

The Quest of
Noel Croucher
Hong Kong's Quiet Philanthropist

Vaudine England

Foreword by Dr Elizabeth Sinn

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CHAPTER ONE

ISLAND ORIGINS

Some people are curious to know something about their ancestors, without any idea of being snobbish. — Noel Croucher¹



In the early 1950s, a dashing Englishman in his sixties hired a smart sports car to motor down the coast of the Isle of Wight through the quiet towns of Shanklin and Ventnor. He was Noel Croucher, successful businessman and philanthropist from Hong Kong, taking time for a sentimental journey back to the villages of his father's family. Few people realised he even had a family. But as Noel ambled over the steep hills and gullies he knew, as usual, exactly what he was doing.

His smart car brought him to the island village of Shanklin. Here he paused, collected his bearings and drove to the exclusive girls' boarding school nearby. He was to pick up the daughter of one of his closest business friends from Hong Kong, the legendary Richard or Dick Lee. Noel Croucher was here to show young Deanna Lee the sights in style.

At this stage in his life, Noel Croucher was rich and well-known, entrusted by tycoons with their daughters. The young student he visited that day, now Dr Lee Rudgard, remembers her girlfriends envied her the flashy car and escort:

During those years [1952–57], in the summer, 'Uncle' Noel would visit to take me out to lunch or afternoon tea. He had an Aston Martin. We'd have a nice lunch and he impressed all the girls with the car. I know my father got on very well with Noel, because only very good friends were introduced to me at school.²

There was another reason why Noel would visit this area. He wanted to make a connection between his fascinating life in Hong Kong, the

city where he rose from poverty to the Peak, and the homely groups of cottages back in England where he knew his roots lay. In passing through Ventnor in his sports car, he was discovering his ancestors.

Noel Croucher was established in the colony of Hong Kong as a rich mixture of old China hand, ancient mariner and Scrooge. No one knew where he came from, but many were the long evenings at the Bowling Alley Bar of the Hong Kong Club when rumour swirled about the true story of Noel Croucher. Some said he was an orphan, a Jew or an officer's son. Others insist he first got to Hong Kong in a travelling circus. Those who know of the namesake of Chater Road, Sir Paul Catchick Chater, recount the story of how young Noel impressed Sir Paul over a shares purchase and so won a place under the great man's wing.

Noel could have been or done all of these things, but in fact, he did perhaps one.

He was indeed an old-timer on the China Coast, arriving from England near the turn of the century and living to a ripe old age on the Peak. But much of him was a mystery. When he died in 1980, he was regarded with fascinated awe and occasional distaste. Alongside his undoubted business acumen, Noel's character had quirks which defied expectations.³ Worth a fortune by anyone's standards, he lived alone, frugally, and rarely bought a round of drinks. Known widely as tight-fisted, he frequently, and in secret, gave immense amounts of money and time to his chosen causes. Though a charmer, well-groomed and debonair, he could not find a woman with whom to share his life. Money mattered more than mere class in a colony, yet Noel was looked at askance.

In his public life, he hobnobbed with taipans, the self-styled merchant aristocracy of the China trade. He talked with Governors, knew Chinese warlords and was a firm fan of Joan Fontaine. When Noel was not sailing in the harbours of Hong Kong, his strong personality led the market in the Hong Kong Stock Exchange.

But little was left to show from this life — a miscellany of loose papers, letters and pictures to fill just three brown envelopes, an old contacts book, and the casual hyperbole of hearsay recounted by those who knew him. Which of the many legends was true? What, apart from the money, did it all add up to?



Walk along St. Catherine's Street in Ventnor today and a more different world to Hong Kong can scarcely be imagined. Here on the southeast cliffs of the Isle of Wight fresh winds bluster the walker, the sun shines on clumps of trees, waves are crashing below. A car can hardly squeeze along the street and it's so quiet the local radio from the back of a house a block away can be heard distinctly. Narrow little houses stand side by side, with names like Sea Breeze or Providence Cottage. It's a five-minute walk to the centre of town, where a couple of streets offer a rare books shop, a tourist office, novelty stores and tea rooms.

Few people are about nowadays, although the young woman stacking deck chairs on the beach is hoping for a summer onslaught. Back when Noel Croucher's father was growing up there in the mid-1800s, Ventnor was just becoming known as a fresh, healthy resort. There were beneficial sea breezes on the Esplanade, and curtained changing pavilions on the sand for respite between morning and afternoon teas. Many came to Ventnor as consumptive convalescents, to stay at the pioneering Royal National Hospital on the cliffs. As the *Ward Guide Book* to the Isle of 1906 declaimed, 'Ventnor, like the familiar garden flower, turns always to the sun.' Made alluring by the title, 'The English Madeira', Ventnor was snug, secluded, even stylish.⁴

Karl Marx retired to Ventnor under treatment for headaches and bronchial trouble. Swinburne, Keats and W.S. Gilbert lived here, as did Dickens who, appropriately, started writing *Great Expectations* here. The Isle of Wight gained new allure when Alfred Tennyson made his home here. Then Victoria came.

Queen Victoria, Prince Albert and five children found the pomp of Windsor an impediment to domestic bliss, notes Lytton Strachey's astringent biography of the Queen. So they removed themselves to the estate of Osborne on the Isle of Wight, where family cares and delights could be indulged to the full. 'The middle classes, in particular, were pleased. They liked a love-match; they liked ... the regularity, the plain tuckers, the round games, the roast beef and Yorkshire pudding of Osborne ... duty, industry, morality and domesticity triumphed... The Victorian Age was in full swing.'⁵

Noel Croucher wondered if his family was part of the Huguenot diaspora — many Crouchers of Hampshire and the Isle of Wight did arrive in that way.⁶ His fascination with family history is shown in the letters Noel wrote to people such as the vicar at Yarmouth in 1969. He explained that his papers had been lost during World War II, 'and I don't think I shall be able to get a record back to 1440 when John Croucher was Dean of Winchester Cathedral'.⁷

Noel was onto his trail, albeit without all the clues or tools to hand. Importantly, to Noel and to our story, his roots were deep in English soil. Not all of the Isle's many emigrants ever managed to return. But Noel Croucher loved to revisit the Isle of Wight. He told friends how he came from near Carisbrooke Castle, where King Charles I tried in vain to escape from a meeting with Cromwell's axe in London. The castle stands, in glorious countryside, and Crouchers live in its lee.⁸ Noel Croucher, the millionaire yachtsman of Hong Kong, also kept photos in his office of friends on their yachts at Cowes. He enjoyed the aristocratic yachting crowd there, knowing his humble start just round the coast at Ventnor.



Here then, lived Noel's forebears. His father, Rowland Russell Croucher, came from a strong line of seafarers, on an island with a rich history in shipping, smuggling and piracy.⁹ Rowland was son of John Croucher, mariner, ship's captain and hotel-keeper, also of Ventnor, whom we can trace all the way back at least to James Croucher (circa 1760–1833) and his wife Mary Lancaster. Indeed, most Crouchers on the Isle go back to James, mariner of Yarmouth. He was a respectable man, being churchwarden in 1795–96. Half a dozen different Croucher families live on the Isle today and there are recollections of Croucher's Post Office.¹⁰

Rowland's mother was Jane Ann Russell, daughter of Jacob Russell of Whitwell, three miles (five kilometres) inland from Ventnor. Trade directories for 1857 through to 1891 list Jacob Russell as shopkeeper, grocer and baker, Maurice Russell as dairyman and James Russell as grocer. Modern-day Whitwell has but one shop left. Residents recall the milk delivery from Russell's farm, in milk pails hung from a yoke, and the cheese made at Russell's dairy, known locally as 'rock' due to its hardness. The Russells also walked into Ventnor with baskets of eggs.¹¹ Few strangers passed through the village in those days, 'one of the quietest, drowsiest, prettiest spots on the Isle'.¹²

On Christmas Day, 1860, John Croucher married Jane Russell in the Anglican parish church of Whitwell. They lived for at least a decade on St. Catherine's Street, Ventnor. After the ninth child, they moved house almost yearly, in and around Ventnor. John branched out from his family's main work on the sea, so his son, Rowland, learned the craft of baker and confectioner. He was probably the lad who delivered bread to the hospital on the hill — where he was soon to be dazzled by a redhead.

Beyond the steep and narrow roads of the town are Ventnor's Botanical Gardens, basking in the sun. Here, before its demolition in 1964, stood the Royal National Hospital. Opened almost a century earlier by Arthur Hill Hassall it was built on the then novel concept of having separate rooms for tuberculosis sufferers. Even the kitchens were underground so that patients would breathe fresh air.

