

FORWOOD WILLIAM BOWER

Recollections of a Busy Life: Being
the Reminiscences of a Liverpool
Merchant 1840-1910

William Forwood

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William B. Forwood
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Liverpool Merchant 1840-1910

*"Work for some good, be it ever so slowly;
Cherish some flower, be it ever so lowly;
Labour! True labour is noble and holy."*

PREFACE

Many of the following pages were written for private circulation. Influential friends have, however, urged me to publish them, as they may appeal to a wider circle of readers. I have consented, with diffidence, but have availed myself of the opportunity to add some chapters upon local affairs, which I trust may be of public interest, and recall pleasing memories of bygone times.

W. B. F.

Bromborough Hall,
December 1st, 1910.

A FOREWORD

There are but few men whose lives are worthy to be written for general publication, but there are many who have accumulated recollections and experiences which must be interesting and instructive to those of their own kith and kin, and it is for these I am about to jot down a few reminiscences of a life which has been largely spent in public work – in helping to build up the fortunes of a great seaport, in the local government of an important Municipality, and in the administration of Justice. Should these pages fall into the hands of friends I am sure they will be read with kindly and sympathetic feelings, and strangers will, I hope, accord to them the consideration and indulgence due to a narrative written only for private publication.

Life is said to be short, but when I look back upon the events which have crowded into mine I seem to have lived a long time, and one cannot but reflect that if the prospect had always looked as long as the retrospect, how much more patience and deliberation might have been thrown into the ordering of one's affairs, and how entirely this might have altered the course of events and changed the goal of one's endeavours. It is perhaps a merciful and wise ordinance that no man can reckon beyond the day that is before him, and therefore each day should be so lived as to be typical of our life; for it is the only portion of time of which we may truly say it is our own, and at our own disposal for good or for evil.

As each life, therefore, has its ambitions – small or great – its conquests, its trials, and its failures, so each day has to bear its own burden of trials and anxieties; and as the daily life is lived, and the daily task accomplished, so will our life's work be fulfilled; but how few there are who can look back and say their lives have been a success, and that they have accomplished all they should or all they might have done.

A great philosopher and thinker, who passed away only recently, stated, on the Jubilee of his Professorship, when his contemporaries were saying that future generations would proclaim him as having accomplished greater things than Sir Isaac Newton, that "his life had not been a success, that he had given his time and his mental powers to the solution of practical problems of everyday life rather than to the claims of the higher philosophy;" and so, in our more humble spheres each of us must feel that we have neglected opportunities, and perhaps the opportunities which we most regret having neglected are those by which we could have done good to our fellow-men, and not those which made for the satisfying of our ambition.

There can be no isolation more dreary than the isolation of an old age, cut off by the lack of training and habit from sympathy with humanity, alone in its selfishness, untouched by the joy of feeling and caring for others. But even short of this isolation of a selfish old age, there must come to all of us a feeling of disappointment that our part in helping forward the well-being of others has not been larger and more fruitful:

"Frail is the web the tired worker weaves
Left incomplete:
Fair was life's promise, scanty are its sheaves;
What are its laurels, but a few sere leaves
Withering beneath our feet."

I will, however, cease to moralise, and will conclude with this thought which, I think, forms an appropriate preface to an autobiography.

How much greater would be the sum total of human happiness if men would accept as their guide the experience of those who had gone before! How many disasters might be avoided! How many successful careers might be shaped and built up! But I suppose as long as men are as they are

they will refuse to accept the experience of others, but will make their own, and through blunders and mistakes a certain proportion will arrive at success, but a larger proportion will struggle on, on the ragged edge and under the cold shade of adversity until the end of their days.

W. B. F.

Bromborough Hall, Cheshire,

January 21st, 1910.

CHAPTER I. EARLY YEARS

A Great City – its people and its institutions, as seen by a contemporary presents incidents that do not specially appeal to the historian, who is more concerned with the larger features and events which mark its growth; but those incidents may serve as sidelights upon the movements and the spirit of the times, and woven round the outlines of a life which has been threaded in the weft of its activities, may afford a background to bring into more prominent relief and give juster proportion to the characters and the actions of the men who have built up its prosperity.

My story will therefore be of the men and the incidents of my time, which I think may perhaps possess more than a passing interest, and I hope serve to awaken pleasant memories.

As I do not intend to write a record of my family life, which with its abounding happiness – some great sorrows – successes and disappointments – must be a sacred thing, I shall only make such references to my family, or to those friends still happily with us, as may be necessary to my narrative.

My great-grandfather, who was born at Plymouth, was a Lieutenant in the Royal Navy and served on board the "Foudroyant." He was killed in action, and his widow, in recognition of his courage, was awarded a Post Captain's pension. She had one son, my grandfather, George Forwood, who came to Liverpool, where in 1812 he joined Mr. John Moss as partner in the Otterspool Oil Works (Mr. Moss was the father of the late Sir Thomas Moss, Bart.). My grandfather appears to have been a man of considerable ability. Mr. Hughes, in his *History of Liverpool Bankers*, describes him as "an exceedingly able man, possessing some public spirit." His published letters and pamphlets on economic subjects show that he took much interest in the pressing questions of the day, and was very active in promoting the repeal of the Corn Laws and in the amendment of the Poor Laws.

My father, the late Thomas Brittain Forwood, was born in Russell Street in 1810, and was educated at Dr. Prior's school in Pembroke Place; he received what was known as a good classical education, and up to the close of his life his knowledge of Latin was fresh and accurate, and he could quote freely and aptly from Latin authors.

He was gifted with a love for mechanics, and he claimed to have made a locomotive when a boy, using as cylinders two surgical syringes.

He entered the office of Leech, Harrison and Co. in 1824, when he was 14 years of age, became a partner at the age of 27, and retired in 1862, when he purchased the estate of Thornton Manor, in Cheshire; here he resided for the remainder of his life. My father was endowed with a quick and bright intelligence, and was a most excellent correspondent in days when letter writing was a fine art. He had a love and capacity for hard work.

He was too much absorbed in his own business to take an active part in public life, but he was for a time a vice-president of the Chamber of Commerce, and took a leading part in the effort to obtain a reduction in the railway charges levied upon Liverpool traffic. He was for twenty-two years a member of the Mersey Dock Board, and chairman of the Traffic Committee. After he retired from business he became a magistrate for the county of Cheshire, and greatly interested himself in the restoration of Chester cathedral.

He died at his London house, in Regent's Park, December 18th, 1884, and was buried at Thornton Hough, Cheshire. My mother was a daughter of William Bower, the founder of the firm of William Bower and Sons, cotton brokers. My grandmother, Mrs. Bower, was left a widow when quite young, but must have been a woman of much ability, for during the minority of her eldest son, for several years she carried on the business, going down to the office every day. In this she was actively assisted by the late Mr. Geo. Holt, the founder of the firm of Geo. Holt and Co., with the result that when her son came of age the business was one of the largest and most prosperous on

the Cotton Exchange. I often heard her speak with gratitude of the noble self-sacrifice of Mr. Holt during all these years.

My father's house at Edge Hill overlooked the grounds of Mount Vernon Hall and the gardens of the vicarage; to the east were open fields, with a few large villas dotted about. Fashionable Liverpool still dwelt in the large Georgian houses fringing Everton Hill, which looked down upon one of the loveliest views imaginable. In the foreground were the trees and woods which ran along what is now Netherfield Road; beyond these the river flowed; in the distance the Wirral peninsula stretched out, backed by the Welsh hills. But the town of Liverpool was pushing its way up to Everton, and San Domingo Road was ceasing to be fashionable; while Aigburth, Prince's Park, and Edge Lane were rapidly becoming the most popular suburbs of the fast-rising seaport.

Soon after I was born my father removed to Marsh Lane, Bootle, and there were few more charming spots at that time. I remember the grand trees which encircled Bootle Hall and overarched Marsh Lane; here dwelt in sylvan retreats the Mathers, the Birches, and the Tyrers. The trees extended down to the sea-shore, where Miller's Castle stood sentinel – a modern building remarkable for its keep and battlemented walls. About half a mile nearer Liverpool there was a row of large houses, known as Fort Terrace; here one of my uncles lived. The garden ran down to the sea-shore, and we as boys passed out of the garden to bathe. The Canada dock is built on the site of Fort Terrace.

