

Memories of William Cripps
written at the age
784

1882

In this endeavour to comply with the earnest and repeated request of my children and grandchildren, to furnish them with some written record of the principal events of my life, I should be glad, were it in my power to give them also some accurate information regarding my own ancestry.

Unfortunately I know but little on this subject. I had no personal knowledge of either of my grandfathers. But my impression is that my grandfather Cripps was a well educated man of some property and influence in Newport Pagnel where he carried on the business of a brewer. My mother's father (Mr Rogers) resided I believe at Sherrington near Newport Pagnel where he had a farm and also carried on the business of a "common carrier" between that place and London; in the earlier part of his life by means of pack horses and afterwards by a wagon once a week, which I believe at that time was the only mode of public conveyance. My father, who was born in 1760 and was a younger son, having received a good education, was apprenticed to a hatter in London, after which he went to Newport Pagnel where for some time he found employment in the draper's shop of Mr Gee (in the high street) afterwards occupied by Mr Redden. There I have reason to believe he soon became very popular, being a man of considerable intelligence, with good conversational powers, a good singer, and moreover a good churchman. There being

then no other draper's shop in the town, my father and his friends thought there was a fair opening for another, and wishing to be married and settled, he took a small house "round the corner" and entered on business on his own account, I think this was in or about the year 1785, and for some time his business was very promising. He was elected churchwarden and was well supported by the public in the town and neighbourhood. This however did not last long. During his apprenticeship in London he had attended the ministry of Dr Romaine, the result being strong religious convictions which never entirely left him. At the time of his appointment to the office of Churchwarden, the clergyman was a man of dissolute habits, very profane, and frequently drinking to excess, and my father after a long and painful struggle with his convictions, felt compelled by a sense of duty and a regard for his best interests, to leave the church and attend worship at the Independant Chapel then under the charge of the Rev. Wm. Bull the friend of the poet Cowper, who said of him "He is a man of learning and genius, master of a fine imagination, or rather not master of it"

My father knew full well that in leaving the church he was placing in great peril his worldly interests; for at that time, and for many years afterwards, dissenters were bitterly opposed and held in great contempt. To such an extent was this the case that many of my father's friends

(so called) and customers, after personally remonstrating with him to no effect, drew up and signed a "round robin" threatening him with the loss of their friendship and custom unless he would abandon the meeting house and return to his "proper" position in the established church. It was a hard alternative, for he knew that unless he complied with their wishes his business would greatly suffer; and as his family was increasing he could ill afford to make so great a sacrifice. Moreover, his own mother who was then residing with him was a very determined enemy to all "methodism" or dissent in any form, and even my dear mother herself could not for some time make up her mind to approve of his forsaking the church. We of the present day have little conception of the extent of the bigotry at that time existing, or the length to which men's prejudices carried them. My poor father was not merely shunned, but was most bitterly opposed and held up to contempt by his old acquaintance. They some of them were in the habit of waylaying him as he went to chapel, following him with sneers and groans. Songs were also sung about the streets in which he was held up to ridicule and nicknamed "Joey Whimsey". Meanwhile his family was increasing and his means of supporting them rapidly diminishing. His health also was suffering from frequent attacks of epilepsy, and at one time he was laid up with a

broken thigh, occasioned by a horse he was riding at a funeral, rearing up and falling upon him. No wonder that all these circumstances, operating on a mind peculiarly sensitive and prone to despondency, should produce intense anxiety, and culminate in a disordered state of the nervous system which at times to a great extent incapacitated him for proper attention to business. Few men ever suffered more than he from nervous dejection which at times, as I well recollect was a cause of great anxiety to his family and friends, and rendered it necessary to have some one always with him to watch over and avert from him very serious consequences. But although he was sometimes on the very verge of despair, he continued steadfast to his religious principles and convictions in which happily he was lovingly sustained by my dear mother who after a brief struggle with previous prejudices, was by the grace of God led to similar convictions and was now willing to brave all, and to give up all for the sake of those principles. She was soon led to unite with him and with the religious society of which he had become a member, and thus sustained, he held on firmly and consistently, and at length triumphantly in his Christian course. In time his enemies one by one became reconciled, and not a few among them gave up their prejudices, and became also members, some of them (notably his nephew Mr G. Osborn)

very efficient and consistent members, of the religious Society with which he was united and which they had for years so bitterly opposed. I may also mention that by the good providence of God, and under the able treatment of his physician (Dr Lettsom) he was entirely cured (I believe up to that time an almost unprecedented fact) of his epileptic fits, and the evening of his days was serene and unclouded, and his end was emphatically peaceful and happy, and his memory very fragrant. For he sustained through the whole of his life an uprightness and consistency which compelled even those who had been his most bitter opponents to respect his character, and some of them, as I have said, to follow his example.

Still, for many years, it was a hard struggle.

Such is a brief and most inadequate outline of my dear father's life and experience. Eleven children were given to him of whom six survived him, and two only are now living myself and my sister Betsy. I was the third surviving son and was born on the 23rd July 1798. My first recollections go back to the time when at the age of three or four years I was sent to a dame's school kept by one Sukey Cawson, and I have a distinct remembrance of making my appearance there one day with a blue paper on which was printed "Peace and Plenty". This was in 1802 at the short peace of Amiens.

Many recollections more or less distinct, are floating often in my mind of events and incidents in my life at this early period - notably, the death of my old grandmother at the age of 84, and the birth of my little sister Susan, which event was probably the cause of my being sent to Sukey Cawson's school to be out of the way. Then how well I remember my first jacket and trowsers which were made of "nankeen" and ornamented (!) with globular brass buttons extending to the shoulder. My thoughts also often revert to the seat I occupied on my little stool close by my mother in the chimney corner in the snug old parlour, and studying the Dutch tiles which surrounded the parlour grate and containing pictures in blue on a white ground of scripture events, to wit, our Saviour at the well with the woman of Samaria - the angel with a drawn sword forbidding Balaam and his ass to go that way, and several other representations of a like character. It was about this time that I was attacked with scarlet fever and was laid up in my little crib close to my dear mother's bed, the curtains of which were a great source of admiration and delight to me. They were made of printed calico, and represented little men and women, some of them playing at "blind man's buff", and one young lady on a swing suspended from a tree with another to assist by pushing her behind. They were wonderful pictures to my childish eyes. I often wish that I now knew where

they are to be found. It was about this time also, not long before my grandmother's death, that I met with a very painful and serious accident. The servant had been preparing some toast for the old lady's breakfast and had taken off the crust and left it on a plate on the dresser. She had also just taken the coffee pot off the fire, and placed that on the dresser very near to the toast crusts. By standing on tiptoe or on a little stool I could just manage to reach the latter, and in trying to do so I upset the coffee pot and received its boiling contents on my poor naked bosom. I was fearfully scalded and the marks of the large scar remain very conspicuous to the present day.

After this time and when I was about six or seven years old, I used to sleep in the garret with my father's apprentice George Arrowsmith, and well do I recollect his telling me one morning why the church bells were ringing. It was because of the news received the night before of the great naval victory off Trafalgar in which Nelson lost his life. I don't think I had then heard much of the exploits and fame of this great hero, but I fully understood that his death was felt to be a fearful calamity, and from that time I felt great interest in the wonderful incidents of his brilliant career.

My school education had by this time fairly commenced, for I had been removed when about six years old,

to a school kept by my uncle William in Marsh End, a little below Sukey Cawson's. Uncle William was my father's eldest brother, and on my grandfather's death had succeeded to his business and inherited a large share of his property. His extravagant habits and neglect of business however soon reduced him to poverty, and in order to obtain a living he opened a dayschool for boys, while his wife (who was my mother's sister) kept school in another room for girls. It shews how very slender were the means of education at that period, that several of my aunt's pupils came every morning from Sherrington (two miles away) returning in the evening. My uncle's habits were very eccentric. For months together he would remain shut up in the house and was not to be seen out of doors. This seclusion was followed by the opposite extreme, and he would be rambling all over the neighbourhood, and was often brought home in a state of intoxication. To prevent this, on one occasion which I well recollect, after every other effort had failed, his nephew Dr Rogers, put an effectual stop to his wanderings by producing blisters on his feet - so that he had to be carried in a chair to attend to his duties in the schoolroom, all which I remember he used to bear very patiently and sometimes very merrily, as though he thought it a capital joke, as indeed it was. He had himself received a good education and was

at least quite competent to teach not merely the three Rs but several of the higher branches of education had his pupils or their friends required that more should be taught. This however was not the case. He taught me to read and write, and made me acquainted with the first three or four rules in Arithmetic and that was all. I may here mention that in one of his eccentric moods he sent me home one day shorn of the long curls which used to overspread my shoulders and in which my old nurse Sally Joyce took so much pride. Poor dear old girl! I fear she went down to her grave without ever having forgiven this "barbarous" outrage on her pet little Samson. My father had two other brothers - George who kept the "Neptune" Inn at Newport, and Thomas who had a little grocery shop and also carried on the business of a cooper at Sherrington. My mother had also two brothers, John Rogers who had a good farm at Sherrington, and Thomas who was a doctor at Newport. One of my father's sisters married Mr Osborn a woolstapler, and another married Mr Jefferson a feltmonger, both of Newport. One of my mother's sisters became the wife, as above mentioned, of my uncle William, and another married a farmer at Sherrington named Griggs. And this is about all I know of these family matters. To return now to my personal history, I think it was in the year 1808, and when I was ten years old that

George and I were sent to school at Market Harborough where my brother Joseph had preceded us, and still remained for another year, after which he was apprenticed to Lawton and Bryan, drapers at Leicester with whom in due time he became a partner. The school was conducted by the Rev. G. Gill and Mr Fox. They lived in separate houses, the school being on the premises occupied by Mr Gill where the chapel now stands, Mr Fox living higher up on the Leicester road. Joseph boarded at Mr Gill's and George and I at Mr Fox's. I think there were in all about thirty boarders and perhaps twenty day scholars. There was a small playground attached to each house, but we were also allowed to play within certain bounds in the street. Mr Gill had nothing to do with teaching except to the Latin class (to which I belonged) and the catechism which he taught us on every Saturday afternoon - to the church boys the church catechism and to the sons of Dissenters the Assembly's catechism. He was an exceedingly kind hearted man, but now and then the good man lost his temper, and then woe be to the boy who came within the reach of his knuckles!

Our tasks were by no means severe, and much of our time in school hours was idled away. Nor was the discipline remarkably strict. Mr Fox would now and then give us a sharp box on the ear, or what we called a "custard", which

consisted in making us hold out our hand to receive a sharp blow with his cane. There was but one "birching" all the time that I was there, and as I was the unfortunate individual on whom this degrading punishment was inflicted a fact which I should probably have left unmentioned could I not with a good conscience declare that I did not deserve it. The boy who was entitled to this distinction was Burgess of Leicester a fellow much bigger and older than myself and a regular bully among us little ones. He had been teasing me all the morning, and when I became irritated and attempted to retaliate by kicking his shins, he tripped me up and threw me on the ground. Evans the usher instead of pulling Burgess off or telling him to let me alone, laid hold upon me, and just as I was struggling to get free from them both, Mr Fox came into the school. By this time I was certainly in a great passion, and when he saw me kicking and struggling he at once concluded that I was the delinquent. I felt the injustice of this and probably said so. At all events he considered himself somehow insulted, and to vindicate his authority sent Evans to cut some twigs from a poplar and with a rod thus formed inflicted upon me the degrading and undeserved punishment while Burgess the real offender escaped scot free. I am afraid I never thoroughly forgave either the master, the usher or my schoolfellow.

On the whole however we boys led a happy life while

at school, but the education we received did not amount to much being mostly confined to the three Rs with which I was previously pretty well acquainted, and the latter of which was never I think carried further than "vulgar fractions"-- And I was taken away at the end of four years without having even heard of such a science as Algebra or Geometry or the mathematics, and with very little knowledge of either History or Geography. It is true that now and then we read in class something of English history and that perhaps two or three times in the course of the half year the Globes were brought out and we were told something about the "poles" and the "equator" and all that, but the teaching on these subjects was very vague and superficial and scarcely sufficient to justify the charge made in the Christmas bills for the "Use of the maps and globes". In 1812 I left school and for a few months was employed in my father's shop, and afterwards for 2 years or so at Stoney Stratford with my father's old friend Mr George Wallis. Having thus picked up some little knowledge of the retail drapery business I was in 1814 apprenticed for five years to Mrs Palmer at Hitchin. But before my time had expired, Mrs Palmer being about to receive her son into partnership, my indentures were cancelled and I found employment with Mr Gilbertson of Hertford to whom Mrs Palmer gave me very

flattering recommendations. While at Hartford I read a good deal about America, especially a very interesting book written by Mr Birkbeck, and it soon became a fixed idea in my mind that if I ever had it in my power I would certainly look about me there before settling down to any business in England. It was my father's wish however that I should return home and endeavour to help him in carrying on his little business at Newport. So in 1818 I once more had my place behind his counter. Meanwhile Mr Ayers had come to Newport and we soon became very intimate; and in our walks and talks America became a favorite topic with us, and I became more and more impatient and dissatisfied with the narrow sphere in which I was then working. I saw no prospect of accomplishing much at Newport, and it was soon agreed on all hands that it was every way desirable that the old shop should be closed and my dear father be released from the anxieties of business. So an arrangement was made by which his little stock of goods was purchased at a valuation to be made by Mr Wallis on the one side and Mr Lovell of Olney on the other, and divided between the two other drapers Mr Kilpin and Mr Redden.

This being accomplished, I felt myself at full liberty to carry out my favorite plan of going to America. Mr Ayers had in the meantime made enquiries on the subject

among his friends in London, and said to me one day, "Well William, if you have made up your mind to go, you had better take some Lace with you, for I am told there is a good demand for it there, and if you like I will sell you a little lot to start with, the profits on which may meet all the expenses of the voyage." From that time I began to make preparations for a start. And my dear father and mother not only gave their assent to my project, but the former lent me £100 so that I could pay Mr Ayers for one half of the goods in cash. My brother Joseph also lent me £20 which together with what I had saved out of my small earnings while at Hertford, would I thought suffice to carry me to New York and land me with a few pounds in my pocket when I arrived there.