Here, in 1881, worked a sharp, determined young woman christened Florence Emma Stockley, known to her friends as Floss. She was born at 4 Cavendish Grove, just off Wandsworth Road, South Lambeth, London, on 21 July 1863, back when her father was an engine driver at the nearby railway works. She became housemaid at the hospital at the age of seventeen and her boss was Dr Sinclair Coghill who had worked for several years at the Shanghai General Hospital.¹³ Perhaps his stories of the East were the first inkling that Noel's mother had of life outside England. The hospital was also host to performing troupes and travelling players — an apparently friendly community of staff and patients, a village on its own.

Vivacious Floss soon met sensible Rowland. Indeed she was pregnant when they married on 21 March 1887, at his family's little house on the cliffs of Ventnor. Their first child, Wallace Oliver, arrived on 19 April, thereafter to be known as Gordon,¹⁴ then Rowland Henry Basil (known as Basil) arrived on 30 September 1888.

It was time for the young family to move, so off they went to the mainland where new opportunities for work were beckoning. The railways had just come to Eastleigh, a country area north of Southampton and, conveniently, it was Eastleigh where Floss' family was based. Here, on Christmas Eve, 1891, Noel Victor Croucher was born.



Eastleigh Railway Station, signs of progress all around, still relies on the original metal poles of 1841 to hold up the platform shelter.¹⁵ Along the main Leigh Road, skirting the park with a bandstand in the middle, is a statue of a railway man, the roots of the town's early prosperity. The old Salvation Army Hall is now the museum, which traces the rapid growth of Eastleigh from a manor farm into the bustling town of today. The key fact about Eastleigh soon becomes clear — it is relatively new, less than two hundred years old, with few feudal dynasties or traditions. By the time of Noel's birth, Eastleigh had only just graduated to a town of six thousand people. Reports of the bustling community insist: 'Victorian values shone through everything'.¹⁶

With the opening of the London-Southampton line in 1840, Eastleigh became an important railway junction. But the move of the London and South Western Railway's Carriage and Wagon Works to the town in 1891 made it a magnet to new labour and young families. Rowland Croucher got a job as a Permanent Way Inspector, checking land where new tracks would be laid. His father-in-law, Henry Stockley, had driven trains to the same station.

Housing was in short supply, 'and controversy centred on the deplorable state of the unmade streets and lack of street lighting, and the lack of adequate drainage and sewage in the town'.¹⁷ But the young family managed to find a home in the terraced houses of the time, at 6 Wykeham Villas, on High Street.

Anecdotes suggest Noel Croucher well remembered his maternal grandfather Henry Stockley, whose white beard in later years gave him an imposing air of distinction. Born in the village of Mottisfont, near Winchester, in 1834, Henry descended from a long line of Stockleys who, at various stages, appeared quite well-off, with land-holdings to pass on for generations.¹⁸ One William Stockley, who died in 1744 in Kings Somborne, Hampshire, had a freehold estate, including meadows, a malt-house, orchards and estates.

Five generations later, Henry Stockley's first marriage was to the well-educated plumber's daughter Elizabeth Cartwright. It produced, among others, one Florence Emma Stockley, known to us already as Floss. Elizabeth died when Floss, her daughter, was only six years old. Within a year Henry married again.¹⁹

Noel wrote in 1971: 'When my mother [Floss] died [in 1947] she gave my brother Basil a family Bible which he gave to me. It is a large one and was presented to Elizabeth Cartwright ... in 1856. I think she was a Sunday School teacher and was born in 1826. It is rather dilapidated, but the names of her children and when they were born are entered there. I believe she was a cultured lady and played the piano very well — how she got married to Henry Stockley, Lord knows, he must have had a way with him...'²⁰

Floss' family, led by the redoubtable Henry Stockley, had moved down to Eastleigh in the early 1860s, presumably for the railways.²¹ When Noel was born on the High Street in 1891, his maternal grandparents, the Stockleys, lived on Market Street just around the corner. Judging by where marriages and births took place, both sides of Noel's family, the Crouchers and the Stockleys, appeared to be Bible Christians, a society which later formed part of the United Methodists.

Noel first learned about upward mobility from old Grandpa Stockley. Henry's father, Charles Stockley, was a publican and gamekeeper, and for some reason Henry grew up with his maternal grandparents, Joseph and Frances Holloway of Mottisfont. At the risk of getting ahead of the story, Henry, like Noel, was working by the age of about sixteen. Henry appeared in the records as an engine man and commercial traveller, but within a decade was recognised as a 'Gentleman'. Huntin' and shootin', visiting the racetrack and sporting clubs of Chandlers Ford, Henry Stockley became a big man in Eastleigh. He liked to walk down the middle of the road.

'Oh golly he thought he was the earth,' remembers his granddaughter, Betsy Treadgold, chatting decades later in her sun room at home in Devon. 'He was like Floss you know — terrible! When I knew him he was a bookmaker and he used to go hunting and he used to go fishing and he used to go to all the race meetings, and that's why he moved from Southampton to Eastleigh because Eastleigh was a big junction, and you could get to Salisbury Races, get to Dene, he had shoots in Dene, he had shoots in Bishopstoke.

'Always, if he wasn't at a race meeting he was at a shooting. He had his own shoots, he and a few friends, and he had a keeper and a keeper's cottage. I used to go there when I was a child. He used to rear pheasants and have a shoot after. My grandfather, he belonged to several hunts. And we had all these jolly stuffed animals all round the place, a stag, a hare, a fox, he had a case of 'em, a hall full of 'em, pheasants, partridge... My mother got fed up with it.'²²

By the end of the nineteenth century Henry had built three houses in a row, numbers 65, 67 and 69 Leigh Road, one of which is the Labour Party office of Eastleigh today. One of Henry's brothers, Peter, was head gamekeeper to the Marquis of Bath residing at Longleat House. The other, Joseph or Josiah, was gamekeeper to the Duke of Somerset's riding estate at Stover.

Henry achieved a state in which he no longer needed to work. His recreational pursuits were engrossing, perhaps aided by the 'pass' available to former workers on the railways. But Henry was a strict and cantankerous father. He horsewhipped his sons and locked up his daughters, and when his wife Frances was poorly in 1905, he insisted the band playing in the park be kept silent until she recovered. The newspaper notice of 21 July 1905 reads: 'Mr Henry Stockley begs to apologise to the inhabitants of Eastleigh for being the cause of the Band not playing in the Recreation ground on Wednesday due to serious illness in his house.' Notwithstanding these efforts, Frances died the next month.

'I thought Grandpa was Master of the Hursley Hunt, or maybe the whipper-in,' wrote Noel Croucher decades later. 'I remember all the hounds in front of the house and I was only about six at the time and wore a red pinafore. Aunt Flo Wilkins [half-sister to Floss] and her husband would come for a visit and your mother [Muriel Everlyn Amor Stockley] of course was there — she had lovely fair hair and a good figure...' ²³

A certain imperiousness marks Noel's memories of Grandpa Henry, and he was an autocratic landlord. 'Our villa was the third one up,' said Mrs Treadgold. 'We had quite a decent garden [on Leigh Road]. But my grandfather also had to have a stable. So instead of the poor people next door having a decent garden, half of their garden was where Grandpa built his stable. They had only half a garden. So we had a stable, and horses. I know Mother used to say the horses used to come up on Easter and have a hot cross bun at the back door and that sort of nonsense. We only left the villas, sold them, in 1958 or '60, and they're still there.' ²⁴

Betsy adds Grandpa Henry was a regular at the Conservative Club just down a lane from their house on Leigh Road. 'My grandfather and me, aged four or five, and two retriever dogs, used to go there every morning for him to have a "two of Scotch" while I played ball there with the dogs. I have been told some members objected and Grandpa threatened to buy the place and turn them out! The "Con Club" as it was known is still the same ... the large building at the end used to be a Wesleyan Chapel, but was bought by the Eastleigh Masons and became the Masonic Hall. They used to hold meetings in the Council Chamber and my grandfather was a member, also my father and my husband.'

Floss, Noel's mother, was one of the few who dared to stand up to her father Henry Stockley. She was the wild, rebellious one. She answered back, she fought back, and it seems she eventually fled, displaying a determination and a dramatic streak which were to stand her in good stead in the years that followed. 'The only thing I remember about Floss,' says Betsy Treadgold, 'is my mother saying, oh Floss is terrible, she wants to rule everybody. And then Floss disappeared from view.'

