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THE HISTORY

OF

Co-operation in Halifax;

AND OF SOME

OTHER INSTITUTIONS AROUND IT.

BY G. J. HOLYOAKE.

AUTHOR OF THE "HISTORY OF THE ROCHDALE EQUITABLE PIONEERS," "MORAL  
ERRORS OF CO-OPERATIVE SOCIETIES," ETC.

"All to whom want is terrible, upon whatever principle, ought to think themselves obliged to learn the sage maxims of our parsimonious ancestors, and attain the salutary art of contracting expense: for without economy none can be rich and with it few can be poor."—  
DR. JOHNSON.

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TO HORACE GREELEY,

THE EMINENT AMERICAN JOURNALIST,

WHO HAS EVER WELCOMED IN THE UNITED STATES OF AMERICA

SYSTEMS OF SELF HELP FOR THE PEOPLE,

WHICH HE HAS HIMSELF ADVANCED BY A GENEROUS ADVOCACY

AND ILLUSTRATED BY AN UNRIVALLED CAREER:

This Brief History is Inscribed

BY HIS FRIEND

GEORGE JACOB HOLYOAKE.

## PREFACE.

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THE publication of this History in a separate form has been encouraged by the opinion expressed of it, by one whose lightest approval is a warrant of usefulness—Professor Francis William Newman, who, when the facts of this narrative were detailed in a paper read at the Social Congress, held in York, in 1864, said:—"The description of the successes of the Halifax Industrial Society makes one long for the time when workmen will be enlightened enough in all our towns to imitate it. If the publication of such facts do not stimulate them, no voice of economists, philosophers, or preachers will move them."

Halifax has other Institutions besides its great Co-operative Industrial Society, conspicuous for social usefulness and advancement, and all the "region round about" it is instinct with features of popular progress. A brief sketch, therefore, of some of these illustrative instances seems due to the reputation of the town, in a Book, which, judging from the results of the "Paper" above mentioned, may have the effect of drawing new and distant attention to a community more distinguished than known.

G. J. H.

# CO-OPERATION IN HALIFAX.

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## THE INDUSTRIAL SOCIETY'S BUILDINGS.

### CHAPTER I.

As often as Co-operation attains to the dignity of being criticised, it is confounded with Communism, which never had an English existence. Speculative Communism takes a very ancient shape in Russia; an entirely different one—more intellectual and militant—in the hands of Babœuf of France; in Germany it is a silent quantity; in England it has been theoretic to feebleness, and always persuasive. The Organization of Labour under Louis Blanc was neither Simonianist nor Fourierist. Some criminal mixture and medley of all these species, to which very few English politicians ever paid any attention, or ever took the trouble to understand separately, constitutes the idea in the minds of most public critics. However, Co-operation is essentially distinct from Communism in this wise. Co-operation is concerted trading—a scheme in which the resulting profits are proportionally divided for individual uses. Communism is concerted living. It implies common labour, of hand or brain, and common enjoyment of all prescribed wealth produced. Since, however, all that tends to equality tends to Communism, Co-operation, by raising the low and increasing the means of the common people, and giving them a common interest in the success of their trading and manufacturing societies, imparts to them Communistic habits and introduces features of that mode of life. A gentleman's club, where the dining-hall, reading-room, library, and smoking-room are common to all—to the worthless and the worthy, the modest and the vain, the parvenu and the gentleman alike—is more essentially an approximation to Communism than any Co-operative society. Communism is something which can never be invented—it is a state of morals and social means, of common exertion and good-will, to which society may attain in some diamond age as yet unknown. It is Utopia; its place is in the millennium; it will be realised about the time when humanity attains to

Perfection; and it is decidedly premature to identify it with Co-operation, which is the first round of a ladder to which there are a thousand steps.

In an incoherent way civilization certainly tends to common privileges. Theoretical Communism is a disagreeable scheme, since in it it is concerted that every body shall do something, and everybody enjoy something; whereas we have hitherto lived in a far more convenient state of things, where those who receive the least do the work, and those who do nothing get the enjoyment. However, innovative people, who will not let well alone, are altering all this. The high roads now are everywhere being made not only spacious but pleasant, which is the Communism of Town-Comfort. The regulated Parliamentary train and emigrant vessel are part of the communism of travel. Public buildings and parks, palaces, galleries, and museums, belong to the Communism of recreation. Working men's clubs, baths, wash-houses, national schools, schools of design, post office savings' banks, Mr. Gladstone's device of Government annuities, model dwelling houses, are so many forms of the Communism of comfort, of cleanliness, of education, of art, of economy, and health—recognitions of the right of the common people to a high condition of competence and enjoyment. Oppression is now considered a discredit to a ruler—the existence of extreme inequality a disgrace to statesmen—suffering the juvenile population to grow up in ignorance, a municipal crime. The poverty of the workman is regarded as a scandal to the employer. It is beginning to be recognised as the business of the physician to prevent disease, of the clergyman to prevent crime; and we are confessedly approaching that state, foretold by Morelly, in which “it shall be *impossible* for a man to be depraved or poor.” The first practical step to this, is plainly, Co-operation.

Co-operation, considered as to its eccentric appearances, is a most inscrutable\* thing that transpires among the work-

\* In the discussion which followed upon the Paper “On the Growth of the Halifax Store,” read at the Social Science Congress at York, 1864, in which this passage occurred, some speakers understood me to mean that the causes of the success of Co-operation were “inscrutable.” On the contrary, the conditions of Co-operation are well known. They are three:—1. *Good Sense*: 2. *Good Temper*: 3. *Good Will*. In many towns one or other of these qualities exist. It is only where they exist together that success is achieved. An active, *intelligent, self-sustaining care for the good of others* is the source of Co-operative inspiration.

ing classes. Nobody can tell under what local conditions it will arise. Why it flourishes where it does, and why it does not flourish where it should, are alike inexplicable. Why should it succeed in Rochdale, Blaydon, and Sowerby Bridge, and never take root in Birmingham, Sheffield, or Glasgow? There is no place in Great Britain so unlikely as Sowerby Bridge to produce co-operators. There are no places so likely as London, Manchester, Liverpool, Leeds, and Sheffield. Yet co-operators make no more progress in some of these places than a society of *Punch's* Naggletons. In Sheffield the Socialists have tried Co-operation; the Methodists have tried it—the Catholics have tried it; but neither Owen, Wesley, nor the Pope have any success in that robust town, where mechanics have more advantages, independence, and means, and as much intelligence, as any town in England. Judging from the demonstrativeness of attachment displayed among them any one would say that the Scotch would succeed in Co-operation better than the English, and the French better than the Scotch; yet neither nation has done anything notable in it.

Rochdale has hitherto been the Mecca of Co-operation. There are reasons why social pilgrims should find their way to Halifax. This town, which has acquired new political distinction by sending Mr. Stansfeld to Parliament, has achieved results in Co-operation of which the public have not yet heard.

The visitor who enters Halifax by way of the Town Hall—the prettiest, brightest, most cheerful building of the kind erected of late years—comes upon Northgate, the best street in the town, where he finds a stone block of buildings, lofty, extensive, and particularly well built. This is the property of the Halifax Industrial Society, and occupied by their stores. This building was erected and stocked at an expense of £15,000. The basement consists of seven shops and offices, a butcher's, a provision, a boot and shoe, a linen drapery, a grocery, a woollen drapery, and tailor's shop. The walls are wainscoted, because paint is cleaner than paper, and the ceiling of the flour shop is covered and cased with wood, so that no plaster may ever drop into the bins. A commodious wharf—a miniature Pickford's, is fitted up with cranes, gallery, and landing ranges, where waggons are loading and unloading all day, delivering goods for the store, or carrying them out to its seventeen branches; a steam-engine is at work on the

premises for raising goods, turning a gigantic chopping machine, and grinding tons of coffee; vast underground cellars are filled with all sorts of costly stores. Hogsheads of sugar roll ponderously over the floors, and mountains of hams and fitches of bacon give the vaults the pleasant flavour of breakfast time. Up-stairs, in well-fitted rooms, are magazines of valuable goods and dainty edibles, where the aroma of coffee, the scent of tea, and the sweet fragrance of malt meet you in successive rooms. Anon you come to coffee rooms for men and women—a dining room, a smoking room—fitted up with middle-class elegance. The board room is as dainty as a committee room at the Reform Club. The secretary's offices are as substantial and convenient as a banker's. Hot water pipes, perfect in regulators, run through every room, from the grocer's shop on the ground floor, to the shoemaker's and tailor's under the roof. Ventilation is everywhere provided for. The cigars supplied in the smoking room are *meant* to be good, which is more than can be said of most places. Merry girls prepare and supply the refreshments. The food comes up from a well-furnished kitchen, into which you can walk, and where every joint is good and the coffee genuine. The present author has eaten in numberless *restaurants* in London, and never had food purer in any house than he had through an entire week, that he lived among the Co-operators in these rooms. Dickens has said that he has seen poor women go about in thin, flappy, brown shawls, looking like a large tea-leaf that had been re-boiled to make London tea. In the Halifax kitchen they only boil the tea-leaf once. If the Social Science Association should hold a meeting in Halifax, its members could not do better than take tea at the Industrial Society's stores. Throughout the whole of their extensive buildings there is no sign of poverty or makeshift—nothing is mean or second-hand. It is a pride to go about the place. Everything is as stately, as complete, and as opulent as a railway or Government office. Several thousand families are supplied from this place. It has 6,000 members. When it is remembered that this great store has sprung up, and all this comfort, convenience and wealth were created since 1860—during the cotton scarcity—no more satisfactory answer need be given to the question often asked—How did Co-operation answer during the great commercial famine?

Last year the buildings in Northgate had to be increased,



and a valuable plot of ground was secured on the west side of the present stores. The total capital in January this year (1866) amounted to £46,882.

On the day after New Year's Day 1865, these great Stores were formally opened. It was necessary to engage two large Halls in which to entertain the members. The Odd Fellow's Hall was so crowded by guests at the Tea Party, that dancing, which was intended, was impossible. The members of the Society amounted to 5,429; so that if each member represented only a very small family, an aggregate meeting would include 20,000 individuals. A heavy snow prevailed that night, and happily they did not all come. The large Hall at the Mechanics' Institution was found filled. The Report was read by the President, Mr. Joseph Greenwood, and Mr. Abel Heywood, Ex-Mayor of Manchester, presided. Mr. Lloyd Jones was one of the speakers on this occasion. Mrs. Law, who happened to be present, was invited also to address the meeting. Letters were read from Dr. Watts, Mr. Commissioner Hill, the Rev. Dr. Burnet, and one from Mr. Thomas Bayley Potter, the present M.P. for Rochdale. Mr. Holyoake read the following letter from Signor Mazzini, who had been invited to be present. Mazzini wrote:—

“No. There is not the least chance for me ever being able to accept any invitation for a public meeting. I am labouring under a severe cold and coughing a great deal, and generally the state of my health and the impossibility of speaking loudly and long without severe effort, are a perennial obstacle. Pray convey my heartfelt thanks to our friends in Halifax for their very kind thought, and a deep sense and sympathy for the work to which they have devoted themselves. I have been earnestly and anxiously watching the spread of the Co-operative idea as the beginning of an immense revolution which will do more for the brotherhood of man to man than all the eighteen centuries of Civilization have done; and, provided they avert every danger of material egotism by taking up the whole of the moral, intellectual, and economic problem, and sympathising with all its different manifestations, I look to the working classes of England and Europe as the prominent element of the future.”

It is a characteristic of Co-operation, that it looks out of itself and thinks of the world, and how workmen shall be benefited. The shopkeeper necessarily looks behind the counter,

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and is apt to have his soul in his till. The Co-operator has higher aims which he strives to realise. It was owing to this feeling that Signor Mazzini was invited to be present at this celebration, and also Professor Francis William Newman.

The following is a copy of Professor Newman's reply to Mr. Joseph Bairstow, Secretary to the Society.