So towards the latter end of March 1819 (I think on the 26th) I said "good bye" to the dear friends at Newport, and left by coach to Leicester en route for Liverpool. My dear mother, anxious to have a last peep at her wandering boy, walked over North Bridge and waved a farewell kiss as the coach rattled past her. The following day I went to Liverpool where I received a very kind welcome from a friend and old schoolfellow of Mr Ayers, (Mr Watkin) who carried on the business of a shipmaker in "Commutation Row" very nearly opposite to where St George's Hall now stands. And during the remainder of the week, his house became my home. The

next day I was running about the docks in search of a ship, and at length took a steerage passage in the good ship "Euphrates" Captn Stoddart. Here I first met with George Gurnett, of whom I shall have much to say. We were both leaving England for the first time, to seek our fortunes in the New World. Gurnett hailed from Horsham in Sussex. He was a few years older than myself and had been in business as a currier, but not having been successful was on his way to Canada where he had a brother living at Ancaster, a small town, not far from Hamilton. We soon agreed to "chum" together, and having fixed on our berth, sallied out to purchase our little stock of provisions for the voyage, and having stowed them on board the Euphrates, spent the day in rambling about Liverpool. The ship was advertised to sail, "wind and weather permitting" on Saturday the 31st March on which day we went on board, but the wind being unfavorable we anchored in the Mersey. The following day, being assured by Captn Stoddart that our departure must be postponed till the morrow, and being anxious not only to escape from our uncomfortable steerage quarters, but also to go to some place of worship, we went ashore again, and in the afternoon crossed over to the Cheshire side. At night there being no change in the wind we went to a fisherman's cottage close by the shore and very near to the ship, and

went to bed, the fisherman engaging to put us on board early in the morning if the wind should change.

Monday morning April 2nd, 1819 at 4 o'clock we were roused from our slumbers - the wind had chopped round during the night, the morning was very beautiful, and our fisherman soon rowed us to the ship. Anchor was weighed, the sails spread and we had soon passed the Rock Lighthouse, and were fairly afloat with a favorable breeze which continued with us the whole of the voyage.

With the exception of my friend Gurnett and one or two others I found myself among a rather rough lot of fellow passengers, and often regretted that I had ventured on going in the steerage. Nevertheless it was comforting to know that the ten or a dozen pounds so saved would be of no small service to me on my arrival in New York, so I tried to put up as well as I could with things as they were. There was at least one other decent and respectable man among the steerage passengers. His name was Borkstaver, a native of Montgomery in the State of New York, not far from Newburgh on the Hudson. He had been to England to endeavour to establish his claim to some property there and was returning unsuccessful. One of the cabin passengers Mr Alex: Hewitt several times came among us on the forward deck and talked with me and Gurnett, and before our arrival in New York gave me his address 132 Water St and told me if I called on him

he would do what he could to forward my views. Mr Hewitt was agent in New York for Mr Ralph Orrell of Stockport for the sale of his Sewing Cotton. We had fine weather, a smooth sea and favorable wind during the whole of the voyage which was accomplished in twenty days, the shortest passage I believe that up to that time had ever been made by a merchant vessel. We lay to for an hour or two on the Banks of Newfoundland and caught some fine cod fish, and saw several whales. On Sunday the 22nd April we passed Sandy Hook and came to an anchor in the bay. The captain was kind enough to put me and Gurnett ashore on Staten Island, and in the evening we went in a small ferry boat from Stapleton to New York. The ferry boat was sailed by Mr Vanderbilt, who afterwards became one of the wealthiest men in America. We landed at the Battery and took up our quarters at Mr Jesserp's No 8 Front Street, a boarding house which was recommended to us by Mr Bockstaver.

Next day I called on Mr Hewitt who gave me permission to take my goods to his warehouse, and afterwards introduced me to several of his friends who then and during many subsequent years became good customers to me. Meanwhile I became acquainted with a young Englishman named Hollis, the nephew of Mr G. Barnes a Lace manufacturer of Northampton with whom my father was well acquainted. Hollis

was a well educated young man, but having been brought up with a view to entering the army knew nothing of business. He had recently arrived in New York with a view to travel in the States, and had brought with him several hundred pounds' worth of Lace, which he had purchased from Barnes who was his father's executor. These he placed in my hands for sale on commission. This addition to my stock was of great assistance in enabling me to dispose of my own goods so that in a few weeks all were sold at a very good profit.

All looked very promising and I wrote home in great glee. But a sad reverse was near at hand which I cannot explain better than by copying the following letter to my brother Joseph dated June 23rd 1819 and which having been found among his papers when he died came into the hands of Mrs Matheson and by her was shewn to me since I commenced writing this narrative. I little thought when penning this letter sixty three years ago that it would come to light again and be used for such a purpose after so long an interval. It was written on board a schooner in which I was sailing from Boston to New York, and is dated "Off Cape Cod" June 23rd 1819.

"My dear Joseph

Before this reaches you I hope you will have received 95 Guineas which I sent by Mr Hollis (nephew to Mr

Barnes of Northampton) who sailed from Boston in the Ship "Triton" on Monday. I preferred this mode of remittance to a Bill of Exchange as a good one cannot be procured for less than 2 per cent, payable at 60 days sight. I know not how to enter upon an explanation of the circumstances which induced me to make this remittance to you. It is an unfortunate tale, and one which I am sure will awaken your tenderest sympathies, but I hope it will afford some relief to my own mind to unburden its sorrows to one whose prudence and affection I shall not appeal to in vain.

Oh! my brother - if ever I needed your pity, your sympathy, your advice, and your assistance it is under my present circumstances. But I will keep you no longer in suspense. I have sent you all the money that I possessed, retaining only a few dollars upon which to support myself until I can hear from you provided I am unable to procure employment. I did possess more, but I have been robbed of it. But a short time ago, and I was rejoicing in my good success and reflecting with no small degree of satisfaction on the pleasure my friends would feel when they became acquainted with my good fortune. I was happy in the thought that while thousands may be ruining themselves by trafficking on a large scale to this country, I had obtained such a profit upon my goods as would enable me to remit to more than

their amount and encourage me to send for a fresh supply. It was my intention, as soon as circumstances would admit, to visit my native land. I already anticipated the joyful welcome, and the heartfelt congratulations of my friends, and upon this subject my mind dwelt with an enthusiastic delight unknown to those who have not been similarly situated. These fond expectations, these pleasing hopes, and all my plans and my intentions have been blasted and frustrated by the villainy of a man calling himself my friend! - He had all the appearance of a man of respectability. He had been Captain of an American vessel and was endeavouring to obtain another. He had been boarding many weeks at the house to which I was recommended, and I felt satisfied in having my bed in the same room with one who appeared to be well known and somewhat respected. I had been receiving a considerable sum of money, and being obliged to go out again the same evening was fearful of carrying so much about with me and therefore deposited it in my box intending in the morning to place it in the Bank till I wanted to make a remittance.

Captn. Erwin was in the room; he saw me put my money in the box, but little did I suspect that he was meditating my ruin. I returned in the evening and soon went to bed but having an engagement early next morning, I was up early, and sold a parcel of goods before breakfast.

On my return, what was my astonishment and dismay on finding my box forced open and the money I had placed in it (amounting to seven hundred dollars) no longer there! Captn. Erwin did not come in to breakfast - he was not to be found, and suspicion immediately fell on him. I went and gave information at the Police Office, a warrant was issued for his apprehension. He was consequently taken into custody and examined, but the money was not found upon him, and although there existed in the minds of every one the strongest conviction that he was the thief, there was nothing in the evidence which would justify the magistrate in committing him. No hope now remains that I shall ever recover this money; consequently my hopes are withered, my prospects blighted, my plans frustrated, and I am a prey to the most melancholy, but unavailing regrets. I thought I had more fortitude, that I was in some measure prepared for the vicissitudes of life, and that I could bear with more composure my share of those troubles and misfortunes to which all are liable and from which but very few are entirely exempt. I do possess some fortitude. I think I am thus prepared. Let misfortunes surround and assail me were I alone to suffer by them, I think I could encounter them with a smile. Loss of property were it my own should not affect me; I would try to part with it without a sigh -

but it is an aggravation of my present sorrow, that others must partake of it, and my loss is felt most severely when I reflect that others must suffer by it. But I check myself. Thank God! my health is still preserved to me and may but Providence continue to me this blessing, my hands shall not soon tire, my exertions shall not abate, economy and perseverance shall not be wanting, but every effort shall be employed for them, and I shall not consider my time as my own until I have it in my power to discharge the debt I have unavoidably contracted, and to reflect with satisfaction that no one has suffered loss by the confidence they reposed in me. But in the meantime much care and prudence and management will be necessary to conceal from my father and mother a circumstance which I am sure would occasion them great uneasiness. For this purpose I make the remittance to you, and I wish you to do with it what you may conceive to be most prudent, only premising that if my father and mother could be kept ignorant of my misfortune, it would prevent their feeling that anxiety which a knowledge of the circumstance would certainly occasion and my own distress would be very much alleviated.

You are aware how I am situated. My father advanced me £100 which our friend Ayers received in part payment for the goods I purchased of him which amounted to £200. I therefore owe my father £100, Mr Ayers £100 and

yourself £20. What I have sent you will be barely sufficient to pay either my father or Mr A.. I have for some time had reason to consider the latter my friend and I am persuaded his friendship is of that nature which cannot be changed or impaired by my misfortunes. He feels too I am sure that regard for my father's welfare, and that knowledge of his usual weak and nervous state as would induce him to suffer some inconvenience when he found his interest was opposed to my father's comfort. He would therefore I have little doubt willingly wait till I was able to pay what I owe him. But I see no reasonable prospect of doing this for some time to come unless I can have more goods sent out to me. I have formed a pretty business connection in New York, Philadelphia and other places who all promise to afford me every encouragement in their power, and to whom I could sell a considerable quantity of Lace if I could have it sent to me charged low, provided I could receive them by the latter end of September or the beginning of October. If charged low I could obtain a profit upon them of from 15 to 20 per cent independant of the duties. If Ayers thinks it prudent as things are to furnish me with more goods, you can pay him the 95 Guineas, but he will not, as in the former instance have any part of those he may think proper to send, paid for in advance. But I have no

doubt I could very soon dispose of them, and save something by them towards paying my father and yourself. I have met with a few good friends in New York and I hope from one of them to obtain a commission by which to support myself till I can hear from you. My main anxiety is that my father should know nothing of the circumstance, and if it were possible (which I conceive it may be) it would be a most desirable thing to conceal it also from others. If this could be done, it would be, I can assure you, no small relief to me. True, everyone is liable to misfortunes of this nature, and we know they frequently occur. My friends I am sure would be ready to pity and assist me, but we know too that the world is censorious, and there are no doubt those who would take advantage of this misfortune to throw out insinuations which if listened to would be, or rather might be injurious to my character. There are such people in the world, and I know how to despise them, but I should not wish to be placed in their power. I don't know that by saying more I could give you a better knowledge of my situation. One thing I forgot. My father must know that I have sent a remittance or he will feel uneasy under the idea that it is not in my power. But if Ayers agrees to send me more goods, would it not be meritorious, or rather a kind of pious cheat to deceive him as to the amount of the

remittance? I shall now write to him and also to Mr Ayers. Perhaps it would be well to forward this letter to the latter accompanied with such remarks as you may think proper. I am sure you will do all in your power for me. I therefore leave the matter entirely to your management and remain
my dear Joseph

Your affectionate but unfortunate Brother.

P.S. I am now on my way by the packet from Boston to New York. I have been at the former place selling goods for Mr Hollis who pays expenses."

It is my wish in writing this little narrative to confine myself as much as possible to a simple statement of facts, and to leave them without note or comment, to speak for themselves, but I cannot bring to a close this first chapter of my American life without some recognition of that "Providence which shapes our lives, rough hew them as we may." For, looking back to the above record in the light of subsequent events one cannot help giving expression to the conviction that "it is not in man who walketh to direct his steps." Whatever might have been my wishes, my destiny was not under my control. I had to remain for a time in America whether I wished it or not, for I had not the means for returning to England. My first object on reaching New York on parting with Mr Hollis, was to obtain employment

of some kind or other by which I might earn enough to cover my expenses until I could hear from home, but everything at that time seemed to be going against me. It was just the worst season of the year for business and day after day passed in fruitless efforts to obtain something to do. Meanwhile the very small amount of money I had brought from Boston was fast diminishing and I was in a state of mind well nigh bordering on despair. To remain in the city wandering about in enforced idleness became intolerable. I must get away from it, and so at length I made up my mind to go into the country. I might possibly find work in the hayfield - at all events I could rough it there better than in the city and so reduce my expenses and if possible "make both ends meet."

It was then the latter end of June and I could not hope for an answer to my letters before September, for at that time the mails came by sailing vessels (steamships being unknown) at long intervals. It then occurred to me that perhaps Bookstaver my fellow passenger, might be of service in obtaining some employment for me on a farm or in a country store. At all events I must get away from New York or I should go crazy. So I put up a change or two of under clothing, and off I set, trudging along until I reached his home at Montgomery, not far from Newburgh on the Hudson,

and about seventy miles from New York. I there received a very kind welcome, but soon found that to obtain work of any kind there was quite out of the question. I was bewildered and beyond measure distressed "I could not work, to beg I was ashamed." Meanwhile my health continued good, and I had found so little difficulty in my long walk to Montgomery, and that by living very abstemiously I could get along at such very little expense, that after consulting with friend Bookstaver and obtaining from him all particulars respecting the route etc I determined on walking on to Sarkitts Harbour, (about 300 miles) and thence to find my way to Ancaster in Upper Canada, where I felt sure of a warm reception from my friend Gurnett. So off I set again with my little bundle of clothes and a stick in my hand, determined to see what I could of the country, and to make my few dollars hold out for the next two months. The weather was hot but by starting each day very early I did not suffer much from this cause.