Mrs Treadgold also recalls a story told to her by Floss about the latter's alleged attendance at a reception given to mark Princess (now Queen) Elizabeth's wedding. It cannot, unfortunately, be true as the wedding took place after Floss' death. But for the insight it gives into how Floss was regarded by her relations — as they clearly believed the story easily — here it is:

I tell you what SHE says she did, and I quite believe her ... the Princess was wed, and spent her honeymoon at Mountbatten's place in Romsey,

six miles from Southampton. Floss was going to the wedding. They had a church service, and the Queen spent her honeymoon at Romsey Abbey, and had a reception, all with tickets. So Floss said she was going! We didn't take much notice. Anyway she turned up and 'Oooh, it was marvellous,' she said. I said, 'You can't get in, how could you get in?' She said, 'Of course I got in!' She always dressed in black satin, all in satin, and one of these hats with a feather you know, and she had a walking stick, and she turned herself up and if somebody said something to her she said, 'Out of my way man!' and man got out of way for Floss! My mother said, 'That's Floss all over.' She was a big woman, tall.²⁵

Rowland Croucher, the young baker Floss married on the Isle of Wight, unfortunately barely makes it into this story. Two years after young Noel was born, he died of jaundice.

Here began a difficult time for young Floss — she was three months pregnant with her fourth child, a daughter named Muriel Irene. Irene's birth is a rare clue to Floss' whereabouts following her widowhood. The address from which she registered Irene's birth, on 6 January 1894, was 105 Pyle Street, Newport, Isle of Wight. Why she went there is a mystery.²⁶ Irene was brought up by relatives on the Isle and certainly Noel, her brother, knew little of her.

Noel's early childhood in a new, growing town, with a grandfather of personality and an elusive mother, was profoundly disrupted by the death of his father.

Vague family memories suggest that mother Floss, at least, was living in Southampton rather than Eastleigh by the turn of the century. Or perhaps the newly widowed Floss, with three or four young children to bring up, stayed at her father's house on Leigh Road, Eastleigh, leaving new daughter Irene behind on the Isle. Or perhaps she kept all her children on the Isle of Wight. What school records survive, reveal no sign of Noel Croucher and his siblings either in Hampshire or on the Isle of Wight. At some point, however, Floss ran away to the music halls and theatres of Southampton, and one reason was probably the stern character of her father, Henry Stockley.

'Oh my mother had a frightful time,' said Mrs Treadgold of Muriel Stockley, Floss' half-sister. 'She was brought up so strict. Grandpa was terrible. I think that's probably why the girls left, you see. I think they probably fled the so-called nest, because their father was so strict. They went off the rails.'²⁷

Of course that's not quite how the Eastleigh newspaper saw it in the obituary published on Henry Stockley's death in 1916:

Death has removed another of Eastleigh's oldest residents, Mr Henry Stockley, who passed away on Friday last at the ripe old age of 82. He was well known and greatly respected. For many years he has resided at 'Moreton', Leigh Road. Up till a few years ago, he was a keen sportsman with his gun and a follower of the Hursley Hounds for many years. Familiarly known as Harry, he had a wide circle of friends while he was also a Freemason...²⁸



Noel's formative years were thus spent under the influence of two strong personalities — his mother's and his grandfather's. Whether he grew up more in Henry's household, or with his mother, his childhood memories were focused on the Solent, stretching north to Eastleigh and south to the Isle of Wight. These are the areas he chose to visit, decades later, as a successful man of Hong Kong.

A key point of his upbringing was its instability — the early loss of his father, the apparent moves from place to place, and the lack of educational opportunities. Certainly Noel learned his 'three Rs' somewhere, how to go to church regularly and to dress smartly at all times. According to existing records, he was not placed in an orphanage or home or workhouse — at least his family background was solid enough to save him from that.²⁹ But whatever caused his mother's rupture with her father's household, it seems likely Noel's schooling, and sense of security, would have suffered.³⁰

Anecdotes later recounted by Noel Croucher suggest he did spend some early years back on the Isle of Wight — one meeting he had there stayed in his mind throughout his life. This was the encounter he told special friends about, his meeting with an old woman on the beach of Ventnor. He was a lad of about six years old (circa 1897), playing on his own in the sand. It was a blustery, lonely sort of day. The woman had a dog at her heels and her short, stocky form was swathed in vast cloaks of black. The mysterious woman chatted with the young boy, probably about the dog or the weather, then moved on. Later, Noel was told he'd been talking with Queen Victoria.³¹

A chat on the windy beach one morning was not all that Noel absorbed from Queen Victoria's reign. He grew up with notions of

Victorian propriety mixed with a heavy dose of survival instinct. He became what his own family felt to be a Victorian patriarch — God-fearing, intimidating, forever impossible to please.

How deeply such attitudes had sunk into his make-up can be seen in the gift he gave to his son, Richard, in the 1930s, when Richard was about to be sent off to school. It was the book called *John Halifax, Gentleman* by Mrs Craik,³² a bestseller in the mid-1800s. It is an epic based on the fine upstanding character of John Halifax who overcomes all manner of disadvantages through sheer, dogged hard work, and triumphs by becoming a rich and respected patriarch in a manor house, forever admired for his moral uprightness and business acumen.

Moral tone and keen determination are key themes. At one point pondering how to get through a dense yew hedge which is fifteen feet high and fifteen feet wide, John Halifax, our hero, 'smiled — there was no "giving up" in that smile of his. "I'll tell you what I'd do — I'd begin and break it, twig by twig, till I forced my way through, and got out safe at the other side."' ¹³³ Chapter One opens with pithy, preaching dialogue: 'Sir, I want work; may I earn a penny?' asks the impoverished but very proper John Halifax. 'Lad, shall I give thee the groat now?' the man of affairs replies. 'Not till I've earned it, sir,' says John.

John Halifax is the archetypal self-made man, constantly striving to improve himself and his station. The book applauds the egalitarianism that allowed a poor boy to get ahead. It also upholds the 'old-fashioned' notion of nobility wherein a gentleman not only had money and power but also a deep sense of responsibility to the community, a commitment to 'his people'. In Robert Denniston's introduction to Mrs Craik's book, he notes, 'so far from being a forerunner of the Classless Society he is rather a messenger of hope to those who try to raise themselves from the station to which they were born.'

The book is steeped in the characteristic paradox of Victoria's reign. It extols honesty and hard work, for capitalist gain, defending a cruel hoarder of flour during a famine, for example, in the name of private property. It also shows our hero, John, risking the lives of his own children in order to aid an ailing servant child in his home. The message made its mark on Noel Croucher. In the fly leaf of the book, specially for his son, Noel Croucher had written: 'Good Better Best, Never Let Me Rest, Till my Good is Better, And my Better Best'.³⁴

John Halifax got ahead only partly through his own probity and perseverance — it also mattered that originally, his family was respectable. Noel Croucher was keen to discover his family history, corresponding

with many over the years on the subject, yet he had no time for snobbery. Certainly, in the large figure of Henry Stockley, and the Crouchers of the Isle of Wight, he had little to be ashamed of.

Another key to John Halifax's success was education. His ability to teach himself to read and write was the secret to his rise in stature and wealth throughout his life. The idea was that men could better themselves. 'Self-help, self-reliance, entrepreneurship, individual charity (rather than a state dole), law and order, family discipline and a stricter sexual morality were the principles that enabled the Victorians to make hitherto undreamed of progress...' ¹³⁵ As the nineteenth century progressed, men believed in tradition, in 'Merrie England' and in *noblesse oblige*, at the same time as they found ways to harness science, technology and labour for a better future. The England Noel was born into was riding high on the glories of empire and ambition.



However cheerful Noel's early years might have been, life changed dramatically, when Floss took another bold step. On 6 November 1902, she married again. This time she had found a man called Alex Vernon Parker, listed as an actor on the marriage certificate. They were both in Southampton, but what they lived off is anyone's guess. How did she meet this man? And where did he come from? Mr Parker is the most mysterious of all. He appears, plays a brief but crucial role, and he disappears. It is to him that we owe Noel Croucher's arrival in Hong Kong, but in ways Alex Parker could hardly have imagined.

As for Floss, she had done it again — she was pregnant when she married Alex Parker. Betsy Treadgold says: 'I remember Mother saying, oh, Parker wasn't anything, just an out-of-work actor. Why Floss ever married him...! She was very very close, Floss, frightfully autocratic. Oh dear. I had an idea what she was like!'

Parker does not seem to have been such a good actor as his new wife. Able to put on airs and graces, she could perform on life's stage with no tremor of fear. She would not be down and out, she could talk her way out of anything bad and sweep her way into anything good. She knew the impact of appearance, of a straight back and a bold mien. Noel got his unconventional start in Hong Kong from his stepfather, but he learned style and quickness of eye from his mother.

The family legend is that Alex Parker joined the army as an officer and was posted to Hong Kong with his family. Alas, the lists of officers

(army and navy) held by the Public Records Office at Kew feature no A.V. Parker. What happened first was the arrival of Gerald Vernon Ephraim Parker, a half-brother to Noel. He was born to Floss and Alex Parker on 26 June 1903 in Southampton.³⁶ He was the only relative, apart from Noel's wife, whom Noel was to list in his will.