My father removed again, further out, to Seaforth, to a large house on the Crosby Road, facing an open space known as "Potter's Field," which was bounded on the further side by the shore. I was sent to school at Mrs. Carter's, a celebrated dame's school, where many young Liverpool boys were educated. Mr. Arthur Earle was one of my classmates. Seaforth was a very prettily wooded village, fine elm trees margining the highway right up to the canal at Litherland. The village at that time contained two other important schools, Miss Davenport's and the Rev. Mr. Rawson's. Mr. Rawson was Vicar of the Parish. Mr. Gladstone, Lord Cross, and Dean Stanley were educated at Mr. Rawson's. Mr. Rawson was very fond of telling the story of Mr. Gladstone, when a boy, spending his holiday afternoons lying before the fire reading Virgil; even in those days he had formed great expectations of his pupil's future career. Seaforth vicarage stood between the church and the railway, and was surrounded by large gardens. Litherland was also a charming rural village, containing many grand old elm trees, and several large houses. Waterloo was a rising seaside place, very fashionable in the summer; here Liverpool merchants occupied cottages, for in those times a cottage at the seaside was the usual method of spending the summer: fishings in Norway, moors in Scotland, and tours all over the world not then being in vogue.

Our home at Seaforth commanded a very beautiful marine view. I remember seeing the "Great Britain" sail, and the same night she was stranded on the coast of Ireland. For years the "Great Britain" was regarded as one of the wonders of the world. She was considered to be such a leviathan that people said she would never pay, and I believe she never did; her tonnage was under 4,000 tons. She remained the largest ship afloat for many years. The "Great Britain" went ashore in Dundrum Bay on the 22nd September, 1846, and was refloated and towed to Liverpool, August 25th, 1847. She remained for some time in the North Atlantic trade, was afterwards engaged in the Australian trade, and subsequently was converted into a four-masted sailing ship. Her final use was as a coal hulk at the Falkland Islands.

I also saw the Glasgow steamer "Orion" sail on her fatal voyage. She was stranded on the Mull of Galloway, and many lives were lost; this was in 1850.

Very frequently after the prevalence of easterly winds, the entire channel between the Rock Light and the Crosby Lightship was crowded with ships, large and small, working their way out to sea – a lovely sight. I have frequently counted over 300 sail in sight at one time.

On the Bootle shore, somewhere about where the Hornby dock is situated, there stood two high landmarks – very conspicuous objects marking the fairway through the Rock Channel, then very much used; they linger in my memory, associated with many pleasant donkey rides around them.

Bootle church in those days had two towers, and the old church was quite as ugly as the one now existing. The Dock Committee built the sea wall of the Canada dock some time before the docks were constructed. I remember about the year 1848 seeing seven ships wrecked against this sea wall; they had dragged their anchors and were driven ashore by a north-west gale. Wrecks on the Bootle and Seaforth shores were quite common occurrences. The farmers in the district fenced their fields with timber from ships stranded on the shore, and the villagers were not above pilfering their cargoes. The barque "Dickey Sam" with a cargo of tobacco from Virginia was stranded on the Seaforth sands in 1848, and an onslaught was made on her cargo by the villagers; and to protect it, my father organised a body of young men to stand guard over it – not an easy matter, as the hogsheads of tobacco were strewn along the beach for several miles. His efforts were rewarded by the underwriters presenting to him a silver salver with an appropriate inscription.

Access to Seaforth and Waterloo from Liverpool was afforded by a four-horse 'bus, which ran in the morning and evening; express boats also sailed along the canal in summer, starting from the bridge at Litherland. It was a pretty walk through the fields to Litherland, and a charming sail along the canal to the wharf in Great Howard Street.

Riding on horseback on the sea-shore was a very favourite pastime. Many business men rode into town, keeping to the shore as far as Sandhills Station.

On the road to Liverpool, and midway between Bootle and Liverpool, surrounded by fields, were the ruined walls of Bank Hall, which for 500 years had been the residence of the Moores, one of the most celebrated Liverpool families; they were large owners of property, and for that long period were closely identified with the public life of the little town.

The Hall had been pulled down and the materials used for the erection of the large stone farm buildings and an important farm-house. In my boyhood days the barns and farm-house still remained, and also the ancient garden wall, flanked with high stone gate-posts and surmounted by large carved stone urns, such as were common in the early Georgian period. A deep and wide ditch ran along the front of the wall, which was part of the old moat. The Ashcrofts were the tenants of the farm, and I can remember making hay in a field which would be about the site of the present Bankhall railway station. Further along again, in Great Howard Street, stood the jail, commonly called the French prison, many French prisoners of war having been confined there during the Peninsular war.

Near Sandhills Station there stood a large house, surrounded by trees, the residence of John Shaw Leigh, one of the founders of the present Liverpool. I remember being taken to see the icehouse in the grounds, which formed a sort of cave. Walton was a very pretty village, and remained so until a comparatively recent date; its lanes were shaded by stately trees, amid which there nestled the charming old thatched cottages which formed the village. The church, the mother church of Liverpool, was a landmark for miles, and amid its rustic and rural surroundings was picturesque and romantic. Near at hand were Skirving's nursery gardens, quite celebrated in their time.

The southern end of the town preserved its suburban aspect for a much longer period. Aigburth Road and its great elm trees remained untouched by the builder of cottages until quite recent times. Prince's Road was made in 1843, and was margined on either side by fields, which for long years remained in a more or less ragged condition, some of the land being occupied by squatters, living in wooden tenements such as we are familiar with when property lies derelict, past cultivation, but not yet ripe for the builder.

Aigburth Road and St. Michael's Hamlet retained their charming and picturesque features until such a recent period that I need not dwell upon them. Few towns had more attractive and beautiful suburbs; now the tramways have encouraged the building of small property in every direction, and suburban Liverpool is almost destroyed. The area available for residences has always been limited to the east and south, owing to the proximity of St. Helens, Wigan, Widnes, and Garston. It would have been a wise policy if our City Fathers had set apart a sanctuary for better-class houses, from

which tramways were excluded, and thus avoid driving so many large ratepayers to the Cheshire side to find a home.

My sketch of Seaforth and its neighbourhood would not be complete unless I say a word about several rather celebrated houses which existed in the district. One was Seaforth Hall, long known as "Muspratt's folly." Mr. Muspratt, who built the house, and who lived and at the age of 96 died in it, had the prescience to see that the sandhills, which he bought for a nominal price, would some day become a part of Liverpool, and he had also the enterprise to erect one of the finest houses about Liverpool. Another important house was Seafield, near Waterloo, the residence of Dr. Hicks; it was surrounded by a large park. This has since been laid out and built over, and is now known as Waterloo Park. The third interesting house was Seaforth House, the residence of Sir John Gladstone, and where his famous son spent his young days. In the 'seventies Mr. Robertson Gladstone, the brother of the Premier, had a scheme to modernise the old family house, which his brother, Mr. W. E. Gladstone, who owned the property, allowed him to carry out. Mr. Robertson Gladstone was my colleague on the Watch Committee, and he invited me to go out with him to see the alterations he was making, which I found comprised the construction of a large circular saloon in the centre of the house. This was a very fine apartment, but it ruined the rest of the house, making all the other rooms small and ill-shaped. The house never found a tenant, and some years after, when Mr. W. E. Gladstone sold his Seaforth estate, it was pulled down.

When Mr. Robert Holt was Lord Mayor, in 1893, Mr. W. E. Gladstone visited Liverpool to receive the Freedom of the City. He sent for me to the Town Hall, and said he understood I was the chairman of the Overhead Railway, and he wanted to know where we had placed our station at Seaforth. I told him it was on the south side of the old Rimrose Brook, and gave him some further particulars. He at once replied, "I remember as a boy catching what we called 'snigs' in the Rimrose Brook, and from what you tell me your station is on the north side, and as a boy I played cricket in the adjoining field, from whence in the far, far distance we could see the smoke of Liverpool." From enquiries I have made I find Mr. Gladstone's memory as to the position of the brook was more accurate than my own. It was a considerable stream and the cobble-paved highway of Crosby Road was carried over it by a high white stone bridge. Before leaving the Town Hall Mr. Gladstone asked me if I knew Seaforth House. On my saying yes, he replied, "What a mess my brother Robertson made of it!" – alluding to the incident already mentioned.

Perhaps I may here interpose another recollection of Liverpool's great son. When the late Lord Derby was Lord Mayor I was deputed to assist him when my services were required. One day he sent for me and showed me a letter he had received from Mr. Gladstone expressing his wish to address a Liverpool Town's meeting on the Bulgarian Atrocities. Mr. Gladstone, in a magazine article, had recently used strong language in reference to the Sultan of Turkey, calling him an assassin. Lord Derby considered it would not be proper for such language to be used at a Town's meeting, but he added, "Mr. Gladstone was above everything a gentleman, and if he received his promise that he would avoid strong language he would be quite satisfied and would take the chair." Mr. Gladstone at once assented. The meeting was held in Hengler's Circus. It was crowded from floor to ceiling. Mr. Gladstone arrived with Mrs. Gladstone, and after a few introductory remarks by the Lord Mayor, Mr. Gladstone rose to speak. Walking with the aid of a stick to the front of the platform, placing his stick upon the table, he clutched hold of the rails and "let himself go," and for an hour and a quarter he poured out a perfect torrent of eloquence which held the audience spellbound. It was a great oration, remarkable not so much for what he said, as for the marvellous restraint he was evidently exercising to avoid expressing himself in the forcible language which he considered the circumstances demanded. He was much exhausted after this great effort; Mrs. Gladstone had, however, some egg-flip ready, which seemed to revive him. This was Mr. Gladstone's last great speech; it was fitting it should be delivered in his native city.

