adds, "If Colonel Akroyd ever despairs, I give him the above answer."

Savings-bank have thus been the means of doing an immense amount of good. They have brought peace happiness, and comfort into many thousands of families. The example of Mr. Akroyd should be largely imitated, and there ought not to be a county in the kingdom without its organized system of penny banks.

CHAPTER XI.

THE CROSSLEYS—MASTERS AND MEN (*continued.*)

"The sense to enjoy riches, with the art
T' enjoy them, and the virtue to impart."—POPE.

"My ventures are not in one bottom trusted,
Nor to one place; nor is my whole estate
Upon the fortune of this present year."—SHAKSPEARE.

"The roughest road often leads to the smoothest fortune."—FRANKLIN.

"Who can find a virtuous woman? for her price is far above rubies. The heart of her husband doth safely trust in her, so that he shall have no need of spoil . . . She seeketh wool and flax, and worketh willingly with her hands . . . She layeth her hands to the spindle, and her hands hold the distaff. She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy . . . Strength and honor are her clothing; and she shall rejoice in time to come . . . Her children arise up, and call her blessed; her husband also, and he praiseth her."—*Proverbs of Solomon.*

THERE are several large employers who have endeavored to combine the principle of co-operation with the business of manufacturing, and to furnish to the men who have contributed to their past prosperity the opportunity of sharing in their future profits. The object of these masters has been to obviate the antagonism between capital and labor, and to spread the spirit of contentment among the operatives. Workmen who have saved their earnings, and stored them in savings-banks, are in this manner enabled to become partners in the concerns in which they have formerly employed their labor.

The two principal manufacturing concerns of Halifax, those of James Akroyd & Son, and John Crossley & Sons, have thus become converted into joint-stock

companies. They have been so converted with the primary design of receiving the co-operation of the managers, workmen, and others associated with them; and with that view the directors have in all cases given them the priority in the allotment of the shares.

We have already referred to the philanthropic work accomplished by Edward Akroyd in the county of York. We have now to refer to the Crossley firm, whose carpets are known throughout the world. We refer to them with the greater pleasure, as their history contains a story which may possibly add to the interest of this book—which, however useful, some readers may consider to be rather dull to read.

The founder of this firm was John Crossley. He belonged to an old Yorkshire family. His grandfather, who lived at King's Cross, near Halifax, was born of respectable parents, and had a good education, yet he was by no means fond of business. In fact, he spent the greater part of his time in hunting and shooting. His wife was, however, of a very different character. She was industrious, energetic, and an excellent household manager. She not only maintained herself, but her husband and her family. She did this by means of a boarding-school which she kept—one of the best in the neighborhood of Halifax.

One of her sons, the father of John Crossley, was brought-up to carpet-weaving. He learned his business with Mr. Webster, of Clay-pits, one of whose daughters he afterward married. John Crossley himself also became a carpet-weaver with his uncle; and when his apprenticeship was finished, he went to weave for Mr. Currie, a large carpet-manufacturer at Luddenden Foot. While working at this factory, his master built a large, fine house to live in. He thought he had

money enough saved for the purpose, but circumstances proved that he had not. Mr. Currie told his foreman that he had kept an account of its cost until he had spent four thousand pounds, and then he became so disgusted that he burned the memorandum-book, although the house was not nearly finished. He said "he had done all that to please a woman"—meaning his wife. Although Mr. Currie was an excellent man of business, his wife was too fond of show, and the large, fine house in which she was to live proved her husband's ruin. He died shortly after it was finished, and then the whole of his establishment was broken up.

After leaving Mr. Currie, John Crossley removed to Halifax to take the management of Mr. Job Lee's carpet manufactory in Lower George Yard, Halifax. He began to look out for a wife, and the history of his courtship is curious as well as interesting. The Crossleys seem to have had the good fortune to fall in with excellent wives; and the prosperity of the family is quite as much due to the Crossley women as to the Crossley men.

Martha Crossley the future wife of John Crossley, was born at Folly Hall, near the Ambler Thorn Bar. Her great-grandfather, Thomas Turner, was a farmer. He lived at the Upper Scout Hall, Shibden, and the farm-house which he occupied, at the head of the Shibden Valley, is still in existence. The eldest son was brought up to his father's business. The youngest son, Abraham, was brought up to farming, weaving, and combing. He married, and had three children—Abraham, Thomas, and Martha. Abraham, the eldest, was father of Mrs. John Crossley, *née* Turner.