"I read with deep interest the striking account given of the rapid growth of your society.\* The warm sympathy which I feel in its objects and my high satisfaction that working men are learning the way to self-dependence and mutual aid, would make attendance at your public meeting (to which you kindly invite me) a sincere pleasure if circumstances permitted. There is (to me) every indication that in the near future, the nobleness of labour, proclaimed recently by Mr. Gladstone, shall be the creed of the nation; and that with the intelligence of the millions will come their personal, social, and pecuniary elevation. The past history of the world, even when brilliant for the few, has been very often dreary and poor for the many. This is among the things which the future must alter: such industrial societies appear to be the first necessary step in a long series of improvement which is to be hoped for."

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\* The paper read at the Social Science Congress at York, 1864. See Society's Transactions. York, 1864.

## THE CO-OPERATIVE FARM.

## CHAPTER II.

MR. VANDELEUR, of Ralahine, solved the problem of the possibility of applying Co-operation to agriculture, as Mr. Craig, the historian of that experiment, has oft related; and succeeded where success was least to be expected—in Ireland: at a time the most unfavourable, and with persons the most unlikely in the world. But nobody imitated, or heeded, or honoured the experiment. Mr. Guerdon, in England, accomplished a notable and unnoticed success; but English working-class Co-operators have been prevented attempting agricultural Co-operation, so long as an Act of Parliament forbad the holding more than one acre of land. Halifax has been the first society to avail itself of the removal of this restriction.

This Industrial Society has one possession which no other Co-operative Society in England has. It rents a farm of sixty acres. On a misty day, instead of the visitor discerning, as he would in Manchester, a cloud of smoke at the bottom of a long street, making it appear like the entrance to the bottomless pit, the eye shoots through the openings and crevasses of Halifax town into a gorge of mist, in which towers a sombre mountain side throwing a dark glory over the streets. On a spacious plateau, about a mile from the town, in the midst of noble scenery of valley and hill, "High-Sunderland," the farm of the Co-operators, is situated, from which you get just sufficient glimpse of the town to make you glad you are out of it, and so much of the rough splendour of nature as to make you glad you are in its midst. The farmhouse is a large quaint stone building, three centuries old, ornamented with old figures, in all that grotesque ugliness seen in old cathedrals. Smiling cornfields and slopes of trotting sheep, welcome the Co-operators on their visit to the farm. The families of the members amount to 20,000 souls, and they can all be regaled at a picnic in a single field. Far away from the external clatter of looms, the dust and heat of mills, the Halifax Co-operator can sit down in the sunshine, the peace and fresh air of nature, and taste the pleasure of that sweet possession which his good sense and wise thrift have given him. The society has made an offer to purchase this and the

two adjoining farms, and either these or some others the society is destined to possess. One Sunday morning in 1864 eleven fine horses, looking as compact and sleek as though they had just returned from the Royal Agricultural Show at Newcastle-on-Tyne, were pattering on their way to Trimmingham Well, near Halifax. They had been newly shod the day before, and were ringing their feet on the granite road as though they were proud of their new shoes. The cottagers on the road came out inquiringly as the noble beasts passed along. "What horses are these—are they going to a fair to-morrow?" asked a woman. "Why doesn't ta know," said her husband in an exultant tone, "they are ours, they belong to t'store, lass." These were the Co-operative horses employed during the week in conveying coal. The society has also twenty railway waggons, for which they have paid £1,300. They sell £10,000 worth of coal a year. This society numbers 6,000 members. It does business to an amount estimated this year at £166,000, and its profits amount to £13,000. When it is remembered (it deserves to be repeated) that the whole of this Halifax progress was made in the panic period, it is no mean proof of the power of Co-operation to hold its own in the days of severest trial.

The Rev. G. Watson, M.A., in his *History and Antiquities of the Parish of Halifax*, 4to., London, 1775, gives some interesting particulars of the High-Sunderland Farm, which were re-printed in a monthly magazine, entitled the *Northern Star*, No. 12, May, 1818.

"High-Sunderland," Mr. Watson says, "is situate about a mile north of Halifax, between the Bradford and Wakefield roads; and was so called as being perhaps, in ancient times, a farm which the Anglo-Saxons called by the name of *Sunder* or *Sunder-lond*; or it might be separated or set apart for some particular purpose or privilege, the knowledge of which is now lost; for in that case they would give it this name, as being *sundered* or *divided* from the lands about it. It is called High because situated at the top of a hill.

"When the present fabric at High-Sunderland was erected, does not appear by any inscription upon the building, but it was either the work of Richard Sunderland, who married Susan Saltonstall, about 1597, or of his son Abraham, who married Elizabeth Langdale; but more probably the latter, because we meet with the arms of Saltonstall and Langdale

impaled with those of Sunderland, in the windows. This house seems once to have been well ornamented; there are still some statues and busts remaining of tolerable workmanship. In a chamber-window, under the arms of Saltonstall, Langdale, and Thornhill, of Fixby, may be read these lines,

Felix quem virtus generosa exornat avorum,  
Et qui virtute suis adjicit ipse decus. L. S.\*

These letters, L. S., stand for Langdale, Sunderland, but I think them not so old as the house, because in another place the arms of Saltonstall and Langdale (as above) are impaled with those of Sunderland, which it would belong to this Langdale's father to do. This Langdale also appears to have lived a good part of his time at Coley Hall, and to have sold the estate so late as the interregnum. Over the north door is written, *Ne subeat glis serdus*, ("let no dumb dormouse enter") a mistake for *surdus*; and over a door on the north side, *Ne intret amicus hirudo* ("Let no horseleech enter as a friend"). At the back part of the house are four English lines, too coarse to be admitted here. In the hall, over the fire-place, is inscribed,

Maxima Domus utilitas; et pernicies, Ignis et Lingua†.

Over the south door are the lines,

Hic Locus odit, amat, punit, conservat, honorat  
Nequitiem, pacem, crimina, jura, probos; ‡—

which also is on the Town House at Delft, in Holland, and also on the Town House at Glasgow, in Scotland, with *bonos* instead of *probos*. Below the above lines, *Confide Deo, Diffide tibi*. ("Trust in God, distrust thyself.") The latter part of this advice would not do in Co-operation.

On a pillar on the left hand of the south door, *Patria Domus*. ("My country is my home.") On a pillar on the right hand of the same, *Optima Cælum*. On the south front, *Omnipotens faxet, stirps Sunderlandia sedes*  
*Incolet has placide, et tueatur jura parentum,*  
*Lite vacans, donec fluctus formica marinos*  
*Ebibat, et totum testudo perambulet orbem! ||*

\* Happy is he whom the illustrious virtue of his ancestors adorns, and who, by his own virtue, adds lustre to theirs.

† Houses when large, yield comfort: fires and tongues carry destruction with them.

‡ This place { hates loves punishes preserves honours  
                  { profligacy peace crimes justice the good

|| The Almighty grant, that the family of SUNDERLAND may peaceably possess this mansion and preserve the rights of its ancestors, till the ant drink up the waters of the sea, and the tortoise traverse the whole world!

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“How vain are our wishes, and how uncertain the continuance of earthly things, may hence be seen, when either the writer of these, or his son, alienated this very estate which the then owner so earnestly wished might continue in the family for ever! Over the principal gate stand the words—

Nunquam hanc pulset portam qui violat æquum!\*

On the same is a cherub sounding a trumpet; and in a scroll,

Fama virtutum, tuba perennis.†

“Arms belonging to the pedigree: For Sunderland, Parted per pale, Or and azure, three lioncells passant, counter-changed: thus it is in a window at High-Sunderland; but the coat is generally depicted with the lioncells guardant. For Langdale, Sable, a chevron between three estoils argent. For Saltonstall, Or, a bend between two eaglets displayed, sable. Thus it is at High-Sunderland, and thus I saw it borne, in 1766, by Samuel Saltonstall, Esq., alderman of Pontefract; but Thoresby, p. 236, has given us a coat of this family in which the bend is gules.”

Nothing could be more applicable to the present uses to which High-Sunderland is put, than some of these inscriptions which still remain. One is a prayer—“Never may he who violates justice seek to enter its gate!”—and of the other let us make one, and hope that this place will ever hate profligacy, love peace, have no crimes to punish, preserve justice, honour the good, and, may we add, save the quaint old mansion and all its carved adornments from the hands equally of “improvers” and destroyers.

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\* Never may he who violates justice seek to enter this gate

† The fame of virtuous deeds is a perpetual trumpet.

## EARLY AND LATER YEARS OF THE SOCIETY.

## CHAPTER III.

THE present Industrial Society commenced in the latter end of 1850, under the name of the "Halifax Working Men's Co-operative and Provident Society." It began in a cottage house in Back Foundry Street, occupied by a Scotch weaver named Richard Horsfall. Members attended at night after their work was over to sell the stores. The first name on the list of members was that of Benjamin Aaron. The profits declared in its first fifteen weeks' balance-sheet were 12s. 2d., and though their balance-sheet showed more, it is doubtful whether the society made this. In 1850 it removed to Cow-green, where it acted like the cow—ruminated, looked wise, but made no progress in wisdom. It hardly grew, and never thrived. During ten years it simply vegetated. It was not until 1860 that its great progress set in. In 1855 it lost £81 by a dishonest treasurer, in whom everybody had such confidence that no sureties were taken with him. This event produced a panic in the society. The board-room, one night, was stormed by a crowd of alarmed members. Sixty gave notice at once to draw out their shares. A local Cromwell headed the excited insurgents, and Mr. Foreman, one of the directors, with the genius of a constitutional minister, refused to deliberate "under pressure from without," moved the adjournment of the board, and refused to announce to the insurrectionists when or where they would meet again. In those days these societies had no legal protection against fraud. Distrust was sown, the society was split up, and a courageous Socialistic moiety, who never lost faith in the principle, held on as they always do—as they did in Rochdale—as Mr. Jacob Waring and others have done in Burnley since.

When the panic to which reference has just been made occurred, there were that year (1855), 316 members of the Society, so that the loss which produced the local revolution only averaged 5s. a man. The defaulting Treasurer was put in the County Court. He however engaged a lawyer, who, aware of the legally defenceless state of members of these societies in those days, got the trial removed to London; the

members, unable to follow him there without further certain loss, and uncertain redress, abandoned the matter.

The published reports of the early society bear many names which recall memories of devotion to Co-operation, when it had few friends and no repute as now. Joseph Foreman, Abraham Baldwin, Benjamin Aaron, David Crossley, are instances, Mr. Wrigley, Mr. Olive, and others whose names do not occur in published reports, were no less devoted to the "cause." The 1852 Report acknowledges the service rendered to Co-operation by the *Journal of Association*, *The Northern Star*, and *The Leader*.

The early history of unfriended struggles after ideals of honest social life, is always interesting and wholesome reading. The Halifax Working Men's Co-operative Society was enrolled under Act 13 and 14 Vic. cap. 115, and former Acts relating to Friendly Societies, and very little protection they afforded as we have seen. To "counteract adulteration as injurious to health, and fraud in trade as injurious to the pocket," was one object announced, and to advance "one division of Social Science"—[the word Social Science was a Utopian word then] "the distribution of wealth." The first President was John Swift; the first Trustees, Benjamin Aaron, N. Dobson, John Chaffer; the first Treasurer, John Dennis (the subsequent defaulter); the first Auditors, C. Barker, John Dobson; the first Board of Management, Messrs. Kendall, Crowther, Buckle, Swan, Wood; the first Store-keepers and Salesmen, D. Coton, J. Foreman; the first Secretary, John Culpan, junr.; the first Offices of the Store announced, No. 18, Cow Green.

Dennis appears to be the treasurer who came to grief in 1855, and when asked for the deficient £81, he pretended not to know anything about it. But he had some sort of excuse, seeing that the Society never paid him any salary, an omission the old Co-operators often made, and very naturally, since they regarded Co-operation more as a propagandism than a business. Willing to give their own labour for the good of the cause, they expected others who had not their enthusiasm or faith, to do the same.