There was another house at Seaforth which I must also mention, Barkeley House, the residence of Mr. Smith, commonly known as "Square-the-Circle Smith," from the fact of his claiming to have solved this problem. Mr. Smith was the father of Mr. James Barkeley Smith, who for many years did good work in the City Council. A sketch of the Seaforth of those days would not be complete without a reference to Rector Rothwell of Sefton, reputed to be one of the most beautiful readers in the Church; he drove down to the shore in his yellow gig, winter and summer, and bathed in the sea. Another grand old man was Archdeacon Jones, who succeeded his son as the Incumbent of Christ Church, Waterloo, and who died at the age of 96. I look back upon his memory with reverence, for he was a charming man; his presence was dignified, his features refined, almost classical, and he was endowed with a soft, silvery voice, and, both as a reader and preacher, he was greatly appreciated. I must mention a touching little incident. About two years before he died he broke his leg. I called with my wife to see him; before leaving he begged us to kneel down and he gave us his blessing, expressed in simple but beautiful language, and spoken with deep feelings of love and kindness.

I must now revert to my story. The railway from Waterloo to Southport was opened in July, 1848; it was called the "Shrimpers' Line," and it was thought it would never pay, as there was apparently no traffic. I remember, as a small boy, seeing the first train start from Waterloo; the occasion was a visit made by the directors to inspect the bridge over the river Alt, and my father was one of the party. The train consisted of two first-class coaches, and it was drawn by three grey horses, driven by a man seated on the top of the first coach. Some time after I saw the first locomotives brought from Liverpool. The Crosby Road was good enough, but the roads leading from the main Crosby Road to Waterloo were simply sandy lanes, and along these the heavy lorries, which carried the locomotives, had to be hauled. It was a work of great difficulty, as the wheels of the lorries sank up to their axles in the deep sand.

The railway was opened from Waterloo to Southport for some years before it was extended to Liverpool. To-day this line is probably the most profitable part of the Lancashire and Yorkshire system.

In 1849 my father bought a house in Edge Lane, then a very charming and attractive suburb. After passing Marmaduke Street, Edge Hill, there were no houses in Edge Lane on the south side until Rake Lane was reached. Here were the residences of Sir John Bent, Mr. George Holt, and others. The north side of Edge Lane, from the Botanic Gardens up to Laurel Road, was fringed with villas, surrounded by large gardens containing many fine trees, and the houses in this part were large and handsome; many of them still remain. Among those who then resided in Edge Lane were James Ryley, William Holt, F. A. Clint, Simon Crosfield, Mr. Lowndes, and Dashper Glynn. Mr. Heywood lived in Edge Lane Hall, then considered a house of much importance, surrounded as it was by a pretty park.

The principal events which dwell in my memory as having taken place at this time are the Fancy Fair held in the Prince's Park, in aid of our local charities, a very brilliant affair; and the opening of the great exhibition of 1851 in Hyde Park. It was a matter of grave consideration with my parents if I was of sufficient age to appreciate the exhibition, but in the end I was allowed to go to London; and I can only say, for the benefit of all youngsters of 10 and 11 years, that I greatly enjoyed that magnificent display, and it produced a lasting impression upon my mind. I recall at this day every detail. The wonderful show of machinery impressed me most, but the weaving of cloth and the various industrial processes were all of absorbing interest to my youthful mind, so much so that on one day I lost my party, and had to find my way back to our lodgings. Fortunately, half-a-crown had been placed in my pocket for this contingency, and with the help of a friendly policeman I had no difficulty.

The building of the church of St. John the Divine, at Fairfield, greatly interested me, and during my holidays I was taken up to the top of the tower to lay the first stone of the steeple. When the church was consecrated in 1854, Bishop Graham, of Chester, lunched at the "Hollies," my father being the chairman of the Building Committee.

After spending two years at a dame's school at Kensington, I was sent to the upper school of the Liverpool Collegiate. I was placed in the preparatory school, under the Rev. Mr. Hiley. From the preparatory school I proceeded to the sixth class. My career was by no means distinguished; four times a day I walked up and down from Edge Lane to school. My companions were Tom and Hugh Glynn; they, like myself, made but little headway. Dr. T. Glynn is now one of the leaders of our medical profession, and a short time ago I asked him how it was that we as boys were so stupid. He replied that our walk of eight miles a day exhausted all our physical and mental energies, and we were left good for nothing; and I might add we had in those days little or no relaxation in the shape of games. There was a little cricket in the summer, but this was the only game ever played, so that our school-days were days of unrelieved mental and physical work, which entirely overtaxed our strength. The Rev. J. S. Howson, the principal of the Collegiate, was very much beloved by the boys. I was a very small boy, but not too small for the principal to notice and address to him a few kindly words; in after life, when he became Dean of Chester, he did not forget me. His sympathy and love for boys and his power of entering into their feelings made him a very popular head-master.

At the age of 14 I was sent to Dr. Heldenmier's school at Worksop, in Nottinghamshire, where the Pestalozzian system of education was carried on. It was a celebrated school; many Liverpool boys were there with me, the Muspratts, Hornbys, Langtons, etc., and though we worked hard we had plenty of relaxation in the workshop and the playing fields, besides long walks in the lovely parks that surround Worksop, and which are known as the Dukeries. During these walks we were encouraged to botanise, collect birds' eggs, etc., and the love of nature which was in this way inculcated has been one of the delights of my life. The noble owners of these parks were most kind to the boys. We were frequently invited to Clumber, the residence of the Duke of Newcastle, who was Minister of War. The Crimean war was then being waged, and we considered the duke a very great person; and a few words of kindly approbation he spoke to me are among the sunny memories of my school days. The Duke of Portland, who was suffering from some painful malady, which caused him to hide himself from the world, was also always glad to see the boys, and to show us the great subterranean galleries he was constructing at Welbeck; but our greatest delights were skating on the lake at Clumber in winter, and our excursions to Roch Abbey and to Sherwood Forest in the summer. The delight of those days will never fade from my memory. We used to return loaded with treasures, birds' eggs, butterflies, fossils, and specimens of wild flowers. In the autumn Sir Thomas White always gave us a day's outing, beating up game for him; this we also greatly enjoyed; and how we devoured the bread and cheese and small beer which the keepers provided us for lunch!

We were taken by the directors of the Manchester, Sheffield and Lincolnshire Railway to the opening of the new docks at Grimsby. The directors had a special train which stopped to pick up the boys at Worksop. Charles Dickens was of the party. On the return journey, I was in his carriage; he gave me a large cigar to smoke – the first, and the last cigar I ever smoked, for the effect was disastrous.

My school days at Worksop were happy days. We spent much time in studying the natural sciences; we became proficient in joinery and mechanics; and there was a nice gentlemanly tone in the school. My great friend was George Pim, of Brenanstown House, Kingstown, Ireland. We never lost sight of each other. He entered the office of Leech, Harrison and Forwood, and became a partner with us in Bombay, and afterwards in New York; he died there in 1877, at the age of 34. A fine, handsome, bright fellow; to me he was more than a brother, and his like I shall never see again. The friend of my boyhood, of my young manhood, my constant companion; he was a good fellow.

Richard Cobden's only son was at Worksop, a bright, handsome boy. His father doted upon him, and often came down to visit him, when he took some of the boys out to dine with him at the "Red Lion"; he was a very pleasant, genial man, fond of suggesting practical jokes, which we played off on our schoolmates on our return to school. Poor Dick Cobden was too full of animal spirits ever

to settle down to serious school work. He had great talent, but no power of application. He died soon after leaving Worksop.

When at Worksop I distinguished myself in mathematics, and my master was very anxious I should proceed to Cambridge, but my father had other views, and thought a university training would spoil me for a business career. I have ever regretted it. Every young man who shows any aptitude should have the opportunity of proceeding to a university, but in those days the number of university graduates was small, and the advantage of an advanced education was not generally recognised. Life was more circumscribed and limited, and a level of education which suited our forefathers, and had made them prosperous men, was considered sufficient: more might be unsettling. The only thing to be aimed at and secured was the power and capacity to make a living; if other educational accomplishments followed, all well and good, but they were considered of very secondary importance.