Abraham was also brought up to farming and manufacturing; but it must be remembered that manufacturing was in those days conducted on a very much

smaller scale than it is now. He afterward went into partnership with his brother Thomas, to make worsted goods; but after his marriage the partnership was dissolved. He then became the proprietor of the Scout Farm, and there brought up his family.

Although Abraham Turner was a landed proprietor, he did not think it beneath him to allow his daughter Martha to go out to service. When about fifteen years old, she went as a servant to Miss Oldfield at Warley. In that service, in her own person, she did the work of kitchen-maid, housemaid, and cook, and in addition to that, she milked four or five cows night and morning. She remained about ten years with Miss Oldfield. Her wages were at first fifteen-pence a week; after two years, they were increased to eighteen-pence; and after nine years' service, they were increased to six guineas a year. Yet during that time Martha Turner saved thirty pounds by sheer thrift.

John Crossley, the founder of the Crossley firm, and the husband of Martha Turner, was originally a carpet-weaver. One night, when working at the loom, he was taking his "drinking," and on laying down his black bottle it fell and broke. In trying to catch the bottle, he cut his arm so severely that it was thought he would have bled to death. He could not work at the loom any longer, and he was going about with his arm in a sling, when his employer, Mr. Currie, said to him, "John, do you think you could tie up a loom, as you cannot now weave?" John replied that he thought he could. He tried, and proved so expert that his master would not allow him to go back to the loom. John Crossley used to regard the accident to his arm as the turning-point in his life.

In the meantime he was going on with the business of courtship, though it was very much against the wish

of the proud farmer—the father of Martha Turner. He declared that he would never allow his daughter to marry a weaver, or even a foreman of weavers. Perhaps the story of their courtship is best told in Martha's own words:

"When I went to the gate one evening, there was a young man standing there, who asked me if I wanted a sweetheart. I answered, 'Not I, marry! I want no sweethearts.' I then went into the house and left him. I saw the same young man frequently about, but did not speak to him for years after. His name was John Crossley. When my mistress ascertained his object, she did all she could to set me against him. She told me that when she was a girl, she had gone to a boarding-school kept by a Mrs. Crossley—that her husband's name was Tom Crossley, the grandfather of this very man that was courting me—and that a wilder, idler scape-grace she never knew. She always said, when she saw him coming, 'There's young Crossley come again.'

"One day I received a love-letter from him, which I could now repeat word for word. I had several other suitors, but none were so persevering as John Crossley. He pressed me very much to have him. At last he sent me a letter to say that a house was vacant in Lower George Yard, close to the works he was managing, and that it was a great chance to meet with one so convenient. I told him that I was going home to spend the 5th of November, and would pass that way and look at the house, which I did. When I got home, I asked my parents for their consent. They did not object much to it at the time; but I had not been at Miss Oldfield's more than a day or two, before they sent over my sister Grace to say that they would not give their consent to the match, and that if I insisted

on being married to John Crossley, they would never look me in the face again.

"So soon as my sister was gone, I retired in a most distressed state of feeling to my bedroom, and opened my book that was the preparation for the sacrament, and the first place at which I opened I read these words: "When thy father and thy mother forsake thee, then the Lord will take thee up." This comforted me very much. I felt that the Lord was with me in this matter, and I could no longer doubt which was the path of duty. . . . . I decided to accept John Crossley's offer, and we were married on the 28th day of January, 1800."

Mr. Crossley never did a better day's work than in marrying his excellent and noble wife. From that day forward she was his helper, his co-worker, his consoler. She assisted her husband in all his struggles, and in a certain sense she was the backbone of the Crossley family.

After the death of Mr. Job Lees, whose carpet manufactory he had managed, Mr. Crossley entered into partnership with two other persons, to take the plant and carry on the business. Some difference having occurred with the partners, he left the firm, and took a lease of Dean Clough Mill, where he entered into another partnership with his brother Thomas, and James Travers. There they carried on the business of worsted spinning. At the same time, John Crossley continued to spin and dye the yarns and to manage the looms of the firm which he had left. In fact, the dyeing and spinning for the old firm formed a considerable part of the business of the new one. Then came a crisis. The old firm took away their work; they sent the wool to be spun and the yarn to be dyed elsewhere. This was a great blow; but eventually it was got over

by extra diligence, energy, and thrift—Mrs. Crossley herself taking a full share in the labors and responsibility of her husband.