The profits made in the early history of this Society were not, it must be owned, very alluring. Mr. John Sturzaker, one of the early school of Yorkshire Co-operators, hands me his certificate orders for profits, which show delicate results. The first order is worth reprinting in full; it runs thus:—



HALIFAX WORKING MEN'S CO-OPERATIVE SOCIETY.

(ESTABLISHED SEPTEMBER, 1850.)

To the Secretary of the Halifax Working Men's Co-operative Society.

July 30, 1851.

Place to the credit of *John Sturzaker*, No. 97, the sum of Two Shillings 3d. being the Apportionment of the profits on Trading due to him for the half-year ending May 3, 1851; and for so doing, this shall be your sufficient Warrant.\*

(Signed) C. BARKER.

Purchases £1 14 8  
Profit £ 2 3

Further certificates indicate the following particulars:—

To whom given.	Amt. of Purchase.	Profit.	Period.	Date.	Signer of Order.
J. Sturzaker	£4 12 11	4 11	Yearly.	1852	Saml. Thompson.
"	9 3 2	3 9½	"	1853	Wm. Gordell.
"	12 1 5	1 6	"	1854	Saml. Thompson.
"	5 16 8	1 2	"	1855	J. Foreman.
"	14 0 0	3 8½	"	1856	— Foreman.
"	7 10 0	3 2	"	1857	J. F.

The profits in 1854 were manifestly feeble. The declaration of profits in 1851-2 were probably erroneously made. These items are not quite reconcilable with the general table, including the same years, which follows; but approximate figures are the nearest that the existing documents furnish.

\* These alarmingly legal and sonorous terms were the invention of Mr. Barker, a Scotchman; no Halifax mind could have attained to them. These forms lasted until 1856, when Mr. Foreman came to replace them, the new order stopped, simply and English, thus:—"Place to the credit of—the sum of—being the Apportionment of the Profits on Trading due to h— for the half-year ending—"

CO-OPERATION IN HALIFAX.  
Present Profits.

TABLE OF FINANCIAL GROWTH OF THE HALIFAX INDUSTRIAL SOCIETY,  
LIMITED.

Years.	No. of Mem- bers.	Capital.		Prime cost of Building Fund, Stock, &c.		Valuations of do. as per Balance Sheet.		Branches.	Amount of Business done.		Increase of Business.		Profits realised.										
		£	s. d.	£	s. d.	£	s. d.		£	s. d.	£	s. d.	£	s. d.	£	s. d.							
1851	231	95	17	5	94	10	7	7	2175	41	16	10½	1573	30	5	4½	68	19	10	1	6	6½	
1852	276	426	12	4	105	5	9	8	3749	72	2	3	4329	85	7	7	93	7	10	1	15	11	
1853	312	412	0	4½	107	9	0	3½	4329	85	7	7	4329	85	5	0	45	6	11½	0	17	5	
1854	309	437	4	4	90	0	0	3½	4205	80	17	7	4205	80	17	7	55	13	9	1	5	1	
1855	316	454	17	7½	70	0	0	3½	4734	91	0	11	4734	91	0	11	65	4	3	1	14	10½	
1856	326	448	15	2	85	0	0	3½	5166	99	7	0½	5166	99	7	0½	90	16	6	2	1	8½	
1857	342	482	15	7	0	1	0	3½	5376	103	8	0½	5376	103	8	0½	108	8	10	2	1	11½	
1858	367	516	0	1	0	1	0	3½	6260	120	7	9½	6260	120	7	9½	239	1	6	4	11	11½	
1859	414	707	14	10	0	1	0	2½	16375	163	7	9½	16375	163	7	9½	787	4	1½	15	2	9	
1860	1374	4084	10	6	594	10	4½	0½	41349	795	3	10	41349	795	3	10	2570	15	9½	49	8	9	
1861	2412	11531	4	1½	4317	7	4½	0	74895	1442	4	6½	74895	1442	4	6½	24474	470	13	2½	15	2	9
1862	3210	17939	13	9½	6389	17	2½	0	112090	1837	7	10	112090	1837	7	10	33545	647	0	8½	5646	16	5½
1863	4600	27509	17	8½	11333	16	3	4½	131765	2341	12	9	131765	2341	12	9	37085	395	3	3½	9487	0	1
1864	5200	37002	3	3½	16166	13	10	0	147443	2635	5	3	147443	2635	5	3	9684	186	4	8½	10839	4	6
1865	5700	46882	16	0½	18388	0	9	2½	166,984	3422	0	0	166,984	3422	0	0	12541	6	10	24	1	3	7
July 1, 1866	6000	55503	1	9	20249	5	5½	1½	166,984	3422	0	0	166,984	3422	0	0	13946	16	6	536	8	4	

The Society bore the name of the "Halifax Working Men's Co-operative and Provident Society," from its commencement until 1860. In 1861 it was re-constituted and took the name it bears now, of the "Halifax Industrial Society." In 1862, it under a new Act, added the word "Limited" to its name.

The preceding table commences with 1851. The famous Cow Green Store really opened as we have said in 1850, and with fifty members.

The examiner of the preceding table can trace himself, and judge for himself, of the sudden rise in 1860 and amazing results of this great Co-operative Store since.

The lower line of the table being founded on the Report for the first six months of 1866, has the amount of business and profits put in larger figures, to show that they are conjectural; being put at exactly double the first half-year's returns the amount set down is less than it is expected the true returns will prove, when presented in January, 1867.

In 1860 the Society made nearly £800 of profit, which gave 10d. in the pound the first half-year. Next half-year it made £1,200, which gave 1s. in the pound; with these results came the sudden increase of new members, which has carried the Society on to its present opulence and success.

The Society commenced dealing in coal in 1860, buying a single horse and cart, at a cost of £58. In 1861 they bought a boat on the canal, at £69. 15s. 1d. In 1863 they possessed twenty railway waggons, for which they paid £1,300, and their eleven horses were worth £450.

The redemption of their fixed stock is so rapid, that twenty-eight ton railway coal trucks, for which they paid the £1,300, were reduced at the end of 1864 to one shilling, when they were worth £1,100. Their present rule is to allow 10 per cent. for depreciation of fixed stock, and 20 per cent. for floating stock, besides retaining in reserve certain "Undivided Profits," which accrue from selling coal or goods to the public, or through the non-production of cheques given to purchasers.

The Society possesses now twenty-five coal trucks and sixteen horses. Five of the trucks were purchased last winter. The cost of the twenty-five was £1,616 15s. 2d; they stand on the last balance-sheet at £273 4s. The horses, drays, carts, etc., cost £975 17s. 6d., and stand on the last balance-sheet at £549 1s. 7d.

THE STEPS AND CHARACTERISTICS OF THE  
SOCIETY'S PROGRESS.

## CHAPTER IV.

It is usual to call Parliament the collective wisdom of the nation. Let us hope it is something *less* than that, for it has not been particularly bright of late years. When, however, it first took into its head to put facilities in the way of the working classes to save money, the "Provident Societies' Act" fixed upon £100 as the highest amount that a workman could, or would, or had a right to save. When it was induced to extend this permission to £200, it doubled the power of Co-operation, and enabled societies, wise enough to take advantage of it, to increase their resources in an unexpected way. The usual amount which Co-operative Societies fix upon to be contributed by each member, is £5, in shares. But families unaccustomed to save find this difficult to do, and workmen still more unaccustomed to have confidence, don't like it. However, £5 was obliged to be exacted and kept as capital, in order to work the Society. The Halifax Co-operators, however, in 1860 reduced this amount, so that a new member has only £1 to contribute to the capital fund, and it has since been found from the increase of capital constantly coming into the Society, by persons who are enabled to save £200, that there is always plenty of money to work the Society with.

By the rules of all Industrial Societies, all persons intending to withdraw their capital must give due notice of their intention: three weeks' notice to draw out £5; twelve weeks' to draw out £40 to £100. The Halifax directory adopt in practice the plan of paying everybody on demand. The member has only to step into the office, as he would into a bank, and ask for £5 or £100, and it is handed to him on signing his name to say that he has it. This policy converts the Society into a Bank, and gives the directors a command of money, as members are willing to place money at the disposal of those who can be depended upon to return it without troublesome notice or delay.

The credit system existed in the Society until May, 1861, up to two-thirds of the amount of paid-up capital by each member. The confusion, trouble, waste of time, vexation, and moral harm of even this system was immense. When the Lord Chancellor abolishes small credits altogether among the people, the poor will become rich enough and grateful enough to put up to his memory in every town, a statue of gold.

The Industrial Society acts on the ready-money system, without which there is no financial salvation to the poor. Dr. Johnson said "all to whom want is terrible, upon whatever principle, ought to think themselves obliged to learn the sage maxims of our parsimonious ancestors, and attain the salutary art of contracting expense: for without economy none can be rich, and few with it can be poor. The mere power of saving what is already in our hands, must be of easy acquisition to every mind." Easy it would seem in the eye of sense, but most difficult and generally impossible in practice, as experience proves.

The normal condition of a workman who is not a Co-operator is to be in debt. Whatever his wages are, he has a book at the grocer's and he is a fortnight behind the world. If any one benevolently cleared him of debt and gave him a week's money to pay his way with, he would not know what to do with it, and he would never rest till he was in debt again. Such is the blindness which comes with habitual poverty, that a man who first begins to pay ready money believes he is losing by it. Debt seems to him economy. The power of saving is an art, an act of intelligence, and Co-operation has imparted it. By its aid 5,000 families in Halifax are acquiring this profitable habit. Even if members dealing at a store really paid more for an article than at a grocer's, that surplus cost, as well as the entire profit made, is paid back to them. It is merely a sort of indirect taxation which increases that saving, which otherwise they would not make.

A family belonging to this Society has about it visible trophies of its benefits. One wife has a wringing machine to diminish the labor of the washing-day, bought out of store profits; another has a sofa; some who have musical children possess themselves of a pianoforte; those who have voracious children buy a pig. Perhaps the result is seen in a new suit of clothes, the admiration of the whole neighbourhood. Many have in view, at no distant day, to put up a small house through

these means. Cobbett used to advise a young man before he married to observe how his intended wife employed herself in her own family, and unless she was thrifty and a good hand at household duties not to have her. Had Cobbett lived to these days, he would have advised young men to give the preference to a girl who belonged to a Co-operative Store. A young woman who has learnt never to go into debt, but to buy with money in hand and save the profit made at store, is literally worth her weight in gold. Many a gentleman would save £500 or £1,000 a year had he married a Co-operative girl. In many parts of the country now no sensible young woman will marry a man who does not belong to a store.

Greenwood is a wholesome name in connection with Co-operation. Lord Brougham (who never omits an opportunity of generously mentioning those who rise from the people, or work for the people) named one in his inaugural address at the Social Science Congress at York, 1864. In the two greatest stores in the country it is honourably associated. The president of the Halifax Society is Joseph Greenwood, a type of that hearty geniality which you find nowhere among the people as you find it in Co-operative societies. A business watchfulness which never sleeps, and a pleasantry of manner which never fails, are qualities above all value in a Co-operator in office. His smile is a public gift, the tone of his voice is an act of friendship. A hard man, with a sharp tongue and a short temper, is a local misfortune, diffusing discomfort wherever he treads. I know entire towns which never had a genial man in them—where every speech is an attack, every suggestion a suspicion, and every meeting a conflict. Co-operation in these places is always rheumatic and unhappy—labouring under a sort of suppressed social gout. Not that I object to grumblers; if they have any sense, they are an uncomfortable kind of benefactors. No English society would do without them. They act as a sort of Spanish muleteer: they prick slow animals with long ears over rough places. It must be confessed they are rather apt to overdo it, and make the patient, steady-working, good-natured animal bolt, and then they ruin everything.

