

39 Victoria Road
Darlington

September 25th 1896

My Dear Albert

Your welcome letter received yesterday. Mother called in to see Godfrey yesterday afternoon. The first time she has been able to get out for sometime. Glad to say she is feeling better than when I wrote last.

The enclosed paper Godfrey gave Mother. He is offering the property at this moment. He puts the mortgage down at £2,375. Mother has £25 on Best's house. It ought to be £2,400. She cannot afford to lose that. If you write Godfrey you might mention it.

Godfrey said yesterday we ought to have taken the first offer of £200 over the mortgage but he does not blame Mother as he himself said it was very little.

Sorry to hear about the accident with the storm. We are having very rough weather & rain every day.

We have not let (41)¹ yet. We have someone about it, but they have not decided. We are struggling on best way we can. Have not had a permanent lodger yet. We have A.P. (?) but he cannot afford to pay us much.

Best love from us both, to yourself & Bessie hoping you keep well.

From your loving sister

Emilie

Try & write a few lines to Mother sooner than last time.

P.S. As soon as Godfrey sees this gentleman he promised to let Mother know at once.

¹ No. 41 Victoria Road is the house adjoining No.39, from which the letters were written.

Note attached to letter dated September 25th 1896

£2550

425 each

2375

40

2415 left

2550

2415

£ 135

39 Victoria Road
Darlington

Tuesday 3 (December?) 1897

My Dear Albert

Your letter received this morning. I saw Mr Sliavenson (?) this afternoon and told him we couldn't possibly accept these peoples terms. I told Mr if we could get Wilson & Ornsby's ² mortgage taken up without Best's house in it and get as much as they can over the £2000, they will write these people and ask them.

They are still looking out for other money. You know we couldn't possibly pay rent and keep the property in repair. We cannot even get a permanent lodger. They want to be in the West End.

We have made £1 on the room this year. The gentleman was here 10 days on business.

If it was not for selling things at Taylor's on credit we would have to starve. This life is enough to kill us, misery, trouble and poverty and all this anxiety.

Not let 41. We have no. 87 (?) at liberty at May Day. It is in an awful state. It is Holmes veterinary surgeon who wants to purchase and the house now is rent out, have promised to let us know to-day if they will rent it.

It is my gold watch, W.A.J. ³ says it was too late when he got the money from R. Smailes the pledge (?) had run out. We knew nothing about him getting the money from Richard but he came in drunk 2 days running and we wondered where he had got the money.

This morning he nearly killed mother and I when I asked why he went there for the money. The watch was pawned to pay a debt of his. When next I see you I will explain all.

² J G Wilson, Ornsby & Cadle were solicitors with offices at Bank Chambers, Stockton and 5 North Bailey, Durham.

³ Emily's father was William Askew Jackson.

He has not been in since morning, so expect he is drinking, so goodness knows what we may have to go through tonight, but I will call in a policeman.

.....'s have been corresponding with a gentleman in Barnard Castle who has a great deal of money to put out. The gentleman has seen 3 of the houses. He would not take up the mortgage, but Godfrey has written & asked him to give us an offer to purchase the lot. They are waiting his reply. If he will purchase, we will take ever so little over the mortgage and glad to get out.

This life of misery is killing us.

I will leave this letter open until to-morrow. I may have some more news.

W.A.J. must have had his letter from R. Smailes addressed some where else, as none have come here.

Wednesday

Holme's took Arden St house ⁴ last night so that is one thing less off our minds (enter May tenth). W.A.J. came in quiet last night.

When I hear any news from I will write at once.

Mother is not well and the weather is cold, actually snowing to-day. We hope things may soon be settled.

Mother joins me in best love, hoping you are all well.

From your loving sister

Emily

⁴ The Northern Echo of 1 August 1884 carried an advertisement for Victoria House, South Arden Street to let, with the contact being Mrs Jackson of 39 Victoria Road, Darlington. The 1891 Census records the family as living at 5 Arden Street, Darlington.

39 Victoria Road
Darlington

May 18th 1896

My Dear Albert

Have just returned from the Bank. I paid £28 in & mother had £7 and a few shillings making in all £35.

We are £8 10/- short of the half years interest. I asked at the Bank if they would let us have it until August. The manager refused. He said the draft a/c was so small.

Would you write if you were us to Wilson & Ornsby & ask if they would take £35 now & the remainder at August. What are we to do?

Saw Godfrey on Saturday night. He mentioned the properties to a gentleman but he is away for a week. I asked him to call in to-night.

If Wilson & Ornsby's refuse it will be a very bad job. We shall have some money in hand at August. Best's interest is only £9.

Best love to yourself & Bessie from us both.