My plan was, to walk a few miles each day before breakfast, then to look out for some farm house where I could obtain a basin of milk; after which seeking for a cool place in the woods, I would rest as well as the mosquitoes would let me, till the afternoon, and then pursuing my way, stopping now and then at a farm house to

refresh myself with a wash and a bowl of milk and in the evening to obtain a cheap bed. And so I went on from day to day walking on an average about twenty miles, and passing through Albany, Schenectady, Johnstown, Utica, Rome etc until I arrived, rather footsore but in good health, at Sacketts' Harbour. Thence I crossed Lake Ontario to Toronto (then called Little York) and walked from there to Ancaster where I found my friend Gurnett at his brother's, and spent a few days there very pleasantly. Gurnett was about to proceed to Richmond in Virginia, and as he was nearly as poor as myself and also a good walker and not afraid of rough living, we soon agreed to trudge on together as far as New York. Some friends had obtained employment for him at Richmond as a journeyman currier. So off we trudged together with very little money in our pockets, but in good health, and though I of course was full of anxiety as to what I might hear from home and what was to be my future lot we were on the whole in pretty good spirits, and "ready for any thing." Our first point was Niagara not that it was in our direct way to New York, but a difference of 50 or 60 miles was not of much account to us as we had plenty of time before us, and we could not be within that distance of Niagara Falls and not strain a point to see them. Arrived there, we soon found some cheap lodgings, and as to our meals, we adopted much the same plan as that which I had

pursued in my long previous rambles - that is, we looked out for some cottage or farm house where we could obtain milk and bread which served us for breakfast and all our other meals. We spent several days there greatly enjoying the sight of this grandest of all natural wonders, and after looking at them with ever increasing delight and from every point of view, going behind the great Fall, crossing over to Goat Island, and thence to the Whirlpool a few miles below - and moreover seeing all we could of the Grand Rapids, we set forward on our long tramp. At a very clean little cottage very near to the Falls we obtained some milk for our breakfast, and while we were partaking of it the good woman of the house soon got into conversation with us. Her husband was gone to the mill with a load of wheat but was to be at home to breakfast. In the course of our conversation she learned that Gurnett was on his way to Richmond and would be passing through Philadelphia. The good folks had a son living there and Gurnett promised to call on him, and thus found free access to the mother's heart. While thus engaged in talking to her, the husband made his appearance, and being told what had passed he very kindly insisted on our taking breakfast with them, an invitation which you may be sure we very gladly accepted. But before we sat down with them to breakfast the family Bible was brought in and

we all knelt down to family worship. I think I shall never forget the good man's prayer for us and for our friends in England. This was the first time since leaving home that I had enjoyed this privilege of family worship and it was indeed a privilege, and I think it helped us on our way.

After saying "good bye" to this kindhearted Christian family we rambled all day around the "rapids" and the "falls" with hearts very full of longings after the dear friends far away who had been brought so very near to us in this good man's cottage. Gurnett was a good singer and it so happened that we were both acquainted with a tune adapted to words with which we were both familiar. So seating ourselves among the rocks we sang Cowper's words supposed to be written by Robinson Crusoe "My friends , do they now and then send

A wish and a thought after me" etc. From Niagara we went to Buffalo then only a small scattered village. The English, during the recent war and in revenge for the destruction of Chippewa and other Canadian settlements, crossed over and set fire to this place, but it had been rebuilt and was now a thriving village and has since become a large and important city.

From Buffalo we made our way to Albany, passing the beautiful lakes of Cayuga, Geneva and the Genessee Falls now become the large and important city of Rochester. From

Albany we passed down the Hudson river in a small sloop to New York, arriving there early in September. The yellow fever had been prevalent there during July and August but had abated, although it still lingered in some of the lower parts of the city which were fenced off from the healthier portion. We went to our old quarters in Front Street near to the Battery. In a few days Gurnett left me for Richmond, and although for some time we kept up a correspondence we never met again till 1858. Several letters passed between us while he was at Richmond but after a few years he returned to Canada, and I came to reside in England. A few letters reached me there in which he informed me that he was residing at Toronto and had established a newspaper there; after which I heard but little from him until in 1848 he wrote to inform me that he had been elected Mayor of the city, and (singularly enough) when this letter reached me I was Mayor of Nottingham!

This is a digression. I will now proceed with my narrative. Very soon after my return to New York from my long ramble, a ship arrived bringing me letters from home, full of loving sympathy from my brother and Mr Ayers, and also from the latter an invoice of goods which he had sent me by the same vessel. I had had many fears as to the way in which the sad story of my robbery would be received.

Might not my English friends have some doubts as to the facts of the case, and perhaps suspect me of gambling or of having "wasted my substance in riotous living"? These fears were now set at rest, and of course I was greatly rejoiced at the confidence in me, and encouraged by the generous aid afforded. It was also a very great relief to me to find that my dear father and mother had known nothing of my misfortunes - nor (I may add) did they know anything about them until they heard the story from my own lips by their own fireside on my return home in January 1821 when with a glad and grateful heart I could tell, not only of my early misfortunes but also of my subsequent success. How eagerly did they listen to the story, and with what grateful hearts and streaming eyes did they pour out their fervent thanks to Him by whose merciful providence I had been sustained in the day of trouble and who had crowned my subsequent efforts with so much success! For I had returned with ample means for the discharge of all my pecuniary indebtedness. I wish to emphasize this word "pecuniary" to distinguish that from the debt of love and gratitude which can never be fully repaid.

Mr Hewitt was kind enough to assist me in paying the duties and passing my goods at the Custom house, and permitting me, free of expense, to make use of his warehouse

for exhibiting and selling them. Meanwhile a good deal of interest had been excited among those who had purchased from me before and I found them quite disposed to do business with me again. So that in a very few days I had sold all to a good profit, and at once remitted the money to Mr Ayers with such information and instructions as might lead to further shipments. I continued to write frequently enclosing patterns etc and sending such information as I could pick up as to the style of goods required for the American market. Fresh shipments continued to arrive and were readily disposed of either in New York or Philadelphia or Boston and no time was lost in remitting the money to Mr Ayers. After the first shipments had been disposed of and the money remitted, I started off early one morning for Philadelphia (walking all the way 100 miles) Ayers' friend Mr Bird doing business in Ludgate Hill, had given me letters to an old friend of his (Joseph Todhunter) who had a dry goods store in Second Street, and also to John Telfer who was in a similar business in a different part of Philadelphia and afterwards at Washington. They all received me most kindly and subsequently became good customers. In fact, in all my future visits to Philadelphia I was quite at home with the Todhunters, and the good old gentleman not only bought all he could of me but he also introduced me to others

who became valuable friends and customers and thus was laid the foundation of a future fine connection there.

My business prospects became at once very cheering. In the following Spring (1820) I went on again to Boston with a view to extending my business in that direction. I remained there two or three weeks at a boarding house in School Street kept by "Aunt Molly" a relative of Col. Ben Loring, and there I first met with this dear kindhearted genial old gentleman, who henceforth and as long as he lived was in every sense of the word my "friend". He was then doing business as a Stationer and Bookbinder in State Street. He was a bachelor, and one of the best known and most popular men in Boston, and to him I am indebted for an introduction to many families there with whom I maintained an intimacy so long as they or their children lived. Among them were the Youngs - Brigham, Miriam, Cushing, Tileston, Tucker, Boylston, Winchester, Binns and many others. Mrs Young was sister to my friend Loring and the mother of a fine family among whom was one youth with whom I became more especially intimate who afterwards attained to some eminence as an author and the pastor of a Unitarian congregation in Boston. Mr Young was the proprietor (in connection with Mr Minns) of a newspaper called the "Boston Palladium". His daughter, a very charming and intelligent

young lady became the wife of Mr Walter Farnsworth who in partnership with Mr Phipps was in the wholesale dry goods business, and became not only a good customer, but a most valuable friend. And thus it was that a most intimate friendship was formed which has continued through five generations to the present day and has never suffered even a momentary interruption. Their daughter became the wife of Mr Meredith then residing at Baltimore, where on many a subsequent visit I found a most hospitable home at their house, for they would not permit me to go to an hotel. I may add also that Mr Meredith was of great service in introducing me to many business people in Baltimore. Many years after my first acquaintance with him he and his wife made a short visit to Nottingham, and returning home by way of New York, having but a few minutes to spare before taking the train to Boston he rushed in to my Office as he passed and with a hearty shake of the hand said "Cripps I have been to Nottingham and have seen the Mathesons, and I don't believe there is such another family in the world!" "Good bye, come and see me as soon as you can and let me tell you all about it." I mention this as characteristic of this warm hearted and most excellent friend. My dear old friend Ben Loring also visited me when I resided at Newport and thus both he and Mr and Mrs Meredith became well

acquainted with my dear wife and children. Their daughter (Lizzie) accompanied them. She afterwards married a Mr Tappan a nephew of my excellent friends Arthur and Lewis Tappan well known for their zeal and sacrifice in the Anti slavery cause. And on my farewell visit to Boston in 1879 I had the happiness of seeing her firstborn and thus entering on an intimacy with the fifth generation of the descendants of my friends Mr and Mrs Young to say nothing of the numerous branches of the same family with whose friendship I have been favored. On this visit I was accompanied by my daughter Mary Ann and my grand-daughter Isabel. We spent a very happy evening at Mount Pleasant, Roxburgh the residence of my dear old friends Mr and Mrs Farnsworth. The latter (once Miss Young) had now become a great grandmother! Her children, the Merediths and Bakers and her grandchild Mrs Tappan were there to meet us, and the latter on the following morning brought her daughter to see us to the Barker House. Mrs Farnsworth being infirm and somewhat out of health could not join the party down stairs, so I was privileged to spend an hour or so with her in her own room. It was my last interview with one who for fifty nine years had been my intimate and much loved friend. This last interview was a very happy one, but I believe some tears were shed on both sides when the time came to say

"farewell". Her daughter Mrs Meredith a few weeks afterwards wrote to me to say that after we had left her mother had expressed her great regret that she had allowed me to leave without receiving from her some souvenir of our long and intimate friendship, and said "Never mind, we will leave it now till Christmas, and then I will send him this gold chain which I have worn for more than twenty years, and which I am sure he will prize on that account." But before Christmas came, the dear woman had been called away to a higher life, but the gold chain was sent to me in accordance with her wish and has ever since been worn by me, and will I trust be an heirloom to remind those who come after me of the kindness of those dear friends to whom I am so deeply indebted and whom I hold in such affectionate remembrance. To go back now to 1820.

I soon established a good business connection in Boston, and on my return to New York I soon received a further supply of goods and continued to do so all through the year, so that I was rapidly becoming what is called a "thriving business man." Late in the fall of 1820 I went on to Charleston South Carolina, to extend my business in that direction, and on Christmas day left there in the ship "Laburnum" on my return home.

We had a very fine run across the Atlantic but

unfortunately drifted too far to the north, so that on arriving on the coast of Ireland we found ourselves far to the north of Cape Clear, and from that time had strong and baffling winds which rendered it impossible to effect an entrance to St George's Channel. So after spending a fortnight in the vain attempt to accomplish this, we bore up for the North Channel and so in another week made our way to Liverpool. On my arrival at Newport Pagnel I had the happiness of finding my dear father and mother in good health, and it was then, that for the first time they became acquainted with the circumstances which had detained me so long in America.

They were then residing with my three sisters in the house which I afterwards purchased together with the adjoining one which in 1828 became my own happy home to which I conducted my dear wife in the early part of September at the close of our delightful honeymoon. I forgot to mention in the proper place, that in the interval between selling one lot of goods and receiving another I was employed by Wm. Mitchell at his drygoods shop in Maiden Lane, New York. And thus commenced a friendship which lasted for more than forty years when the good old gentleman died. Just before his death he presented me with the gold headed walking stick which I now use. This with Mrs Farnworth's

golden chain, and the gold mounted spectacles I now wear and which once belonged to my dear old friend Ben Loring will I trust be preserved by those who come after me, and prized by them for the sake of those friends of my early life from whom I received them. To return from this digression. On my next visit to New York I removed my quarters from Front Street, and boarded with an old Scotch lady (Mrs Mc. Millan) in Maiden Lane just opposite Wm. Mitchell's store. Mr Hewitt also boarded there. Richd. Mortimer, a friend of his, had then his shop and residence at the corner of Maiden Lane and Nassau St. and Hewitt and I were very intimate with him. He is still living in Madison Square, New York, is very wealthy, and has been a Director in the "Standard" Fire Insurance Company from the time of its formation. He must now (in 1882) be nearly ninety years of age, as hale an old Yorkshireman as you could wish to see. My memory is very defective as to the events (especially as to dates) of the subsequent few years. But I think it was in 1825 that I entered into partnership with Mr Willoughby, who had for several years been in the employment of Mr Hewitt as his book-keeper. I was frequently crossing the Atlantic and led a very busy life. We took a small store first in Exchange St. but afterwards upstairs, at the corner of Maiden Lane and William Street

and Willoughby became the resident partner. When in America I paid frequent visits to Boston and Philadelphia. John Phillips became my travelling Agent in the former city and James E. Richardson sold for me on commission in Philadelphia, and I changed my boarding house from Mrs Mc. Millan's to Mrs Thompson's in Pearl Street near Burling Slip, and subsequently to Mrs Laidlaw's in Cliff Street. There I made the acquaintance of her excellent son John Laidlaw who remained my firm friend to the close of his life, and also a Director in the "Standard". My business during those few years was rapidly increasing. While in England my time was very much divided between Newport Pagnel and Nottingham. The Bobinett trade had just sprung up in the latter place, and became henceforth a most important part of our business.