The business done yearly by the Halifax Industrial Society amounts to £166,000 and the total expense of doing it, including wages, interest, rent, rates, repairs, gas, insurances, horse-keeping, coals, coke, licences, printing, stamps, cars, stock-

taking, depreciations, is about  $10\frac{1}{2}$ d. in the pound, or less than five per cent.

Yet the rejection of the balance-sheet is still moved every half-year. Some sturdy financial critics cannot make up their minds that all is right; and though they fail to show what is wrong, or how the business could be recorded better, that does not prevent an opposition vote being demanded. It is well that there should be vigilance and scrutiny into the affairs of the Society, it denotes vitality on the part of the members. But criticism which is unfounded is hurtful, and tends to prevent the executive acting with that liberality to their own officers, which should set an example to private employers. Co-operation should be as distinguished for the liberality of its acts as for the morality of its principles. Barren goodness is rather insipid.

The Society makes some votes that deserve to be recorded. It subscribes to the Town Infirmary. It gave to the Yorkshire Relief Fund during the Cotton Famine—it has voted money to its poor members.

There is to be noted one defect of this Society—it sets aside no part of its profits for an Educational Fund for its members. This feature, it is to be hoped, will not be imitated elsewhere—it being a want of foresight, and will prove in the future, wherever the omission is made, to be a want of economy.

The manner in which public men look to Co-operators as being the foremost of their class, was shown at the Anniversary of the Opening of the Halifax Stores, when the following letter of suggestion was received by the present writer, from Professor Newman, of University College, and read to the meeting:—

“I do not know whether the Co-operative Stores in Halifax have become purveyors of their own meat. I have wished to call their attention, and I may in part do it through you, to the alleged advantage, in humanity and economy alike, of disusing the butcher's knife, and killing cattle for food by carbonic-acid gas. Death is instantaneous, without convulsion. All the blood is saved, as in pheasant or venison, which saves 8 to 10 per cent. of solid food. I should like to put into your hands a pamphlet on the subject by Dr. M'Cormack, of Belfast.\* There is a Jewish prejudice among us which keeps

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\* Published by Longman & Co., 1864.

up the cruel and wasteful practice of butchers. They will not give it up, but a Co-operative Society *dealing with itself*, would find, I think, large gain from the opposite method."

Dr. M'Cormack has demonstrated that cattle might all be slaughtered without pain, and with great advantage to succulency of the meat. As much as ten per cent. in the weight of the saleable meat would be gained by the process, besides an increase in nutriment. Humanity and economy both recommend the improvement, but, as yet, no great Store, nor, indeed, any small Store, has ventured upon the change. Who would care for Co-operation if it proves to be as sluggish in improvement, or as timid about change, as ordinary competition? No gentleman nor workman of humanity can relish a mutton chop or a beefsteak, if he once happens to reflect upon the horrid way in which it has come to him through the butcher's hands. Nobody ventures to refer to the process in the household, or the natural sensibility of women would be painfully shocked by the thought. Butchers generally are not given to philosophic reflection or scientific experiments, and few of them can be expected to commence an improvement in this respect. Even those who have been made sensible of its practicability and of its economic advantages, are afraid to attempt the experiment, lest ignorant customers should take alarm, and fear to eat the meat. But co-operators who turn butchers have a terror of the trade, and mostly shrink from it. One would think that they would adopt with eagerness an improvement which at once saved their feelings and doubled their profits. But no one can fathom the dense stolidity of English prejudice. The people cling to an old way, even when they see it to be a barbarous and brutal way. Any one would say that the hard-living, hearty, robust-minded Lancashire or Yorkshire workman would not hesitate to adopt an improvement in diet, although it was new; yet, as an Oxford proclamation puts, "so it is."

Now, a Co-operative Society could accomplish the change needed by a stroke of audacity, and make a profit by their courage. A proposal to kill cattle on the new system would attract more attention than Dr. Daughlish's system of aerated bread. Public intelligence and cultivation are ripe for the change. The Press would support it. The opinion of eminent medical authorities could at once be obtained, which would satisfy the dietetic scruples of the most uninformed of the



public. The Society could erect new *abattoirs*, such as England has never seen, and such as Napoleon I. never dreamt of, who was the first monarch who attempted improvement in this matter. The Press would give publicity to so great and creditable a change; for nearly all the sanitary nuisance of slaughterhouses is occasioned by the present vile and wasteful modes of killing. The great Co-operative Stores of the north and midland counties could rear their own cattle, and Co-operative cattle might be an improved breed, as Co-operative houses will one day be of an improved style. There is great room for improvement in cattle-breeding for the market, over that kind which the ignorant prejudice of butchers now keeps up.

As yet an experiment so advantageous and an example so humane has not been attempted. An eminent Veterinary Surgeon in Halifax of practical scientific attainments, was willing to give suggestions as to the best mode of carrying out the plan advised by Professor Newman. Let us hope it may be realised in the near future. The reason why eminent public men take an interest in Co-operators they do not take in mere shopkeepers, is that they believe Co-operators to be animated by motives not entirely mercenary, and to have the courage of progress as well as economy.

The Messrs. John Crossley & Sons are, as all the world knows, a very wealthy firm. Their Brobdignagian works increased their huge proportions year by year, while the Lilliputian Co-operative Society was for ten years hardly visible by their side. At length it has grown tall enough to have pleasant relations with its gigantic neighbours.

The Messrs. Crossleys require a large amount of change to pay their numerous hands with weekly, and the working men at the Industrial Society supply that firm with £1,400 of silver weekly. The Messrs. Crossleys import from the Leeds Branch Bank of England £300 a week of new silver in addition to that taken from the Industrial Society: so great are the operations of this firm. The Messrs. Crossleys used to allow 2s. for every £100 of silver. This allowance is discontinued now. It is yet an advantage to take the change to this firm, since the Bank will not always receive so much silver. The Crossleys will take £1,400 a week all the year round.

One of the Banks which, a very few years ago, when the Society aspired to open an account with it, declined to have

anything whatever to do with it, has lately solicited its business and offered a very important increase in the rate of interest they were receiving.

There are curious names about Halifax. There is Cow Green, which stood firm if not fruitful. There is Gibbet Lane, which has nurtured many Co-operators; and pioneers have hailed from Shrogg's Bottom. In 1848 Co-operation in Halifax, which had twice existed, and had lingered thrice ten years, died a natural death. It was not only dead a second time in 1848—it was despised. Chartism was disappointment and despair. The working classes were sullen and dispirited. If any one had predicted then that in a few years there would be a social society of working men in Halifax 6,000 strong, who would possess £25,000 worth of property, hold a large farm, and make £13,000 a year profit, he would have been voted a greater dreamer than any poet who ever sang of that brighter day of which nobody believed in the dawn. The few who alone maintained its possibility were derided in pulpit and Parliament, by politicians and political economists, except Mr. J. S. Mill, Lord Brougham, and Mrs. Martineau. In those days, Co-operation as we now know it, was proved to be contrary to human nature; and not one glimmer was discernible to the common eye of that splendid success which now lights up the town. Nobody foresaw what was coming out of Cow Green and Shrogg's Bottom.

## THE SOCIETY'S BUSINESS AND BRANCHES.

### CHAPTER V.

TABLES are not usually interesting things, and popular readers have a terror of figures. If a numerical result is explained to them, they do not understand it. Englishmen are constitutionally weak in arithmetic. They suspect that Eve was tempted with the multiplication table, and are sure that decimals came in with the Fall. However, the results of Co-operation in Halifax are so well set forth in the lucid tables prepared by this Society, that the reader may take heart and pore over them for a few minutes. The following table shows what is made by grocery sales, by drapery, and boot and shoe business, and by meat dealing, by which so many societies make nothing, or lose—by tailoring and coal selling, by farming, and at the Central Stores. Manufacturing does not prosper much as yet.

CENTRAL STORES AND BRANCHES—THEIR BUSINESS AND GAINS.

Branch or Department.	Stock on hand Jan. 1st, 1886.			Goods received since Jan. 1st, 1886.			Stock on hand July 2nd, 1886.			Cash Received	Leakage			Total Expens.	Net Profit.			Net Loss.		
	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.		£	s.	d.		£	s.
Wholesale Department.																				
Grocery and Flour. ...	1140	3	6½	125	14	0	1389	15	4½	126	59	5	1	561	0	15	5	1366	6	1
Drapery .....	3027	10	9½	1339	12	8½	2717	15	1½	15103	86	10	3	409	518	14	8½	518	14	8½
Tailoring .....	1939	13	8½	4665	9	7½	2208	17	9½	5903				188	180	0	3½	180	0	3½
Boot and Shoe .....	1404	1	10	1935	13	7½	1341	14	4½	2035				125	182	1	10½	182	1	10½
Butchering .....	152	18	3½	4954	15	6	92	11	6½	1658				261	52	16	1½	52	16	1½
Farming .....	782	12	3	532	5	6	1023	1	7½	5329				120	52	16	9	52	16	9
Dining Rooms .....	18	17	6½	532	2	4	19	13	8	756				170	4	10	5½	4	10	5½
Coal .....	886	8	0½	3637	10	1½	371	10	0	4247				171	422	17	3	422	17	3
Manufacturing .....	1914	9	7½	2943	14	2	3101	13	9	1643				105	263	12	10	263	12	10
Northowram .....	571	8	8½	3022	5	6½	386	3	2½	3605	21	7	3½	128	286	14	4½	286	14	4½
Ovenden .....	394	10	7½	2502	19	7	345	12	2	2950	6	14	9½	111	337	1	9½	337	1	9½
Akroydon .....	446	9	11½	2932	13	2	429	0	4	3485	17	8	5	177	432	3	11½	432	3	11½
King Cross .....	350	4	1	4172	6	3	232	0	7	4880				73	181	1	8½	181	1	8½
Illingworth .....	395	9	0	1468	9	0	318	0	3½	1800				122	323	6	0½	323	6	0½
Siddal .....	543	4	2½	2957	15	11	376	7	2	3570	16	11	1	122	292	14	8	292	14	8
Greetland .....	455	7	9	2483	6	11½	390	12	6½	2995	40	0	3½	183	545	3	5	545	3	5
Cow Green .....	436	19	7½	4272	9	10	288	1	1½	5150				113	307	2	10½	307	2	10½
Church Lane .....	252	4	0½	2595	13	3	178	4	1	8090				131	229	17	6½	229	17	6½
Skircoat Green .....	493	15	3½	2293	6	7½	398	7	1½	2750	3	13	3½	98	207	9	2	207	9	2
Elland .....	351	15	4½	2009	0	8½	294	16	11½	1395				70	114	4	7½	114	4	7½
Wheatley .....	279	6	7½	1225	7	6	302	0	0	4810	6	10	5	178	427	0	5	427	0	5
Moupt Pleasant .....	435	7	9½	4070	13	8½	166	16	10	1370	21	0	4	60	95	17	5½	95	17	5½
Moort End .....	261	10	0	1119	3	10½	310	2	7	1935	8	11	9	75	128	2	7½	128	2	7½
Pellon .....	282	3	2	1259	15	5½	310	3	0	1935	2	3	6	89	168	6	1½	168	6	1½
Claremount .....	262	18	1	1624	3	11	181	11	2	190				11	15	6	9½	15	6	9½
King Cross Drapery ...	204	3	1½	140	17	10	17460	3	4½	85136	294	0	0	3985	7191	0	4½	7191	0	4½
Totals .....	17313	13	1	74324	1	1	17460	3	4½	85136	294	0	0	3985	7191	0	4½	7191	0	4½

Looms were bought in 1865, and weaving commenced. The loss appearing in the table just given arose thus. The stock of manufactured goods at the close of last half-year was somewhat heavy, and was taken into account, of course, at the then market price, the value of these goods afterwards fell considerably, and hence the loss; the goods now being made realised a profit which affords encouragement to prosecute the business. The Society have now got a market for their goods, and are working only to order, and therefore know their profits as they go on.

