



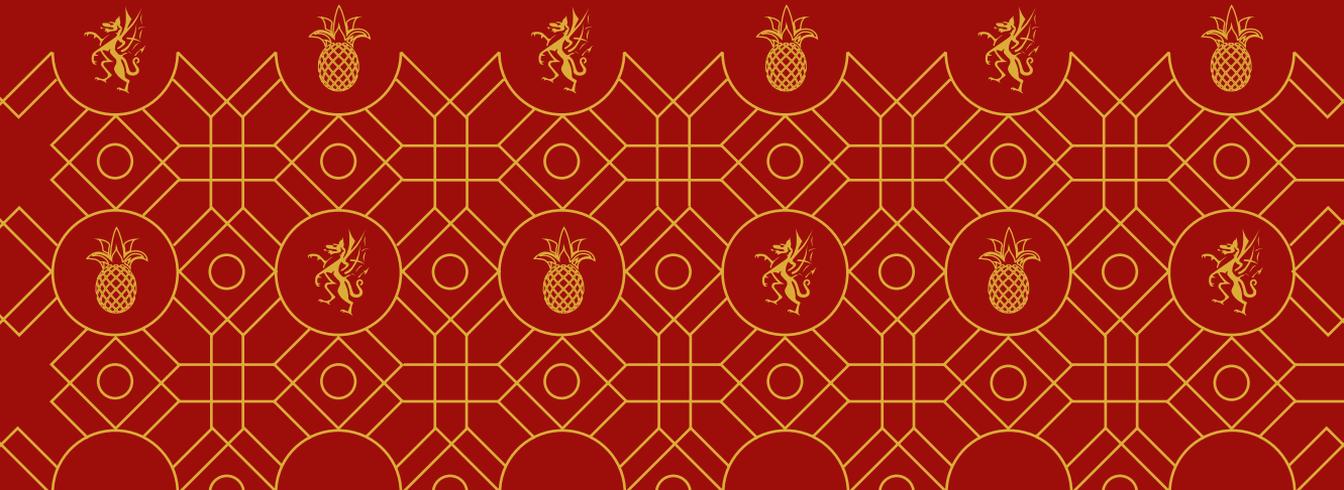
YOUNG FREEMEN

- 1976 -

NEWSLETTER

# THE GUILD OF YOUNG FREEMEN

Issue #5





## THE GUILD OF YOUNG FREEMEN

NEWSLETTER

Issue #5

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# A FOREWORD FROM THE MASTER

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**Dear All,**

It is my very great joy and privilege to have taken office as the Master Young Freeman at the end of May. I joined the Court in 2018 as Deputy Clerk (Membership), and am thrilled to be now be taking on the Mastership and dedicating this year to the Guild. June seems to have blown past in a whirlwind of events and meetings, with so much more in store for the year ahead.

The themes for my year are Diversity and Inclusion, which hold perennial relevance to all our lives in the City and beyond. One of the greatest strengths of the Guild is its welcoming nature. For many members, myself included, the Guild is the first step to becoming involved in the City of London and its Livery Companies, opening a gateway to this incredible world of fellowship, philanthropy, and civic engagement. Our pan-

livery membership provides an unparalleled opportunity to meet young Freemen and Liverymen, to hear about their Companies, and – we hope! – to find a Livery that sparks a lifelong passion for you, too.

Our events this year offer a wide range of opportunities for all members to engage with the Guild. From the family-friendly Garden Party last month where several members

brought their young children, to our new monthly drinks series hosted by our new Beadle, and a panel discussion in March 2024 which the Consort Young Freeman will be chairing on the topic of Ladies in the Livery with senior female City and Livery figures, this year is packed full of fantastic events. Complemented by our Meet the Livery series and returning favourites like The Sheep Drive and our Annual Banquet, there is something for everyone. I hope to welcome all of you to events throughout the year.