My brother Joseph's partner, Mr Lawton, gave me a letter of introduction to his friends Messrs Braithwaite through whom I was introduced to Mr Roberts in Plumtre Street whose "sleeping partner" was a Mr Blatherwick a friend of the Braithwaites. And so commenced my business career in Nottingham. There I frequently met with James J. Robertson then a buyer for the house of Leslie Reid and Co. and subsequently a partner with Mr Reid under the firm of Reid, Robertson and Co. Glasgow with whom at a later date

(I think from about 1829) and for many years afterwards I had very large business transactions, for we then added Scotch Embroideries to our stock of Lace goods. This took me frequently to Glasgow, so that between that place and

Nottingham and Newport Pagnel I had a very busy life, and really a large portion of my time was spent on the outside of a coach between those towns and London which I also frequently visited, having opened a large account with Jas. Todd and Co. afterwards Todd and Morrison. My business had by this time become a somewhat important one. Scarcely a Packet Ship left Liverpool without goods for our New York house. Mr G.G.Unsworth had become our shipping agent. My brother George, after many changes from one employment to another as a draper's assistant, and afterwards with a farmer (Mr Killingworth of Biddenham near Bedford) in none of which he made any progress, and being once more without any prospect before him, I induced Mr Unsworth to take him into his service as a shipping clerk, and there he remained until on many accounts it was thought desirable that he should leave Liverpool. So I shipped him off to New York on the 17th Jan. 1827 in the "Britannic" Capt. Marshall in the hope that he might succeed better in a new country and free from the undesirable companions with whom he had associated in Liverpool. It was therefore arranged that

he should assist Mr Willoughby in New York, and make his home with my friends the Laidlaws in Cliff Street. I went down to Liverpool to see him off and on my return to Newport was met with the sad intelligence of my dear father's death which occurred on the very day that George sailed from Liverpool. I had left my dear father on the previous week when he went with me to the Saracen's Head to see me off by the "Umpire" coach. He was then in excellent health and spirits. I think it was on the following day that he drove Mr Arrowsmith to Bedford. There was a keen East wind which brought on a severe cold and compelled him at once to go to bed. Every possible care was taken of him by the good people of the inn, and good Dr Thackeray was indefatigable in his attentions, my dear mother was sent for, but all was of no avail. Pleurisy ensued, and on the 17th he breathed his last. We learnt afterwards from my dear mother that he was in a very happy state of mind in the midst of much bodily weakness and suffering, often quoting a favorite text "Thou wilt keep him in perfect peace whose mind is stayed on Thee" and then adding "Thou dost keep him etc". And this was confirmed by good Dr Thackeray who when I afterwards went to Bedford to pay him for his kind and skillful services would receive nothing from me, saying "No, I have been more than repaid by the privilege of witnessing such a deathbed!"

In the following year on the 6th Aug. 1828 I was married at Market Harborough to Eliz the eldest daughter of Mr Heygate. Meanwhile I had made great alterations in the house next to my dear mother's and to which I had the happiness of taking my dear bride after a joyful honeymoon spent at the Lakes with our head quarters at Keswick from which place we made various excursions to Bowness, Ambleside, Rydal Water, Ulswater, Patterdale etc and under the guidance of old Hutton making the ascent of Skiddaw and the weather being very fine we had many a pleasant walking and boating excursion to the chief points of interest in the neighbourhood. We travelled all the way in my own gig which I had fitted up with a box which filled up all the space under the seat, and was large enough to contain all the changes of clothing needful for such a journey; and also with a large gig umbrella which when needed was fixed in a socket attached to the seat. We went in a post chaise to Leicester whither the gig had been sent a day before, and after taking lunch with my brother at the house of Miss Grundy whom he married on the same day in the following year (1829) we drove to Derby in the afternoon. The next day we remained at Matlock at the Old Bath hotel and had a few hours delightful ramble through Mr Arkwright's grounds and the next day made our way through Buxton to

Manchester where we received a hearty welcome from my dear wife's uncle. The following Sunday we spent at a quiet inn at Chorley, where we hired another horse to take us on our journey, for unfortunately my own poor horse had fallen in going down a steep hill, and was unfit for further travel. We then drove on by easy stages till passing through Preston, Bolton, Lancaster and Kendal we reached Ambleside and remaining for a day or two at the Salutation Inn arrived at the end of the week at Keswick, put up our horse at an inn and took private lodgings in a snug little house on the outskirts of the town. I think we remained there about ten days. By the time we reached Chorley on our return our horse was once more fit to travel and brought us home very comfortably. We varied our route and passed through Nottingham, from thence we went by coach to Birmingham where I had some business, and it was on this journey that I cheered the heart of our fellow passenger by repeating what I could remember of a sermon to which I had listened when a boy in which Mathew Wilkes had illustrated his subject by referring to the various experiences of Rebecca, Jacob, David, and other old testament worthies who had at times been greatly troubled by gloomy apprehensions of calamities which never occurred, and with each of whom he remonstrated by putting the question "What if it shouldn't?" My children and grandchildren are

pretty well acquainted with this little very pleasant episode on our journey, so I need say no more about it. My dear mother and sisters received us very joyfully, and had spared no pains to render my new home fit for the reception of it's new and most welcome inhabitant. Long afterwards I was told to my great delight that my dear father on returning home from Leicester and spending a few hours with Mr Heygate and his daughters at Market Harborough, had said to my mother "I do wish our Will would come back (I was at that time absent in New York) and marry one of those girls!"

My domestic happiness was now complete, and all looked bright and prosperous, and if I did not express the feeling in so many words, I have no doubt the thought was often present to my mind, "My mountain stands strong, I shall never be moved." In the following year (1829) on the 12th June a new source of joy and happiness was opened for me by the birth of a daughter who has indeed been a blessing to me all her life long and with her dear sister, who was given to us two years later (24th Aug. 1831) a kind Providence has still spared to be the crowning joy and comfort of my declining years "To rock the cradle of reposing age, Attend my footsteps to my heavenly home, And gently slope my passage to the tomb." I need not say that these words are not original, but that they often occur to me in my happy old age, and that they form a part of some beautiful verses addressed

by my brother Joseph to his mother. Business of rather an urgent nature had taken me to Birmingham on the day previous to this happy event, and it was not till my return on the following day that I welcomed "the little stranger" and that my loving and grateful heart was made glad by finding the dear mother in a peaceful sleep with this new treasure at her side. But it is my wish to write history, rather than indulge in sentiment, so I will now proceed with my narrative. Our business seemed to be going on very satisfactorily so far as sales and profits were concerned, but Mr Willoughby after a while became so slack in his remittances as to cause me much anxiety and inconvenience, and I was at length compelled to leave my happy home now so doubly and trebly dear to me, and contrary to all my previous hopes and promises, to take my departure once more to America, with a view to find out the cause and to place things in New York on a more satisfactory footing.

On my arrival the mystery was soon explained. My partner instead of remitting to me as he ought to have done, had withdrawn large sums from the business, a portion of which was spent in building a vessel for his brother in law Capt. Lawrence with which the latter was trading to Mobile! Other large sums Mr Willoughby had employed for the purpose of converting a farm belonging to his wife's

mother into streets and "building lots". A very profitable affair no doubt, for the farm was situated in what is now the very heart of Brooklyn. These unwarrantable proceedings had either escaped my brother George's notice or he had not thought it necessary to write to me as he ought to have done on the subject. I of course lost all confidence in my partner, and determined at once and at all hazards to close the copartnership. This involved a great deal of trouble and no little loss, for to carry my point I had to make great pecuniary sacrifice rather than engage in tedious and extensive legal proceedings and stopping the course of my otherwise prosperous business. Meanwhile I took forcible possession of the books and the stock, and after a sharp struggle succeeded in coming to a settlement. I permitted Willoughby to escape too well, but had to content myself with taking possession of all that was left, and collecting the debts and pushing sales so far as I could without making too much sacrifice in profits, I turned as much as I could into cash and at once remitted enough to cover all present engagements. And now it became a matter of great urgency to find some suitable and trustworthy man of business to supply Mr Willoughby's place. My brother George was unfortunately entirely inefficient, and he too was on my hands. I struggled on as well as I could, longing oh how ardently to be once more at home and with my much loved wife

and child. Meanwhile the business itself was prosperous and encouraging. In a few months one of my best customers (Mr Comstock) introduced me to Mr Wyeth, a man of high moral character and thorough business habits but without pecuniary means. After diligent enquiry and thoroughly satisfying myself that, apart from his want of capital, he was the right man, and having taken advice of my most judicious friends, I entered into partnership with him one condition being that my brother George should be employed at a liberal salary and that Mr Wyeth should give to him one fourth of his half of the profits of the business. And having made these arrangements I soon returned home and had the happiness of finding all well - my dear wife and child at Harborough, the latter crowing with delight on being placed in my arms, and hailing me as "papa", the one word which her loving mother had taught her. In a few days we all left for Newport where my dear mother and sisters were anxiously looking out for us and whom we found in good health and full of happiness and gratitude. Under Mr Wyeth's management our business increased rapidly. Hosiery was now added to our shipments and Mr Sully was engaged to take charge of that department in New York, and Mr Place to attend to it on this side. Our domestic happiness was increased by the birth of another daughter (Susan) April 20.1834. In 1835 Mr Lattimer who had been in the employment of Reid,

Robertson and Co of Glasgow was engaged to take charge of our Scotch business, and Mr Large who had been in the employ of Mr G. Allcock in Nottingham went out at the same time to attend to the Lace department. Meanwhile I had opened an account with the Northern and Central Bank whose head quarters were in Manchester and had recently opened a branch bank at Nottingham of which Mr Scott was manager, and who had rendered us great facilities by making large advances on "letters of credit" on Baring Bros and Co which for this purpose were transferred to them. Our business became highly prosperous - both sales and profits were large and we were adding considerably to our capital at each semi-annual stock taking. All looked bright and smooth, our credit on both sides the water seemed to be firmly established and we had taken our station among the leading merchants of New York. But when apparently we were at the very height of prosperity a terrible storm was impending of which we were little aware, until late in 1837 it burst upon us; first in the failure of the Bank of the United States and then in a general crash consequent upon it which spread disaster and ruin throughout the whole of the mercantile community in America. Mr Wyeth found it impossible to make remittances so promptly as usual, and anticipating difficulty in meeting my engagements with the

usual regularity I called on Mr Scott, shewed him my New York letters and asked his advice. He agreed with me that it was of importance that I should go out without delay. In the meantime every effort was made to provide funds to meet my engagements or to postpone coming payments. These efforts were met by a generous spirit on all sides, and all seemed to be going on as satisfactorily as could under the circumstances be expected when, while in Nottingham busily and successfully making these arrangements I was to my great astonishment arrested by order of the Manager of the Bank at Manchester, and thrown into prison (and subsequently into bankruptcy) on the plea that I was about to abscond!

All my books and papers were seized and I was conveyed to London in custody and declared a bankrupt! Very soon however a meeting was called of all my creditors who were very indignant at the conduct of the Bank, and after a full disclosure of all the facts it was unanimously agreed that the Bankruptcy should be at once annulled and that I should be allowed to carry out my intentions of going to America. So, once more bidding adieu to wife, children and friends and my pleasant home I took my departure from Portsmouth in a London packet ship for New York. On the day previous to our arrival there, as we approached the coast the Captain was making signals by rocket for a pilot, and we passengers

all rushed on deck to see the fireworks. While we were all thus absent from the cabin the steward opened a hatch at the bottom of the stairs to get out some stores, and before he had closed it again I, who happened to be the first to leave the deck and knew nothing of what had been going on down below, fell through the open hatchway bruising my arm and shoulder and breaking my leg. In this plight I arrived next day at New York, and was at once conveyed to Mr Wyeth's house where surgical aid was obtained and everything possible was done to promote my comfort and hasten my recovery.

I ought to have mentioned before that in 1836, our partnership having expired a new one had been formed from which my brother George was left out, and he had retired to Greenport where he had bought a house and a small farm. The portion of profits due to him remained in our hands at interest and the new partnership consisted of Mr Wyeth and myself.

I arrived in New York in the midst of the most fearful and widespread commercial panic that had ever been known. All the banks had suspended payment. Many of the principal merchants were greatly embarrassed and unable for a while to meet their engagements. Business men of every grade had failed by hundreds, and those who still held on were compelled to ask for time to meet their engagements.

The demand for goods had almost entirely ceased and for several months all business operations were at a standstill. After a while things assumed a less gloomy appearance - the worst became known, and when all came to the worst we had the satisfaction of finding that we could pay in full all we owed if only our creditors would give us time to make collections and arrange our affairs. To this request they all readily assented and we gave our acceptances at 3, 6, 9 and 12 months in full of all demands, which being accomplished I returned home.

Before however the first payments became due, Mr Wyeth, in consequence of further losses became so discouraged as to fear that it would be impossible to carry out this arrangement, and to my great astonishment Mr Wright, our confidential clerk made his appearance in Nottingham and informed me that it would be necessary to enter into new arrangements and in short to propose to the creditors that they should be content with fifteen shillings in the pound instead of payment in full! Mr Wright was armed with letters from Messrs Brown Bros and Co a well known leading house in New York and Liverpool stating that they had examined into our condition and that they considered the proposal a necessary and a fair one. Mr Wyeth accompanied this offer with the alternative of giving up every thing to

our creditors on obtaining from them a release in full. I was by no means satisfied however of our inability to pay everybody in full. I therefore called a meeting which was very fully attended, and at which Mr Wright made a statement justifying as he thought, the new proposal which he had brought with him, and strongly urging it's adoption. But when I was appealed to I as strongly recommended another course. Let the whole property of the firm be made over to the creditors (Mr Wyeth receiving a release) and let me at once proceed to America as their agent to make the best of everything for their benefit. Mr John Biggs of Leicester to whom we were largely indebted, at once turned to the chairman of the meeting saying "That will hold water," and the meeting came to a unanimous resolution (which was subsequently confirmed by all those of our creditors who were not then present) and in a few days I was once more on my way to New York to carry it into effect. On my arrival there everything was transferred to me for the general benefit of the creditors on my agreeing to allow Mr Wyeth the sum of five thousand Dollars.