Our home life was quiet and uninteresting, very happy in its way because we knew no other. Our greatest dissipation was evening parties, with a round game of cards; dinner parties were rare, and balls events which came only very occasionally. Sundays were sadly dull days; all newspapers were carefully put away, and as children we had to learn the collect and gospel. Our only dissipation was a short walk in the afternoon. Oh! those deadly dull Sundays; how they come up before me in all their depressing surroundings; but religion was then a gloomy business. Our parsons taught us Sunday after Sunday that God was a God of vengeance, wielding the most terrible punishment of everlasting fire, and only the few could be saved from his wrath. How all this is now happily changed! The God of my youth was endowed with all the attributes of awe-inspiring terror, which we to-day associate with the evil one. It is a wonder that people were as virtuous as they were: there was nothing to hope for, and men might reasonably have concluded to make the best of the present world, as heaven was impossible of attainment. In my own case, partaking of the Holy Communion was fraught, I was taught, with so much risk, that for years after I was confirmed I dare not partake of the Sacrament. What a revolution in feeling and sentiment! How much brighter and more reasonable views now obtain! God is to us the God of Love. We look around us and see that all nature proclaims His love, and the more fully we recognise that love is the governing principle of His universe, the nearer we realise and act up to the ideal of a Christian life. Love and sympathy have been brought back to the world, and we see their influence wrought out in the drawing together of the classes, in the wider and more generous distribution of the good things of life, and in the recognition that heaven is not so far from any of us. We see that as the tree falls so will it lie; that in this life we are moulding the life of our future, and that our heaven will be but the complement of our earthly life, made richer and fuller, freed from care and sin, and overarched by the eternal presence of God, whose love will permeate the whole eternal firmament.

Charles Kingsley was one of the apostles of this new revelation, which brought hope back to the world, and filled all men with vigour to work under the encouragement which the God of Love held out to us. It has broadened and deepened the channels of human sympathy and uplifted us to a higher level of life and duty.

During my school days I spent several of my summer holidays in Scotland with my mother, who was a patient of Professor Simpson in Edinburgh, and usually resided two or three months in that city. One summer holiday I stayed with old John Woods, at Greenock. He was the father of shipbuilding on the Clyde. He was then building a wooden steamer for my father to trade between Lisbon and Oporto. Another summer holiday I spent with Mr. Cox, shipbuilder, of Bideford, in Devon, who was building the sailing ship "Bucton Castle," of 1,100 tons, for my father's firm. The knowledge of shipbuilding I obtained during these visits has been of incalculable value to me in after life. Another of my summer vacations was occupied in obtaining signatures to a monster petition to the Liverpool corporation praying them to buy the land surrounding the Botanic Gardens, and lay it out as a public

park. I stood at the Edge Lane gate of the Botanic Gardens with my petition for several weeks, and I obtained so many signatures that the petition was heavier than two men could carry.

I am glad to think it was successful, and the Wavertree Park has contributed greatly to the pleasure and enjoyment of the people of Liverpool, and has been the means of preserving to us the Botanic Gardens. I think it was one of the most useful things I ever accomplished.

CHAPTER II. VOYAGE ROUND THE WORLD

Leaving school I entered the office of Salisbury, Turner and Earle, one of the oldest and leading brokerage houses in the town. The partners were Mr. Alderman John H. Turner (remarkable for the smallness of his stature), Mr. Horace Turner, and Mr. Henry Grey. My senior apprentice was the late Colonel Morrison. I had not been very long in this office when I contracted a very severe cold, the result of being out all night on Ben Lomond. I had gone up with my father and a party of friends to see the sunset; on the way down I lost my way, and finding myself with darkness coming on, in very boggy land, I sat down on a rock to await daylight. Heavy rain fell and I was soaked through, which resulted in a cold that took such a strong hold of me that the doctor ordered me a sea voyage, and on the 20th November, 1857, I set sail on board the clipper ship "Red Jacket," for Melbourne. The gold fever was at its height, and the passenger trade with Australia was very active. Our ship was crowded with passengers; she was the crack clipper of the day, and carried a double crew, that she might be enabled to carry sail until the last moment. We had a very pleasant passage and beat the record, making Port Phillip Heads in sixty-three days.

I visited the gold fields at Ballarat, making the journey from Geelong by stage-coach, drawn by six horses, the roads being mere tracks cut through the bush. I descended several of the mines; at this time the alluvial deposits had been worked out, and most of the mines were being worked at a considerable depth. At Melbourne I stayed with Mr. Strickland, at a charming villa on the banks of the Yarra-Yarra. Leaving Melbourne, I took a steamer for Sydney, where my father had many business friends, and had a very good time yachting in the bay and riding up country. I managed to lose myself in the bush, and for a whole day was a solitary wanderer, not knowing where I was. It was a period of strange sensations and of much anxiety. Eventually, late in the evening I came across a shepherd, who gave me the best of his simple fare and guided me to the nearest village.

From Australia I sailed in a small barque, the "Queen of the Avon," for Valparaiso; she was only 360 tons register, and I was the only passenger.

The voyage across to Valparaiso was eventful. We had bad weather throughout, and a heavy cyclone which did us great damage about the decks. We were hove to for two days with a tarpaulin in the mizzen rigging. We sailed right through the storm centre, where we had no wind, but a terrific and very confused sea, and here we saw hundreds of sea-birds of all kinds. At Valparaiso we obtained a charter to load cocoa at Guayaquil. We had a lovely cruise up the coast, and the sail up the river to Guayaquil was heavenly; we had the panorama of the Andes on our right, with the richly verdured island of Puna on the other hand; flocks of flamingoes were wading in the shallow sea channels, and pelicans were busy fishing along the margins of the sandbanks. At Guayaquil we had some good crocodile shooting, not the easiest game to bag. These reptiles had to be stalked in the most approved fashion; although they lay seemingly basking and asleep in the sun, with their great mouths wide open, their ears were very much on the alert, and it was most difficult to come within shot. We succeeded better from a boat than from the land, for by allowing the boat to drift with the tide we were able to get within easy shot without being heard.

I visited Bodegas and some of the Indian villages at the foot of the Andes. The whole country was very interesting, and very rich in tropical birds and flowers. There were too many snakes to make travelling quite comfortable, but in time we found they all did their best to get away from us, and we gained more confidence.

I had a little adventure in Guayaquil which might have been very unpleasant. There was a revolution, and the government troops had only just regained possession of the city; I had the misfortune to walk unwittingly through a barricade, which consisted of some half-dozen ragged black

soldiers, who quite failed to suggest to me a military outpost. I was at once arrested and taken to the jail. Here I remained for some hours surrounded by the most horrible looking ruffians, and was in mortal dread of the time when I should be locked up with them in one of the foul dens which led off the court-yard. I was fortunately set free through the kind intervention of an American who had been a witness of my capture and incarceration.

At Guayaquil we loaded a cargo of cocoa and sailed for Falmouth for orders. We arrived off this port in November, 1859, after an uneventful voyage of 110 days. We tacked the ship off the Manacle Rocks, at the entrance to the harbour; the wind flew round to the east, and we were driven out again into the chops of the channel; it was twenty-four days before we again saw Falmouth. We fought our way against a succession of easterly gales, sometimes driven out as far west as the Fastnet. The fleet of ships kept out by the long continued easterly winds was very large, and the Admiralty was obliged to dispatch relief ships with stores for their succour.

No one who has not experienced an easterly gale in the Channel can form any idea of the toil of a constant fight against a succession of heavy gales, cold and bleak with sleet and snow. Sometimes the wind would decrease and we were able to make some headway, and perhaps work our way within sight of the Scilly Islands, raising our hopes of an early arrival at our port, then another gale would spring up and drive us back again to the west of Ireland, and the same thing was repeated over and over again. The Channel was full of ships detained by adverse gales, and the home markets were disorganised by the lack of supplies of raw produce. All this is now a thing of the past, steamers are independent of head winds, and winter easterly gales no longer strike terror into the hearts of shipowners and merchants.

Whilst on this voyage, to relieve the monotony of the daily routine of sea life, I taught myself navigation, took my trick at the wheel, and had my place aloft when reefing next to the weather earing, where I worked with an old man-of-war's man named Amos. Amos was a noble specimen of the old-fashioned British sailor. He was the king of the fo'castle, and while he was on hand no swearing or bad language was heard. The knowledge I then obtained of navigation and seamanship has been most valuable to me through life. It was a great opportunity, which I was wise enough to avail myself of. During the whole time I was on board this ship – nearly eight months – I never missed taking my trick at the wheel, or going aloft to reef. I well remember laying out on the fore yardarm, off Cape Horn, for two hours, while we got a close reef tied. We had to take up belaying pins to knock the frozen snow and ice off the sail before we could do anything, and the ship was labouring so heavily in the seaway that our task was most difficult. In navigation I became so proficient that I could work lunars with ease, and after the passage home of 110 days without seeing land I placed the position of the ship within three miles of her true position, near the Wolf Rock, Land's End, the old captain being ten to twelve miles out in his longitude. I remember feeling very proud of my good landfall. I told the old skipper that I thought we should see land at noon. He smiled and replied that we should not make it before three o'clock. I went aloft on to the fore yard-arm at one o'clock, and had not been there many minutes when I shouted "Land Ho!" I saw the sea breaking over the Wolf Rock.