The Croucher-Parkers were still in England in late 1904, according to a press cutting kept by Mrs Treadgold in Devon. This reports her mother's wedding in Eastleigh in August 1904. Among a list of Stockleys and other guests were Mr and Mrs A.V. Parker, attributed with giving a silver teapot to the married couple.³⁷ One more clue to the family's whereabouts comes from a letter Noel Croucher wrote in which he recalled seeing Betsy Treadgold's grandmother, that is Henry Stockley's second wife Frances, lying in state after her death in August 1905.³⁸ She died and was buried in Eastleigh, so Noel at least believed he was still in the Southampton neighbourhood in late 1905.

According to surviving family members, Alex Parker did enlist, but in the ranks, and was indeed sent out to Hong Kong. One version has it that he might have found Flossie a bit too hot to handle (or had it just slipped his mind in the rush?) as he did not leave her any address where she could find him in the East. Some women would have taken the hint, but not Florence Emma Croucher-Parker. The story goes that she 'upped and offed and followed him!'³⁹

However it happened, a carefully posed photograph has survived which tells an almost convincing story. It shows a well-dressed Floss with Alex Parker and the various children, appearing to be settled for life in Southampton. The direct eyes of young Noel show little inkling of the dramatic changes in store.

CHAPTER FIFTEEN

FAR-FLUNG FRIENDS



o matter what others thought of Noel Croucher and his supposedly obscure beginnings, Noel never derided his roots. Instead, he attributed his values to '...my forebears, who were old fashioned with some ideas of right and wrong.'¹ Perhaps no one asked Noel to intervene in the affairs of his offspring in England, but many individuals and welfare groups in Hong Kong did. This may have been part of the appeal of charitable work — Noel felt needed and important as he single-handedly made many good things possible for others. Yet, Noel seems to have actually cared that young people in Hong Kong had homes, health care and the right educational opportunities, and he was prepared to spend a lot of his time as well as money, making sure that they did. Increasingly, he seemed motivated less by a sense of pleasure than of duty. He was not necessarily happy with his life, but saw no way to change it.

The impression is of a man who, though once driven by an urge to become rich and powerful, now wished for more intangible things — such as the love of his family or of the right woman. Now entering his eighties, Noel spent his time keeping in touch with old friends, and making connections with his own past through the few people remaining who might be able to share it. Most of his external commitments — in business, at his sports clubs — were carried on by sheer force of habit. With a lifelong companion, a person's rough edges or peculiarities of behaviour are often smoothed out. In Noel's case, his individualism only became more marked. If not lunching in the Red Room at the Hong Kong Club, relaxing at the yacht club or playing golf, or at a welfare or business meeting, Noel was writing letters.

In the early 1970s, Noel's files included a handful of letters he exchanged with the office of Madame Chiang Kai-shek in Taiwan. It

was only natural that Noel would be concerned about the bad health and finances of the dependents of a past good friend — the forgotten victims of the life and politics of the China Coast. For these letters were about the increasing ill health and difficulties faced by the wife and daughter of Noel Croucher's old friend, W.H. Donald. Donald was one of those amazing figures on the Coast — an Australian newsman who arrived early this century to join the *Hong Kong Telegraph* office only to become seduced by the politics of the Middle Kingdom. He was so committed to the Nationalist cause that he was to serve as adviser to Sun Yat-sen and Chiang Kai-shek.²

Decades later, when Noel Croucher heard of the desperate circumstances in which W.H. Donald's widow Mary and daughter, Muriel, were living in California, Noel became the conduit for money from Madame Chiang to the two women. One of the letters shows he told Donald's widow that 'I met you and W.H. at the beginning of this century' and had kept in touch with W.H. up to the last war, often sailing together in Hong Kong...³ The existence of W.H. Donald's wife and daughter was barely known to most of his China acquaintances — but Noel knew more than others.⁴

The surviving correspondence shows that in November 1970, Madame Chiang's secretary, K.C. Yu, wrote to Noel Croucher, thanking him for letting the Chiang office know about Mrs and Miss Donald, and forwarding a cheque of US\$2,500 to each. 'Their Excellencies the President and Madame regret to learn of the ill health of the late Mr Donald's dependents... For your information, Her Excellency has also informed Marshal Chang Hsueh Liang of the Donalds' present predicament. As Marshal Chang was a very close friend of the late Mr Donald, I am sure you will be hearing from Marshal Chang shortly.'⁵

There is a slim chance Noel might have met Donald in and around Macao during the years 1908–11, as Donald was there at the time. But it is more likely the two men had met at the yacht club in Hong Kong. Throughout his years of travel and politicking in China, 'Don' would pop back to Hong Kong waters whenever he could. By 1935, he was having a yacht built for him in Hong Kong, the *Mei Hwa*, and might well have asked the then Commodore of the yacht club, N.V.A. Croucher, to keep an eye on the process. (The yacht was built at the Hong Kong & Whampoa Dock Company then run by Edward Cock, a firm in which Noel maintained a lifelong interest and investment.)

The two would have enjoyed each other's company — both were blunt men with underlays of surprising subtlety. Besides, Donald had

'become a sort of oracle. He knew the causes and reason behind any event'.⁶ Noel's greatest asset in business was his in-depth knowledge of the Coast, of the market and of the people. It may be that he gleaned some of this knowledge from Donald. In 1919, Donald was interested in a proposed engineering project in Hong Kong, and acted as mediator between Canton and British and American investors in the railways.⁷ In the 1920s, Donald was running the Bureau of Economic Information in Beijing. 'Don' and Noel also had strong mutual friends, such as Ansie Lee Sperry, daughter of Lee Hysan.

The letters do not suggest Noel Croucher had any personal connection with the Chiangs — his tone is respectfully polite, not intimate or friendly. On the contrary, in a letter he wrote to Mrs Mary Donald, he described his efforts to get a letter through to the Generalissimo:

Though I tried in many ways to make contact and to make sure of his getting my letter it was almost impossible and then you wrote and said not to trouble, but I still waited for an opportunity and then a Chinese friend of long standing in transit [sic] contact with someone close to H.E. Chiang Kai-shek's secretariat took a letter for me.⁸

Muriel Donald, daughter of W.H., was uncomfortable about approaching the Chiangs for help, even though her mother was dying and she herself was suffering from cancer: 'You see, Noel, I have always felt that my Father's association with the Chiangs was his life and his business, and really had nothing to do with us. We have always managed to get by, though rather slimly in the past few years due to illness.'⁹ This letter also suggests that Noel's initial contact with the Chiangs on behalf of the Donalds was prompted by the widowed Mrs Donald in a moment of stress. The money arranged through Noel Croucher helped get a new bed and wheelchair for the elder Mrs Donald, to pay off the mortgage on their property and a long list of unpaid bills.

'What more can I say good friend, other than you have my deepest thanks,' wrote Muriel Donald to Noel Croucher.

It is not clear whether Noel sent any of his own money to the Donald women, separately to what he arranged through the Chiangs. The correspondence simply shows a man with a long memory and a sense of compassion to those who were in some way victims of life on the Coast.

Dr Diana Siu, a successful medical practitioner in Prince's Building, Central, is yet another example of Noel's secret philanthropy. Back in 1970, she had finished school near the top of her class, but, if she was to

pursue her dream of becoming a doctor, she needed to get a scholarship or two. Her father had died when she was eleven, and her mother had to work hard in order to support Diana's education. This was exactly the sort of person Noel liked to help — one who had proven her brains and determination and needed only some extra help to make a real success. Many times, in his letters to Joan Scrivener, Noel looked back happily on his ability to help in such situations. He was almost as proud as if the recipient had been his own offspring, and liked to mention the Diana who had become a doctor. He also liked to help professions which he thought added to the greater good of the community, and medicine was clearly in this category.

In a letter by Noel to his son Richard, he referred to his satisfaction at being able to help people such as Diana Siu:

I've recently been told that a very poor girl who studied at a Government school, whose Father died — her mother became a factory worker and lived in a single room 20' x 20' with her two daughters paying 3 1/2 £ a month rent — the daughter preferred to study medicine and she came to see me giving me the news she was a Doctor with honours — after 8 years. A friend of mine gave a few scholarships to the HK University and I had his Power of Attorney and gave one to this girl. She passed with honours and is now spending a year in our leading hospital. She came to thank me for what I had done for her.¹⁰

It is not clear from Noel's letter if he is referring specifically to Diana Siu here, but indeed, she did visit Noel Croucher to express thanks. 'I actually went to thank both Mr Fung Ping-fan, and Noel Croucher, for their help with scholarships. I went to the seventh floor of Holland House each year,' Dr Siu remembers. 'Mr Croucher was different — he would spend time asking me how I was getting along. He seemed interested, very down-to-earth, very approachable. He was fatherly. When I finished University, I went to him again to thank him.'¹¹

Two years later, Dr Siu was married and sent an invitation to Noel Croucher. He responded by offering her a choice of cash or a diamond ring for a wedding present. 'And to my surprise, he even attended my wedding! I knew very little about him, but from what he told me, he came to Hong Kong as a messenger boy in a stockbroker's company, so he had started at the bottom. I owe him a lot.'