Very soon things began to mend and a sudden reaction took place, sales were effected to a good profit, collections were made, and a large remittance was soon on its way to England accompanied with orders for goods to assist our stock. These were promptly supplied and disposed.

of, and business having now assumed a very hopeful character, I returned to England to carry out the original arrangement which I succeeded in doing, everyone being paid in full, and the business now became my own. I had in the meantime arranged with Large, Lattimer and Wright that if they would work for me on a fair, moderate salary for one year, I would then give them one half of the business. In 1838 I removed with my family to Nottingham. Mr Vickers was leaving his house on Park Terrace and we took it as also his garden in the fishponds.

Every thing turned out much better than we had ventured to hope, so that at the close of 1840 every one had been paid and there was a large sum to my credit in "Profit and Loss a/c". I gave to Large, Lattimer and Wright each a present of one thousand dollars beyond their salaries, and then entered into partnership with them for five years. From this time till the expiration of the partnership we were remarkably successful, so that in Sept. 1845 there was to my credit nearly \$190,000, or Forty thousand pounds. This was enough, and I resolved to retire from business altogether. On the 19th August therefore I left Liverpool accompanied by my brother Joseph and my sister Betsy, for the purpose of transferring the business to L.L. and W. and of bidding as I thought a final farewell to my good friends in America. We took our passage in the steamship "Caledonia."

Among my brother's papers is an account of our voyage from which I make the following extracts. "The morning of the 19th Aug: was not a very inspiring one for beginners in transatlantic voyaging . At first a Scotch mist, then a drizzling rain, then a heavy wet began and continued up to the time of embarkation. At 11 o'clock we went on board in a pouring rain. We left Liverpool by what is called the "Formby channel", but the incessant rain made it impossible to see the objects as we passed until the evening when the rain partially subsided and we had a good view of Anglesea and Holyhead. Next morning the weather was fine, the breeze had freshened and we had the prospect of a glorious day, and in truth such it proved. Our course was so near the Irish coast that we had successively the most distinct beautiful and ever varying views of hills and bays rocks and lights from the beautiful Cove of Cork to the Head of Kinsale and finally to Cape Clear. The latter point we passed in a most glowing moonlight with a planet on either side of her, forming altogether a scene as exciting as it was unique, and imparting to us all just that elevation of spirit which one needs to reconcile us to the thought that we were rapidly receding from the shores of Old England, and leaving all, or nearly all that we love, farther and farther in the distance. Many a thought about them brought out many a word, and now and then something still more

expressive though less audible. 21st. A fine morning, nothing to be seen but the wide, glorious blue ocean and the expanse above. We were scarcely willing to leave the deck even long after a reasonable bed time, and certainly brought the enjoyments of the night into the morning. On the evening of the 22nd. a smart breeze sprung up which soon increased to a gale, and as it was right in our teeth it's action upon us was fearful for a landsman. Monday Aug. 25th. Last night a gale came on which brought down one of our yards with a crash, and which is now driving before us a tremendous sea. I was delighted though awed by the magnificent spectacle. Having on board no fewer than five ecclesiastics our Captain selected Dr Codman as chaplain for the day, and at 10.30 we had service, the Dr. reading prayers, W.C. pitching the tune, and after this a pretty good sermon from the words "God is great." As the day advanced the gale increased until in the afternoon it blew quite a hurricane. For the first time I realized the description so often given of waves "mountain high". Oh if our friends could but see us, - eating- lolling- walking- talking- dreaming- longing- sickening- reading- sighing- hoping- despairing- brightening- eating- napping- walking- sleeping- waking- dreaming etc etc etc etc in most monotonous succession, how they would stare, smile, pity, laugh, weep, encourage, deprecate, rejoice, and wish with us to see the

end of it. Friday morning came in sight of an iceberg. It was on our lee bow, about 3 miles off, but as it proved at least 10 - first like a conical cloud (white) rising from the sea, soon a squall and showers hid it from our sight, and then our attention was directed to a resplendant rainbow, spanning half the horizon, and appearing to rest itself not on but in the ocean. It was a grand and gorgeous spectacle. Soon as the shower had passed the sun's rays began to fall upon the icy mass and depicted its shape and its shadows in fine outline. It consisted of two distinct heads connected by a valley of undulating appearance the details of which declared themselves more and more clearly as we neared the object. When about 5 miles off it assumed the form of a Lion couchant and reminded those of us who had been in Edinburgh of Arthur's seat. As we came abreast of it (although still 3 miles off) it stood up before us in all its grandeur - 300 feet high, and if the theory be correct that the mass below is twice as great as that above, there we saw a body 900 feet in depth and of proportionate dimensions in other respects, which being detached from the mass on the far north had floated to the spot where it was now located, for there seemed every reason to believe that it was aground, there being no motion perceptible even by means of the telescope. We came on to the Banks of Newfoundland about 2 o'clock, and at 8 the soundings were 100 fathoms.

At 12 o'clock we found ourselves about 630 miles from Halifax. We had on board the Catholic Bishop of Newfoundland, his nephew, a priest or two and a resident. They all expected to proceed to Halifax and return from thence to St John's by another packet. But on Saturday morning just as we neared Cape Race a fishing boat appeared on our bow and a signal being hoisted, they came alongside, our boat was lowered, our fellow travellers and their luggage were disembarked and off they put for the fisherman. They were soon on board and when our boat left them they stood on deck and gave us 3 cheers which we heartily responded to. They tacked about for St John's by which they would save a journey of 1,000 miles.

On Monday Sept. 1st at 10.15 we arrived at Halifax and having leave of absence till 2 o'clock we went ashore, walked round the ramparts and then took a ride in a "wagon" two or three miles out of the town to see the extent of the harbour which runs inland 8 or 10 miles of deep water. At 2 o'clock we were all on board and soon on our way to Boston where we arrived early on Wednesday morning. Went up to the Tremont hotel and breakfasted which was scarce done before our good friend Capt. Loring made his appearance with a carriage to convey us all to his house. The weather had become beautifully fine and we were soon out to inspect

the city. The view of the city, country and harbour from the top of the State House is very striking. After dinner we set off in two carriages to see the environs. We passed through Cambridge by the college and on to Mount Auburn Cemetery. Next morning at 6 o'clock we were off to Greenport which we reached at 1 o'clock and were soon with George and his wife and family who received us very cordially. After dinner we inspected the farm etc. and after a good night's rest committed ourselves to his boat for a cruise in the Bay, after which we departed in the railway for New York."

I have made much longer quotations from this journal than I intended, but the fact is that after I began to read it after so many years it awoke so many recollections that I became deeply interested, and scarcely knew what to transcribe nor where to stop. By Tuesday evening my business affairs had been on the whole satisfactorily arranged, and next morning I started on a trip to the West accompanied by my two brothers and my sister. Our first point was the Catskill Mountain House where we spent the following day rambling over the mountains, drinking in the glorious scenery and visiting the Catskill Falls. Thence by steamboat to Albany. Here Betsy's health gave way, and as she needed rest, Joseph and I having seen all we could of the city and visiting also the Falls of the Mohawk, leaving

my sister in charge of the doctor and of my brother George, went to Saratoga where we spent a quiet Sunday. Next day passing on to Lake George, and to Fort Ticonderoga and returning the same night to Saratoga, we on Tuesday morning set off to meet our fellow travellers at Schenectady. Slept that night at Auburn, and the next day at Rochester - remained there all night and thence through Buffalo on Thursday morning to Niagara. For particulars of our stay among the wonders of this place and its surroundings I refer those who feel an interest in the subject to my brother Joseph's Journal. Here Joseph and I parted with our fellow travellers; they to return to Greenport and we to proceed on a long Westward trip by Lake Erie to Detroit, thence to Chicago, St Louis, Cincinnati and Baltimore. Here George and my sister met us, and after spending a few days in this city, Washington and Philadelphia we all returned together to New York. For particulars of this memorable journey I must again refer you to my brother's most interesting Journal.

I will just mention here that during the past five years I had allowed my brother George six hundred dollars a year and had also conveyed to him a farm at Kalamazoo in Michigan which had been previously made over to me in payment of a debt of \$3,000. I now placed in the hands of Trustees (Jn. Laidlaw and Wm. Nelson) the sum of \$10,000 the

interest of which at 7 per cent was to be paid to George during his life, and the principal to be at his death divided among his children.

After setting aside a sum sufficient to pay certain of our old creditors the interest accruing to them on their claims nominally paid in full, and also enough to pay all the expenses of our trip to America, I had still some £35,000 on which to retire. Leaving \$8,000 in the hands of my late partners to enable them successfully to carry on the business I had now fully accomplished the object for which I had left home. So bidding "good bye", and as I then thought a final farewell to our good friends in Greenport and New York, we went on to Boston where we enjoyed once more the hospitality of my dear old friend "Ben" Loring, and on Saturday the 1st Nov. embarked on board the "Hibernia" steamer for Liverpool via Halifax. On Monday morning the 3rd Nov. we reached Halifax and remaining there an hour or two proceeded on our way to Liverpool. Although we had thick, foggy weather, all went on well till Wednesday the 5th when in the midst of a dense fog we were suddenly disturbed soon after dinner by a severe shock succeeded by a startling commotion on deck, with loud cries of "Helm aport" succeeded by "Stop her". Much alarmed, we all rushed on deck we soon found the cause of the disturbance.

The ship had struck on a dangerous rock which we afterwards learnt was not far from Cape Race, the Southern point of Newfoundland. The Captain had had no opportunity (by reason of the fog) to take any "observation" since leaving Halifax, but his "dead reckoning" placed us at a distance of fully twenty miles from this well known and dangerous rock. Our situation was a very alarming one, for no one knew where we were, but we did know that our vessel had "sprung a leak", and the water was rushing in at a greater rate than the pumps seemed able to overcome. To make matters worse, a rumour spread through the ship that Capt. Ryne was drunk! And at midnight I was roused from my sleep by one of our fellow passengers to make known to me this terrible rumour and to advise with me as to the necessity of urging the Mate to take command of the ship. But as I was going up the "companion way" to ascertain if possible the facts of the case I met the Captain on the stairs "as sober as a judge". He had just been down into the hold, and found that the water was not increasing. If therefore the pumps should not be choked by passing through the coal, he had good hope that the vessel might be saved. Meanwhile he had determined not to attempt to proceed further, but to "lay on and off" until he could ascertain where we were or obtain assistance. Daylight might do something for us;

our rockets might possibly be seen, or our firing might be heard by some passing vessel. And so the night passed. We were all hoping, and some no doubt fervently praying that the dense fog might disappear as daylight came on, or that relief in some form might reach us. But when morning came the fog was as dense as ever, and noon came without any change, so that we had before us the melancholy prospect of spending another night in a state of painful anxiety - when to our great joy there came a sudden uplifting of the fog, and almost immediately a small boat was seen approaching which proved to belong to a Newfoundland fisherman who had seen or heard our signals of distress and had been for some hours endeavouring to find us. He of course knew precisely where we were, and under his guidance we on the following day arrived in safety at St John's Newfoundland. The ship was at once "beached", and a gang of shipwrights from the Navy Yard were busily employed in repairing the keel. By the following (Sunday) evening we were all assured by an officer of the port that the ship was once more in a good condition. And so with three hearty cheers we left this noble harbour to proceed on our way to Liverpool. But soon new anxieties awaited us; a heavy head sea had torn away the new planking and the leak became as bad as before. We had now however advanced so

far on our voyage that there was nearly as much danger in attempting to return as in going forward. Our progress was necessarily very slow, for much of the power of the engines was applied to the pumps which were kept constantly at work day and night. Great assistance was rendered by a few soldiers whom we had received on board at Halifax, and who worked well at the hand pumps, and in removing the coal so as to prevent it from choking the pumps. Still it was a matter of great anxiety whether the ship could be kept afloat, and this continued undiminished during the remainder of the voyage. At length however on Saturday morning Nov. 22nd. we were safely landed at Liverpool. When the vessel had been placed in the Dry Dock it was found that about 14 feet of her planking had been torn away on both sides of the keel, and that her "fourfoot" had been smashed in. That she could have been so long kept afloat was little less than miraculous. We all set off from Liverpool together on Saturday, but parted company at Rugby Joseph to go to Leicester and Betty and I to Nottingham.

It was late at night before we reached home, and the dear inmates of Park Terrace had all gone to bed, but a good ring at the bell soon brought my dear wife to the door, but in her joy at hearing our voices it was some little time before she could manage the lock and the bolts. Oh! it

was a happy meeting! My dear boy Willie who had been sleeping with his mother was roused from his slumbers, and before being placed in his cot, the dear little fellow, (then three years old) knelt by our side and putting his little hands together joined with us in giving thanks to our heavenly Father for His great goodness in restoring us once more to each other.

Henceforth, for some years to come my cup of domestic and social happiness was full to overflowing. To complete our family circle my boy had been given me on the 21st Dec. 1842, and he and his three sisters were a constant source of delight to me. My social position also was every thing I could desire and opened up for me sources of activity and usefulness which I trust were not wholly unimproved. My dear wife and I took much interest in our weekly visits among the poor in the neighbourhood of Ann Street and Back Commons in connection with the "District Provident Society". I was elected to the Town Council for St Ann's Ward, and to the Board of Guardians of which I became chairman, and in 1847 I was made Mayor of Nottingham. I entered with a good deal of zest on the duties connected with these various offices and employments and also took an active part in the politics of the borough, having the honour of nominating Joseph Sturge, and subsequently

attending a Committee of the House of Commons to prosecute (successfully) a petition against the return of his opponent Mr Walter of the "Times" who had obtained temporary possession of the seat by bribery.