From your loving sister

Emily

39 Victoria Road
Darlington

May 20th 1896

Dear Albert

Your letter and the cheque for £8 10/- received this morning. Have returned the paper signed by Mother. Mother wants to know what you want for security besides the papers signed?

Mother says had she known there would be so much trouble about it she would have pawned her watch & chain, & never been dependant on anyone. She can do so yet if you are so afraid & pay you back. It is not the first time I have been in a pawn shop. I was there many times last winter or I would have been starving (?)

If we are short of money it is not our faults. We never indulge in anything or waste a penny. We have an idle man to keep or we might have a little every week.

These people we have in go away on Saturday. I don't care how soon we are out of this property but we don't want to throw anything away. I will take a situation as I thing at Mothers age & health she is unable to begin another lodging house so it will be a breaking up of the home all together.

Thanking you for the loan of the money which I hope we will be able to pay you back before as we may be out of the property and get some money. I hope you will let us know what else you want for security.

Mother often wishes she was out of this world and so do I many a time.

Best love from us both
From your affectionate sister

Emily Jackson

39 Victoria Road
Darlington

November 12th 1896

My Dear Albert

Your welcome letter received yesterday. We never told Godfrey we couldn't meet Wilson & Ornsby's interest. He was talking on to Mother & he said if we could get over this payment something might turn up better before May Day. I suppose he thought Arden St house being unoccupied it would be a great loss to us.

The term day is on 23rd of May but Wilson & Ornsby's generally allow us a day or two to get in the rents.

I saw Godfrey this afternoon. He said he had received a letter from you. He told me he was doing his very best for us. These two gentlemen he mentioned the property to have not decided.

He has a gentleman about No. 47 Best's mortgage. He has looked through it. Godfrey asked him £430. He has said £400. Godfrey thinks he will spring a bit more. I told Godfrey to-day to take £420 if he couldn't get any more. I believe the gentleman would have given more only the back door & yard is in a distressed state. They have some rough lads & they nearly fit to pull the place down. We have mended the walls until we are tired.

Mother hopes Godfrey will sell No 47. She will get money then to meet Wilson's interest.

This old man has plenty of money. He has £2000 laying idle, but will only buy one house at a time. He is rather peculiar.

I have got Will's address so am going to write a few lines to him.

We will not loose this old man for 47 if possible.

Mother joins me in best love to you. I will let you know at once if we sell.

From your loving sister

Emily

P.S. Please give this note to Bessie.

We thank you for your kind offer in lending Mother the £18 if Mother wants it.

39 Victoria Road
Darlington

November 23 1896

My Dear Albert

Your letter and cheque for £18 received on Saturday morning.
Mother wishes me to thank you for the loan of the money. I paid it in
to the Bank to-day.

We have only got one rent up to time of writing.

I saw Godfrey this afternoon & he is going to try to get £400 for
Best's house if he can and if not he is of the same opinion as we are.
Best's had better take the house.

Mother is worrying herself to death & failing very much. She is
getting quite infirm. She cannot help worrying. You know that.

I had a few lines from Will last week from Darwen in Lancs. He has
been ill lately but has got all right again now.

I hope the Baby's cold is better than when you wrote last.

Give our best love to Bessie. Hoping she is well.

From your loving sister

Emily

39 Victoria Road
Darlington

December 1st 1896

My Dear Albert

As to-morrow is your birthday Mother and I wish you 'Many Happy Returns of the Day'.

Glad to say we have got in all the rents & paid Wilson & Ornsby's interest thanks to you for the loan of the £18 which Mother hopes to pay you in February.

It seemed hard to have to send all that money away & all we get is a roof over our heads.

I saw Godfrey yesterday & he has done nothing. Never seen that old man about no. 47. I am afraid he waffles about too much. He said he would try & do his best & would see the old man again.

Mother is not at all well, has had a cold on her chest and I do not feel well to-day.

I hope the Baby is keeping better. How is Bessie? Give her our love & accept the same yourself from us both.

From your loving sister

Emily

P.S. Have you written any more to Godfrey. He will take more notice of you. Stir him up.

39 Victoria Road
Darlington

15/2/97

My Dear Albert

Your welcome letter received. Mother gets on very slowly and no wonder with all this worry and poverty. The Dr ordered Mother away for change of air. He little knows what a struggle we have. If it had not been for your kindness and friends giving us things Mother would not have had support to have carried her through this illness.

Mother will be pleased you will be released from your bond if things turn out alright but there will still be the same fight for Mother & I with the property but will not have the bond hanging over our heads.

Mother has £25 mortgage on Best's house & she intends sharing it. Mother owes you £18. This quarter there is all the income tax to allow for & Mother has 2 heavy bills to pay over the property.