CHAPTER III.

LIVERPOOL

Liverpool occupies the unique position of having filled two important places in the history of England. There was, firstly, the little town clustered round about its castle, and holding a charter from King John dated 1207, its estuary affording a safe haven for the trifling commerce passing between England and its sister island, Ireland. Thus situated it had to bear its part in the political movements and the foreign and civil wars which for long years harassed and distressed the country and checked its progress. Although the six centuries which intervened between 1200 and 1800 are filled with many incidents which clothe this portion of the history of Liverpool with much that is picturesque and romantic, at the close of the eighteenth century we still find Liverpool a small if not insignificant place, with a population in 1790 of only 55,000, while the tonnage of her shipping was only 49,541 tons.

This may be said to close the history of "old" Liverpool. With the dawn of the nineteenth century a new Liverpool sprang into existence. The opening of the American trade, the peace of 1814, and the introduction of steamships, gave an enormous impetus to the growth of the trade of the port and laid the foundations of that vast and world-wide commerce which has made the name of Liverpool synonymous with the greatest achievements in commerce and in science. The building of the Liverpool and Manchester Railway, the mother of railways, the docks, and the bridging of the Atlantic by what is practically a steam ferry, will ever stand out as epoch making.

Thus in little over a hundred years Liverpool has grown from a small town into a great city, the city of to-day.

Liverpool in 1860-1870

My story must, however, begin with the 'sixties, when I commenced my business career. The growth of the city and its commerce has since been fully commensurate with the growth of the country. In the fifty years which have intervened the Empire has doubled its area and population, and the United Kingdom has trebled its trade. The population of Liverpool, including the newly added areas, has during the same period increased from 433,000 to 750,000, and the tonnage of our shipping from 4,977,272 tons to nearly 17,000,000 tons. She conducts one-third of the export trade and one-third of the import trade of the United Kingdom, and she owns one-third of the shipping of the kingdom, and one-seventh of that of the world. It has been a privilege to have been engaged in the commerce of the port during this remarkable expansion, and to have been associated with the conduct of public affairs during this period of growth and development in the city. Very much of this has been due to the enterprise and enlightenment of her own people. Liverpool shipowners have been in the vanguard of steamship enterprise, which has contributed so greatly to her prosperity; her merchants have built up her great trade in cotton and grain, and her citizens have not been slow to promote every sanitary improvement which made for the health and well-being of her people.

During the past fifty years the town has been re-sewered, the streets paved with an impervious pavement, and a new water supply has been introduced. The city has been encircled by a series of public parks and recreation grounds, baths and washhouses have been established, free libraries have been opened in the various suburban centres of population, cellar dwellings have been abolished, and rookeries in the shape of courts and tenement houses have been done away with, and in their place clean and comfortable working-men's cottages and flats have been substituted. The curse of drink has been effectively checked by the closing of twenty-five per cent. of the public-houses. To quote from Professor Ramsay Muir's interesting *History of Liverpool*: "Thus, on all sides and in many further modes the city government has, during the last thirty years especially, undertaken a responsibility for the health and happiness of its citizens unlike anything that its whole previous history has shown, and if any full account were to be given of what the city as a whole now endeavours to do for its citizens much ought also to be said of the extraordinary active works of charity and religion which have been carried on during these years."

The Liverpool of to-day is a city very different from the Liverpool of the 'sixties and 'seventies, indeed it is difficult to recognise them as being one and the same; the streets remain, but they are widened and improved, and their inferior and often squalid surroundings have disappeared; and if our modern architecture is not always of the best, our new buildings at least impart dignity and importance. Shaw's Brow, with its rows of inferior, dingy shops, a low public-house at the corner of each street, has given way to William Brown Street, adorned on one side by our Museum, Libraries, Art Gallery, and Sessions House, and the other by St. George's Hall and St. John's Gardens. The rookeries which clustered round Stanley Street, and were occupied by dealers in old clothes and secondhand furniture, have been replaced by Victoria Street, which is margined by banks and public buildings. The terrible slums which surrounded the Sailors' Home and Custom House, veritable dens of iniquity, have disappeared.

The dirty ill-paved town is now the best paved and the best scavenged town in the United Kingdom. With the growth of the town and the extension of tramways, residential Liverpool has been pushed further out until it can get no further, and it is now finding its way into Cheshire. No private dwelling-house of any importance has been erected on the Liverpool side for many years. The charming suburb of Aigburth has long since been destroyed, but the greatest change has taken place in the docks. The old docks have had to be remodelled to give sufficient depth of water and quay space for the larger vessels now employed, and special docks have had to be constructed for the Atlantic steamship trade. In the 'sixties the Prince's dock was filled with sailing ships trading to India

and the West Coast of South America. They discharged on the west side and loaded on the east side. It was quite a common thing for a sailing vessel to occupy four and five weeks loading her outward cargo. On the walls of the docks and on the rigging of the ships, posters were displayed notifying that the well-known clipper ship – , A1 at Lloyd's, would sail for Calcutta or Bombay, and giving the agent's name, etc.

At the south end of the Prince's dock was the George's basin, a tidal basin through which ships going into the Prince's or George's dock entered. I remember seeing one of Brocklebank's Calcutta ships, the "Martaban," enter this basin under sail; it was done very smartly, and the way in which the canvas was taken in and the sails clewed up and furled, was a lesson in seamanship. The George's dock was dedicated to schooners, mostly fruiterers from Lisbon or the Azores, and during the herring season fishing boats used to discharge in one corner, the fish girls going down planks to get on board to buy their fish. The Mariners' church, an old hulk in which Divine Service was held every Sunday, occupied another corner.

The Albert dock was filled with East Indiamen discharging their cargoes of sugar, jute, and linseed, and tea clippers from China; they loaded their outward cargoes in the Salthouse dock, which adjoined; further south again, the King's and Queen's docks were occupied by small foreign vessels, trading to the continental ports. The old New York liners, sailing ships, loaded in the Bramley Moore dock; and the docks further north, the Canada being the most northerly, were filled with steamers trading to the Mediterranean, and the Cunard and Inman lines of steamers.

To-day one may hunt from one end of the docks to the other without finding a dozen sailing ships larger than a schooner. With the exit of the sailing ship much of the romance has been taken out of the life of Liverpool. It was a joy to walk round the docks and admire the smart rig and shipshape appearance of the old sailing vessel. The owner and captain, and, indeed, all connected with her, became attached to their ship and took a pride in all her doings. In those days the river Mersey was a glorious sight with probably half a dozen or more Indiamen lying to an anchor, being towed in or out, or sailing in under their own canvas.

The river Mersey, at all times beautiful with its wonderful alternations of light and its brisk flowing waters, has never been so beautiful since the old sailing ship days, when at the top of high water the outward bound fleet proceeded to sea, and the entire river from the Pier Head to the Rock Light was filled with shipping of all sizes working their way out to sea, tacking and cross tacking, the clipper with her taut spars and snow-white canvas, and the small coaster with her tanned sails all went to make up a picture of wonderful colour and infinite beauty.

The Dock Board

There is no branch of the public service of which Liverpool people are more proud than the administration of the Mersey Docks and Harbour Board. The members of the Board have always been recruited from our leading merchants, shipowners, and brokers, and they have been fortunate in selecting as their chairmen men of exceptional ability. I can recollect Charles Turner, M.P., Robert Rankin, William Langton, Ralph Brocklebank, T. D. Hornby, Alfred Holt, John Brancker; and the Board is to-day presided over by Mr. Robert Gladstone, who worthily maintains the best traditions of his office.

Of late years the members have been elected without any contests, but it was not always so. In the 'seventies there were severe contests, which arose not upon questions of personal fitness, but were prompted by trade rivalries. It had become the fashion for the various trades to nominate members who would look after the particular interests of their trade. Jealousy was aroused if one trade obtained larger representation than others. The interests of the steamship owners were opposed to those of the sailing-ship owner. The one wanted allotted berths to secure dispatch, the other quay space free and unappropriated. Cotton men wanted special facilities for cotton, and the timber people yard space for the storage of timber and deals. Each trade had its associations, and in addition there was a ratepayers' association, which sought to break up this system of trade delegation by electing independent men. The payment of £10 in dock dues gave a vote. So faggot votes were easily and extensively manufactured. Shipowners and merchants qualified every clerk in their employ. The nomination of members took place on the 1st January, and the election on the day following. The elections were hotly contested, but always in a gentlemanly way, and with much good humour. It required skill to fill up the voting papers so as to secure a majority for any particular candidate.

Among those who busied themselves over these elections I remember William Johnston, Robert Coltart, Worsley Battersby, Edmund Taylor, Arthur Forwood, G. B. Thomson, George Cunliffe, and James Barnes.