Similarly, if someone he knew had wasted an opportunity or wasted money, Noel lamented the waste in his private letters, usually adding, 'it

might have been spent on young children from poor families, who had the intelligence and keenness to learn and to be a credit to the community...'¹² Many times, the example he used was that of Dr Siu.

'I think Noel had an interest in young people, to help them,' says Rayson Huang, former vice-chancellor at the University of Hong Kong, and later a trustee of The Croucher Foundation. 'I understand he used to give young people a few hundred pounds, to study in Australia, or to study in the UK. If they were coming back and were short of money, he said, "Well, take a few hundred pounds, forget it, take it and don't worry about it!" That sort of thing you see. All the time he was helping young people. And imagine him giving away money like that when he would be careful about a taxi fare!'¹³

A major commitment which Noel took on in his later years was the Ebenezer School and Home for the Blind (now Visually Impaired). Noel was an active supporter of this pioneering body from 1975 until his death in 1980, giving 'generous sums on a regular basis'.¹⁴ Founded in 1897 by Hildeshiemer Blindenmission in Germany, the Hong Kong branch serves specifically Chinese children. Located on Pokfulam Road, it is not far from the Sandy Bay/Duchess of Kent Children's Hospital which Noel visited regularly.

The evidence, as usual, is hard to find, but two letters remaining in Croucher's files together prove that in August 1978, Noel's trust funds at the Hong Kong Bank donated \$1,004,663.29 to the Ebenezer project. In the letter to Noel from the bank, informing him that the money had reached its destination, this payment is described as 'Your Third Settlement'.¹⁵ The way this donation was made, through Noel's trusts at the bank, is a good example of his clandestine philanthropy. The odd-figured amount implies it comprised earnings from a share allocation or similar. It also shows that as far as the Ebenezer staff knew at the time, the donation was entirely anonymous.

The director of Ebenezer then was Keith Marshall, and he thought the mystery donor was Noel: 'He called me up, introduced himself, and said he was very interested in the work of the school and as he did support other charities, would I be willing to talk to him. That continued for a considerable amount of time, about six months. He would call, usually on a Saturday morning, and would address me as Doctor Marshall, I don't know why, and I kept saying, "No, no, I'm a Mister."

'He was always very interested in what we called Special Programmes, not just handing money over for running expenses. He asked me if there was something special I would be interested in. So I talked to him about

the Special Programmes — mainly orientation and mobility training, teaching children how to travel independently... We also had a programme of integrated education — when our children left our school they'd had only nine years of schooling, so I said this is crazy, especially for kids who are particularly bright. I approached St. Paul's [Boys' School] and later St. Stephen's [Girls' School]. Two boys from St. Paul's went through and got degrees at University. They set the tone.

'He used to ask me a lot of questions about these things. In the end, he sort of intimated to me that he would be willing to support them. As far as I can remember, I can't think of any other donors on that scale. When the big donations came in, he was the only person we could link it to. But you see this is the only contact I ever had with him — I never met him, I only talked with him on the phone. I often invited him to visit the school, but he never came around. A very strange sort of relationship.'

Keith Marshall recalls that this mystery donor on the phone sounded elderly and often repeated himself. Noel would talk for a long time, as if he was lonely, but Keith Marshall expected nothing to come of it. 'When I asked if he'd like to be acknowledged for his donation he said, "Oh no, don't worry about that." He was very non-committal.'¹⁶

Noel Croucher was apparently fascinated by the fact that a fellow expatriate was doing what to him seemed very unusual work — being an English principal of a school for blind Chinese children, founded by a German mission. It is indeed often forgotten that many in Hong Kong are not motivated by money, but to Noel, it seemed rather odd.

Keith Marshall's wife studied at the University of Hong Kong, so had already heard of another aspect of Noel's philanthropy — his support of several student bursaries for many years. These were first proposed as Royal Society of St. George Bursaries, as Noel made the money available from the Shakespeare Fund, which he had already established.¹⁷ But alongside literary interests which Noel hoped to encourage, he also funded General Bursaries through which any undergraduates could apply for help to study their subject of choice. In 1980, after his death, the total was increased to cover ten studentships to be awarded on the basis of financial need.

Noel Croucher also took his duties as a Justice of the Peace very seriously. He often referred to this commitment in his letters, such as in this letter to his son:

Our Commissioner of Police is a close friend of mine and you may know that HKong is a Drug centre. ...We have about 3,500 gaolbirds

in our Prisons & 55% are there for being involved in Drugs. Being a Justice of the Peace my duty is to visit them now and again.¹⁸



In August 1971, Typhoon Rose left a hundred dead. Two months later, the Jumbo floating restaurant caught fire, leaving thirty-four workers dead. In January 1972, the famous Cunard liner, *Queen Elizabeth*, just purchased by C.Y. Tung, strangely burned and sank at her moorings in the harbour. In June that year, a record rainfall and deluge wiped out the squatter area in Sau Mau Ping, killing seventy-one. The dramatic and tragic collapse of an apartment block on Kotewall Road in Mid-levels left sixty-seven dead. Meanwhile, China was opening up as it recovered from the Red Guards. Illegal immigrants were surging across the border and Hong Kong's population exceeded five million before the end of the decade.

From the early 1970s there was a share boom, attracting almost everyone from housewives to labourers and policemen. Tycoons made fortunes and a succession of companies went public, but 'small wage-earners watched their savings vanish in Hong Kong's greatest paper chase. It ended when the Hang Seng Index reached a peak of 1774, and months later sagged to 150.' Long queues formed around Central as people lined up to get new company prospectuses. One firm hired the Old Hall at St. John's Cathedral for a rights issue, so the *South China Morning Post* headline that day was 'Oh come all ye faithful...'¹⁹

These were years of radical change on the financial scene. The Hang Seng Index of stocks and shares on the Hong Kong Stock Exchange, though dating from 1964, was only made public in the aftermath of the 1966–67 disturbances, and a subscribers' broadcast service was introduced to the stock exchange. But, as the official history notes: 'One of the criticisms of the Stock Exchange was that it had remained the preserve of, and subject to the whims of a few wealthy people. In addition, it had failed to attract the great liquidity of the Hong Kong people into the formation of new capital or equity holding by keeping the par values of shares high. It had also remained something of a closed shop with membership restricted to 60 under the terms of its original constitution.'²⁰

That constitution had been drawn up with Noel Croucher's input back in 1947, when he became chairman of a newly unified post-war exchange. Clearly the winds of change were catching up with him. The city of Hong Kong was now home to about five million people, with

money and dreams of their own. By all accounts, Noel was slow to accept the need to evolve. He was a dyed-in-the-wool traditionalist in business and knew the advantages of a monopolistic position. He had already resigned his chairmanship of the exchange, but he was soon to see the vast masses sweep in a new era at the once exclusive hall of trade.

Malcolm Surry remembers that the stock exchange in those days was a club wherein its members made money, 'like shooting at fish in a barrel. And then the great unwashed got involved. Of course the old exchange was reluctant to admit new members. It was a colonial club.'²¹

Francis Zimmern, a member of the exchange since the beginning of Noel's chairmanship, reported that Ronald Li Fook-shiu had approached Noel in the mid-1960s suggesting membership should be increased to eighty, adding that Noel apparently rejected the idea. Alexander Potts, Noel's successor as chairman, may also have rejected it.²² Debate was joined. Some brokers were unconcerned about the prospect of more exchanges in Hong Kong. Others, such as Noel, were less sanguine, predicting a 'mess' which would be harmful to the public interest.

'Noel felt that the stock exchange should never have allowed the setting up of other exchanges. The Hong Kong Stock Exchange should have accommodated the new people,' recalls Duncan Graham, who worked in Noel's office in the early 1970s.²³ Indeed, we can see Noel's point of view from a letter to Joan:

I've never been so busy for ages — the state of the Stock Exchanges is such that Government has appointed an Advisory Committee to look into matters. Their first recommendation is for the 4 Stock Exchanges to have the same hours and to close 3 afternoons a week to catch up.

