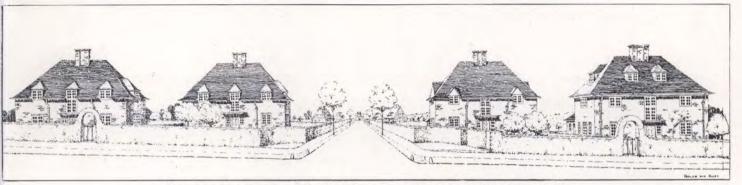
#### ACCOMMODATION :\_\_

2 Sitting rooms, Kitchen, Scullery, 6 Bedrooms, Bathroom, &c.

#### INCLUSIVE PRICE :-

Freehold			£1,000
Leasehold—At £,8	Ground Rent		£840
"£10	,, / ,,	••••	£800

GARDEN: -62 feet by 194 feet.



(FOR PARTICULARS OF THESE HOUSES SEE OPPOSITE PAGE)

## CONCLUSION

HE prices we quote are for thoroughly sound workmanship and materials put into houses built to last. By economy of management we are able to build cheaply and well; but we have no use for "shoddy," and do not pretend to compete with the Jerry Builder, whose houses may be bought too cheaply, as the purchaser soon discovers when he has to pay the annual bills for repairs. Another great advantage we can offer is that you can have your land either freehold or leasehold, and if, in order to save initial outlay you start by taking up a lease, you have the right at any time during the next five years to turn it into a freehold.

Generally, the Company has complete confidence in recommending Knebworth as one of the most delightful residential areas in the immediate neighbourhood of London for those who wish to have a home sufficiently in the country to be healthy and near enough to avoid a long and trying daily journey.

Every information to those who may wish to know more than is outlined above will be supplied on application to—

The Secretary,
Garden Villages Ltd.,
Howard House,
4 Arundel Street,
Strand, W.C.

(FOR ENQUIRY FORM SEE OVER)

# KNEBWORTH (NORTH HERTS) GOLF CLUB

PRESIDENT-THE EARL OF CLARENDON, G.C.B., G.C.V.O.

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THE RT. HON. A. J. BALFOUR, M.P.

THE RT. HON. GERALD BALFOUR.

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THE MARQUESS OF SALISBURY.

#### CAPTAIN\_THE EARL OF LYTTON.

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SECRETARI -HERBERT HENRY PEACOCK, Esq., The Golf Club, Knebworth, Herts.



CLUB HOUSE.

The Links comprise 18 holes, were laid out by Willie Park, and have since been the venue of some notable matches.

There is a splendid, brick-built Club House, offering every comfort to Members. The course is undulating, and very sporting, and is, in addition, naturally beautiful.

Ordinary Membership Entrance Fee, £5 5 0; Annual Subscription, £4 4 0 Restricted Membership—Entrance Fee, £2 2 0; Annual Subscription, £2 2 0

## ENQUIRY FORM

The Secretary,

Garden Villages Ltd.,

Howard House,

4, Arundel Street, Strand, W.C.

Dear Sir,

### KNEBWORTH

	Kindly send me particulars of any available houses. The ving are particulars of the accommodation I should require:
	Number of Sitting Rooms
	Number of Bedrooms
	Proposed Cost of House L.
	Approximate date when completion required
Name	е
(Ti	tle, Mr. or Mrs.)
Addr	ress

HALFPENNY STAMP

The Secretary,

Garden Villages Ltd.

Howard House,

4, Arundel Street,

Strand, W.C.

### THE LONDON ASSURANCE

Incorporated by Royal Charter, A.D. 1720.

For FIRE, LIFE, MARINE, ACCIDENT, CAPITAL and LEASEHOLD REDEMPTION, BURGLARY and PLATE GLASS Assurances.

Head Office: No. 7, ROYAL EXCHANGE, LONDON. West End Office: 22, PALL MALL, S.W.

GOVERNOR. William Thomas Brand, Esq.

Directors. Charles S. S. Guthrie, Esq.

Robert E. Henderson, Esq.

Henry J. B. Kendall, Esq. Curtis W. Lampson, Esq.

Frederick Lubbock, Esq.

Greville H. Palmer, Esq.

Ronald Malcolm, Esq.