The ratepayers' association accomplished much good by the election of some men of independence. My particular desire at this time was to try and induce the Board to fund their debt. It was felt that such a large floating debt was not only cumbrous and inconvenient, but in times of financial stress, or with a cycle of years of bad trade, might be a source of danger. I urged the funding of the debt on the nomination days, and also through the press and Chamber of Commerce. It met with the strong opposition of the Board, led by Mr. Brocklebank, but in course of time after the Corporation had taken the lead, the Dock Board wisely funded a portion of their debt.

The gradual increase of steamers, the passing of the sailing vessel, and the large share of the trade of the port being now conducted by "liners," have to a very large extent done away with trade rivalries; hence the little interest now taken in the Dock Board elections.

The present generation scarcely know that the docks were up to 1857 administered by a Committee of the Corporation. In my young days Liverpool people were very sore and angry at the action of Parliament in foisting upon them the Birkenhead docks. These docks had been constructed by a private company, and were insolvent and a hopeless failure. Birkenhead had, however, powerful influence in Parliament, and stoutly opposed any extension of the Liverpool docks, contending that the Birkenhead docks had not had fair play, and could accommodate the surplus trade of Liverpool. In the end, in 1857, Liverpool was obliged to buy them for £1,143,000, and within a very few years had to expend upon them £3,859,041. This outlay has ever since been a serious burden upon Liverpool. Nor did the hostile action of Parliament stop here. The town dues were taken from Liverpool, and commuted for a payment of £1,500,000. The management of the dock estate was placed in the hands of the trustees, who are, except three, elected by the dock ratepayers.

In olden time the Dock Board had an annual excursion to inspect the lightships, to which they invited the whole of the Council. They were pleasant days, and it was supposed that the Mayor for the coming year was selected on these occasions. These excursions contributed to a good feeling between the Dock Board and the Corporation, which is so essential if we are to preserve the prosperity of the port. I sometimes think that our City Fathers apparently forget that our docks and our commerce are the life-blood of Liverpool.

Mr. John Bramley Moore's great work on the Dock Board was completed before my day, but he continued his interest in Liverpool to the last, and was present at the opening of the North Dock system in 1882, where I saw him. He used to tell how indefatigably he worked to secure the extension of the docks in a northerly direction, how he asked Lord Derby to present the Bootle shore to the Dock Board, urging that it would be greatly to the gain of the Derby family. Lord Derby replied that it would be very difficult to convince him of that, and that he had already refused £90,000 for it. Mr. Bramley Moore then offered if Lord Derby would transfer his foreshore rights the Dock Committee would raise all the back land by using it for the deposit of their spoil, which would, he thought, be an adequate compensation. The deal was closed on this basis, the Dock Committee secured two miles of river frontage, and the Derby family the site of the most important part of Bootle, and now forming one of the most valuable of their estates.

One of the first docks constructed on this newly-acquired land was the Bramley Moore, so named after the chairman.

No one can fail to acknowledge the enterprise and wisdom which have characterised the administration of the dock estate. Municipal work follows the demand of the people, and seldom goes ahead of it; but the provision of docks must anticipate the demand likely to be experienced. In all this the Dock Board has acted with boldness and with prudence, under circumstances of much embarrassment. The construction of the Manchester Ship Canal presented a problem of considerable difficulty, but the Dock Board adopted the courageous but wise policy of looking to Liverpool and Liverpool trade only, and the facilities they have provided for the changed conditions of trade have done not a little to conserve the commerce of the port.

The Liverpool Exchange

A great change has taken place in the Liverpool Exchange. In the early 'sixties the old Exchange buildings were still in existence. The building which surrounded Nelson's monument was classic in design, with high columns surmounted by Ionic capitals and a heavy cornice. The newsroom was in the east wing, with windows overlooking on the one side Exchange Street East, and on the other the "flags." The room had two rows of lofty pillars supporting the ceiling; and there was ample room in the various bays not only for newspaper stands, but for chairs and tables, and it had very much more the appearance of a reading-room in a club than its elaborate, but less comfortable successor. On the western and northern side of the Exchange were offices with warehouses overhead. The Borough Bridewell stood in High Street, its site being now covered by Brown's Buildings, and the Sessions House occupied part of the site upon which the newsroom now stands. In the 'sixties high 'change was in the afternoon between four and five o'clock, but much business was also transacted during the morning. No merchant or broker considered that he could commence the work of the day until he had read the news on the "pillars" in the newsroom. Instead of the work on the Exchange being done by clerks, it was transacted by the principals, who considered it only respectful to appear in a tall hat and frock coat. Although in those days there may have been a little too much formality in dress, in these there is sadly too little, and with the disappearance of the tall hat and frock coat one has also to regret the abandonment of those courtly manners and that respectful consideration which gave a charm to commercial intercourse, and was not confined to the Exchange and the office, but was reflected in the home and in private life.

Merchant shipbrokers and general produce brokers transacted their business in the newsroom, while the cotton brokers, braving all weathers, were to be found on the "flags."

The present newsroom was opened in 1867, and shortly afterwards the Mayor, Mr. Edward Whitley, gave a ball in honour of Prince Arthur and the Prince and Princess Christian, the ballroom in the Town Hall being connected with the newsroom by a long corridor constructed of wood. Dancing took place in both rooms.

Upon several occasions after a heavy fall of snow, fights with snowballs were waged on the "flags," until, becoming serious, the police were obliged to interfere and put a stop to them. A playful seasonable exchange of snowballs degenerated into a combat with the rougher element which frequented the "flags."

I still recall many of the habitués of the Exchange from 1860 to 1870, men who well represented the varied interests of the great port. While frock coats and tall hats were the rule, many still wore evening dress coats, and not a few white cravats. There was old Miles Barton, a picturesque figure, with his genial smile, and his hat drawn over his eyes; Isaac Cook, the Quaker, in strictest of raiment; Harold Littledale, the friend of Birkenhead, and the critic of the Dock Board; Michael Belcher, the opulent and prosperous cotton broker; the two Macraes, the principal buyers of cotton for the trade; Tom Bold, the active Tory political tactician, who in olden days knew the value of every freeman's vote; H. T. Wilson, the founder of the White Star Line and the Napoleon of the Tory party; Edmund Thomson, the pioneer of steamers to the Brazils, who, like most pioneers, was unsuccessful; John Newall, the "king" of the cotton market, who had an enormous clientele of very wealthy men; C. K. Prioleau, the representative of the Confederate Government, who was also the great blockade runner. Mrs. Prioleau was considered to be the most beautiful woman in Liverpool. Mr. Prioleau built the house in Abercromby Square which the Bishop now occupies as his palace. R. L. Bolton, a very successful and bold operator in cotton, though in appearance the most shy and timid of men was another well-known figure; he rarely made his appearance until late in the day, being credited with a love of turning night into day. James Cox, the opulent bachelor, doyen of the nitrate trade, held his court always well attended in one corner of the room. I well remember J. Aspinall Tobin, tall of

stature, distinguished in appearance, fluent of speech, a welcome speaker on every Tory platform; John Donnison, famous for his little dinners and excellent port; Sam Gath, the tallest man on the Exchange; Joseph Leather, the forceful partner in Marriotts, a leading nonconformist, who built and lived at Cleveley, Allerton; Maurice Williams, the writer of a cotton circular, and a reputed oracle on cotton – he lived at Allerton Priory, afterwards bought and rebuilt by Mr. John Grant Morris; Thomas Haigh, the courtly and stately chief of Haigh and Co., cotton brokers; Edwin Haigh, his son, and the most vivacious and talkative of men, popular with all; Lloyd Rayner and his brother Edward, the largest brokers in general produce; S. Bigland, plain and honest of speech; the two Reynolds, skilled in Sea Island and Egyptian cotton; John Joynson and his brother Moses; John Bigham, portly and prosperous; and not far away, his son, John C. Bigham, who was destined soon to leave the "room" and become the able Queen's Counsel, the learned President of the Admiralty and Divorce Court, and afterwards a peer of the realm (Lord Mersey), and whose brilliant career was doubtless largely due to his early business training; Studley Martin, the active secretary to the Cotton Brokers' Association, buzzing about like a busy bee, collecting opinions as to the amount of business doing in cotton; Thos. Bouch, the dignified representative of the old firm of Waterhouse and Sons; Edgar Musgrove, an ideal broker, ever present and ever active. Nor must I forget the noble band of shipbrokers who collected the cargoes for ships loading outwards: Robert Ashley, Louis Mors, W. J. Tomlinson, J. B. Walmsley, John McDiarmid, Robert Vining, Dashper Glynn, Tom Moss, G. Warren, S. B. Guion, all of whom, with many others, represented vigorous interests which in those days made the trade of Liverpool.