I warned Government several times in the last 2 years what would happen if they permitted several stock exchanges to open, but this was ignored. The Chinese Exchanges are nothing else but gambling dens...²⁴

Li went ahead and founded the Far East Exchange in 1969. It succeeded beyond anyone's expectations, and helped to transform Hong Kong from a domestic to an international market. It also admitted female members for the first time. Increasing prosperity among the Chinese led to the entry of thousands into the local stock market. It was followed by the appearance of the Kam Ngan Stock Exchange in 1971 and the Kowloon Stock Exchange in 1972. 'Membership at one of the three new

exchanges was seen as virtually a licence to print money.¹²⁵ The next year, 1973, was a roller-coaster year — it began with an incredible boom and ended with an incredible bust, only to fall further in 1974. Meanwhile, a new Securities Ordinance was made law and a Securities Commission established as watchdog. Many more regulations followed, the overheated market was cooled, a take-over code introduced, and finally, the exchanges were unified in law by 1980, and in practice by 1986.

Noel participated in the broking scene well into the 1970s. In 1972 he played a key role in the first contested take-over bid in Hong Kong, the take-over of independent Dairy Farm by the Jardine-backed Hongkong Land. This was a dramatic event in Hong Kong corporate history. The two venerable firms hired special advisers and those board members with interests in both camps had to stand back. The battle and the bargaining were played out through a series of full-page advertisements in the newspapers, until Hongkong Land could announce they had acquired a majority of Dairy Farm's shares.

Noel had been active at shareholders' meetings for both Dairy Farm and Hongkong Land for many years, and he had the kind of contacts which enabled him to still claim a pivotal role.²⁶

In 1975, Noel again played a key role. This time it was the turn of Hong Kong & China Gas to feel the heat of Hong Kong Electric's advances. In a reminder of past battles between Noel and George Marden, this time it was George's son, John Marden, who was leading the HK Electric take-over attempt on the gas company. The gas company board was chaired by Richard C. Lee, and the company resolved to fight the take-over.

'Hong Kong Electric made what appeared to be a good offer to take over Hong Kong & China Gas,' recalls Malcolm Surry. 'But Croucher organised a group of shareholders to reject and fight off the take-over. He was on the phone to me, huffing and puffing about how the bid from HK Electric was not good enough, and that it would be rebuffed. I just thought he was an old buffer... But he was right. The take-over bid was rebuffed. In fact, it was handsomely beaten off.'²⁷

Noel Croucher is recorded in the minutes of board meetings of the gas company during those fraught days: 'Mr Croucher stated that he considered the take-over bid was not in the interests of shareholders.'²⁸ Board members, shareholders and a selection of happy Towngas customers all agreed, and Hong Kong Electric's offer was aborted.

The jubilant gas company board wanted HK Electric to admit how few shares it had accepted during the battle. This exchange gives us a

delightful insight into Noel's way of doing business: 'Mr Croucher commented that he had arranged for a spectator to be at the offices of Peat, Marwick, Mitchell & Company, and that on most days very few acceptances had been handed in. On the last day about 30 persons had attended, but he thought that only approximately 40,000 shares had been handed over.'²⁹ Once again it is obvious that a key to success was Noel Croucher's innovative intelligence, and his intelligence systems.

Noel remained on the stock exchange council but was not active in the exchange on a daily basis in the 1970s. Francis Zimmern recalls Noel around this time as someone who 'didn't fit in, in Hong Kong, no. He was against all the changes here.'³⁰ By the time Hong Kong's regulatory bodies were suggesting new codes of practice nearer the end of the decade, Noel wrote a letter to his son Richard: 'Things are not so good in my business — as stockbroking is absolutely dead. Many brokers are closing shop.'³¹

The new market conditions in Hong Kong, following Ronald Li's unleashing of revolutionary notions on the unsuspecting old guard, attracted a different type of customer. Most notable in the early 1970s was the arrival of Slater Walker, an English financier fresh from Singapore where he had already acquired and stripped a famous old firm, the tiger balm lotion manufacturers, Haw Par Brothers International. After Slater Walker's arrival in Hong Kong, Noel wrote to his son: 'There is so much going on which has cost small investors big losses like Slater Walker for instance & many others...'³²

Noel may have been more exercised by the Slater Walker saga than the comment suggests. In his letters to Joan Scrivener, Noel Croucher asked Joan in England to post — anonymously — certain packets of information to the English satirical magazine, *Private Eye*. On 30 October 1976, he wrote: 'Please send to, "Slicker", Private Eye, 34 Greek Street, W1. I am sending them some information anonymously as though it comes from London.' A few days later he wrote again: 'I sent you a letter yesterday asking you to address the enclosure to Private Eye. It is about some "monkey business" going on with some HK firm which they mentioned in a previous issue and I am giving them some more information, but don't want them to think it is from HK, or who the sender is.'³³ Looking at the magazine at the relevant times, the major story from Hong Kong which it covered was that of Slater Walker. It appears, but cannot be proven, that Noel was a source for the critical coverage given by *Private Eye* to the controversy.³⁴

This was not a man who had lost his propensity for outrage at

impropriety and dishonesty. Even in the last years of his life he was going out of his way to expose wrongdoing, as he saw it.

The rapidly growing market heralded the arrival of merchant banks, which could underwrite and handle new issues on the market, such as Rothschild's. Running the office was one Stuart Ross, who was initially a friend of Noel's. Noel placed some of his wealth with Rothschild's, and thought of leaving his fortune in a trust to be managed by them after his death. He is on record in board minutes from the HK & China Gas Company, as arguing, in vain, for the appointment of Rothschild's for extra assistance during the attempted HK Electric take-over bid. Unfortunately, the relationship came to an end after Ross absconded, and it was discovered that he had misappropriated client funds.³⁵

In just the last year or two before Noel's death in 1980, he was to see the most significant trend of changing ownership yet. The top handful of established hongks — major firms — one by one were absorbed by a few emerging Hong Kong Chinese tycoons. 'Operators see a realignment of ownership shaping up, with local property interests buying into established foreign concerns like Wheelocks,' reported the *Far Eastern Economic Review*.³⁶ The first company Noel ever expressed interest in, back in 1911 — the Green Island Cement Company — was now chaired by the leader of this new breed of investor, Li Ka-shing. His flagship, Cheung Kong Holdings, also acquired twenty-two percent of Hutchison Whampoa from the Hong Kong & Shanghai Bank.

Noel's time was passing. His dominance of the market was over, and his friends and colleagues were passing away around him. It is tempting to interpret this changing of the guard as purely a political transition — Hong Kong was shaking off its colonial past and racing to meet a new future. Men such as Noel had had their day, and new entrepreneurs were ready to scoop up the pickings. This march of history cannot be denied.

But Noel's own transition, from market leader to bystander, was mainly a product of age. Had Noel had another twenty years in him, we feel sure he would have dived into the new financial realities — whatever their ilk — as he had dived in almost seventy years before.



In this last decade of Noel's life, he displayed, once again, his difficult personality. He dearly wished to have someone to carry on his business — otherwise, all this work over so many decades would add up to nothing in the end. So Noel looked around him for a potential partner, perhaps

even an heir. His relationship with his son was still difficult and Richard was busy with his own life elsewhere. Several close friends from this time remember Noel fretting about what would happen to his business when he died. His relationship with his son was to improve later anyway. In the meantime, Noel offered a place in his office to a young man of business called Duncan Graham, in June 1970. 'I was at Peat Marwick and looked after a few of his companies,' remembers Duncan Graham.³⁷ But the working relationship was short-lived and, according to Duncan Graham, foundered on a remarkable absent-mindedness of Noel's, by November 1971.

We cannot know Noel's views of the situation, but Duncan Graham reports that it was just very hard to be sure what Noel meant at any one point: 'Noel had a very bad short-term memory. We used to have arguments about things that had already been discussed and agreed.' Given Noel's age, this is perhaps understandable — or was he just a grumpy old man who hated to let go of anything which might be to his advantage?

Problems would arise when a share allocation, which Noel said he didn't want to take up, was taken up by Graham. If Graham's clients did well with those shares, Noel would be outraged, and would deny he had ever allowed Graham to place the lot in the first place. 'He wouldn't want them, then I'd place them with clients, and then he'd want them. But apart from incidents like that, he was a very amiable old chap. There was lots of talk in the office, he told wonderful old stories.

'We didn't have a falling-out *per se*. It was just, it was not an ongoing friendship. Noel would say — "Damn that Duncan Graham, I gave him a wonderful opportunity!" I told him that I had decided to get out of broking, which I did.'



The Noel Croucher who Duncan Graham remembers was an enigma, a man who was wealthy but penny-pinching, friendly but gruff, and a quirky yet gracious host. This older Noel was someone who had a lot of misunderstandings with people close to him. Also in these years, anecdotes are told about Noel's enjoyment of the occasional night on the tiles. Some friends recall seeing him at this or that bar in Wanchai, the red-light district. The sightings were irregular and he was not one of the famous characters of the nightclub belt.