SUR-GOVERNOR.
Colin Frederick Campbell, Esq.

Charles G. Arbutlmot, Esq. Otto August Benecke, Esq. C. Algernon Campbell, Esq. Alfred C. Cole, Esq. Gerard Powys Dewhurst, Esq. Hon. Gerald H. B. Gibbs. Henry Goschen, Esq.

Secretary. C. A. Denton, Esq.

Manager of the Fire, lafe and Accident Departments. James Clunes, Esq.

DEPUTY-GOVERNOR.
Robert Henry Benson, Esq.

Selwyn R. Pryor, Esq. George Rolfes, Esq. John M. Ryrie, Esq. Rear-Admiral Hector B. Stewart George W. Tallents, Esq. Hon. Percy M. Thesiger. Vincent C. Vickers, Esq.

Underwriter, E. F. Nicholls, Esq. Actuary.

A. G. Hemming, Esq.

The Corporation has granted Fire, Life and Marine Assurances for nearly Two Hundred Years, and now also undertakes Capital and Leasehold Redemption, Burglary, Plate Glass and Accident Business, including Liability to Employers in respect of Domestic Servants, Shop and Warehouse Assistants, under the Workmen's Compensation Act of 1906.

	INC	OME	, 1910	)			
Life Premiums		19395		1+++	£184,663	7	10
Fire Premiums		Sec.		****	657,415	0	10
Marine Premiums		0.444	* * * *	***	326,583	16	0
Accident Premiums	****	1000		7107	10,617	19	2
Interest	2.653		A 7 × ~	1477	165,038	15	1 1
Other Receipts			***	****	1,986	4	2
					£1,346,305	3	II
FUND Shareholders' Capital	paid up		CEMB 	ER,	1910 £448,275	0	ζ
Shareholders' Capital General Reserve Fun	paid up d				£448,275 350,000	0	C
Shareholders' Capital General Reserve Fun Life Assurance Fund	paid up d s		7517 7514		£448,275 350,000 2,494,655	0	C
Shareholders' Capital General Reserve Fund- Life Assurance Fund- Capital and Leasehold	paid up d s I Redem		Fund	****	£448,275 350,000 2,494,655 827	o 7 16	0
Shareholders' Capital General Reserve Fund- Life Assurance Fund- Capital and Leasehold Fire Fund	paid up d s I Redem	inption I	 Fund 	1444 1444 1444 4444	£448,275 350,000 2,494,655 827 600,000	0 7 16 0	11
Shareholders' Capital General Reserve Fund- Life Assurance Fund- Capital and Leasehold Fire Fund Marine Fund	paid up d s I Redem	iption I	Fund	***** **** **** ****	£448,275 350,000 2,494,655 827 600,000 330,000	0 7 16 0	0
Shareholders' Capital General Reserve Fund- Life Assurance Fund- Capital and Leasehold Fire Fund Marine Fund Accident Fund	paid up d s I Redem	aption I	Fund	1111 1111 1111 1111 1111 1111	£448,275 350,000 2,494,655 827 600,000 330,000	0 7 16 0 0 6	0
Shareholders' Capital General Reserve Fund- Life Assurance Fund- Capital and Leasehold Fire Fund Marine Fund Accident Fund Profit and Loss	paid up d s I Redem	iption I	Fund	1000 1000 1000 1000 1000 1000 1000	£448,275 350,000 2,494,655 827 600,000 330,000 12,570 147,969	0 7 16 0 6 7	
charcholders' Capital General Reserve Fund- Life Assurance Fund- Capital and Leasehold Fire Fund Marine Fund	paid up dsI Redem	nption I	Fund	1111 1111 1111 1111 1111 1111	£448,275 350,000 2,494,655 827 600,000 330,000	0 7 16 0 6 7 0	1

### **KNEBWORTH**

Se

ISTANCE from London, 25 miles. Time by train from King's Cross, 35 minutes.

Time by Train from Broad St., 45 minutes. Time by Train from Moorgate St., 43 minutes. Number of trains each week-day, 31.

Season ticket rates, First class, £25 4s., Third class, £14 7s.

Altitude, 300 to 400 feet above sea level. Local Authority, Knebworth Parish Council. Subsoil, chalk and gravel.

Local rates, 4s. in the £.