As is tradition in the Guild, the Master picks a charity supporting a cause close to their heart to complement the work that we do in supporting the Lord Mayor's Appeal and the charitable foundations of our partner Liveries. I have nominated the Great Ormond Street Hospital Charity to be the Master's Charity for 2023 – 2024. It is dear to me, as I spent a great deal of time there as a young boy in their care. The hospital was founded in 1852 and is at the forefront of paediatrics as one of the foremost children's hospitals in world. I hope you will join me in supporting this good cause. We have already raised just over £300 through our summer Garden Party.

We will also be highlighting the work of another charity which was started by a collection of Livery Companies and now draws on the support of no less than forty: this charity is called No Going Back. I hope that Guild members will give a sliver of their time to support the excellent work that they do in helping to reduce the rate of re-offending in the UK's prison population by providing education and support to prisoners during their sentences as well as working with employers to guarantee gainful, and stable employment upon their release. In the three years the charity has been running, they have demonstrated the incredible impact of the scheme, with the re-offending rate for participants dropping by 50% on average. Thank you to those who

joined the introductory Zoom webinar on Thursday 29th June which my team and I organised via a volunteer group I run at my employer.

I am indebted to the Clerk, Wardens, and Court of Assistants, as well as our brilliant Committee members, for their continuing support as I take the chair as Master and their dedication to the Guild and would in particular like to pay tribute to our outgoing (Acting) Clerk, Beadle, and Swordbearer. Jason, Tom, and Mark: you have contributed so much to the life and character of the Guild, and will be much missed on the Court as you continue in your respective City journeys.

As always: I heartily encourage each and every member of the Guild to enjoy the full range of what is on offer in this wonderful organisation. If you're keen to volunteer, please do speak to me or anyone on the Court to find out what opportunities are available. I am excited for the year ahead, meeting both new faces and seeing old friends once more.

I look forward to seeing you all, soon.

**The Master**



# REFLECTIONS FROM THE IMMEDIATE PAST MASTER

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I've been robeless and badgeless for well over a month now and my posture has certainly improved, and my diary feels less crowded. It was such an enjoyable year in so many ways. I want to take this opportunity to thank those who supported me through the year. Most notably, our acting clerk Jason, who stepped back into the fold despite many other commitments to help make sure everything ran smoothly and successfully. He will be greatly missed (again) but I know in Stephen we have a clerk who will take on the responsibilities with gusto and build on past successes. We also have such keen and enthusiastic Wardens that we'll be in a strong place by our 50th anniversary.

The annual banquet feels like a lifetime ago, though I can't forget the warm conditions, but it set off the year brilliantly. It was also the last banquet for our brilliant beadle Tom, who has been shouting and banging his stick as long as I can remember in the Guild. He will be greatly missed. It was a very well attended event but I am bowled over by how much our membership has increased since then. We are now over one hundred strong, a rarefied number for the Young Freemen. I hope we continue to build our ranks and fill events. We continued to build on our relationships with the livery companies and City organisations. Though there are more to mention here, I am so pleased to see our

friendship with the Woolmen is as close as ever. I became a liveryman of their company this year, as did several other Young Freemen. It was also a delight to see so many Young Freemen at the Scriveners dinner, after they extended an invite to several of our members. More and more companies are offering out invites so I do hope our new members will jump at such opportunities so we can keep build our presence in the City.

I am most proud of the whisky tasting for the RNLI, where we raised over £2,000 and had an excellent time in the process. My deepest thanks to fellow member Caroline Roddis, who made it possible but also to everyone who came and supported the event.

My favourite times though have been informal drinks, getting to know members new and old, and some regained. I love the Guild's joy and sociability. I look forward to meeting many more of you. Masters come and masters go but I hope this culture stays with us forever.

## **Immediate Past Master**

*Rhys Jones*

# AN UPDATE FROM THE CLERK

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I was truly honoured to be installed as Clerk to the Guild of Young Freemen for a three-year term starting on 25 May 2023. I follow in the footsteps of Dr Jason Frost, who has twice served with distinction in this challenging and important position. The Guild was incredibly fortunate that Jason was willing to return to the office of Clerk on a short-term basis when circumstances required early last year. I am also personally indebted to Jason for his professionalism and wisdom and the time he has invested - and continues to invest - in helping me get to grips with my new role.