More public was Noel's determination that the old Hong Kong Club

building should be preserved. In many ways he was the archetype of the old guard, a noted mascot about the Hong Kong Club, a known character, with his lapel blooms, his tall stories, his eccentricities. He died just in time to avoid seeing his clubhouse of decades replaced by an office block. The structure's poor foundations, built on rubble, seemed to move every time building works occurred nearby. It was demolished in 1981.

Yet still, Noel seemed to rub some people up the wrong way. One observer from the 1960s has anonymously put his finger on the nub of it: 'Noel was not accepted by the real establishment. Among the old China hands there was very much a class thing — in the cricket club we had so many "Blues" we could beat England. One would have thought a man of his standing should have been on the Legislative Council or something — but there was no sign of that.'

There was also an assumption that because Noel was so rich, he must have been a crook. Anyone choosing to believe that modern Hong Kong is relatively uncorrupt sees pre-war, colonial Hong Kong as a different entity. 'At least he must have cut corners to make the sort of money he did,' says former Chief Secretary Sir Jack Cater. 'But probably so did everyone. With these big-money people, certainly pre-war, it would probably not have occurred to them that this might be less than honest. Given the circumstances of the China Coast, they would see nothing wrong with it. I think today we work by different rules...'³⁸

Setting aside for the moment Pierre-Joseph Proudhon's notion that property is theft, we should also note that it is in the nature of old money to look down on new. The assumption that people like Noel did not get rich honestly could itself be a form of snobbery, a sign of an inability to accept the *nouveau riche*. Civil servants and some professionals resent those able to make a fortune even while they cherish their more sanctified position in the social hierarchy.³⁹

Joyce Symons, headmistress of Diocesan Girls' School, knew Noel and Hong Kong well. 'I've never heard of any dishonesty attached to Noel. There were opportunities of course. But if you aspire to join, the only route is money.'⁴⁰

Noel was beginning to feel his age, paying frequent visits to a doctor only to find he was perfectly well, and he was beginning to feel shut out of a changing city and economic scene. He was looking for a home in England and not finding one. He had been hoping for a rich family life through his offspring, an arena for his patriarchal instincts, and he was not finding one. And still, there were one or two peaks he could not climb.

It may not be surprising that a clique which had watched him argue with George Marden and finesse the take-over of Union Insurance, was not one likely to be well disposed towards him. The popular conception of Noel Croucher was that of a crusty old miser sitting up on the Peak, counting his money, and an amusing eccentric on a good day.



It is from this period of Noel's life that so many wacky stories stem, about Noel's alleged eccentricities.

'Noel had an enormous capacity for telling stories of old Hong Kong. And he had a very interesting way of telling them!' according to Peter Vine. 'The stories were all memorised, recorded in his brain. They were word-perfect. If he was interrupted, he would always repeat the last four or five words from before he was interrupted, like putting the needle back in the groove, and then he would carry on.' The stories were often of scandals in the old days, corruption at the big firms, stock exchange happenings, and all about the old families of Hong Kong.⁴¹

'He was a compulsive talker and on occasions when he found himself doing battle with one or other of similarly long-winded members in the Hong Kong Club, the conversational cut and thrust was quite diverting,' remembered his old friend Arnold Graham.⁴²

Noel told stories all through his life — to the Chinese 'coolies' in World War I and to the captive audiences at a bar, some featuring himself, but not all. In this way are legends created. But in addition, many people have enjoyed telling stories about Noel. Many cannot be proved and most tellings of them conflict with each other. But key legends from this time include that of the slab of meat Noel apparently bought from the closing down sale of Cold Storage Ltd., which he fed to his guests for years. Anyone dining at Noel's house had a funny story to tell — about the meat, the small portions, the archaic or macabre touches.

'I remember it incredibly well because it was one of those extraordinary evenings, ingrained on my psyche,' says Elizabeth Mills of a dinner at Noel's house. 'There was one lamp in the drawing room. And Noel sat in his armchair and yelled: "Amah!" This incredibly frail, ancient, androgynous being walked into the room, or should I say hobbled into the room and says "Yes masser!" He says, "Is dinner ready?" She replied, "I ask cook!", and yelled, "Cook!" And in came yet another absolutely frail, ancient old crone. "Is dinner ready?" "Yes masser!"

'And Noel got up, he took his handkerchief out of his pocket, turned

off the lamp, removed the light bulb, and took it with him into the dining room, where he put it into the only lamp in the dining room, and turned the light on again! Absolutely amazing.' Allen Mills, who was there too, confirms Noel did indeed move the light bulb. 'But I think it was just a rather incompetent household.'⁴³

Noel had a passion for old-time music-hall and his favourite song from this Victorian genre of mass entertainment was 'Happy Days Are Here Again'. One is reminded of the Noel who played his ukelele on the deck of *La Cigale* on those great sailing trips of pre-war times. 'He was incredibly gallant,' Elizabeth Mills adds. 'He did have this marvellous ability to make a girl feel like she was probably the most important person in his life. He really was extremely enchanting and he loved to be surrounded by fun young people who weren't at all intimidated by Noel's venerability. He was a very secretive man, he only wanted people to know a little bit of his life... No one ever got a full picture.'

It was the late 1970s when the Mills met Noel Croucher. 'I thought he was a typically colonial personality,' laughs Allen Mills. 'But a source of useful information. I was told very clearly by James Selwyn [the Securities Commissioner] that I was going to meet a very eccentric person. And I met a very eccentric person. I like eccentric people. He had ceased to be important in the market, but could still irritate those who were.'⁴⁴

Peter Vine also remembers a dinner at Noel's house: 'He took a lot of time telling me he wasn't paying anything for what we were eating. He was actually proud of it. The meat came from New Zealand (he said he was an honorary adviser to the Meat Marketing Board there), the fruit was from somewhere else and the wine was a gift...'⁴⁵ Noel was said to have bought a whole side of a cow, which lasted three or four years.

'We bought our house on the Peak from a retired Chief Government Architect,' recalls Judy Green. 'He had arrived in Hong Kong in the late 1920s and left in the early '60s. He had been a sailing friend of NC in the old days but had rather lost touch by the time he left. NC used to keep an office in the same building as ours — 9 Ice House Street — and one morning in the lift he congratulated us on having bought our house (I've no idea how he knew as the man we bought it from had returned to Vancouver the day after shaking on the deal and had dropped dead within a week). [Noel said] "You know, of course, that Feltham promised me a 5% commission on the sale if it went through, don't you?" We laughed good humouredly but he was deadly serious and stalked out of the lift in a huff! I think that was about the last time we had a chance to talk to him as we moved offices and he became something of a recluse.'⁴⁶

Even in his later years, Noel Croucher was to feel somehow intimidated or overawed by some of the bigwigs around him. A secretary at the Hong Kong & Shanghai Bank, Joy Dickinson, recalls that at some meetings at the bank, Noel would take her aside and say, 'Don't sit me next to those brainy people — I wouldn't know what to say!' Ms Dickinson remembers Noel as a man who was really a leading figure in society — but he didn't seem to feel it inside.⁴⁷

Noel was reputed to grow one finger nail very long, so that he could cheat at Liar's Dice games in the Hong Kong Club; he apparently went to the Furama Hotel bread shop just on closing time every afternoon, to get the two dollars off the price of bread because it was not morning-fresh; he allegedly would go to extraordinary lengths to avoid picking up a lunch or drinks bill. People remember the way he travelled by bus, back when buses were without air conditioning, and the seats were bamboo slats, not cushions. Yet, he would astound visitors to his Dickensian office by opening the door of his massive old safe. Out tumbled piles of gold coins — a sack of them — Mexican florins, sovereigns, golden eagles and more.

Yet, there are other memories of Noel Croucher.

R.C. Lee, the impressive and fascinating friend and colleague, said: 'Noel Croucher was noted for his honesty. That's how he made so much money. He was honest.' Dick Lee also recalled Noel's interest in the Marco Polo Club — an association aimed at bringing Chinese and foreigners together. 'His main aim was to make the foreigners learn more about the Chinese,' said Lee.⁴⁸

Gerald Carey recalled that the last time he went to see Noel for a chat was on a visit in about 1970: 'I had a Yacht Club blazer which was getting tatty. Noel said, "Give it to me, I'll get a tailor to fix it." It was ready the next day! With a new lining. And I still have the blazer, thanks to Noel.'⁴⁹

Noel also expected a lot from others. Sir Jack Cater, Hong Kong's Chief Secretary from 1978 to 1981, remembers the day when Noel came to his office, at the height of a quarrel over the legality of the bungalow which Noel had built in the garden of his home. 'He came to complain about the then director of public works [David McDonald]. What had happened was that Noel had built a garden hut. He had started to build it so his granddaughter [Amanda] could stay. He did it without seeking planning permission. And he asked me to overrule David McDonald!