In the first half-year of 1864, butchering made a profit of £134. The second six months, butchering is joined with farming in the reports, and profits set down at £145. The first half-year of 1865, gives butchering at £130; farming profits, at £23. The second six months of 1865, gives butchering profits at £217 19s. 2d.; farming a *loss* of £24. But the July report of this year, 1866, raises farming profits to £52, and butchering no higher than £52, being less by £165 than the previous half-year. The board say pathetically, as any farmers might, "This department has been to us a source of anxiety and care, partly on account of the cattle plague, and the consequent regulations and restrictions which have been in operation during the last few months; and also the high price which we have had to give for live stock, which has left us little margin for profit in retailing the meat."

The Halifax Central Store has seventeen branches. There is room in the neighbourhood for more. Before opening a branch store, it is necessary to ascertain that the business done will amount to £60 weekly; with this amount a store may be opened successfully. Acting upon this estimate, the Central Society has opened the specified branches, with the excellent results set forth in the final column of the preceding table.

The distribution of profits is now arranged in a very business manner. The half-yearly report for July 2nd, 1866, states that the contributions for the six months amounted to £11,969 3s. 2½d., and the withdrawals to £3,348 17s. 6d., leaving a total capital of £55,503 1s. 9d. The net gain for the six months was £6,973 8s. 3d., which will allow for bonus 1s. 8d. in the pound, which will be paid as follows:—

Systematic Payment of Dividends.

BRANCHES.			CENTRAL STORES.		
Monday, July 23rd.			Thursday, July 26th.		
Akroydon	...	12 to 1 p.m.	No.	1 to 400	from 9 to 10a.m.
Ovenden	...	1-30 to 2-30.	"	400 to 800	" 10 to 11 "
Illingworth	...	3 to 3-30.	"	800 to 1200	" 11 to 12 "
Moor End	...	4-30 to 5.	"	1200 to 1600	" 12 to 1p.m.
Pellon	...	5-30 to 6.	"	1600 to 2000	" 2 to 3 "
Wheatley	...	6-30 to 7.	"	2000 to 2400	" 3 to 4 "
			"	2400 to 2800	" 4 to 5 "
			"	2800 to 3200	" 6 to 7 "
			"	3200 to 3600	" 7 to 8 "
Tuesday, July 24th.			Friday, July 27th.		
Northowram	...	9 to 10a.m.	"	3600 to 4000	from 9 to 10a.m.
Siddal	...	11 to 12.	"	4000 to 4400	" 10 to 11 "
Elland	...	1 to 2 p.m.	"	4400 to 4800	" 11 to 12 "
Greetland...	...	2-30 to 3-30.	"	4800 to 5200	" 12 to 1p.m.
Skirtcoat Green	...	4-30 to 5-30.	"	5200 to 5600	" 2 to 3 "
King Cross	...	6 to 7-30.	"	5600 to 6000	" 3 to 4 "

Members who cannot attend at the Central Stores, according to the above arrangement, are requested to apply from 6 to 8 p.m., on Friday evening, the 27th. The notice prudently adds—"Arrangements have been made for receiving contributions at the Branches, at the time the bonus will be paid."

The importance and extent of the Society's operation, as well as its capacity for initiating business, is shown by the fact that on occasions it dispenses with going into market, and actually summons a market around it. There was a Conference of Delegates held Dec. 13th, 1862, at the Central Stores of the Society, Northgate, for the purpose of comparing Samples of Tea, Coffee, Sugar, Butter, Lard, Currants, Figs, Raisins, Rice, Syrups, Cheese, Soap, Tobacco, supplied by 46 London and Provincial firms. Nine different Societies were represented from Halifax, Cragg, Mytholmroyd, Triangle, Stainland, Brighouse, Batley Carr, Bradford Industrial, Bradford Provident and Mirfield Lane, but without samples. Mr. John Shaw, then President of the Halifax Industrial Society, was in the chair. The following gentlemen were elected judges: Mr. John Jeffery, Manager of the Halifax Industrial Society; Mr. Joseph Hudson, Bradford Industrial; Mr. Jessop, Brighouse; Mr. William Inson, Batley Carr; Mr. John Bentley, Bradford Provident, and decided on samples before them.

The Directors of the Halifax Industrial Society announced then that they were prepared to buy goods for any Co-operative Society at one-half per cent. on the cost of the article, or One Hundred Pounds worth of Goods for Ten Shillings, provided that they be all original packages; or if any manager goes to the Stores to select his goods, they can be supplied at market price. Terms, present Cash. This proceeding was a striking proof of the influence Co-operation puts into the hands of the working class. It is not long ago that leading provision dealers would have nothing to do with Co-operators, and many of them proclaimed their determination to that effect. Here however forty-six houses attended personally or by proxy, upon a purchasing Conference of Co-operative working men.

The faithfulness with which provincial Co-operators attend to the direction of their business is worth showing; in London you can get nothing like it. The boy who never went to school, except on one afternoon, and that when his master was not there, is a type of the attendance of some Boards or Committees in the Metropolis. Constant attendance is so vital to Co-operative success, that the following records' hung up daily in the Board Room of the Halifax Society, and published with their balance-sheets, have interest.

In 1862 the Society commenced to publish in its reports the attendance of its officers. After doing this twice, it occurred to some logical member to insert the "expected attendance," and then by its side the "actual attendance," which then became intelligible, and clearly to the credit of the most constant. In the last report of July 2nd, 1866, it stood thus:—

## FIFTY-EIGHT BOARD ATTENDANCES.

	Expected Attendance.	Actual Attendance.
Mr. Joseph Greenwood ( <i>President</i> )	58	58
Mr. Thomas Leach ( <i>Vice-President</i> )	58	58
Mr. Benjamin Wilson ( <i>Director</i> ) ...	58	56
" William Fletcher           " ...	58	57
" William Thompson         " ...	58	47
" Richard Greenwood       " ...	58	57
" Joshua Tetlaw            " ...	58	55
" Gibson Walton           " ...	58	54
" John Walter Hoyle         " ...	58	54

Mr. Job Whitely's Plan—Mr. Storey's Table.

		Expected Attendance.	Actual Attendance.
Mr. John Greenwood ( <i>Director</i> )	...	58	58
„ Abraham Potterton	„ ...	58	48
„ Joseph Nicholl	„ ...	58	58
„ Isaac Craven	„ ...	58	50
„ James Heginbottom	„ ...	58	58
„ James Sutcliffe	„ ...	58	52
Mr. Joseph Bairstow ( <i>Secretary</i> )	...	58	56

## THE BOOK-KEEPING OF THE SOCIETY.

## CHAPTER VI.

THE book-keeping of the Halifax Society is one of its strong points. In lucidity, in publicity and completeness of detail, it is in no Store excelled. It is no mean proof of the confidence and boldness of Co-operation, that while all private firms make a great secret of resources and gains, the Co-operators proclaim the amount of their business, and publish to all the town their profits.

The tables elsewhere in this little book—those alone in which the business of the Central Stores and Branches are set forth, are sufficient to indicate the perfect manner in which the financial progress of the Society is recorded.

When branches first began to be opened by the Central Store, a record was kept which showed, of course, what goods were delivered to the Branch Store-keepers; but as these were debited at the cost price, and sold at the retail price, no means existed of knowing what amount of money each Store-keeper should return quarterly. Mr. Job Whitely, to whom the Society is indebted for many valuable business improvements, devised a plan of debiting the goods sent out at the retail price, so that it could be seen at a glance what amount of cash (less any stock on hand taken at the retail price) each Store-keeper should be able to produce.

The following table contains a list compiled by Mr. Storey, of the cost, depreciation, and valuation of each lot of property belonging to the Society up to Dec. 31st 1866, arranged in the order in which the branches were opened. Some of the houses were purchased just before last Midsummer, and others are now in course of erection—there is no depreciation taken from these:—

## CO-OPERATION IN HALIFAX.

Magnitude of Co-operative Profits.

DATE.	Half-yearly Depreciation.	Total Pay- ments to date.			Total De- preciation to date.			Net Valua- tion at date.		
		£	s.	d.	£	s.	d.	£	s.	d.
December, 1866,	Northgate .. ..	11,387	11	0½	1,010	13	7½	10,976	17	5
" "	Northowram .. ..	606	11	7	7	11	8	598	19	11
" "	Ovenden .. ..	700	8	4	.....	.....	.....	700	8	4
" "	Akroydon .. ..	635	14	8	68	7	7	597	7	1
" "	King Cross .. ..	913	12	3½	106	10	7½	807	1	8
" "	Greetland .. ..	639	19	7½	.....	.....	.....	639	19	7½
" "	Cow Green .. ..	766	14	8	9	11	8	757	3	0
" "	Prescott Street ..	1,401	13	4	.....	.....	.....	1,401	13	4
" "	Skircoat Green ..	2,160	14	8	1,162	14	1	998	0	7
" "	Mount Pleasant ..	1,660	2	8	78	19	10	1,581	2	10
" "	Lee Bank .. ..	660	11	6	.....	.....	.....	660	11	6
" "	Slaughter House } and Stables }	608	3	6	84	17	8	523	5	10
" "	Fixed Stock .. ..	3,679	3	9	1,362	17	9½	2,316	5	11½
" "	Railway Trucks ..	1,616	15	2	1,370	17	9	245	17	5
" "	Horses, Carts, } Drays, &c. }	1,065	12	6	490	13	7	574	18	11
		29,133	9	3½	5,753	15	10½	23,379	13	5

There is a business capacity and spirit of commercial enterprise about the Directors which I have not seen exceeded anywhere. There are efficiency, completeness and finish about their buildings: there is tasteful expenditure without waste; their stores are as substantial in appearance, as well as in financial security, as a bank; and there is impressed on all their property an appearance of respectability equal to that of any commercial establishment in the country.

The accounts of the Halifax Society are kept with a skill and completeness worthy of high praise. Mr. Leonard Story, usefully, supplies the walls of the Board-room with well-constructed tables, which show in one line the total amount of business done in each department of the Central Store, and in each branch every week, and entrance fees, rent, rates, wages, interest, profits.

The books of the Central Store show in parallel columns the date when goods are received, the description of the goods, their quantity, their cost price, their retail value, the amount received for sales, the leakage in selling, the stock remaining.

It is thought a great thing, and it is a great thing, when a wealthy manufacturer builds a church, or presents a park to his neighbours. The Co-operators of Halifax, if they proceed as they have done the past six years, will soon be able to build a church quarterly, and present a park to their neighbours every half-year.



## OTHER SOCIETIES IN AND AROUND HALIFAX.

## CHAPTER VII.

## THE AKROYDON INSTITUTIONS.

HALIFAX is fortunate in the possession of more than one eminent manufacturer distinguished for considerateness of the welfare of workmen, who take an evident pride in their social progress, and who display originality in their modes of promoting it. Mr. Edward Akroyd, M.P., has erected several blocks of houses at Copley, near Halifax, for the accommodation of the work-people employed at his mills. Requisites of comfort and convenience have been studied, and, what is rarer, a picturesque outline has been adopted. The dwellings are situated on the bend of the Calder, and the fronts of the houses actually look upon the river. There are old English mansions in the neighbourhood, and the styles of the houses is in harmony with mansion and river, and intended to be so. On the bank of the river the village school-house, with its separate play-grounds, is placed. To contrive that the work-peoples' houses shall look on the glory of a river, is art and taste; thoughtfulness and kindness as unusual as creditable to the designer. Mr. Akroyd has erected near Halifax a village which honorably bears his name; it is called "Akroydon." A workman who builds a single house incurs costs and disadvantages which are very serious. By co-operating with others great economy of construction is attained, and a better class of neighbours is secured. Mr. Akroyd has done memorable things for the work-people of his neighbourhood. He supplied ground in a good situation, he procured good designs for the houses, of undoubted excellence of construction and at a fixed cost, and guaranteed that the workmanship should equal the promise of the architect, and that the price should not exceed the estimate. The Halifax Permanent Building Society would advance three-fourths of the cost to any purchaser, and, as few workmen were in possession of the other fourth, Mr. Akroyd suggested that the repayments by the purchaser should be made to extend over fifteen instead of twelve years, and he would guarantee the payments for the first three years. This original and generous proposal enables a poor man to hold a house who has no money, and for which he pays eventually by the rent which he would otherwise pay,

without having anything in return. Thus he has a well-contrived house, a well-built house, a well-situated house, a healthy house, whose value cannot be deteriorated by the erection next door to him, or in front of him, of some hideous or unwholesome structure, which will offend his eyes or outrage his nose for ever. Mr. Akroyd guarantees him against this by a wise, a merciful and generous foresight. The Halifax Co-operative Industrial Society have a large and commodious Branch Store in one of the blocks of buildings in Akroydon.