Outside the Exchange, but yet very necessary to the success of its business, were the lawyers and insurance brokers and average adjusters. Amongst lawyers Mr. Bateson and Mr. Squarey enjoyed the largest commercial practice; R. N. Dale was the leading underwriter; and Mr. L. R. Baily was not only very prominent as an average adjuster, but as an arbitrator he afterwards became one of the members for Liverpool. In those days, before the establishment of the system of trade arbitrations, there was abundant employment for lawyers and professional arbitrators.

A sketch of the Liverpool Cotton Exchange would not be complete without a reference being made to the dealings of Maurice Ranger, and others, who in the 'seventies on several occasions tried to corner the market by buying "futures" for delivery in a given month, and then obtaining such a control of the spot market as would prevent the sellers fulfilling their contracts. Mr. Ranger's operations were on a gigantic scale, but there was always a "nigger on the fence." The unexpected happened, and I do not think he ever fully succeeded in these enterprises. He had many imitators, who were equally unsuccessful. Mr. Joseph B. Morgan did a useful work for the cotton trade, by establishing the cotton bank to facilitate clearances in future contracts.

The removal of the Cotton Exchange to the new premises has taken place since my active business days, and the whole course and methods of the trade have changed.

Commerce

In the 'sixties, sailing-ships filled the Liverpool docks, and fully one-half of them flew the American flag. The great trades of Liverpool were those carried on with America, Australia, Calcutta, and the West Coast. The clipper ships belonging to James Baines and Co., and H. T. Wilson and Co., were renowned for their fast passages to Melbourne, while the East India and West Coast ships of James Beazley and Co., Imrie and Tomlinson, McDiarmid and Greenshields, and the Brocklebanks were justly celebrated for their smartness and sea-going qualities. Charles MacIver ruled over the destinies of the Cunard Company, and this line then paid one-third of the Liverpool dock dues. Mr. MacIver was a man of resolute purpose, and a power in Liverpool; in the early volunteer days he raised a regiment of field artillery, 1,000 strong, which he commanded. Many stories are told of his stern love of discipline. A captain of one of the Mediterranean steamers asked his permission as a special favour to be allowed to take his wife a voyage with him. Mr. MacIver whilst granting the request, remarked that it was contrary to the regulations of the Cunard Company. The captain, upon proceeding to join his ship with his wife, to his surprise found another captain in command, and a letter from Mr. MacIver enclosing a return passenger ticket for himself and his wife. William Inman was building up the fortunes of the Inman Line, and was the first to study and profit by the Irish emigration trade. The Bibbys and James Moss and Co. practically controlled the Mediterranean trade. The "tramp" steamer was then unknown, and outside the main lines of steamers there were few vessels; but the Allans were forcing their way to the front, and Mr. Ismay was establishing the White Star Line, which revolutionised Atlantic travel. Mr. Alfred Holt was doing pioneer work in the West India trade, with some small steamers with single engines. These he sold and went into the China trade, in which he has built up a great concern.

The Harrisons were sailing ship owners, but they had also a line of small steamers trading to Charente. They afterwards started steamers to the Brazils and to Calcutta. Looking back, they appear to have been most unsuitable vessels, but freights were high, and to Messrs. T. and J. Harrison belongs the credit of quickly finding out the most suitable steamer for long voyages, and always keeping their fleets well up to date.

We must not forget to mention the merchants of Liverpool, for in those days the business of a merchant was very different from that of to-day. He had to take long and far-sighted views, as there was no such thing as hedging or covering by a sale of futures; his business required enterprise and the exercise of care and good judgment. Among our most active merchants we had T. and J. Brocklebank; Finlay, Campbell and Co.; Baring Brothers; Brown, Shipley and Co.; Malcolmson and Co.; Charles Saunders; Sandbach, Tinne and Co.; Wm. Moon and Co.; Ogilvy, Gillanders and Co.; T. and W. Earle and Co.; J. K. Gilliat; J. H. Schroeder and Co.; Rankin, Gilmour and Co., and others.

In the 'sixties Liverpool had two great trades. The entrepôt trade, the produce of the world, centred in Liverpool, and was from thence distributed to the various ports on the continent. The opening of the Suez Canal, and the establishment of foreign lines of steamers, have largely destroyed this trade, and produce now finds its way direct to Genoa, Antwerp, and Hamburg. The other great trade was in American produce. For this Liverpool offered the largest and best market. This trade is unfortunately seriously threatened. The increase in the population of America is now making large demands upon her productions, and reducing the quantities available for export.

Liverpool was also a considerable manufacturing centre. It was the principal place for rice-milling and sugar-refining, while shipbuilding and the making of locomotives and marine engines contributed largely to her prosperity.

One cannot review the past trade of Liverpool and its present economic surroundings, without feeling some anxiety for the future. Not only have the trades which so long made Liverpool their headquarters been to some extent diverted, but the efforts of rival ports (in many cases railway ports

or ports which have little or no concern as to the payment of interest on the money employed in their construction) are directed to the capture of our trade; in this they are still being actively assisted by the railway companies, who grant to them preferential rates of carriage. There can be little doubt that our merchants and shipowners will find new avenues for their enterprise, and new trades will take the place of those partially lost; but Liverpool has in front of her a fight to obtain the just advantage of her geographical position, and it is a fight in which the city must bear its part.

The city will also have to adopt a more enlightened policy, and encourage manufacturing industries. This can only be done by reductions in the city rates, and also in the charges for water. The loss would only be nominal; we should be recouped by an increased volume of trade, and by our people obtaining steady occupation instead of the present casual employment.

The American War

The great war between the Northern and Southern States of America, which was waged from 1861 to 1865, had a far-reaching influence upon Liverpool.

Prior to this date American shipping filled our docks, and 82 per cent. of our cotton imports were derived from the Southern States.

The election of Lincoln as President of the United States, and the rejection of the democratic candidate precipitated a crisis which had been long pending.

Slavery was a southern institution, and although it was conducted in the most humane manner, and many of the worst features of the system were absent, the principle of slavery was abhorrent to a large section of the northern people, and the south feared that with the election of Lincoln this section would become all-powerful. South Carolina was the first state to assert her sovereign right to secede from the union. Other states followed slowly and with hesitating steps, and by the end of 1861 the north and south were engaged in mortal combat. The southern states were ill equipped for the struggle, they had no war material and were dependent for clothing and many of the necessities of life upon the northern manufacturers.

The policy of the north was, therefore, to establish a blockade of the south, both by land and by sea, which caused prices of many commodities to rapidly advance in the south, and cotton, their main export, to quickly decline in value.

The English people sympathised with the south, as the weaker power, and also having been actively associated with them in trade. The arrest of the southern envoys Mason and Slidell upon the British mail steamer "Trent," by the federal commander, did not improve the relationship between Great Britain and the Government at Washington, and created ill feeling against the north.

Under these circumstances Liverpool merchants fitted out many costly expeditions to run the blockade and to carry arms and munitions of war into the southern ports. The *modus operandi* was to send out a depot ship to Nassau or Bermuda and employ in connection with this swift steamers to run the blockade and bring back cargoes of cotton. The profits of the trade were great, but the risk was also very considerable.

The trade at best was a very questionable one; it was justified on the ground that a blockade cannot be recognised unless effectual. The United States started with a blockading fleet of 150 vessels, but at the end of the war they had 750 vessels employed in this service. The blockade runner had to rely entirely upon her speed, as to fire a gun in her own defence would at once have constituted her a piratical vessel. The fastest steamers were bought and built for the purpose. They usually made the American coast many miles from the port and then under the cover of darkness they stole along the shore until they came to the blockading fleet, when they made a dash for the harbour. It was exciting work, and appealed to many adventurous spirits, and the prize if successful was great. I think all this had a demoralising influence upon Liverpool's commercial life, and the intense spirit of speculation created by the cotton famine was also very injurious. Fortunes were made and lost in a single day. Prices of cotton, while peace and war hung in the balance, fluctuated violently, and when war was seen to be inevitable, they advanced with fearful rapidity. A shilling per lb. was soon reached. The mills went upon short time. By the summer of 1862 cotton was quoted at 2s 6d per lb. The speculative fever became universal; men made fortunes by a single deal. When the recoil came after the war most of these fortunes were lost again. Legitimate trade had been sacrificed to speculation. Mansions luxuriously furnished, picture galleries, horses, and carriages had to be sold, and in not a few instances, their owners, having lost both their legitimate business and their habits of industry, were reduced to penury and want, and were never able to recover themselves. The results of the war were far-reaching. The spirit of speculation was rampant for many years, with disastrous results; it

was only when a system of weekly and bi-weekly settlements was introduced that speculation was brought within legitimate limits.

A Nemesis seemed to follow this violent outburst of speculation, and but few houses actively engaged in it survived very long.