I have been an active member of the Guild since 2019, during which time I have immensely enjoyed our programme of events, learnt a great deal about the City and Livery, and made many good friends. I now look forward to playing an even bigger role in the life of the Guild in the years ahead, particularly as we race towards our 50th anniversary in 2026.

Whilst the title "clerk" implies a professional administrator (and that certainly accurately reflects many aspects of the role), these

days, the role is more often compared to that of a Chief Executive Officer of a business. In other words, the clerk is responsible for the day-to-day operation of the Guild and serves as an officer of the Court, which is the Guild's governing body. Unlike in most livery companies, the role of clerk at the Guild is an honorary one, in other words an entirely voluntary role like all others in the Guild.

In addition to being Clerk to the Guild, I am also a Court Assistant of the Worshipful Company of Tax Advisers and a Liveryman of the Worshipful Company of Chartered Accountants in England and Wales, and I look forward to bringing my experience of those two livery companies to bear in the running of the Guild.

It is my great honour and privilege to serve the Guild.

With an ever-enduring respect

**The Learned Clerk** *Stephen Hodgson*  
BEng (Hons), FCA, CTA, ADIT

# WELCOME TO NEW MEMBERS

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At the last Admissions Court we have admitted the following members:

## **23<sup>th</sup> of February 2023**

Mr Peter Adams  
Mr Maceo Frederick  
Mr Christian Kitley  
Mr Cameron Lane-Ley  
Mr Richard Salter  
Mr Dominic Newman  
Mr Zheng (David) Xu



## **6<sup>th</sup> of April 2023**

Dr Arta Babae  
Miss Lucy Demmon  
Mr George Gaid  
Mr Morgan Keery  
Mr William Lander  
Mr Christopher Marland  
Dr Fraser Peck  
Miss Eleanor Woolacott



## **18<sup>th</sup> of May 2023**

Mr Jake Orros  
Mr Efraim Ie  
Miss Sarah Cooper-Lessad  
Mr Damian Madgwick  
Mr Robert Midgley  
Mr Evangelos Santas  
Miss Jacqueline Chan  
Miss Franki Hackett  
Mr David Smith  
Mr Jack Saunders

The Guild will have another admissions court on the 10<sup>th</sup> of August 2023, where we expect 8 new members to be admitted.

The Admissions Court is traditionally followed up by a casual drink at a pub in the City, the details of which can be found on our website.

We hope as many members as possible can be present to welcome the newly admitted members and get acquainted with one another.

# NEW MEMBERS SPOTLIGHT

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## Most recent joiners spotlight:

### Dr Fraser Peck

An Ophthalmologist and pharmaceutical physician, Fraser was admitted as a member of the Worshipful Society of Apothecaries in 2022. Fraser works as a clinical development specialist on global clinical trials at Immunocore.

In his spare time he competes in ocean racing, and is often found in the highlands of Scotland.

As always, the Guild encourages our members to bring a friend along to our open events, and extend the invitation to other members of your Livery Company especially those under 40 years old. This helps promote good causes and support inter-livery fellowship.

**If you know anyone who might be interested in joining The Guild of Young Freemen, please direct their attention to**  
<https://youngfreemen.org/membership/>  
**or get in touch with Renter Warden, John Lam, at [membership@youngfreemen.org](mailto:membership@youngfreemen.org)**

# SPOTLIGHT ON THE CITY

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## The Worshipful Company of International Bankers

As the Renter Warden for the Guild of Young Freemen of the City of London, I am privileged to write this edition's spotlight on The Worshipful Company of International Bankers (WCIB). This prestigious and diverse modern Livery Company holds a significant place in the financial services industry, boasting a rich history and a commitment to upholding the highest standards of conduct.

Founded as the Guild of International Bankers on 1st May 2001, the WCIB emerged from the visionary minds of members of the Foreign Banks and Securities Houses Association (FBSA), led by the dedicated internationalist, Sir Paul Newall. The aim was to create an organization representing the international banking community, fostering networking, camaraderie, and support.