'He felt he was so wealthy and prominent that people should do what he told them to do. He was nice, but told me frankly how awful

government was and so on. I said I supported my public works department. He told me I would suffer, that unless I approved [of the garden hut] then he, Noel, would take steps against me! He was the only one who ever did that to me when I was Chief Secretary.⁵⁰

The stories of Noel's irascibility go on and on. The important thing to remember is that Noel was entering his eighties, alone.



Throughout these last years of Noel's life, letters have survived which he wrote to his son, Richard, as well as to his good friend Joan Scrivener. In them we can see what Noel thought of his own life, his dreams and fears. Through them, Noel reveals an often unhappy state of mind. Joan Scrivener's mother dropped a line to Noel (in February 1972), in which she writes, perceptively, 'You would be happier if you were not so rich.'

Noel never went so far as to agree with her, but it is clear his wealth could not buy him happiness. He seemed to admit that lavishing money on his offspring had probably done them a disservice. (For example: 'Had I not sent you to a Public School and let you fend for yourself you would probably have done better.') Referring to Gerald Parker (his half-brother) as 'my brother', he mentions that Gerald was taking a last look at the home county: 'I would like to do the same but there is nothing for me to do if I came home, and it is very expensive — I have no hobbies and I would hate having nothing to do...'

Noel also displays his strong interest in books, literature, history and antiquarian treasures, sharing his reading tastes with his son. As for England, he wrote that 'the old Country is passing away.' He railed against those 'bringing the Capitalist system into disrepute,' and wished all the moderates would get together to kick out the extremists (the latter apparently including trade unionists).⁵¹ And he wrote of his 'big losses in South African Gold Mines, like others', and again ponders how his son could retire at fifty while he, Noel, was still working at the age of eighty-four.⁵² Sometimes he signed his letters 'Taipan'.

Discussing one person who had had the benefit of expensive education, he described it all as a waste because the person 'lacks art, literature, music, and purpose in life', and was 'of no value to the community'. He also writes, 'I am in my 84th year and may go into orbit any time now... I want to get my affairs tidied up.'

Encapsulating Noel's view of the world is the Christmas card which Noel sent out in 1974. It is in the pile of letters Noel wrote to his son in

those years, which Richard Croucher kindly contributed to this book. These letters show a Noel Croucher interested in arts and learning, in his family, and in adding up the sum of his life. His curiosity extended well beyond the bounds of mere business.

Christmas Greetings, 1974

Dear Richard...

I don't think the times warrant the usual Xmas Card so I thought of something different, more in keeping at my time of life — You remember I wrote you many years ago about a text I read on a successful man's desk (a man of integrity) — 'I am becoming what I will be'...

The life of man is a long march through the night, surrounded by invisible foes, tortured by weariness and pain, towards a goal that few can hope to reach and none may tarry long. One by one as they march, our comrades vanish from our sight seized by the silent orders of Omnipotent Death. Very brief is the time in which we can help them in which their misery or happiness is decided. Be it ours to shed sunshine in their path to lighten their sorrows, by the balm of sympathy to give them the real joy of untiring affection. Be it ours to feel that where they suffered, where they failed, no deed of ours was the cause.

Excerpt from 'A Free Man's Worship'
by Bertrand Russell.

Noel Croucher. X'mas 1974.

22 January ?1976

Dear Richard...

I am not a poor man. My only regret is that I have no assets to leave which the community could be proud of... One of these days you will hear many things about me after I have passed on and my one regret is that I will leave nobody behind to follow in my footsteps. ...One man I admire was the Govt [servant] or Parliamentary who got mixed up with a call girl some years ago — he left official life & devoted himself to welfare work — I cannot recall his name...

You probably know I've been and am the senior J.P. here and visit the Prisons to report and I have seen so much of what the Drug

addicts have come to. We have a small Island where they are put — many dying a slow death...

7 March ??

Dear Richard...

I listen to the BBC as often as I can. I'm a poor sleeper and at 2 a.m. I hear all the News from London. Politics, finance — in fact everything of importance — In fact one can get VOA Germany Moscow Ethiopia South Africa and numerous other places & it's worth keeping awake for. I heard a particular good record & wrote to the BBC for particulars as I want to get a Cassette. ...

4 July 1977

Dear Richard...

Do the work that's nearest
Though its dull at whiles
Helping when you meet them
Lame dogs over stiles.

Noel's letters to Joan Scrivener from the late 1960s on, are similarly redolent of a passing era. Noel was aware of his mortality by now, yet could not relax into a leisured old age. He watched gloomily as the world as he knew it came increasingly under threat — his old friends were dying, the British empire was folding, the weather at 'home' depressed him, as did the endless strikes and economic woes of England. He expounded on the state of the world, the threat of growing competition from Japan, and the hard times ahead. The bright spot, he felt, was Richard's second wife, Penny Croucher, and the daughter she had with Richard, Camilla. They visited Hong Kong in 1977, after which Noel wrote that he had great respect for Penny, and high hopes for Camilla. (That Penny did not accept any money from Noel no doubt helped form this view.)

In 1977, Joan Scrivener came out to Hong Kong again to visit Noel, and the letters from that period are the happiest, most human expressions by Noel in decades. Most of the rest of the letters, however, are full of references to the ups and downs surrounding Noel's property at no. 25 Radnor Walk, Chelsea. Joan, at Noel's request, worked hard on fixing the house up, redecorating it, buying furniture and fittings, in a largely unpaid labour, for many months. He was very pleased with her tireless efforts on the house and said so often: 'Many thanks for your help Joan — I can't tell you how much I appreciate it. Love, N.'⁵³

Noel also shared his personal worries with Joan, along with his dreams of England, his daily life in Hong Kong, and his many pungent observations and jokes. He occasionally sent her a gift, such as a tailor-made outfit in new fabrics, in the earnest hope that she would like it. When a mutual friend was about to visit Italy, he joked she should wear 'tin panties', in protection against Italian men. He also joked about needing a housekeeper, and advised Joan to buy shares — in Borneo Petroleum Syndicate, De La Rue or Plessey, for example.

Joan was a rare friend to Noel in those years, albeit long-distance. Clearly, too, Noel remained an old-fashioned guy. There was a moment during or after Joan's visit in 1977 when Noel seemed to wish for a lot more of Joan, but he never quite spelled out his obvious desire for a companion. Both Joan and Noel seemed to hedge and fudge any question about the future of their relationship until it was too late. Ambivalence was allowed to drift into inaction. Of course, Noel was still a married man, so there would have been few options for Joan had she chosen to act on the oblique phrases and obvious loneliness of her correspondent. Had this situation arisen now, among a younger generation, a solution might have been easier to find. But Joan also had her own life in England and an ailing mother to care for. The tragedy in Noel's life is that he failed to tackle his emotional needs until it was too late.



One of the most extraordinary legends of all about Noel Croucher is another of those stories which might almost be true, but which in fact is not. At least three separate sources believe that Noel Croucher lived under an assumed name in Cannes, France, during the 1970s. They describe a man who might well be Noel — an Englishman of aristocratic bearing, who kept a pile of old *Financial Times* in a corner of his flat and who threw bohemian parties. He was known to all as Guy Puckle. The impression was that Guy had fallen on hard times and was escaping unwelcome legal attentions in Hong Kong.

One day the British-French community staged a parade in Cannes which featured, among other things, a float depicting 'England'. Guy Puckle was asked to play the part of the English gentleman, which he did, and the photographs of the dressed-up participants of that parade show a man who could almost be Noel. During the parade, Guy Puckle turned to his companions and said, 'This is very appropriate you know, because I used to be an actor. My real name was Noel Croucher, but so

many confused me with Noel Coward that I changed my name to Guy Puckle.'

There is no way this can in fact be our Noel Croucher, as we know he was alive and well in Hong Kong throughout these years. The evidence of his Hong Kong life is too overwhelming. The sting in the tail of this tale, however, is that our first news of the alleged double life came from a name and address found in Noel Croucher's personal Index Book — Lady Emma Henderson. Some connection there must have been. A separate source (Mrs Dorothy Chamade) has photographs of the man she knew as Guy Puckle, actually on the parade in question, and there is a resemblance to Noel.

Perhaps the real Guy Puckle had been through Hong Kong or otherwise knew of Noel Croucher and decided to make a play on names and appearances to his friends in Cannes. It is interesting to note that he wanted to associate himself with Noel. Perhaps the two men did have things in common and time has muddled the memories.

At the least, the story tells us how mysterious Noel either was, or was thought to be. Many people who knew him could believe all manner of things about him — just as a previous generation of relatives could easily believe Noel's mother, Floss, had swept into a royal reception with feathered hat and lorgnette flying.

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