"In addition to the carpet-making," she says in the manuscript memoir of her life," we carried on the manufacture of shalloons and plainbacks, the whole of which I managed myself, so far as putting out the warps and weft, and taking in from the weavers. We had at one time as many as a hundred and sixty handweavers on these goods. We sold the principal part of them in London. We had also about four looms making brace-webs and body-belts. The produce of these looms I sold principally to the Irish, who made them up into braces and hawked them about the country. I also made and stitched, with assistance, all the carpets that we sold retail. I used to get up to work by four o'clock in the morning; and, being very diligent, I have usually earned two shillings before breakfast, by the time that my neighbors were coming down-stairs."

The partnership of Crossley, Travers, & Crossley lasted for twenty years. When the term had expired, the partners shared their savings; they amounted to four thousand two hundred pounds, or fourteen hundred pounds to each. This was not a very large sum to make during twenty years' hard work; but Dean Clough Mill was then but a small concern, and each partner did his own share of handiwork in spinning, dyeing, and weaving. Mrs. Crossley says that "the fourteen hundred pounds came in very useful" In fact, it was only a beginning. John Crossley eventually bought the Dean Clough Mills out and out. He had a family of eight children to provide for; and he put his sons, for the most part, into his business. They followed the example of their parents, and became thrifty, useful, and honorable men.

John Crossley, the founder of the firm, has observed that, in the course of his life, he was a keen observer of men and things. He says he noticed many of the failures of his neighbors in bringing up their children. Some fathers were so strict with their children, keeping them so constantly at home, and letting them see so little of the world in which they lived, that when the fathers died and the children were removed from all restraint, they came forth into the world like calves, and found everything entirely different from what they expected. Such unguided young persons, Mr. Crossley found, soon became wild, lost, and ruined. Then he observed the opposite extreme—where the fathers indulged their children so much that they became quite unfitted to endure the hardships of the world, and, like a vessel that is sent to sea without a helm, they soon became stranded on the shores of life.

Hence Mr. Crossley endeavored to steer clear of both extremes, and to give to his sons as much knowledge and experience of life as possible. When at home, he always had one of his sons near him; or when he went from home, he always took one of them with him. Thus they gained a great deal of practical knowledge of life, and knew something of the good and evil in the world; and as they grew older, they were all the better able to turn their own lives to the best account.

It is not necessary to follow the history of the Crossley family further. John Crossley died in 1837, after which the firm was conducted by John, Joseph, and Sir Francis Crossley, Bart. The latter represented the West Riding of the County of York at the time of his death, a few years ago. In 1857 he purchased a splendid piece of ground, which he presented to the Corporation of Halifax, to be used as a people's park forever. In the speech which he made on the occasion

of presenting it, he said, among other things, that he had often discussed with his friend, the mayor, the philosophy of money. "I recollect very well," he said, "once entering into the question with him, when I was twenty years younger than I am now, and saying that I saw a great deal of emptiness about this money-getting; that many were striving for that which they thought would make them happy, but that it was like a bubble upon the water—no sooner caught than burst..... Had I," he afterwards said, "been of noble birth, or traced my origin (like some in this room) to those who came in with William the Conqueror, however true it might be it would not have been good, it would even be boastful to have done so. But since I am of humble birth, perhaps it will be allowed me to say a little of those who ought to share the honor which is heaped upon me. My mother was the daughter of a farmer who lived upon his own estate; and although it was not large, it had been in the family for many generations. Her father made the same mistake that Jacob made. Jacob made too much of Joseph, and her father made too much of Mary. My mother was seventeen, and quick in disposition. She said that right was not done to her at home, and she was determined to make her own way in the world, whatever the consequences might be. She went out to service, contrary to the wish of her father. I am honored today with the presence of one who has descended from the family who engaged her as servant: I mean Mr. Oldfield, of Stock Lane, vice-chairman of the Halifax Board of Guardians. In that service, in her own person, she did the work of kitchen-maid, of house-maid, and of cook; and, in addition to that, she regularly milked six cows every night and morning. Besides which, she kept the house, which was as clean as a

little palace. But this was not enough to employ her willing hands. Her mistress took in wool or tops to spin, and she could do what scarcely any in Warley could have done—she spun that wool to thirty-six hanks in the pound, and thus earned many a guinea for her mistress, besides doing all her other work."