The WCIB's formation was a response to a momentous change in Livery membership

requirements in the City of London. Until 1999, only British, Commonwealth, and European citizens could be granted the Freedom of the City, a prerequisite for joining a Livery Company. However, following the passage of an Act on 25th March 1999, citizens of all countries, „aliens not of the Queen's allegiance," were allowed to become Freemen of the City of London, ushering in a new era of international Guilds. The legacies of the Lombard Association and the Overseas Bankers Club, two predecessors,

also influenced the WCIB's foundation and activities, as they donated valuable assets upon their dissolution.

The journey towards full Livery status comprised three stages: Guild, Company without Livery, and finally, a Worshipful Company. The WCIB successfully achieved each milestone, thanks to the dedication of its members and the support of key figures like Sir Paul Newall. On 21st September 2004, the Guild of International Bankers proudly became the 106th Livery Company in the City of London, marking a significant recognition of its status and impact.

Receiving a Royal Charter is a coveted honour for any Livery Company. In September 2007, the WCIB earned this distinction, becoming the Worshipful Company of International Bankers. The Royal Charter acknowledged the WCIB's commitment to professionalism, integrity, and service in the financial services industry, solidifying its role as a leading institution in the global financial hub.

At the heart of the WCIB's ethos lies a commitment to setting standards and adhering to the Lord George Principles. These guiding values emphasize honesty, integrity, and compliance with applicable laws and regulations. As good stewards of their client's interests, members uphold the highest personal and professional standards.

The WCIB fosters a vibrant community of professionals in the financial services industry, with over 600 members representing more than 50 nationalities. Through numerous memorable dinners and events, the Company promotes camaraderie among its diverse membership. Moreover, the WCIB takes its commitment to charity and education seriously, contributing over £1.5 million to various charitable initiatives and financial services education, positively impacting lives and promoting sector development.

Today, The Worshipful Company of International Bankers stands as a prominent Livery Company, symbolizing the global and diverse nature of the financial services industry and the City of London itself. Membership of the Company is not confined to the banking environment and is open to professionals from the financial services community. Upholding principles and leaving a legacy of meaningful contributions, the WCIB is destined to remain a respected institution in the modern world of finance.

As the WCIB continues its journey, its members will play an essential role in shaping the future of the financial services industry while maintaining the City of London's reputation as a world-renowned financial centre.

**Rafael Steinmetz Leffa**  
**Guild of Young Freemen, Renter Warden**

# PAST EVENTS HIGHLIGHT

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## The United Guild's Service

St. Paul's Cathedral,  
London EC4M 8AD

Friday 24th March 2023

Members of the Guild attended the United Guild's Service in ceremonial robes which were loaned for the occasion. As far as records show, the Service, first held in 1943 to lift the spirits of the City following the Blitz during the Second World War, was the first occasion on which all the Livery Companies and Guilds of the City combined to hold a religious Service. Since then it has become an annual event and remains one of the few occasions in the calendar at which the Livery Companies and Guilds can gather together as a whole to celebrate their contribution to the City, with a colourful procession of Masters and the Lord Mayor in State.



## Meet The Communicators

SEC Newgate, 14 Greville St,  
London EC1N 8SB  
Wednesday 19th April 2023

The Communicators' are currently a Company Without Livery, and are a Modern Company. It was a unique opportunity to learn about the newest companies, and what it takes to become a Livery Company. Members of the Guild were delighted to join the Communicators for an evening reception to learn more about their profession, which ranges from public/media relations to public affairs to digital communication.



## Garden Party & Bake-Off

The Church Gardens of St.  
Michael's Cornhill, London  
EC3V 9DSE  
Saturday 3rd June 2023

This was the first Guild event of our 2023-2024 year as the Guild welcomed the newly elected Master, with a relaxing garden party in the Guild's church. We were joined by a guest judge from the Bakers' Company for the charity bake-off. We saw an excellent and diverse selection of cakes and it was not an easy decision for our judge. Congratulations to Lucy Demmon for her winning delicious almond, raspberry, and peach cake!