Mr. James Hole, in his valuable and practical volume, the "Homes of the Working Classes," which is deservedly inscribed to Mr. Akroyd, gives a very interesting account of the erections to which reference is here made, accompanied by illustrative plates.

There exists a small volume entitled the "Handy Book," of the "Institutions of Haley Hill and Copley." The institutions exceed thirty in number, all founded and more or less supported by Mr. and Mrs. Akroyd, in conjunction with other ladies and gentlemen and promoters, who co-operate in the almost inexhaustible work. These are infant-schools in which little children appear to be wisely and kindly cared for. Mrs. Akroyd has the good taste to give the little people uniform, blue check blouses and pinafores, which impart modest distinction and inspire decent pride in dress. If factory hands would adopt some uniform dress, as French workmen do with their pleasant simple blouses, how much better English workmen would look than in the hideous variety of ugliness in which they usually attire themselves. Soldiers, volunteers, policemen, firemen, railway servants, and some engine smiths are attractive and decent by uniformity of attire. Even in the House of Commons, workmen in long coats, in short coats, in jackets, and often in shirt sleeves, wearing caps of many patterns, flit about the place looking as though they had escaped from a tailor's Pandemonium. How much more dignity and decency these workmen would display if they had the taste to dress uniformly, simply and cleanly. Trades Unions do little to promote the personal appearance of their members, or to revise their social habits. The Order of Industry, the most honorable of all Orders, might be the most effective and attractive, if Trades Unions cultivated the splendid opportunities which the intelligent generosity of the more wealthy classes have placed before them.

The Genial Christian Sentiment expressed by Mr. Akroyd.

The boys in the school at Haley Hill are provided with brown holland blouses and leather belts, which make them worth looking at. Another institution at this place is a Working Man's College, of the nature of the London one founded by Professor Maurice, where a young man may acquire the education of a gentleman if he have ambition and persistence in devoting his evenings to study. There are also the Haley Hill and Halifax Scientific Classes, Literary Classes, a Library, a Penny Bank, a Recreation Club, an Akroydon Building Association, a Choral and Horticultural Societies, a News Room, and Clothing and Cricket Clubs. In the Copley Mill, a vast dining-room, clean, well warmed, capable of dining 600 weavers, who, coming from surrounding villages, need such accommodation. Mr. Akroyd has invested industry with charms it has never possessed on so complete a scale since the days when the Prince of Manufacturers, Robert Owen, was the inspiring genius of New Lanark. Excepting in the wisdom and kindly spirit pervading Mr. Akroyd's plans, there is no similarity of principles between these eminent industrial benefactors of the working class. One sentence taken from the clear and modest preface to the "Handbook" previously named, will explain the genial Christian sentiment with which Mr. Akroyd's arrangements have been inspired. "Let it be understood then [that the Institutions comprise] chiefly, secular plans for social improvement, and do not touch upon the parochial Sunday schools, or upon purely religious associations. Not that any hard line of demarcation is, or need be, drawn between these divisions; since from the Church, as from a common centre, should emanate a spirit of Christian kindness and charity towards all men, *irrespective of Sectarian distinctions, or divergence of opinion.*"

The "Handbook" itself, which, excepting the preface, is slightly composed, and is chiefly rich in apt and well-chosen quotations, is yet a book of remarkable interest, and should be known in every manufacturing centre. One of its sentences from Swift explains the secular inspiration of these educational schemes. It is this:—"Although men are accused for not knowing their own weakness, yet, perhaps, as few know their own strength. It is in men as in soils, where sometimes there is a vein of gold, which the owner knows not of." The insurgent and sagacious Dean, who so perplexed Stella and Vanessa, never wrote a happier sentence.

One other feature of the Haley Hill Schools deserving special mention, is a cooking kitchen. Sixteen cooks (in weekly sets of four) consist of girls in the Day School, who are thus initiated in the wholesome art of preparing food. Mrs. Akroyd devotes the produce of their skill to poor sick persons who need restoration to strength. This is genuine benevolence; but a yet greater mercy to their future husbands and children, to teach these factory girls how to cook.

There lately passed away from us one whom no poor man ought to forget; who was a king in his way; though his throne was in a kitchen. I allude to Soyer, the celebrated cook of the Reform Club, who bent his wholesome genius, which never failed to tickle the palates of kings and dukes, to teaching the labourer's wife how to cook a dinner out of the cheapest materials, which her husband should find dainty and her children be able to digest.

One woman who can cook, contributes more to the peace of society than twenty who can't. I believe the social advantage of possessing food is continually neutralized by not knowing how to cook it. Temperance people very properly tell us of the immense sums annually wasted by injudicious drinking: but the amount is hardly more than that wasted by bad cooking. Of every million of money spent in food, not a quarter of a million's worth is cooked fit to eat. Three-fourths of all the food bought is spoiled by those who dress it, and one half wasted, and worse than wasted, as far as pleasure, health, or nutriment is concerned.

We are all of us in possession of somebody else. When we are children, we are at the mercy of the nurse; when we are youths we are in the hands of the schoolmaster; when we court we are in the hands of the tailor; when we marry, we are in possession of the syren who has done us the honour to enslave us; if workmen without a reserve fund, we are in the possession of the capitalist; and when we die we are in the possession of death. In the mean time a number of people have a snatch at us. The doctor gets hold of us; the lawyer gives us a turn; but the cook lies in wait for us three times a day: and it goes hard with us if we happen to fall into the hands of one to whom it has never occurred that we do not live to eat, but eat to live. We have enough to do to struggle with outward ills—but the cook can afflict us with inward ills much more serious. She can convert us into machines for earning

## The Degree of the Gridiron.

money which is wasted, and for swallowing food that no animal created can expect to digest. Why have we palates given to us, if we are not to have them consulted? We must not be sensualists—but we need not therefore be rodents and eat without discrimination or delicacy. There are always people around the poor man who will “mortify the flesh” enough, without his having it done three times a day at his own table. Soyer would feed a poor family daintily upon half what it usually costs to do it badly; and his “Shilling Cookery Book,” was written to teach labourers’ wives how to effect this. This knowledge alone would be equal to doubling the wages of the workman. As I would not give the vote to any man who could not read, so I would make it a law that no young woman should be deemed eligible for marriage until she possessed a certificate of having cooked a mutton chop to the satisfaction of the clergyman of the parish—and if he were educated at Oxford, you could not possibly have a better judge.

## JOHN CROSSLEY AND SONS, LIMITED.

Halifax is also distinguished as being the first town in which a great manufacturing firm converted its business into a Co-operative Company of a mitigated kind. The Halifax Co-operators, after their fourteen years’ struggle, and before they were conscious that the value of their principle had been perceived to have commercial and business value in the world outside them, were astonished one morning to read an advertisement in the newspapers beginning:—

“John Crossley and Sons, Limited, Carpet Manufactories at Halifax and Kidderminster. To be incorporated under ‘The Companies Act, 1862.’ Capital £1,650,000, in 110,000 shares of £16 each, of which it is intended to call up not more than £10 per share, with power to create additional capital by new shares. Deposit 10s. per share on application, which must be made on or before the 14th November, 1864, after which time no further application will be received. It is intended that the allotments shall be made on the 21st day of November, 1864, the Company being previously registered; that the first call of £3 per share shall be paid on the 1st day of December, 1864; a further call of £3 per share on the 1st day of March, 1865; and a further call of £3 10s. per share on the 1st day of June, 1865. Interest at five per cent. per annum will be allowed on all calls and pre-payment of calls

The Co-operative Carpet Manufactories of Messrs. John Crossley and Sons.

from the date of payment until the 1st day of June, 1865 (and six per cent. will be charged on all instalments in arrears), after which date all shares will participate in the profits made."

The credit among the master class, of being first to set the example of improving the relations of Employer and Producers, is due to the eminent firm of John and Sir Francis Crossley, names distinguished for local munificence to the town of Halifax. Their carpet works cover eighteen and a half acres of flooring, and represent a million and a half of capital. This great private business they have converted into a public Company, and have made all their work-people, amounting to 4,500 men, women, and children; even minors and married women, all eligible to invest their savings as shareholders; thus giving to every producer an opportunity of exchanging the servile position of a hired labourer into that of the dignity of a joint possessor of the mill floor on which he treads, and sharing the renown and profits of the firm to which his toil and skill contribute. This great example is entitled to honour.\*

Mr. John Crossley followed Mr. Akroyd's example, and erected a series of houses named "West Hill Park Model Dwellings." The site in the suburbs of Halifax is eligible, though bounded on one side by the ominous thoroughfare entitled Gibbet Lane. The mound of the ancient gibbet is still preserved. A spacious and splendid scene of hill and dale met the eye of the malefactor who took his last view of this world from this unhappy spot. West Hill Park is close to the fine public park given to the town by Sir Francis Crossley, Bart., M.P. "The object" of Mr. John Crossley, was, Mr. Rolt states, "to encourage thrifty artisans, clerks, and others to obtain freehold dwellings for themselves;" and in the place of streets, the design of the houses, the selection of material, the attention to ventilation in every room, and affluence of conveniences, West Hill Park is unsurpassed.

#### BUILDING AND QUARRYING COMPANY.

Co-operation has been applied in Halifax also to Building and Quarrying. The Society was commenced in 1861, and contrives to make very promising profits. It is a Limited Company; its formation cost £30. In the first year they built and roofed eight cottages. The first report was signed by

\* Vide "Partnerships of Industry," p. 7.

Needy Companies, and Skill-and-Will Companies.

Henry Capstack and Thomas Hartley, Directors; Richard Oates, Auditor, and John Walker Hoyle, Secretary. The first year's receipts were £888.

## COTTON COMPANY.

There is also a Cotton Company in Halifax, managed by a working-class proprietary. It lets off a portion of its mill at a rental of £1,600 a year, costing the Company £800, but all profits are paid to capital, and none to labour. This is something, so far as it shows the capacity of the working class to manage mill property and conduct manufactures. But it is not an example of Co-operation. It is merely a case of working men who had attained to be masters, and retain what they used to stigmatise as the vices of masters; that inconsiderateness which gathers all profits in their own hands and does not trust the good-will of the workman nor acknowledge his right of labour to be treated as capital. The ordinary employer buys the mere strength of a servant, and gets no more of effort or thought out of him than the necessity of retaining his place tempts him to give. But in a Co-operative Manufacturing Company the employers buy the skill and will of the men by the concession of a share of the surplus profit created by their skill and will. The Co-operative Employer causes to be created *new* profits, of which he gives one-half to the men, and obtains a new share, the other half, for himself. The Skill-and-Will Companies beat the Needy Companies in the race for wealth as they do in respect for justice.

YEAR ENDING DECEMBER, 1866.