Godfrey is writing you to-day. If Godfrey had £5 he would be well paid. Steavenson (?) will have his costs but he will not overcharge us.

The tenant in Arden St house is staying until May at a reduced rent.

The guardians looked through no. 41 as appointed. Had a note to say they regretted the house was too small. They have taken Westbrook Villa, opposite the theatre.

Dan Oliver called in one night last week. I have to write a list and particulars of the houses and let him have it. If this re-mortgage is arrange we can always try & sell it.

Mother asked Godfrey (he called in on Thursday) is she was to blame about not taking the £200 last spring. He said no. He stuck out for more if you remember when you were over you rather blamed Mother.

I had a few lines from Will to-day.

Now things are coming to a close. What is to be done with W.A.J.? Remember Mother will never be strong enough to work again. The

Dr with tears in his eyes said so to me the last time he called. So
what will become of us I do not know.

Mother joins me in love. Glad the Baby is enjoying the change.

From your loving sister

Emily

39 Victoria Road
Darlington

March 19th 1897

My Dear Albert

Have been expecting a few lines from you all week but perhaps you are busy.

I have seen Godfrey twice this week. They can get the money but it will be trust money and have appointed Marshall, builders, to value the houses. He wanted 5 guineas, but has agreed to take 3. Godfrey does not care much about Marshall. He may come to-morrow to value.

Nothing done, things just as usual.

Dan Oliver recommended us to go to Campbell house agent & so Mother called in and Campbell to call here last Tuesday. He did so and told us had he known 2 months ago he could have got us out of all the houses with satisfaction as he had money to speculate for a gentleman in freehold property. We gave him all the house and prices & he is going to try & sell us them if possible.

We had an offer of £450 for Arden St House but it is not decided. It may be by to-morrow (Saturday). We are not going to build any hopes about it as we have had so many disappointments.

Mother wants £460 as there will sure to be some expense and would like to pay the £450. If these people do not buy it they will rent it.

Have not let no. 41 yet. Mother does not get much stronger. She is very short of breath.

Best love from us both. Hoping you are well.

From your loving sister

Emily

Hope Baby keeps well.

39 Victoria Road
Darlington

April 2 1897

My Dear Albert

Have just had a talk with Godfrey. He does not think these people will lend money on the 5 houses when they want a second mortgage on the 6 houses. What do you think about them taking up the mortgage and collecting the rents (they would keep them in repair out of the rents). We could not possibly pay £30 a year. Godfrey says we could leave and go to a smaller house. I suppose Godfrey will let the houses & c. for these people.

Mother is willing to do anything. She will have to go without a penny. It is a very hard line.

Will you consider it over and let us know. Would Mother get the May Day rents and her £25?

Godfrey said you would let him know about Monday or Tuesday so it is left over until then.

That old gentleman from Barnard Castle will not purchase the lot. Mother & I are nearly worried to death.

Best love from us both.

From your loving sister

Emily

39 Victoria Road
Darlington

December 17 1897 (?)

My Dear Albert

Have been to Durham today. Mr Wilson, the head of the firm, was away. I had an interview with Mr Ornsby. He said they were entitled to 6 months notice but I begged him to be as lenient as he could. He promised to do so and will let us know by Monday. Mr Wilson, his trustee for this money. I made things as black as I could. He seemed pleased they were going to get the money paid in.

I paid £30.00 on account of the half year interest. Mother had £25 coming of the rents and the other £5 we have worked hard for with lodgers and wanted to pay the poor rate & gas and water rate. may pay the remainder. They have plenty. You look after them. Godfrey said to-day he wanted your cheque for £45. Will I wait and hear what W&O say before I send it? I think if there is not much interest to pay, the £100 might to clear all.

..... will get the £2,100 paid to-morrow Saturday ⁵ morning.

Mother is made safe in the new mortgage. She is liable for the £100.

Mother is only poorly this awful She joins me in love. Give a kiss to that bonnie bairn for us both.

From your loving sister

Emily

P.S. Had a few lines from Will this week from Litchfield.

⁵ December 17th 1897 was a Friday, confirming the date of the letter, which is difficult to read.

39 Victoria Road
Darlington

13/1.98

My Dear Albert

Your will (?) received this morning. Have enclosed agreement.
Return us it at once. As you will see Stiavensons (?) have sent for it
to-day. Have written them saying you wished to see it.

No more news at present.

Best love from us both.

From your loving sister

Emily

P.S. Mother says we must consider and make the furniture safe. It
ought to be left to me. I have nothing if any thing happens to Mother
& have helped to make the living. You are in a position. What do you
think! Think this over.

Emily