We have raised over £300 in proceeds and donations which will be going towards the Master's Charity.

## Inter-Livery Cask Race

Guildhall Yard,  
London EC2V 5AE  
Saturday 17th June 2023

The Inter-Livery Cask Race is an exciting event run by the Coopers' Company, where teams from across the Livery will race off to be crowned cask race champions.

Participating teams of four will roll barrels provided by Hook Norton Brewery in Guildhall Yard in heats, before a thrilling race for the crown. Entries will raise money towards the Coopers' Charity, primarily supporting those in hardship in Greater London and Surrey.

Young Freemen volunteered as marshals for the event and became fairly proficient Coopers by the end of it!



## An Evening of Cards with the Makers of Playing Cards

The Old Doctor Butler's Head,  
2 Masons Ave,  
London EC2V 5BT  
Tuesday 11th July 2023

The Young Freemen joined the Makers of Playing Cards for a night of fun card games, in the Company's traditional setting of the Old Doctor Butler's Head. Congratulations to our winning Young Freemen: Robert Pinchen, James Campbell and Gilad Feder (prospective member) who won the game of Swedish Pursuit!



# ON THE CALENDAR UPCOMING EVENTS

A brief overview of some of our upcoming events, bookings and further details may be found on our website. As with all Guild events, friends, family, and other guests are welcome.

## Informal Drinks

**The Crosse Keys,  
9 Gracechurch St,  
London EC3V 0DR  
7:00pm - 9:00pm,  
Thursday 10th August 2023**



Join other members of the Guild for an informal evening of drinks and welcome newly admitted members to the Guild family.

Booking is not required for our informal drinks, and prospective members/guests are more than welcome to attend.

As with all Guild events, friends, family, and other guests are welcome.

**Tickets are not required for this event.**

## Meet the Master: The Woolmen's Company

**Zoom: Details will be shared  
in the attendee guidance  
email  
6:00pm - 7:00pm,  
Wednesday 16th August 2023**



In advance of this year's Sheep Drive, the Master Woolman Alderman **Vincent Keaveny** (Lord Mayor 2021-2022) has invited members and friends of the Guild to join him for a virtual talk, introducing himself and telling us a little more about his life and times in the City as well as about the fantastic work undertaken by the Woolmen's Company.

**As with all Guild events, friends, family, and other guests are welcome.**

## Gin Tasting with the Launderers' Company

**Launderers' Hall,  
9 Montague Cl,  
London SE1 9DD  
6:00pm - 8:30pm,  
Monday 4th September 2023**



The Guild is delighted to join the **Worshipful Company of Launderers** in their hall for the second event of the Meet the Livery series for 2023-2024.

Guild members and their guests will hear from several speakers about the trade, history, and modern activities of the Launderers, interspersed with the story of Mark McCullum of Bermondsey Gin and their journey to create gins honouring the forgotten recipes of vintage gins from London. A flight of four gins, plus a Negroni cocktail, and nibbles (with more goodies to take away!) will be provided for refreshments.

**As with all Guild events, friends, family, and other guests are welcome.**

# ON THE CALENDAR UPCOMING EVENTS

## The Sheep Drive

Riverscape, 10 Queen Street Place, London EC4R 1BE

8:00am - 5:00pm,  
Sunday 24th September 2023



The Sheep Drive is a major City event involving some 1,000+ Freemen of the City of London and their friends and family crossing the bridge with their sheep, raising tens of thousands of pounds for the Lord Mayor's Appeal and the Woolmen's Charitable Trust. This year the event takes place on Southwark Bridge. As volunteer marshals, the Young Freemen are the public face of the Sheep Drive, leading people across the bridge, dressed in their scarlet robes. Coverage of the event is global with images syndicated across the world.

Please note: for those who have not attended a Sheep Drive before or are bringing guests, participation in this event is as a volunteer marshal rather than to do a single drive. You (and your guests) will be expected to volunteer for the full duration of the event.