NAME OF SOCIETY.	Capital.			Sales.			Profits.		
	£	s.	d.	£	s.	d.	£	s.	d.
Bolton Brow .....	1,522	10	10½	7,413	19	3	793	15	4½
Cleckheaton .....	2,706	5	11	13,462	11	3½	744	14	7
Triangle .....	1,064	15	2	3,448	9	9	210	15	7½
Halifax Flour Society.....	9,147	3	3½	94,251	7	3	6,173	13	8½
Heckmondwike .....	9,180	14	11	38,312	17	2	2,374	5	8
Luddenden Foot .....	4,134	12	4	12,130	12	0	1,148	1	0
Mytholmroyd.....	1,679	18	3	8,669	4	7	807	18	5½
Queensbury.....	6,215	7	8	22,349	16	3	1,292	15	8
Sowerby Bridge Industrial .....	18,532	0	1	50,923	0	4	5,386	6	7
Stainland and Holywell Green....	1,390	19	10½	8,516	6	0½	484	19	1
Brighouse .....	5,963	9	2½	21,924	5	8	1,929	8	4½
Sowerby Bridge Flour Society....	30,665	4	4	132,285	8	10½	7,393	17	6
Hebden Bridge .....	6,302	7	9	22,900	1	10½	1,700	14	7½

These are but a few of the Co-operative Societies. Details concerning these, and the balance-sheets of others, are not to hand at this present writing. The above Societies, as well as others, are within seven miles of Halifax; the Societies of Huddersfield and Bradford are on the verge of the seven miles circumference.

#### THE HALIFAX BUILDING SOCIETY.

Halifax is an animated place. It has in it, and around it, and arising out of it, as we have seen, several valuable institutions, well designed and well managed. There is a flourishing Building Society on the permanent principle (dividing its profits among its members), whose head office is in Central Buildings, Waterhouse Street, and which has eighteen branches, in Sowerby Bridge, Thornton, Queensbury, Brighouse, Hebden Bridge, Stainland, Luddenden, Todmorden Vale, Todmorden, Elland, Shibden, Huddersfield (where Mr. Frank Curzon is agent), Ossett, Benholme Gate, Holmfirth, Clayton, Dewsbury, and Cullingworth.

The Secretary of the Central Society, Mr. J. D. Taylor, supplies to the public such explicit information as to the progress, position, and principles of the Society, that intelligent confidence can be reposed in it. Among its promoters are the names of the Right Hon. Lord Halifax M.P., Sir Francis Crossley, Bart., M.P., James Stansfeld, Jun., Esq., M.P., Sir Henry Edwards, M.P., Samuel Waterhouse, Esq., M.P., Edward Akroyd, Esq., M.P.

The Halifax Permanent Benefit Building Society was established in January, 1853, under the provisions and protection of the Act of Parliament 6 and 7 William IV., c. 32.

A short summary will testify that the Society has been making gradual but safe and sure progress in all its departments of business.

The result at the end of twelve years is, that the Directors have been able not only to meet all the obligations due to investors and depositors, but also to accumulate profits to the extent of £6,697 6s. 3d. Of this sum £3,000 has been placed to a *Reserve Fund* and £3,697 6s. 3d. given to the members of the Society, whether investors or borrowers. And in addition it is satisfactory to state that to this time *no loss whatever has been incurred on any mortgage or investment made on behalf of the Society.*



For the safety of investments in this Society there are the following guarantees:—

The business of the Society is confined strictly to receiving money and investing it on good mortgage security, and is not extended to speculation of any kind.

The utmost care is exercised in ascertaining the value of property received as security, and an ample margin left between that and the amount advanced. All property is kept fully insured, and every precaution is taken against loss. The unusual advantages offered to borrowers enable the Society to obtain the best securities, and the amount owing being gradually reduced, the risk on each advance constantly diminishes.

#### SOWERBY BRIDGE.

There are many important Co-operative Societies in the immediate neighbourhood of Halifax. One of these societies is in Sowerby Bridge, a rough, rambling place, which looks as though it wanted to run away, and ought to be allowed to do it. At the commencement of the cotton scarcity, Co-operation suddenly shot up here like a rocket, and did not come down like the stick, but remained fixed, star-like and luminous. This Society began at once with a crowd of members. It put itself up buildings. In 1864 it owned £15,000 worth of property, made £4,000 a year profit, and has paid all along the highest dividend of any Society in the kingdom. In the worst year of the scarcity, 1862, it paid 2s. 6d. in the pound, and gave £25 to the distressed operatives out of work. The first year of its existence, 1861, it made 2s. 2d.; in 1862, 2s. 6d.; in 1863, 2s. 4d.; in 1864, 2s. 4d. Within a year-and-a-half of establishing the Society, £2,728, more than half the capital invested by the members, had been realised as profits. Two shillings and sixpence in the pound, paid in 1862, is the largest dividend ever paid by a Co-operative Society. The Halifax Society's Report for 1866, gives 1s. 8d. in the pound.

Nobody walking through Sowerby Bridge, or indeed having a general acquaintance with its people, would suppose that there existed the sense, spirit, or ability, to found and sustain

a Co-operative Store. Rochdale and its success, Sowerby Bridge knew. Halifax and its ten years' efforts had taken place near them, Ripponden at their very door had had for thirty years its flag floating in their sight, but Sowerby Bridge stirred not; when at last the Sowerbyites became incensed at being imposed upon by the grocery goods sold in the town. They were obliged to buy and eat anything the grocers offered for sale. They had no help and no choice. Happily this stung some of the families into self-help, and they set a Store going. Co-operation broke out very much like the Irish Rebellion, ten thousand strong, when no one expected it. It commenced in 1861, when the cotton panic had already cast its cloud over Yorkshire. They subscribed and spent upon the building of their store house £1,363 4s. 11½d. and upon its internal fittings £278 10s. 4d. in all £1,641 15s. 3½d. This building was completed in 1862. The members then amounted to 1,800.

The habit of financial publicity to which reference has been made in Chapter VI. as a characteristic of Co-operation, was curiously exemplified in Sowerby Bridge. The Society published a detailed statement of all their expenditure, and who had it, and what for, landowner, lawyers, architects, builders, masons, every person far and near whose services they engaged or from whom they purchased, or in any way dealt, was named, what he did or sold specified, and the price he charged. Every person in the town and villages around could procure a copy, the eighteen hundred members of the store had each one and carried them everywhere, so that all the world knew or could know what the Co-operators had got, who they got it from, and what they paid for it. Le Sage made his Devil upon Two Sticks entertaining by taking the roofs off the houses of Madrid, and showing his visitor the hidden life of a great city. Co-operation, like Asmodeus, takes its own roofs off and exposes the counting-house to the shopkeepers' view, distributes its invoices over the town, and publishes its ledger in the newspapers just as the Americans, instead of encasing their shop treasures in bolts and bars, place their most valuable property under glass plate exposed to public view, and turn on the gas, and find in perfect publicity the best protection.

The following is a copy of the curious document referred to.

## Curious Document of the Sowerby Bridge Society.

*Detailed Statement of the Cost of the Industrial Society's New Stores, Sowerby Bridge.*

	£	s.	d.	£	s.	d.
LAND.—James Crossley, Esq. ... ..	300	0	0			
Messrs. Sutcliffe, conveyance and deeds	8	15	0			
				308	15	0
MASONS' WORK—Messrs. Greenwood & Wornald	402	0	0			
„ J. Wild & Co. and others	4	3	5			
				406	3	5
JOINERS' WORK—Mr. Samuel Fox ... ..	235	0	0			
„ Robert Richardson ... ..	30	0	0			
PLASTERERS' WORK—Mr. George Hoyle...	60	2	5			
SLATERS' WORK—Messrs. Ambler & Taylor ...	23	4	0			
				348	6	5
IRONFOUNDERS' WORK—Messrs. F. Berry & Sons	3	3	0			
„ Firth, Bros., crane beam, &c. ...	36	6	6			
						39 9 6
PLUMBERS & GAS FITTERS' WORK—Mr. W. Fox	...	...	...			95 10 0
PAINTERS & PAPER HANGERS' WORK—Mr. Edwin Whithead ... ..	...	...	...			33 4 0
Messrs. Burnett & Co., Deptford, Patent Iron Curvilinear Shutters ... ..	...	...	...			99 7 4
Messrs. Roper, and others, Locks, grates, &c. ...	16	5	10			
Mr. Horsfall, Plans, drawing ... ..	6	9	6			
D. Lawson, and others, watching, &c. ... ..	6	19	6			
Sundries ... ..	2	14	5½			
				32	9	3½
				£1363	4	11½

## INTERNAL FITTINGS.

Mr. Edmund Richardson, Counters, shelving, office furniture, bins, &c. ... ..	97	0	0
Messrs. Roper and others, stoves, ranges, safes, and ironmongery ... ..	40	6	9
Messrs. Z. Parkes and others, coffee-mills, stands, sugar choppers, &c. ... ..	31	19	2½
Messrs. Griffiths and Browett, canisters, coffee-boxes, scoops, and tinware ... ..	25	7	9½
Messrs. W. & T. Avery, Birmingham, scales, weights, beams, &c. ... ..	26	3	6
Messrs. J. H. Hopkins & Son, tin and copper checks ... ..	46	10	0
Gas meters, clock, chairs, &c. ... ..	9	16	11
St dry Expenses ... ..	1	6	2
	278	10	4

Cost of New Stores, brought down ... .. 1363 4 11½

**Total Cost** ... .. **£1641 15 3½**

Committee Room,

Sowerby Bridge, Jan. 21, 1862.

JAMES WOOD, Secretary.

The first Report of this Society makes a point of assuring the members that the goods are purchased at the "FIRST houses in the United Kingdom, and are" the most "genuine" goods which these houses can supply, "and that the Society has no interest in their admixture or adulteration."

Such of the people who had taste and smell were pleased to get pure articles: but it was not all plain sailing with the Store. The promoters soon found that what they thought so important the town did not. The people, unaccustomed to pure articles, did not know them when supplied, nor like them when they tasted them; and it was not until the Co-operators had educated the taste of their members that their provisions became popular. This experience is not confined to Sowerby Bridge. A friend of the writer's once opened a coffee shop in Lambeth, out of compassion, in order to supply to Cockney natives pure coffee. But, accustomed to molasses, chicory, and burnt corn compounds, they did not know the flavour of pure coffee, and would not drink it; and the shop had to be closed.

#### THE FLOUR SOCIETY.

There exists also a sowerby Bridge Flour Society, which in 1864 made and sold 60,000 packs of flour and meal readily. Its working stock amounted to £21,000, and it distributed among its members, £4,000 per year. Charles Crowther, one of its proposed Directors, in 1864, was a weaver at Shrogg's Bottom. A local writer has contributed to the *Halifax Guardian* several interesting particulars of this Society, which the present writer has amplified in some instances and abridged in others; but the following useful and explanatory passage is nearly entire.

"The amount of business done is about 1,000 sacks per week of different kinds of grain; seventeen carts leave the mill every day, taking on the average 10 packs each, which makes about 170 packs per day. The whole of the mill cost the Society £12,000; and the capital required to work it in a steady market is not less than £6,000. The mill and every thing about it stands free of debt. Shortly after the opening of the mill an event of considerable importance occurred, in which the prosperity or downfall of the Society was involved. The mode of distribution through the district had been by agents, who numbered about 80. These alone could buy at the mill, and members were compelled to make their purchases

from some of the agents, at a cost of something like five per cent; and the Society recognised nobody else as dealers. Co-operative Societies made frequent applications to be admitted, so that they might purchase at the mill, and retail flour as other goods. But this was not done until the formation of the Industrial Society, when a change occurred. A meeting was held in Halifax to take into consideration the propriety of adopting some mode by which the Industrial Societies could be collectively recognised as individual members of the Flour Society, and be enabled to purchase as agents. The meeting resolved to alter the rules accordingly, and at an adjourned half-yearly meeting the proposition was submitted; but such was the great prejudice against it that it was rejected by a large majority. An indefatigable member of the Society, convinced of the benefits which must accrue by the alteration, determined to try again; and in April, 1862, after an angry discussion, the principle that Co-operative Societies should have the same privilege as individual members and agents, was carried. The Flour Society, which up to that time had only two or three Co-operative Societies as agents, soon increased to upwards of 30, and as a proof of the advantage which it secured, the business increased from £50,000 a year to £80,000, which it has averaged ever since. One of the directors, connected with the Society since its formation, recently stated had they turned over upwards of half a million of money; the profits had realised upwards of £20,000; and they had not made a single bad debt. The directors and managers of the concern had been all working men; and there had not been a single case of dishonesty amongst the servants from the commencement. The Society had paid in wages about a £1,000 a year."