"Tom" Gisborne then became our candidate and I took a very active part in his election. John Bright came to assist us, and while he and Gisborne were one day breakfasting with me, a letter came to the latter from Durham urgently requesting him to be their candidate in opposition to the nominee of Lord Londonderry. Gisborne's uncle held at that time a high office in the church at Durham and had great influence which in consequence of some "split" in the Tory party would, it was hoped, suffice to render possible the election of a "liberal". Meanwhile Mr Gisborne had made such progress in his Nottingham canvass that he could not, in fairness to us accept this call from Durham. He threw the letter across the table to Mr Bright saying "Do you go and have a shy at them," a proposition which I seconded with all my heart, and in an hour from that time Mr Bright was in a post chaise on his way to Durham, and that is how he obtained his first seat in Parliament. The great question of the repeal of the Corn Laws was then agitating the country, and I threw myself with all my little might into the struggle, and thus became for a time somewhat intimate with Cobden, Bright and others "of that ilk". A

great meeting of the Midland counties in support of this great cause, was held at Derby, in the proceedings of which I took a rather prominent part, arguing as well as I could against the impolicy and injustice of the "sliding scale" which I illustrated by referring to my own experience. I had that very morning received from our Liverpool agents Messrs Brown, Shipley and Co a/c sales of several thousand barrels of flour which my partner had shipped to them instead of the usual mode of remittance by Bills of Exchange. In the unsettled state of mercantile affairs in New York at that time, this was no doubt a very prudent measure, and would have succeeded and been a source of profit but for the "sliding scale" under the operation of which we had to pay a duty heavy in proportion as the market price of flour became lower, so that as Brown, Shipley and Co in their letter accompanying the a/c sales said, they had been compelled to pay a heavier duty just because there had recently been a decline in the market price, and so entailing a loss instead of a profit on the transaction. This letter I read to the meeting, and my remarks on the subject were rather fully reported and commented upon in the "Times", and so fell under the eye of Sir Robert Peel, and in a few days I received a letter requesting an interview with him at his office in Downing Street. I asked the chairman of

the meeting (Mr Mitchell of Leicester) and my friend Mr Heard of Nottingham to accompany me, taking with me the a/c sales of the flour and all the correspondence on the subject. Sir Robt. Peel honoured us with a rather long and very interesting interview and seemed much struck with the facts I placed before him. What effect these had is not for me to say, but this much is certain that soon afterwards the "sliding scale" was abandoned, and in a few years the Corn Laws were entirely repealed.

So much for politics. Now about home matters. I soon afterwards purchased the house at Bramcote which became our future residence, and here I might have been well content to enjoy in quiet the remainder of my life, surrounded as I was with all that could conduce to the happiness and well being of myself, and my dear wife and children. I short, I was during the next few years, leading an active, pleasant, and I believe also, a useful life. But perhaps I attempted too much, for my public duties often interfered with my meals, and led me to take them too hastily and at uncertain intervals, to which cause I think may be attributed a bad state of the stomach producing frequent attacks of "vertigo" which for a long time were a source of much discomfort and anxiety.

I have now approached a period of my history, the

recollection of which fills me with shame and distress.

In my beautiful home at Bramcote I had everything to render life happy. My daughters had finished their education, two of them had been happily married while Polly was left to us to be our cheerful and very useful companion. Willie was growing in intelligence and was receiving a good education and making excellent progress in his studies.

Although my money had not been well invested, being chiefly in Railway securities which at that time were far from profitable, yet my income was amply sufficient for all my own wants and also for rendering assistance to others. All I needed was ordinary prudence to render the remainder of my life very happy. It would be too painful to endeavour to explain in detail the events and circumstances which involved me once more in ruin. My brain reels and I am bewildered. I must forego all attempts to explain, nor is it necessary that I should do so. Suffice it to say that my nephew, having entered into business with Mr Melliss of whose character and business talents he had formed a very high opinion after a long and intimate acquaintance with him, required and deserved assistance from me. How could I do otherwise than lend it to him, remembering how much I was indebted to his father for my first start in life? Besides, although I knew but very little of his partner, yet I had at

that time the utmost confidence in John and could not doubt that his confidence in Melliss was well placed and that a promising career was before them. I therefore lent them such aid as I thought I could safely render and as their business increased and prospered, I ventured still further and further until at length I had entered into engagements with them which as I now look back upon them appear as imprudent as to be almost incredible. Still, every thing appeared to prosper, large apparent profits had been made, and each Stock taking shewed a more and more satisfactory balance in "Profit and Loss a/c". All seemed to be going on well, until the general derangement of business in America brought on a crisis in their affairs which terminated most disastrously. And the astounding news suddenly reached me that they had made an assignment of all their property to Messrs Denistoun Wood and Co to whom they were deeply indebted. By the terms of this most unfair and unfortunate deed of Assignment, Denistouns were to be first paid in full, after which I was to be secured, and John wrote assuring me that no one would eventually suffer loss, and up to that time I had certainly no reason to doubt either his sagacity or his truthfulness, and though I can no longer give him credit for the possession of the former of these qualities I have still no reason to call in question the latter. Meanwhile in the absence of usual remittances (which however were

promised without much delay) I had not only sold or pledged my Railroad and Bank stock to meet coming engagements, but had also induced my brother Joseph to endorse for me to the extent of about £2,000. I had just returned with him and my family from a delightful journey through Switzerland and Italy when the appalling news burst upon me like a sudden thunder clap, that Melliss and Ayers were seriously embarrassed in business, and this fearful news was soon followed by the still more astounding announcement of their having made the above assignment. All their property, including their stock of merchandize, book debts, Bills receivable, every thing had by this most cruel and unjust Deed been made over to Messrs Dennistoun to cover the whole of their claims before any of the other creditors could receive one penny! No time was now to be lost. I must at once leave home for New York, and after a brief interview with my brother and Mr Wadsworth, I communicated the fearful intelligence, first to my daughter Mary Ann, and then to my dear wife, and with many misgivings, many tears, and a heart broken down with sorrow and amazement, bade them and dear Eliza farewell and rushed off to Liverpool, and on the following morning was on board ship on my distressing errand. In the midst of all my apprehensions however, there would now and then spring up a faint hope that all was not yet lost.

It could not be, surely it could not be that all past profits had vanished! Still less was it to be believed that the accounts which had reached me semi-annually were false and fraudulent. A suspicion of this had indeed never entered my mind. Besides, had I not in John's very last letter an assurance that all would come out right at last? Notwithstanding therefore the grim and startling fact of the Assignment, which hung like a nightmare on my mind, I succeeded at times in almost persuading myself that after all, it was only a question of time, and that though an undue preference had been given to Dennistoun and Co, neither I nor my brother or sister would ultimately suffer loss, but that we and all other creditors would in time, and with prudent management be paid in full. Thus during this voyage hopes and fears alternated, and though at times fearfully cast down, I was not altogether in a state of despair. By God's good help, and calling to mind good Mr Wilkes' question "What if it shouldn't?" I was sometimes able to throw off much of my despondency and was comforted.

Robt. Melliss had obtained a berth for me, but in going to take possession I found it already occupied by a young Spaniard and his sick wife, and I had not the heart to insist upon my rights; so as all the other berths were fully occupied, I arranged to sleep on a settee in the saloon during the whole of the voyage, in consideration of

which the Captain returned to me £5 of my passage money, which under the circumstances was very acceptable, for I landed with but little more in my pocket. As soon as I landed I took a cab to convey me to Melliss and Ayer's warehouse where I hoped to find John, but on driving up Broadway I saw him going down the street, and hailing him, we went down together to the Astor House. And then for the first time I was made fully acquainted with the extent of the calamity which had overtaken me. Among the first things he said to me was this, that he had lost all confidence in Melliss and that he had been entirely deceived as to his character, and also as to the real state of their affairs! In point of fact, it soon became too evident to admit of a doubt that Melliss was an unprincipled scoundrel, and that for some time past he had been carrying on a system of wholesale plunder, so that the real assets of the firm fell very far short of what appeared on the books at the last stock taking. In short it had at this time become very doubtful whether even Dennistouns would be paid in full. What had become of this vast amount of property which had thus disappeared was never ascertained, but enough became known to prove beyond all doubt that Melliss, aided by a cunning and unprincipled lawyer who shared largely in the spoils, had for a long time carried on a career of plunder by using the funds and other property of the firm, in the

purchase of "real estate" and in other speculations; all which remained concealed from and unsuspected by John until it was too late. I was stripped of every thing and my dear wife and children were entirely unprovided for!

I cannot now recall, much less recite all the fruitless efforts made by me and others to upset the Assignment. Suffice it to say that I at length succeeded in inducing Messrs Dennistoun and Co to repay my sister's claim out of the proceeds of the estate when they accrued, and thus to avoid the expense and scandal and uncertainty of litigation with which I threatened them. How it came to pass that my sister received less than half of what I thought had been thus secured to her is too painful a question, and I dare not attempt to allude further to it. I can only say that in all that was done (involving as it did immense sacrifices in order to avert the ruin of my brother arising out of his efforts to serve Ayers and Melliss) I acted on the advice of our excellent friends Sam McLean and Mr Greig. Months passed in fruitless efforts to unravel the mystery of Melliss' villainy and to compel him to disgorge his plunder. The books of the firm were in the hands of his brother and it was impossible to get access to them or to obtain any information from those who kept them all of whom had been strictly forbidden to hold any communication with me. Melliss was placed under examination

by order of the Court to whom I had applied, but with the assistance of his cunning and unprincipled lawyer, (who had to some extent shared with him in the plunder) and his own contempt for truth no reliable or useful information could be obtained. And thus weeks and months wore away, without any thing being accomplished, and after all I was left penniless and well nigh hopeless, but thank God! not friendless. I received a little pecuniary assistance from John out of payments made to him by Dennistoun and Co which formed a part of their agreement with him when they obtained his signature to the Assignment. Meanwhile, various friends were very kind to me. Mr Greig's house became my home for several months, some weeks were spent with my kind friends Davidson, and also with Mr Lattimer and Alfred Ayers. After which I boarded on cheap terms with Alfred's father in law Mr Johnson where I became acquainted with the Pelham family, and also with Mr Walker and his family. The very depth of the ruin to which I had been so suddenly and cruelly reduced, necessarily led to incessant efforts to obtain information and redress, and this stimulus to exertion, as also the various projects with which my mind was occupied as to future employment, became the means by God's blessing of keeping me from sinking into utter despair. All this time (and at all subsequent times) I have found a most true and valuable friend in Mr Sam McLean. I spent many pleasant

evenings at his house, where I first became acquainted with H.B.Cromwell, Jn.H.Clarke and Mr Townsend. At length light suddenly burst on my future path! Among various projects which from time to time I had entertained, it had been suggested to me that I might possibly obtain a comfortable livelihood as an Insurance Broker. I called one day on Mr McLean to consult with him about this when he expressed doubts about it, but as though struck with a sudden inspiration, he added, "Why should we not start a new Insurance Company and place you at the head of it? I will subscribe five thousand dollars towards it!!" This generous and startling proposal was of course most gladly accepted. I lost no time in endeavouring to enlist other of my friends in the scheme. A Committee from among them was forthwith formed to raise the necessary capital. Of the Committee Mr McLean and Mr Greig became the most active members. Mr Lattimer was at that time absent in England, but on his return he too became a member of the Committee and subscribed Five thousand dollars. An active canvass was at once entered upon and diligently followed up, in which my good friend John Laidlaw soon took an active and very efficient part. The sum wanted was \$200,000 and there was not much difficulty in obtaining the first half of the amount. But then came "the tug of war". Of course I threw the whole of my energies into the business, and was incessantly running

round among my old friends. After thoroughly canvassing New York, I went on to Boston to do what I could among friends there. "Ben" Loring and Mr Brigham both subscribed; the former \$5,000 and the latter \$3,000. At length the fund reached to \$150,000 but though I redoubled my efforts in all directions I could not see my way clear to raise the balance, and I began to fear that after all the project must be abandoned. I dare not however allow these fears to prevail, but day by day threw all my energies into the business with increased zeal and determination. But it was slow work and but little more was accomplished when one day to my great surprise and joy Mr Conkling (the facts having been placed before him by Henry Brigham who had married Conkling's wife's sister) who was a partner (the purchasing partner) in the great house of Claflin and Mellen and consequently had great influence among the Drygoods agents and manufacturers, kindly volunteered to take my subscription book in hand, and in a few days brought it back to me with the full amount filled up! A meeting of the subscribers was at once held, Directors were chosen. I was elected President, Mr Knapp Sec. and Mr St John assistant Sec. and thus a new field for my activities was opened before me on which I entered with heart and hope! I trust that when my dear grandchildren read this part of the history of my life they will, one and all, unite with me

in gratefully recognizing in it the hand of a kind and merciful overruling Providence.

It was early in 1859 (March 28th) that the Standard Fire Insurance Company was thus inaugurated. My salary was to be \$3,000. THE question now was what were to be my future domestic arrangements. I could not shut my eyes to the fact that my dear wife had a great dread of the sea, and could I hope that she would be able so far to overcome this dread as to venture on a voyage across the Atlantic? I hoped, but still had painful misgivings. I dare not very strongly urge it. So I wrote to say that one third of my salary would suffice for all my personal wants, and that two thirds should be remitted in monthly instalments to keep "the pot boiling" once more at home so long as the dear wife and children remained in England. To my inexpressible delight the reply soon reached me that the dear woman in the loyalty of her love had determined to overcome her repugnance to the sea, and, accompanied by Mary Ann, to join me at an early day. And in May I had the happiness to welcome their arrivall!

Willie had been taken from school and was gone to Derby to live with his sister and to be employed at the works. But in the following October he caught cold which soon attacked his lungs and in a few weeks his dear life terminated while on a visit to his uncle at Market Harborough.