Sir Francis went on to relate the history of his father (as given above from his own manuscript), until the time when he took the Dean Clough Mill. "My mother," he says, "went thither with her usual energy. As she was going down the yard at four o'clock in the morning, she made this vow, 'If the Lord does bless us at this place, the poor shall taste of it.' It is to this vow, given with so much faithfulness, and kept with so much fidelity, that I attribute the great success which my father had in business. My mother was always looking how she could best keep this vow. In the days that are gone by, when it was a dreary thing to give employment to a large number of people, the advice that she gave to her sons was, 'Do not sell your goods for less than they cost, for it would ruin you without permanently benefiting any one; but if you can go on giving employment during the winter, do so, for it is a bad thing for a working-man to go home and hear his children cry for bread, when he has none to give them."

And now with respect to the manner in which Sir Francis Crossley fulfilled the vow of his mother. "On the 10th of September, 1855," he said, "I left Quebec early in the morning, for the White Mountains, in the United States. I remember passing through some of the most glorious scenery I had ever seen. On reaching the hotel at the White Mountains, I went out alone for an evening walk. It was a beautiful spot. The sun was just declining behind Mount Washington, amidst all the glorious drapery of an American sunset.

I felt as if I were walking with God. 'What,' said I, 'shall I render for all his benefits to me? Lord, what wilt thou have me to do?' The answer came immediately. It was this: 'It is true thou canst not bring the many thousands thou hast left behind thee in thy native country to see this beautiful scenery, but thou canst take such scenery to them. It is possible so to arrange art and nature that they shall be within the reach of every working-man in Halifax; that he shall go and take his evening walk there, after his day's toil has been done,' Well, that seemed to me a glorious thought! I walked home, and my prayer that night was, that in the morning I might feel that my thought was justified, and that I might be spared to put it in execution. I slept soundly that night, and when I awoke, my impression was confirmed. On the 10th of September, when I left Quebec for the White Mountains, I had no more idea of making a park than any one here has of building a city. On the day I reached home, I felt as convinced that I should carry out my thought as I was of my own existence. And from that day to this I have never flinched from the undertaking, whatever difficulties might arise. It is a happy day for me that I have been permitted to see the result in the People's Park that has been opened to-day."

The park was opened in August, 1857. Three years later, a fine statue of Sir Francis Crossley (by Mr. Joseph Durham) was placed in the park, so that all comers, while beholding the princely gift, might also see the form and features of the giver. The cost of the statue was defrayed by public subscription, in which persons of all political parties joined. The preparation of the statue was delayed by the revolution in Italy which placed Victor Emmanuel on the Italian throne. While the quarry-men at Carrara were dig-

ging out the block of marble of which the figure was to be sculptured, they were roused by shouts of "Liberty!" coupled with the name of Garibaldi, and they left their work to join the banner of that victorious leader. In front of the statue is the following inscription: "This statue of Frank Crossley, Esq., M.P. for the West Riding of the county of York, donor of the People's Park, was erected August 14th, 1860, by the inhabitants of Halifax, his native town, as a tribute of gratitude and respect to one whose public benefactions and private virtues deserve to be remembered."

But the vow of Martha Crossley was not yet entirely fulfilled: "If the Lord does bless us at this place, the poor shall taste of it." That was what she promised on her husband's entering into possession of Dean Clough Mills; and her sons have nobly fulfilled her promise. In 1864, the extensive business of John Crossley & Sons, with all its mills, machinery, plant, warehouses, and stock in trade, at Halifax, Kidderminster, Manchester, and London, was converted into a joint-stock company. The company was formed with the primary design of receiving the co-operation of all parties associated with the business, and with the object of securing a spirit of harmony and the material well-being and profit of the work-people, clerks, managers, and others interested in the concern. In order to enable the work-people to join in the business, a large sum of money was lent to them for the purpose of taking up returned shares in the company; and the work-people took them up to a large extent. A preference was always given to the managers and operatives; and the amount of shares applied for by them was invariably allotted in full.