The event is free for Young Freemen and their guests and includes breakfast and a hot lunch. A standout event in our year, this event is truly one of a kind and not to be missed

**As with all Guild events, friends, family, and other guests are welcome.**

## Meet the Livery: The Firefighters' Company

St Vedast alias Foster,  
London EC2V 6HH  
6:00pm - 9:00pm,  
Tuesday 3rd October 2023



The Guild is delighted to join the Worshipful Company of Firefighters at their Livery Church for an evening reception, and the next of our in-person Meet the Livery events.

Promoting the development and advancement of the science, art, and the practice of firefighting, fire prevention, and life safety, the Firefighters' Company is unique in the City Livery tradition in that they directly represent one of the emergency services in the UK. Members and their guests will hear from several speakers for what promises to be a fascinating evening.

**As with all Guild events, friends, family, and other guests are welcome.**

## The Annual Banquet

Barber-Surgeons' Hall,  
London EC2Y 5BL

6:45pm for 7:30pm - 10:30pm,  
Friday 20th October 2023



The Annual Banquet 2023 will be held at Barber-Surgeons' Hall by kind permission of the Master and Wardens of the Worshipful Company of Barbers. This glittering evening is one of the highlights of the Guild's year, and to enjoy the fabulous hospitality of a City banquet with a sumptuous 3-course dinner with wines, port, petits fours, and coffee.

The former Lord Mayor, and Past President of the Guild, Alderman Sir Andrew Parmley will be giving the response speech in capacity as Representative Lord Mayor. Afterwards, members and guests will decamp to a nearby venue to continue the festivities.

The dress code is black tie with livery badges and decorations, national dress, or mess dress for serving officers. Livery-affiliated members are encouraged to wear their livery badges and other decorations.

**As with all Guild events, friends, family, and other guests are welcome.**

# ON THE CALENDAR UPCOMING EVENTS

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## The Lord Mayor's Show

**The Vestry of St Michael's  
Cornhill, London, EC3V 9DS**  
8:30am for 9:00am - 6:00pm,  
Saturday 11th November 2023



The Lord Mayor's Show is the world's oldest civic procession and the Guild is incredibly privileged to play a prominent role by escorting the giant statues of Gog and Magog, the ancient defenders of the City, under the watchful eye of the Worshipful Company of Basketmakers.

Tickets include breakfast, entry to the parade (which includes a light lunch at Embankment), as well as a two-course buffet with wine at the reception at the City University Club.

Places are limited owing to the unprecedented size of the procession and demand for tickets, please book as early as possible to avoid disappointment.

**As with all Guild events, friends, family, and other guests are welcome.**

## Informal Drinks

**The Crosse Keys,  
9 Gracechurch St,  
London EC3V 0DR**  
7:00pm - 9:00pm,  
Thursday 23rd November 2023



Join other members of the Guild for an informal evening of drinks and welcome newly admitted members to the Guild family. Booking is not required for our informal drinks, and prospective members/guests are more than welcome to attend.

As with all Guild events, friends, family, and other guests are welcome.

**Tickets are not required for this event.**

## The British Red Cross Christmas Market

**Guildhall,  
London EC2V 5AE**  
5:00pm - 9:00pm,  
Monday 27th November 2023



One of the key charitable events in the City's calendar, the British Red Cross Christmas Market sees 100 stalls selling handmade and unique gifts fill Guildhall Yard, with other activities taking place in the Guildhall itself. The event is run by volunteers from a mixture of City organisations, and this year the Guild is privileged to be included in this.

Members of the Guild will act as stewards during the evening, assisting the British Red Cross in organising attendees and stalls.

**This event is only open to members of the Guild of Young Freemen.**

# ON THE CALENDAR UPCOMING EVENTS

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## The Carol Service

**St. Michael's Cornhill,  
London EC3V 9DS**

6:00pm - 7:00pm

followed by drinks,

Tuesday 5th December 2023



The service will commence at 6.00pm in the Guild church of St Michael's Cornhill, and will conclude at 7.00pm with mulled wine and mince pies. The Master will deliver a traditional reading along with other City dignitaries, with the wonderful church choir singing a selection of carols.