Soon after the arrival of my dear wife and daughter I wrote to my friend Gurnett, proposing a meeting of the two families, and in the course of the summer we did all meet and sped some few very happy days together at the Falls of Niagara. And that was the last time we saw each other. I omitted to say in its proper place that in 1858 I had paid him a visit at his own home in Toronto. He did not live long after our Niagara meeting, but I kept up a correspondence with his wife and daughter, the latter having married a Mr Dixon of Schenectady, the widowed mother removed from Toronto and took up her residence at Schenectady. The other daughter (Mrs Thompson) who formed one of the party at Niagara still remains at Toronto. Her husband is a thriving tradesman there, and that is all I now know concerning the family of my dear old fellow steerage passenger in the "Euphrates". To return to Brooklyn. We remained through the winter at the Mansion House, and during the next few years made our home in several boarding houses until in 1863 our good friend H.B.Cromwell purchased the house in Classon Avenue for our permanent residence. He was an exceedingly generous, kind hearted man and a very sincere friend. He made this purchase simply to serve us, and allowed us to live in it at a very cheap rental, and gave us the privilege of purchasing it at cost price whenever we could afford to do so. Before however we could

accomplish this he died, and unfortunately for us he had left no instructions to this effect in his will. Meanwhile all Brooklyn property had risen very much in value and his executors determined on selling the house and I bought it at a very considerable advance upon the original price, but still much below the market price of the day. In May 1864 my brother Joseph died, and three days afterwards this event was followed by the removal of my dear daughter Susan ten days after the birth of my grandchild Susan Buchanan. When this affecting news reached us her dear mother left us for awhile to be a comfort to the bereaved husband and children returning to us the following year. Meanwhile the "Standard" was steadily though rather slowly acquiring strength and taking a good place among kindred Institutions. Mr Knapp, thinking he could do better in some other pursuit, gave up the Secretaryship in which office Mr St John succeeded him. He had been brought up in an Insurance office (the Lamar) and was thoroughly competent to take charge of the office duties of the "Standard" while I undertook much of the outside work and was certainly not an inactive President. I soon cut out work for myself.

In the first place I obtained from each of our directors, and subsequently from many other friends, a list of the names etc of their friends, then I had some cards printed with my address and that of the "Standard", on each

of which I endorsed the name and address of some one of these gentlemen and a memorandum on the corner of each "Introduced by" etc etc with the signature of the person thus introducing me. Having accumulated some hundreds of these cards, I entered them all in a little book arranged according to streets, and armed with these cards and book, I sallied out every morning in "pursuit of game". Opposite each name of a firm was a blank space in which I inserted a memorandum of the result of each visit, and diligently following up this plan, and keeping a daily record for my future guidance, I in the course of time secured an extensive and valuable connection. Mr St John was in the meantime busy in the affairs of the Office and in establishing agencies in various parts of the country, in which I occasionally assisted by visiting some of the large cities, such as Boston, Philadelphia, Buffalo, Albany, Rochester, Chicago etc

In short the "Standard" became a success. My salary was raised to \$5,000, and ultimately to \$7,000 and in 1870 I obtained permission to visit England, and the Directors generously placed an extra sum of £300 at my disposal to meet the expense. Of course my dear wife and daughter accompanied me, and a very very happy time we spent chiefly at a cottage near Matlock but also at Trefrew in Wales, returning to New York in the fall.

On the 9th April 1872 it pleased God to take to

Himself her who for 44 years had been my dear and loving companion and most affectionate wife, and on the 12th her dear remains were conveyed to Greenwood cemetery where they now rest in a beautiful spot on Fountain Hill, "in sure and certain hope of a joyful resurrection."

Soon after her dear grandmother's death, Annie Matheson came out to us and remained with us till the following spring. During her visit we all visited Niagara together accompanied by "Minnie" Bullock, and also spent a few very happy days with us at the hospitable home of our friend Mr Frothingham on the Hudson and one very pleasant day with Mr Beecher at his home Peekskill. But I need not enter on further particulars as to her visit except to say that while with us she endeared herself to many of our friends, so that when after her return to England it was made known among them that a bazaar was to be held in Nottingham to meet the expense of re-pewing her father's chapel and for sundry other purposes, and I proposed to them that we should have a "Yankee Stall" there, surmounted with the "Stars and Stripes" in connection with our own glorious "Union Jack" and at which Annie was to preside, the appeal was most generously responded to and contributions of all kinds poured in upon me from all quarters. Among them were many pretty things supplied by the inmates of the "Young Women's Home", an excellent Institution with which our good friend

Mrs Charles Field was intimately connected, and in which young women of good character employed or seeking employment in various occupations in the city were provided with an inexpensive and comfortable home. Annie felt much interested in these young people, and by the generous aid of my friends Harper furnished the "Home" with a number of good books the nucleus of a more extensive library for their use. In grateful acknowledgement of which services, and to shew their personal respect for Annie, these young women when told about the Bazaar, set their busy fingers to work, and contributed many very pretty articles. It astonishes almost as much as it delighted me to find with what alacrity our friends came forward to assist, so that in a very short time our rooms were pretty well filled with a great variety of useful and ornamental articles to be packed and forwarded by us. Nothing was charged by my steamship friends for conveying them to Liverpool - the agents there performed their services gratuitously, and the British Consul at New York gave up his usual fees, so that all was delivered at Nottingham free of expense. The "Yankee Stall" became a great attraction, and contributed a good share to the general result which was in every way gratifying. The nett proceeds of sales not only sufficed to pay off the debt, but a large surplus was left which was in my opinion very

appropriately disposed of, being given to Mr and Mrs Matheson for the purchase of return tickets to New York to see us and to convey the thanks of Friar Lane to their American friends. Percy accompanied them, and after a very delightful visit returned home, taking dear Katie with them, in Nov. 1874, the dear girl having been with us since Aug. 1873. Isabel remained with us having arrived among us in Aug. 1873. Willie followed in 1875 and Harry to the Centennial Exhibition in 1876. I cannot enter into further detail but may much better leave it to each one of them to tell of trips to Boston, Niagara, Canada, the White Mountains, Lake George, the Catskill Mountains, Philadelphia, Delaware Water Gap, etc, etc. and of their experiences among our many dear friends in Brooklyn, New York, Cornwall, Jonkers, West Point, West Farms, Stater Island, Bay Ridge, Paterson and elsewhere, all of which I trust have left very pleasant memories which perhaps one or more of them may some day commit to writing for the benefit of their grandchildren. I must bring my somewhat too profuse tale to an end. In March 1879 having for some time past had a great longing to spend if possible the short remainder of my life among children, grandchildren and friends in England, and feeling myself no longer competent to the right discharge of my duties as President of the "Standard" and therefore not

earning the liberal salary hitherto allowed me, and moreover seeing the necessity of greater economy on the part of the Company arising out of the formidable competition with other Companies I resolved as a question of feeling, duty, and expediency to offer to resign my office provided an annuity for life of about one third of my salary was allowed me. This proposal was with their usual generosity responded to by the directors who entered into a Bond granting to me \$2,500 per annum for life, and in the following month (April 1879) we all paid a final adieu to our many dear friends in America.

April 24th 1882.

I thought I had finished my narrative, but on looking through it I find that while I have bestowed much (perhaps too much) of my tediousness on my very early days, I have altogether omitted to mention circumstances of much more interest, some of which are of a recent date. Indeed I find that my memory of some events of my childhood is much more clear in incisive than of those of the later days of my life. And I am told that this is not an uncommon experience among octogenarians. It does seem very strange however, that in compiling the above little narrative, I should for the time have entirely forgotten what I must now relate, viz. that in May 1877 I once more obtained leave of

absence and visited England with Polly and Isabel, and we all three, accompanied by Eliza and Lily went to London and after spending a few days there went off to the Isle of Wight. After this Polly visited her friends Mrs Cropper and Mary Foreman while Eliza, Annie, and I went off together to Scotland, spent a few days very happily with my dear old friend George Robson in Glasgow. Thence he accompanied us via the Kyles of Bute to Oban where we became acquainted with Miss Jennens and her young cousin Lily Wills. Our friend Robson accompanied us from Oban via Delmelley and Loch Lomond to Tarbet and Arracher, and thence via Loch Katrine to Callender, where we parted with him; he to go to Glasgow and we to Edinbro' stopping a day or two on our way at the Bridge of Allan and Stirling.

After spending a few days at Edinburgh, and one very pleasant day in company with our friend Mrs Warden on a trip to Hawthornden and we took our departure by rail to Marple, but at Manchester we were met by Mr Carver who informed us of a somewhat serious accident by which Isabel was just then confined to her bed, in consequence of which her mother hastened home. But as Polly had engaged to meet us at Marple I remained there at the house of our friend Mr Massey. Thence in a few days Polly and I instead of returning to Nottingham started off

to Malvern and thence to Bristol and Clifton, returning by way of Gloucester, thence to Newport, Amptill and Hitchin. Sixty years had passed away since I left this place of my apprenticeship! I wandered about among my old haunts like an old Rip van Winkle. Went into the old shop and asked permission to go behind the counter. All the old familiar faces had vanished, with one only exception, Mr Palmer to whose mother I was apprenticed. When I left, he was a vigorous, active, wide awake business man. Now feeble, tottering and grey headed. The change was very affecting, but as I thought very much more apparent in him than in myself although he was but a few years my senior. As with this exception all whom I had ever known had passed away, I bethought me of visiting the old Baptist burying ground and to look around for familiar names there. I was told that the key was kept by Mrs Woodruff, so I called at her house and obtained it from her. In my time there was a Stephen Woodruff, one of the choir at the old chapel, and a teacher in the Sunday School with whom I became rather intimate. So I asked the young woman who gave me the key, "Are you any way related to my old friend?" And then explained to her my intimacy with a young man bearing the same name. A few questions and answers followed, and at last she said "Oh yes, that Stephen Woodruff was my husband's grandfather!" "Surely", I thought, "I must be getting to be

an old man!"

On reaching Nottingham we were rejoiced to find Isabel so far recovered as to be once more her dear active little self. Polly and I then went to Oxford with Percy, and afterwards we all (by "all" I mean we Yankees and the Matheson family) took up our quarters for a few weeks at Baslon where the Buchanans were also staying. And soon our delightful visit to England came to an end, and in September we were once more settled down in our own quiet home at Brooklyn.

July 8th 1882.

In the above "reminiscences" I have made but slight, if any, reference to some more or less important events, and incidents which I have now reason to think will be interesting to those for whom I wrote. I therefore add the following as a sort of "supplement".

And first - As to the circumstances which first made me acquainted with her who for more than forty years was my dear companion and most loving wife. My earliest recollections of her go back to the time when I was a schoolboy at Market Harborough. Her father and uncle (brother?) were the medical attendants when there was any sickness among us. Happily I knew but little of them in this capacity, and the most I saw of them or of any of the family was at the chapel, where she who afterwards was "all

the world to me" was one of a bevy of neatly dressed and smiling young lassies who came trotting in with their white frocks and trim cottage bonnets and red morocco shoes. They were seven in number, viz. Mary Ann, Elizabeth, Sophy, Martha, Kate, Louisa and Sarah. Can it be wondered at that as this little procession entered the chapel and passed in sight of our pew it often excited the attention and admiration of myself and my schoolfellows, and the Heygate girls were often talked of among us? Well, that is about all I saw of them until some years afterwards when while I was residing at Newport Pagnel, several of them, Elizabeth among the rest, became schoolfellows with my sisters at Mrs Ward's Academy at Newport, and were now and then invited to our house. I think this was just after my return from my first trip to America. After this, in my frequent journeys to Leicester and Nottingham, I was occasionally the bearer of a letter, or parcel, or message from one or other of these young ladies to their parents, or to such of their sisters who had left school. So it became quite a habit with me when the coach pulled up to change horses at the Swan, to jump off my seat, run up to Mr Heygate's, exchange a few words and smiles, and pass a few minutes very agreeably until the coach stopped at the door and I went on my journey. This continued after Elizabeth, Sophie and Martha had left school and two or three of the younger ones remained behind. Now and then I

drove down to Leicester with some members of my family, and then we were always warmly welcomed, and instead of a few minutes, spent an hour or two among them. At last I was fairly caught; and fancying from one or two glances which had passed across the table, and from other circumstances that possibly my own feelings were responded to, I could not rest until I had made them known, and had begged by letter permission to correspond with her who had won my affections. I was not doomed to remain long in suspense. I was afterwards told that on receipt of my letter enquiries were made from Mrs Ward as to what she knew of my habits and character and my prospects in life, and these being satisfactorily answered, I was soon permitted to make my first appearance at Market Harborough as an avowed lover, and was, without much ado, frankly and lovingly accepted. All this occurred several years after Elizabeth had left school. Meanwhile the eldest sister Mary Ann (with whom I was never personally acquainted) had been removed by death, and Elizabeth had become her mother's "right hand man" and chief manager of the household, a fit preparation for the duties she so ably discharged when the dear woman left the house of her fathers to become my wife and assume the reins of government in a new sphere. And thus ends the story of my courtship! I may now add, that of this fine family of girls one only (Sarah) now remains.

Son married John Nunnelle and became the mother of our little warmhearted cousin Carrie Waterman. Martha became the wife of Henry Goddard, and this "fruitful vine" bore fruit which is to be found scattered in many parts of England and America. Harry at Northampton, William and Fred at Nottingham, Louisa at Southampton, Mary at Portsmouth, Arthur and Frank in New York, while Emma (perhaps the best of the whole lot which is saying a good deal) has not yet been induced to change her name, and spends most of her time in the family of her brother William, with occasional itineraries among the families of her brothers and sisters and making herself generally useful, especially when marriages, births and such like events take place. Let us hope that she will e'er long consent to become the happy wife of some still happier man, and so follow her dear mother's example!

To return to the Heygates - Kate (a very sweet girl) died unmarried. Louisa became the wife of Joseph Nunnelle, (John's younger brother). All these have now passed away, and poor Sarah is the only survivor, except her brother Thomas.

I thought I had ended the story of my courtship, but I may as well add that after my acceptance as a suitor, my visits to Market Harborough became of course more frequent and protracted until at length on the 6th August

1828 being then thirty years of age and my dear Elizabeth twenty five, having been for some time busy in preparing and furnishing my house, I bore off the prize, and after a honeymoon spent chiefly in the Lake country, (driving my own horse and "trap") brought her in triumph to rule and reign in her own new little kingdom at Newport Pagnel.