Liverpool was also active in assisting the south to build and fit out vessels of war to prey upon American commerce. The "Alabama" was built at Birkenhead; she sailed away to a remote island and there took on board her armament. She and her sister ship, the "Shenandoah," did immense damage to American shipping, for which England had in the end to pay, as by the Geneva arbitration she was held responsible for allowing the "Alabama" to be built and escape.

American shipping has never recovered from this blow, but it is only fair to say that the cost of shipbuilding in America, by reason of her prohibitive tariffs, has mainly prevented her resuming her former position on the ocean.

The Southern Bazaar

Near the close of the war a huge bazaar was held in St. George's Hall, in aid of the southern prisoners of war. It was designated the Southern Bazaar, and the stalls were called after the various states, and were presided over by the leading ladies of the town, assisted by many of the nobility and society people. It was a brilliant success, money was plentiful, and men and women vied with each other in scattering it about. Upwards of £30,000 was realised in the three days.

The Volunteer Movement

No account of the doings in Liverpool in the 'sixties would be complete that did not describe the beginnings of the great volunteer movement, which was destined to occupy so much public attention, and to form such an important portion of our national defence. Liverpool can certainly claim to have initiated the movement. Mr. Bousfield endeavoured to revive this branch of the service in 1853. A few years later he formed a drill club, a very modest beginning, consisting of only 100 men, wearing as their uniform a cap and shell jacket. Captain Bousfield endeavoured several times to obtain recognition by the Government, but failed; and he had to encounter a considerable amount of chaff and ridicule. The public had but little sympathy with the young men who "played at being soldiers." Captain Bousfield was not discouraged, he loved soldiering and was an enthusiast, and his opportunity was soon to arrive. In 1859 the Emperor Napoleon III. became very threatening in his words and ways, and it was apprehended that he might attempt to invade our shores. Captain Bousfield quickly obtained the support of the Government for his volunteers, and the 1st Lancashire Volunteer Regiment was formed. The movement made rapid headway, until we had enrolled in the country upwards of 300,000 men. Colonel Bousfield soon obtained the command of a battalion, and in 1860 was presented with a sword of honour and a purse of £1,800. Liverpool furnished her full quota of volunteers. Colonel Brown commanded a regiment of artillery: Colonel Tilney the 5th Lancashire, a crack regiment; Colonel MacCorquodale the Press Guards; Colonel Bourne, with Major Melly and Captain Hornby (afterwards Colonel H. H. Hornby), the 1st Lancashire Artillery; Colonel MacIver commanded 1,000 of his own men; and among other active volunteers at this time we remember Colonel Steble, Colonel Macfie, Colonel Morrison, Colonel Clay, and many others.

We had also a squadron of cavalry, called the Liverpool Light Horse, Captain Stone in command. I joined the squadron in 1859, and greatly fancied myself mounted on one of my father's carriage horses. We exercised in some fields behind Prospect Vale, Fairfield.

I remember the 1st Lancashire being encamped on the sandhills between Waterloo and Blundellsands. It was the first time any volunteers had been under canvas, and the camp was visited by crowds of people.

Intellectual Life

Liverpool has been always too much absorbed in her commerce to take any prominent position in the world of literature and education, until recent years, when we have atoned in some degree for our remissness in the past, by the founding of our University. Professor Ramsay Muir, in a recent speech, however, claims that we had a Renaissance in Liverpool in the early years of the 19th century, when a group of thinkers, scholars, and writers, finding its centre in William Roscoe, gave to Liverpool a position and a name in the literary world, and she became a real seat of literary activity. To that remarkable man, William Roscoe, we owe the Athenæum, the Literary and Philosophical Society, and the Roscoe collection of pictures now in the Walker Art Gallery. This intellectual effort quickly lost its vitality, and for long years the Literary and Philosophical Society, and the Philomathic Society, struggled alone to keep burning the light of higher culture and literary activity.

Elementary education was almost entirely in the hands of the Church; middle class education depended upon the Liverpool Collegiate, the Mechanic's Institute, afterwards the Liverpool Institute, and the Royal Institution.

The fashion of sending boys to our great public schools did not set in until the 'seventies.

Such was the condition of intellectual life when, in 1880, the Liverpool University College was established, mainly through the efforts of the late Earl of Derby, William Rathbone, Christopher Bushell, E. K. Muspratt, David Jardine, Sir Edward Lawrence, Robert Gladstone, Mr. Muspratt, Sir John Brunner, John Rankin, and William Johnston. The first Principal, Dr. Rendall, rendered excellent service in these early struggling years, which were happily followed by still greater and even more successful efforts under Vice-Chancellor Dale, resulting in the granting of a Royal Charter in 1903, and the founding of a University. The Earl of Derby became Chancellor, and Dr. Dale Vice-Chancellor. The University has been nobly and generously supported by Liverpool men; indeed a reference to the calendar fills me with surprise that so much could have been accomplished within such a brief period. Its work is making itself felt in the general uplifting of the level of education, while the presence in Liverpool of such a distinguished body of professors has had considerable influence in giving a higher and more intellectual tone to society, and in opening up new avenues for thought and activity.

We must not omit to record the excellent work done by the School Board. When first established in 1873, the election of members provoked much sectarian animosity, but in the course of time, through the exertions of Mr. Christopher Bushell and Mr. Sam Rathbone, this hindrance to its success was overcome, and the excellence of its organisation was generally recognised. Its functions have, during the past few years, been transferred to the City Council.

One of the results of the School Board was the founding of the Council of Education, which provided, in the shape of scholarships, the means by which boys could advance from the elementary school to the higher grade schools and the universities. Mr. Sam Rathbone, Mr. Gilmour, and Mr. Bushell were very active in promoting this association.

Society in Liverpool

Society was much more exclusive forty or fifty years ago than it is to-day. The old Liverpool families were looked up to with much respect.

The American war considerably disturbed Liverpool society, and brought to the front many new people. Liverpool became more cosmopolitan and democratic, but there was no serious departure from the old-world courtesy of manner and decorum in dress until the 'eighties, when it gradually became fashionable to be less exacting in dress, and the customs of society grew less conventional.

In the 'sixties people of wealth and position surrounded themselves with certain attributes of power and wealth, which gave to the populace some indication of their rank and their social status, and in manners they were reserved and dignified.

Their homes were in the country or in the fashionable suburbs of the city, and their importance was measured by the extent of their broad acres. A house in London, in which they dwelt for three or four months of the year, was the luxury only of the older families, or of those of great wealth; the fashion of having a flat in London, with a week-end cottage in the country, was not known – this has followed the more democratic tendencies of our times. The bringing of people together in our railway trains, in steamers, in hotel lounges, and foreign travel, have had a distinctly levelling influence. In the 'sixties some old county families still made their annual pilgrimage to visit their friends in the family coach, and the circle of their acquaintances was limited and exclusive. The family carriage with the rumble at the back was a dignified and well-turned-out equipage. The dress carriage, with powdered footmen, was commonly seen in Hyde Park, and was *de rigueur* at Court drawing rooms, then held in the afternoon; the array of carriages at these functions made a splendid show.

Motors may have the charm of convenience and speed, but can never replace the smart appearance of the well-turned-out carriage-and-pair.

The 'sixties were the days of crinoline and poke bonnets, and although the wearing of crinoline was much ridiculed, ladies' dress in those days was much more becoming and graceful than many of our more recent fashions, and girls have never looked more fascinating than when they wore their pretty little bonnets; but perhaps I may be called old-fashioned; as we grow older our view points change. We had many old maids in those days – we have none now – and the old ladies with their hair worn in dainty curls surmounted by a lace cap were picturesque, and looked their part.

The Wellington rooms, which were opened in 1814, were regarded as the centre of fashionable society.

These rooms, which are only used five times in each year, are unique in their exquisite proportions and their charming Adams' decorations unspoiled by the modern painter and decorator. The floor of the large ballroom is celebrated for its spring, being, it is stated, suspended by chains.

Admission to the rooms was carefully safeguarded, its members belonging almost exclusively to the families of position and standing. The balls were conducted on the strictest lines of propriety, carefully enforced by vigilant stewards, who would not admit of any rough dancing; and such a thing as kitchen lancers would not have been tolerated. Six or seven balls were given each year. The first before Christmas was often called the dirty-frock ball, as new frocks were reserved for the *débutantes'* ball, the first ball of the season. No supper was given, only very light and indifferent refreshments. The attendance gradually fell away, and it was felt that the time had arrived when something should be done to revive their interest. Accordingly, about 1890, during my presidency, the supper room was enlarged, electric light was introduced, and a supper with champagne provided, and in order to meet the extra expense the balls were cut down to five. These changes were very successful in increasing the attendance. There were great misgivings as to the introduction of the electric light, and its effect upon the complexions of the ladies. The old form of illumination by wax candles suffused a very soft light, but the candles were unreliable and often did damage to ladies' dresses.

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