The service will be followed by a drinks reception at the Counting House next door, with nibbles and drink provided for members and their guests.

**As with all Guild events, friends, family, and other guests are welcome.**

Full details on all upcoming events can be found at

<https://youngfreemen.org/events/>

# THE LOCATION OF THE CITY'S LIVERY HALLS



1. Apothecaries' Hall, Black Friars Lane, EC4V 6EJ
  2. Armourers' Hall, 81 Coleman Street, EC2R 5BJ
  3. Bakers Hall, Harp Lane, EC3R 6DP
  4. Barber-Surgeons' Hall, Monkwell Square, EC2V 7HR
  5. Brewers' Hall, Aldermanbury Square, EC2V 7HR
  6. Burchers' Hall, Bartholomew Close, EC1A 7EB
  7. Carpenters' Hall, Throgmorton Avenue, EC2N 2JJ
  8. Clothworkers' Hall, Dunster Court, Mincing Lane, EC3R 7AH
  9. Coopers' Hall, 13 Devonshire Square, EC2M 4TH
  10. Cutlers' Hall, Wartwic Lane, EC4M 7BR
  11. Drapers' Hall, Throgmorton street, EC2N 2DQ
  12. Dyers' Hall, 11-13 Dowgate Hill, EC4R 2ST
  13. Farmers & Fletchers, 3 Cloth Street, EC1A 7LD
  14. Fishmongers, London Bridge, EC4R 9EL
  15. Founders' Hall, 1 Cloth Fair, Clerkenwell, EC1A 7HT
  16. Girdlers' Hall, Basinghall Avenue, EC2V 5DD
  17. Glaziers' Hall, 9 Montague Close, London Bridge, SE1 9DD
  18. Goldsmiths' Hall, Foster Lane, EC2V 6BN
  19. Grocers' Hall, Princes Street, EC2R 8AD
  20. Haberdashers' Hall, 18 West Smithfield, EC1A 9HQ
  21. Innholders' Hall, 30 College Street, EC4R 2RH
  22. Ironmongers' Hall, Shaftesbury Place, Barbican, EC2Y 8AA
  23. Leathersellers' Hall, 7 St Helen's Place, EC3A 6AB
  24. Master Mariners' Hall, HQS Wellington, Temple Stairs, Victoria Embankment, WC2R 2PN
  25. Mercers' Hall, Ironmonger Lane, EC2V 8HE
  26. Merchant Taylors' Hall, 30 Threadneedle Street, EC2R 8JB
  27. Painter-Stainers' Hall, 9 Little Trinity Lane, EC4V 2AD
  28. Pewterers' Hall, Oat Lane, EC2V 7DE
  29. Plaisterers' Hall, 1 London Wall, EC2Y 5JU
  30. Saddlers' Hall, 40 Gutter Lane, EC2V 6BR
  31. Salters' Hall, 4 Fore Street, EC2Y 5DE
  32. Skinners' Hall, 81/2 Dowgate Hill, EC4R 2SP
  33. Stationers' Hall, Ave Maria Lane, EC4M 7DD
  34. Tallow Chandlers' Hall, 4 Dowgate Hill, EC4R 2SH
  35. Vintners' Hall, Upper Thames Street, EC4V 3BG
  36. Watermen's Hall, 16 St Mary-at-Hill, EC3R 8EF
  37. Wax Chandlers, 6 Gresham Street, EC4V 2AL
- † St Michael's Church, Cornhill, EC3V 9DS  
 ■ St Paul's Cathedral, EC4M 8AD

**THE GUILD OF YOUNG FREEMEN**

**NEWSLETTER**

**Volume #5**

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**THE GUILD OF YOUNG FREEMEN**

Disclaimer: Whilst every effort has been made to ensure that information in this newsletter is correct at the time of publication, the Guild cannot accept responsibility for any errors or omissions. The opinions expressed in reports and articles in this publication do not necessarily represent those of the Guild.