With what a loving and grateful heart do I close these little records, and how specially am I called upon to be grateful that in my old age, though in one sense it is my lot to "finish my journey alone", my life is continually cheered and rendered very happy by the affectionate and untiring attentions of my children, the respect of many loving friends both here and in America, and the assured hope and conviction that my dear grandchildren are one by one as they advance in life, taking their proper station in the world and in the church and acquiring and deserving the love and esteem of all around them. "Bless the Lord Oh! my soul"-- Amen.

William Cripps.

July 8th 1882.

More "Last words".

I think my descendants will be interested in knowing something of the Hanson family who for many years were among our most intimate friends. It is a tale I love to tell. From my earliest days I was in the habit of hearing from my dear mother wonderful stories of her rollicking pranks with her friend Betsey Davis when they were both in their teens.

Their girlhood was spent together at Sherrington, and they were both of them very lively young maidens. How my dear mother did like to talk of Betsey Davis and their jolly doings! to which my young ears were always open. But by that time many years had passed away, and they had lost sight of each other in the great throng, and it seemed very improbable that they would ever meet again. At length however, (I think it was in 1825) my dear mother being in London was invited to a little tea party, at which she found herself seated by the side of a comely old lady with whom she soon became deeply interested, or as she used to say "I felt somehow drawn towards her." In the course of their cosy chat, one expression after another fell from the lips of her friend which awoke many bygone memories, and caused my dear mother at last to exclaim "I do think I am talking to Betsey Davis!" "Then" said her companion "you must be Sukey Rogers" (my mother's maiden name). and so it was

that these two chums renewed their former friendship. Each had "wandered mony a weary fit sin' auld lang syne." Each had become the mother of many children, and each had also become a "Mother in Israel"; a fact of course which bound them to each other in still more powerful and tender ties than had existed in their early and less thoughtful days. From this time the two families, although living far apart, became very intimate.

Betsey Davis had married a Mr Hanson whose home and warehouse were in Bodolph Lane, London. He was an importer of foreign fruits, and in those days when neither oranges nor nuts, nor orange wine were forbidden, it was a pleasant thing to spend an hour or so with the Hanson family after dinner, and Bodolph Lane became a favorite resort whenever I went to London. They were an intelligent and most agreeable family, four boys and five girls, and we frequently exchanged visits. A few years afterwards Mr Hanson died, and to the great surprise of all his friends it was found that when all debts were paid, the widow and her nine children were left in comparative poverty. The business could not be carried on, and the dear old lady with her young brood removed to a cheaper residence somewhere in Shoreditch, and found it very difficult to maintain their position in society. I may mention that Mr and Mrs Hanson had for many years been somewhat influential members of Mr

Binney's church at the "Weigh house". They bore up bravely in their poverty, servants were discharged, strict economy became the order of the day, the young ladies did all the usual household work, and became their own dressmakers, but at length the day came when it was necessary to dip into the slender capital on the interest of which they had hitherto subsisted, and the future looked very dark. Still they struggled on, working hard, living very economically, and trusting in Providence as to the future. And that good Providence soon appeared for them in a manner and from a quarter most unexpected. They were all assembled at breakfast one morning, when a letter came addressed to Mrs Hanson. It was from a lawyer at Leeds informing her that an old lady had recently died bequeathing to her and her family, legacies to the amount of £40,000! As Mrs Hanson was not personally acquainted with any such lady, she dare not believe that such good news could be true, and wrote to the lawyer expressing her belief that these legacies were intended for some other family of the same name. The reply soon came, and contained the agreeable assurance that there was "no mistake."

I love to tell this story because of the sequel. On enquiry it was found that when Mr Hanson first commenced business he was very successful, but that a young friend of his who had gone into business at the same time, found it

very difficult to get along, and becoming embarrassed and discouraged saw nothing before him but ruin. In these circumstances he sought the sympathy and advice of his friend Hanson, telling him that he had struggled on as long as he could, and now feared that unless he gave up at once he would soon be involved in greater and insurmountable difficulties.

"Well" said Mr Hanson, "before I offer advice would you have any objection to shew me your books?" "Oh! no", was the reply, "that is just what I hoped you would do; I have nothing to conceal, pray come with me and look into my affairs, and then give me the best advice in your power." So with a heavy heart he accompanied his friend to his place of business, and a thorough examination was entered into, at the close of which Mr Hanson said "Why my dear fellow, there is nothing much amiss, don't talk of giving up, things will soon right themselves, your business appears to have been so far well conducted, cheer up, all you want is a little present cash!" "Ah!" said the poor man, "that is just what I do want, but I don't know where to find it." "Well" replied Mr Hanson, "I happen to have a good balance at my bankers just now, and no immediate use for it. It is sufficient to meet your present difficulties, and is very much at your service." The generous offer was joyfully accepted, present difficulties were at once overcome, the

business was carried on with new energy and success. The loan was repaid, and at length after a prosperous career in London sufficient wealth was obtained to enable its possessor to leave the metropolis and establish a banking business at his native town in Yorkshire. He afterwards died, leaving all his wealth to his wife. Meantime all intercourse with the Hansons had long ago ceased, and though neither of them had forgotten old times and old friendships, each one became so busily occupied in his own affairs that all correspondence between the friends had ceased. When however the good widow came to make her will, she was somewhat puzzled to know how to dispose of all the property. She had no child, no near relatives, except two or three whom she did not much care for, and who were already well provided for. At last it occurred to her "I wonder what has become of my husband's old friend Hanson, to whose kindness I have often heard him say he was in early life saved from impending bankruptcy? Who knows? perhaps he may now be needing assistance." So she caused enquiries to be made, and the result was this handsome legacy. The family now removed to a nice villa in Clapton, the old lady set up her "brougham" and livery servant, and spent the evening of her life in quiet enjoyment and in doing good and then passed away to the "rest provided for her." I will not attempt to follow the fortunes of her children, but the career of her eldest son Davis deserves notice. He

was a very clever boy. Mr Rowland Wilkes (an attorney of some celebrity) took him into his office while yet the family were struggling with their poverty. Davis soon made himself useful and from an office boy was promoted to a clerkship. At length Mr Wilkes introduced him to Lord Durham who had just been appointed Governor of Canada and he accompanied his Lordship there as his private Secretary. On his return to England, young Davis was appointed to some legal office in Australia, where he afterwards rose to the dignity of "Chief Justice" of the colony, received the honour of knighthood, and his widow "Lady Hanson" is now living in London.

So much for the Hanson family. Now a few words about the Scudders. I think it was in 1864 that we first met with them; and it was in this wise. My dear wife and I set off on our usual autumn holiday, taking the morning boat from New York to Albany, en route for Lebanon (the Shaker settlement) and thence to Vermont. But as we approached the highlands on the Hudson, the Catskill mountains stood out so grandly and so invitingly, that as my dear companion had never been there, I proposed that we should leave the boat at Catskill Landing, and spend a day or two at the "Mountain House". We arrived there the same evening and in time to enjoy a glorious sunset, and a splendid evening view o'er river, hill and valley extending some seventy miles north and to a still greater distance

to the south and west. Next morning, after an early breakfast, we prepared for a long ramble over the mountain top, but just as we were starting a smart shower came on, and the weather looked so unsettled that my dear wife was afraid to venture out, so when the rain subsided I set out alone. And it was during this ramble that I first met with Mr Scudder. We had both arrived almost simultaneously at a point from which a most glorious scene had burst upon our view and rivetted our attention. It was nearly the highest point among the "puddingstone" rocks, and commanded a view of the whole valley of the Hudson with its numerous villages and bright cornfields as far as the eye could reach. Among the first words spoken by my new friend after gazing awhile in silent admiration were these "All this and Heaven at last!" We felt at once like old friends, and pursued our walk together. On our return to the hotel I found my dear wife quietly seated with her crochet work at the window, and in full chat with a lady who was soon made known to me as Mrs Scudder the wife of my companion.

We found both of them to be most agreeable and intelligent. They too, like ourselves were enjoying their autumnal holiday, intending after a day or two on the Catskills, to finish up with a visit to some friends living among the Berkshire hills in Massachusetts. That evening

our acquaintance became so far ripened into friendship that by mutual consent we each of us agreed to give up a part of our original plan; they agreeing to accompany us to Lebanon, and we to alter our route and spend a week or two with them among the Berkshire hills. And it was further arranged, that where railway travelling was not convenient, we should at joint expense hire a carriage and pair. In thus travelling together it may well be imagined how thoroughly intimate we became, and what an insight we obtained into each others history and domestic life. It was on this journey that we first visited Stockbridge where the Scudders' friends were residing in the house once occupied by the celebrated Jonathan Edwards, and in which village some members of the Beecher family were now living. We were very much charmed with the scenery among the beautiful and well cultivated hills, and the romantic valley of the Housatonic, and also with a trip to Lenox, Pittsfield, Great Barrington etc. I must mention one incident which occurred on this journey and occasioned much merriment then, and many a time since then. Among other topics of conversation I one day spoke of a lawsuit I once was engaged in at Boston, and told my companions how one day my lawyer on coming out of court asked me to go home and take "pot luck" with him, a proposal to which I gladly assented,

anticipating as I did a "jolly good dinner" followed by a pleasant hour or so over the bottle etc etc. "And", said I "What do you think they gave me for dinner? Why, nothing but salt fish, and my friend being a teetotler there was absolutely nothing to drink but cold water. Salt fish and cold water! Was it not a "sell". "By the bye" said I "perhaps you know my lawyer Mr Sam Hubbard?" "Sam Hubbard!" exclaimed Mrs Scudder "I guess I do know him, he is my father!" I ought to add in explanation, that it was on a Saturday that I partook of this "jolly dinner", and that it is throughout New England a very common and time honoured practice to dine off salt fish on Saturday, and to breakfast on fishcakes on Sunday. No doubt this practice originated in a patriotic desire to encourage the New England fisheries.

To return now to our new friends the Scudders. From this time during the remainder of our American life, we had much very pleasant intercourse with this amiable family. They resided in a snug and elegant villa at Brookline near Boston and there we always received a most hearty welcome. They afterwards visited Nottingham, and it was under their kind care that in 1873 dear Katie went out to America. The environs of Boston are full of beauty, and Brookline is surrounded by fine scenery through which we had many pleasant drives. Many years ago when I took the chair at a public meeting held for the purpose of

introducing Fred Douglas who was then travelling through England delivering lectures on behalf of the Anti-slavery cause, I had occasion to refer to what I had witnessed of the bitter controversy on this subject then raging in Boston between the friends and opponents of the infamous "Fugitive Slave" law recently enacted by the United States Congress, and lamenting that in Boston which boasts of their Faneuil Hall as being the "cradle of liberty" a party should exist who upheld this most cruel enactment, I felt it to be due to the better portion of the community residing in that great city which I loved so well, to say a few words to the following effect - viz that from the top of the State House, overlooking the city, the bay, and the surrounding country, the eye rested on as much of natural beauty, domestic comfort, honest and successful enterprize, and as much mental and moral excellence, and love of freedom as could be found in an equal area in any part of the world. I thought so then, and I think so still. And as my thoughts wander back to that neighbourhood and I call to mind the many happy days I spent there among the hospitable and kind hearted people to whom I was introduced by my dear old friend Col. Loring. I love to think of the delightful evenings at Jamaica Plain in the hospitable home of good Col. Boylston; at Newton Corner with my friend Gardiner Colby; at the cheerful and elegant cottage which was the home of my friend Charles

Guild and his charming and accomplished wife the daughter of Mr Elliot, Governor of Massachusetts; at Dorchester with Dr Codman; and once at Quiney where I had the honor of taking tea and spending the evening "tête à tête" with the venerable John Adams, one of the signers of the Declaration of Independence, the friend of Washington, and next to him President of the United States. The grand old man was at the time of my visit more than ninety years of age, hale and hearty, and with all his faculties, mental and physical apparently unimpaired. His sister, a fine old maiden lady, made tea for us, and presided at the table. I have always felt it to have been a great honour to receive the hospitality, and to be (so to speak) introduced to the friendship of so distinguished a family. I need say nothing in this connection of my frequent visits to the Farnsworths whose house at Roxbury was indeed almost a second home to me.

I have mentioned Dr Codman, and I am tempted to tell of a droll incident in connection with him. When my brother and sister went to America with me in 1845 the good Doctor was our fellow passenger, and so also was Dr Parkman. Now Codman, though somewhat bluff in his manners, was a very agreeable companion, albeit extremely orthodox, while Parkman was a very quiet, gentlemanly little man, the pastor of a Unitarian church in Boston. At that time a very brisk controversy was being carried on between these rival

denominations, so that "the Jews had no dealings with the Samaritans". And so it happened that these two good men, though living for many years in the same community had really no personal knowledge of each other until they were thrown together on board ship on their return from a visit to England. Now however, being thus necessarily brought very close together, religious prejudices and animosities were laid aside, and much pleasant conversation occurred in which it was my brother's privilege and mine to take a part, so that we all became very intimate. We spent two Sundays on board when each of the good men took his turn in conducting the services; in which of course all controversial topics were carefully avoided. Well, as we were nearing Boston, I was one day pacing the deck between these two divines, when our quiet little friend Parkman, speaking of the happiness it had afforded him to meet and hold such pleasant intercourse with his orthodox opponent, with whom, though near neighbours, he had now for the first time been brought into personal contact, said in the warmth of his heart "I have been thinking brother Codman how very pleasant it might be for us to exchange pulpits now and then." The proposal startled his orthodox companion, who in his very bluff, but by no means unkind manner, replied at once "I will preach for you with pleasure if your people will hear me, but"

(with a very droll twinkle in his eye) "you shan't preach for me though!" This little speech and rejoinder, so characteristic of the two good men, afforded me much amusement at the time and seems to me to deserve mention in these reminiscences.

William Cripps.

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