The results of this system have proved entirely satisfactory; the directors reporting that "the active

energies of all parties necessary to insure success have been fully enlisted. They claim originality in their method of securing the direct interest of the *employés*, and they rejoice in being able to report that the system has more than realized their highest expectations." At the present time, the *employés* hold shares in the company of the value of about thirty thousand pounds; and the deposit bank, founded for the use of the work-people exclusively, contains money-savings amounting to more than sixteen thousand pounds! And thus the vow of Martha Crossley that the poor should taste of the prosperity of John Crossley & Sons has been amply and nobly fulfilled!

One of the most promising of co-operative undertakings established by employers for the benefit of their work-people was that of the Messrs. Briggs & Son, of Whitwood collieries, near Wakefield. The collieries were converted into a limited company in 1865. The working colliers were made partners in the prosperity of the concern to this extent—that whenever the divisible profits accruing from the business in any year, after making allowance for depreciation, exceeded ten per cent. on the capital embarked, all those employed by the company were to receive one-half of such excess profit as a bonus, to be distributed among them in proportion to their respective earnings during the year. The object of the owners was to put an end to strikes, which had sometimes placed them in peril of their lives, and also to enable them to live on better terms with their work-people. The colliers were invited to become shareholders, and thus to take a personal interest in the prosperity of the concern.

The project was received with great favor by the friends of co-operation. Mr. John Stuart Mill, in his

"Principles of Political Economy," announced that "the Messrs. Briggs had taken the *first step;* and that it was highly honorable on the part of those employers of labor to have initiated a system so full of benefit both to the operatives employed and to the general interests of social improvement." Mr. Hughes. M.P., after visiting the collieries, expressed his surprise at the great success achieved in the first year of working the collieries as a partnership of industry. "I believe," he said to the owners, "that in taking this step you have done a great work for England, and one which will be gratefully recognized before long by the country." The promoters also claimed a reward from the Paris Universal Exhibition, for having been "the first large employers in England who have allowed all their work-people, whether co-share-holders with them or not, to participate in all divisible profits beyond a fixed percentage on the paid-up capital of the company."

Only a few years have passed, and already this promising partnership of industry has come to an end. It has not been brought to an end by the masters, but by the men. The masters were satisfied with the profits made during the recent high prices of coal; but the men were not satisfied with the wages. Had they been as free as the Welsh colliers, they would have insisted on being paid as highly; but it would have been, as it was in Wales, ruinous to the masters. The system of industrial partnership had at length to be abandoned, and the men now work for wages instead of for part-profits. The truth is, the colliers were not sufficiently educated to appreciate the advantages of the industrial scheme. Though some of the Whitwood workmen have been stimulated by thrift to build and furnish houses of their own, the greater number of them, during the recent flush of

prosperity, squandered their wages on frivolity, extravagance, and intemperance.

The attempt was also made by several firms engaged in the iron trade to embody the principle of co-operation in their respective concerns. Among these were the firms of Greening & Co., Manchester, and Fox, Head, & Co., Middlesborough. The experiments were to a certain extent brought to an end by the greed or laziness of the colliers, who have for a time destroyed the prosperity of the iron trade. Messrs. Greening & Co. started with great enthusiasm; and the results were very successful as regards the work-people. Nothing could have been better than the spirit of goodwill, and even devotion, which was displayed by many of them. But, unhappily, contracts were taken by the management which resulted in a series of losses; and the scheme ended in liquidation. Mr. Greening states that "the distribution societies have as yet been much more successful than the production societies;" but he hopes "to see the latter crown the edifice by making workers everywhere no longer servants, but co-partners with capital."

The firm of Fox, Head, & Co. also admitted their workmen to a partnership of profits. They had for some time been much annoyed by strikes. Their works had stood idle for about a fourth of the whole time that had elapsed since their commencement. The system of co-operation was adopted in 1866, at the close of a long strike. One of the conditions of the scheme was that Fox, Head, & Co. should not be members of any association of employers, and that the workmen should not be members of any trades-union. The original intention was to pay the workmen a bonus according to profits. They eventually adopted the practice of the Messrs. Briggs & Co., which was, to divide the