The Society originated in a desire on the part of a number of working men, not only to buy and sell the best articles, but also to divide the profits. A flour society combines two methods of Co-operation—productive and distributive. The promoters were encouraged by the results of the Halifax Flour Society, which had then been in existence seven years—so successful indeed, that the shares increased in value from £1 to £2 10s. On the 14th September, 1854, a meeting was held and the Society was established. Members were enrolled, parents even entering their children as members of the Society, which commenced its operations at a mill at Mearclough, which had been previously used as a corn mill. No sooner

was the mill in operation than one of the members (John Fielding, a weaver), who possessed practical knowledge of the working of Co-operative Societies in Lancashire, proposed that profits should be given according to consumption instead of according to shares held, after allowing a reasonable amount for interest on capital. This was the first bone of contention, and the first real difficulty the Society had to contend with; but in the following year a public meeting was held at Halifax, when the old system of dividing profits upon shares was abolished, and it was resolved to divide them according to purchase, and half-yearly meetings of the whole body were substituted for delegate meetings. Up to the 20th of January, 1855, more than £2,000 had been paid up; and on the 14th of the following April, the first load of flour left the mill, and was given to the poor people of the neighbourhood by Mr. J. Fielding. In June the first balance-sheet was issued, showing that the profit realised, from April to the 30th June, was £197 8s. 2½d. The Society grew rapidly, and up to 1861 the half-yearly average sales were about £24,000.

The next important question in the Society's history was the resolution to terminate the lease of Mearclough Mill at the expiration of seven years, and at this time the idea of a new corn-mill was first suggested. A building committee was appointed to select a site for the new mill, and the site on which the present mill now stands was chosen. Knowing ones at Sowerby Bridge shook their heads at this effort of the Society, and especially that they should have purchased land up the Holme, which was said to be simply quicksand, and totally unfit for building upon. Since the Flour Society's mill, however, has stood so well, the price of land in that district has risen three-fold. The new mill was completed in about two years, being finished in April, 1862, when the business was removed from Mearclough. The mill is a substantial structure, so much so that, it is said, not a single rat as yet has been seen about the premises; every part being so closely built that holes in the walls cannot be made by this sharp-nosed operator. The building is five stories high and attic, 15 yards by 30 yards, with a chimney. The area occupied by the premises is 3,000 yards. In the rear of the mill stand the cart sheds, stabling for fourteen horses, and the boiler house, with room for two boilers. In front of the mill are the offices, committee rooms, and a cottage for one of the men. Provision

was also made for having a siding for unloading corn and coal, which, on being submitted to the railway company, the charge for the construction of a siding communicating with the third story of the mill, was fixed at £600. This being considered too much, the work was delayed for some years, but ultimately, through the efforts of Mr. J. Wood and others the company agreed to do the work for £300. The advantages of this communication are so great that corn can be purchased in Wakefield and in two hours afterwards be run into the mill.

#### THE ANCIENT SOCIETY OF RIPPONDEN.

At the foot of Blackstone Edge, about two miles from Sowerby Bridge, lies the old, quiet, and tame Village of Ripponden. The very tower of the church is stunted, nothing appears to have grown in the place until Co-operation crept into it. Six years after the South of England was agitated with dreams of Co-operation, the idea found its way into Ripponden, where a small Society was established in 1832; and, under the oddest rules and regulations in the world, it has made steady progress since the year of the Reform Bill.

The Sowerby Bridge Co-operators speak of Ripponden, in their Report of 1862, as the "birth-place of Co-operation," as it no doubt seemed to them; yet they had lived by its cradle thirty years without ever noticing the baby. Indeed, Ripponden was forgotten for years, and it was only when Co-operation revived, or fell down from the moon, as many people thought, that it was recollected that there existed a Society in Ripponden, which seems now as old as though it had been formed before the Deluge.

This Ripponden Society was enrolled by Mr. Tidd Pratt in 1848. Its rules, printed in that year, contain several very primitive passages. With the industrial good sense which Socialists always displayed, they saw the great waste of the old methods of industrial redress, and said expressly in their preface, "We do not mean by strikes and turning out for wages to better our condition, but to strive and begin work for ourselves." The members had also a sound idea of Co-operative integrity and equality. They state in their first rule that "the capital and stock-in-trade of this society, whether raised by subscription or profits *made by honest trade* of any description, shall be the *joint property of the whole body*; and that every member shall have an interest therein, according to the subscription

he has paid and the time he has been a member." The members display a very grave conception of the necessity and self-submission of democratic government, and commit themselves to it with circumstantial deliberation. They say in the second rule—

"2. To keep in order the affairs of this Society, and that its interests may be conducted with decency and safety, we agree to be governed by a President, a Vice-President, Secretary, and Treasurer, and a Committee of seven members."

There is an air of despondency and sense of sacrifice about this rule which renders it very amusing.

It is difficult to determine what was the conception of Co-operation which animated this Society. Its bond of interest could not be pecuniary, for up till 1848 they appear to have had the faintest possible reliance upon that. One would suppose that the first business and intention of a Co-operator would be to buy at his own store, where he could himself determine the quality of his goods, and derive profit from every purchase he made. Whether the Ripponden store was kept open as a public curiosity, does not appear, and the idea of making their purchases at the store appears not to have occurred to them; and the most extraordinary resolution was come to to bring this about. Their 16th rule was one of the most remarkable Mr. Tidd Pratt ever certified. It established a Domestic Inquisition, a sort of Ripponden Star Chamber, with power to interrogate storekeepers as to the marketing habits of the members; and these judges had authority "to cite before them" refractory members, who are first to be admonished as to their purchasing heresy, and a period of time allowed them for penitence and improvement, and if no amendment took place, then their condemnation was to follow in solemn form and with penalties of loss and ignominy. The reader shall peruse the rule, and judge for himself. It was this:—

"16. As the accumulation of capital depends in a great measure on the quantity of business done at the stores, it is therefore agreed that every member shall purchase as much (both of food, clothing, and every other article in which the Society deals) at the Society's stores, as possible, according to the state and circumstances in which he may be placed; and in order that this rule may be kept inviolable, the committee shall inquire frequently of the store-keepers how the various



## The Energy of Ripponden.

members act in this matter, and if it be ascertained that any member does not comply with the spirit and meaning of this rule, the committee shall cite such member before them, to show cause (if any) for such neglect, and, if the reason given be not just and satisfactory, they shall urge him to amend, and give three months' time to improve in, but if he does not amend in three months the committee shall pay such persons the amount of their subscriptions, with five per cent. interest on the same but no profits, and discharge them from the Society."

There is one advantage of a secluded antediluvian village like Ripponden. When an idea gets into its head, there is no means of its ever getting out again, and it has never got out of Ripponden; and Co-operation was dealt with with a desperation which must have amounted to a small kind of terrorism. In 1856 the village had attained to the idea of a Co-operative Cotton Mill, but this conception did not originate in Ripponden, but was imported into it by an enterprising stranger, Mr. Paterson. Grave, numerous, and protracted discussions occurred at meetings in and surrounding the village when this proposal was made, but the idea was at length adopted with a determination which did honour to the sturdy village of Ripponden. A small estate and mill was purchased at £1,000 in the names of Bamford, Stott, Holroyd, Atkinson, Eastwood, and Firth. Mr. Horsefall, architect, of Halifax was engaged to erect a new mill, and a cotton-spinning factory was opened in 1857 with engines and boilers at a cost of £3,000. The company this year included 170 shareholders. The "concern" fluctuated with the times, but at the mid-summer of 1860 a premature dividend of 25 per cent. was declared. The result of this was that a new mill was resolved upon—new funds were subscribed. Mr. Horsefall was again called in and a great mill with walls of solid masonry arose. Messrs. Bates, of Sowerby Bridge, supplied two 50-horse-power engines; a total cost of £30,000 was incurred, and provision made to run 60,000 spindles. But Jefferson Davis stepped in, and the American War, and annihilated cotton profits, and since 1860 there has been £30,000 of paid-up capital on which no interest has been paid. The days of recuperation have happily now arrived. A good illustration of the energy of the men in Ripponden Vale died about six years ago, who began life as a humble weaver. When he had finished a few pieces ready for the market (his wife wove as well as himself) he

would trudge off all the way to Manchester, on foot—a distance of 20 miles— with nothing but a piece of oatcake in his pocket, to sell the produce of his industry. He had seven sons, and it was his ambition to possess himself of seven mills (mills were small in those days), that he might leave one to each of his children. He lived to accomplish his object, and died the owner of seven mills, and was worth altogether about £20,000.

#### BRIGHOUSE.

The Brighthouse Co-operators have opened the best place of business in that active little town. Their store has cost some £2,000. At the top of it is a spacious lecture room, which ought to be found in every store.

The buildings comprising the central stores are of a very good description, and situate near the St. Paul's Wesleyan chapel. They include, as we have said, a large room for the purpose of holding public meetings, 45 feet long by 38 broad; draper's shop 30 feet by 20 feet; grocer's shop 28 feet by 27 feet; corn shop 26 feet by 27 feet, and warehouse 45 feet by 28 feet. The stores were formally opened on Monday, the 26th January, 1865, when about 400 persons partook of tea in the large room, decorated with evergreens. At one end of the room was the motto "Co-operation, the working-man's friend." in large letters. After tea a public meeting was held, when Mr. Joseph Greenwood, president of the Halifax Industrial Society, presided. At this meeting Mr. D. Crossley read a Report which included the early and interesting history of this Society; he said "In the summer of 1856 a few Co-operators from Queensbury came to Brighthouse to purchase flour at Mr. Sugden's Perseverance Mill. These Co-operators, being horticulturists, found their way to Mr. Wm. English's greenhouse, where the conversation turned upon Co-operation. After some discussion it was concluded that Co-operators might be grown in Brighthouse quite as well as cucumbers, and Mr. John Holdsworth was sent for. This gentleman, being of an enterprising turn, joined heartily in the proposal to raise a Society in Brighthouse; but many of the promoters had their hopes somewhat damped by being told that Co-operation had been tried in the district before, and had failed. They, however, called together a number of friends and held a meeting in Mr. Brown's chamber, Bird's Royd, at which gathering it was resolved to call a public meeting in the Odd-Fellows' Hall,

Mr. David Crossley.

on the 12th August, 1856, which meeting was held. Matters afterwards progressed so rapidly that a shop was opened on the 7th January, 1857, but for the first few years of the Society's existence very little progress was made. The weekly sales at the store during the first month of the existence of the Society averaged £37 19s., and in the corresponding month of 1858 they had fallen to £27 8s. 8d. In January, 1859, the average sales were only £24 19s. In 1860 they rose to £33 6s. 9d., in 1861 to £30 12s., and in November of the same year they were £207 11s. 4d. In January, 1862, the sales fell to £150, and in January, 1863, to £120. In January, 1864, they were only £121 3s. 4d., in November of 1864, had reached an average of £150, and in the week previous to this celebration were rather over £200, only taking into account what was received at the central store. The branch store averaged a little over £50 per week. From the commencement of the Society in 1857, to November, 1858, the loss had exceeded the profit so much as to reduce the £1 shares down to 8s. 10d., but by December 26th, 1859, the profits of the business were sufficient to make them worth 20s. again.

Mr. David Crossley, whom during the last twenty years I have always found to the post in Halifax or the neighbouring towns of Yorkshire wherever sensible counsel was required, or patient unrequited work to be done. In Brighouse, he has rendered important services, and I believe I do no injustice to Mr. Eastwood, and some other sensible workers in the town, by reciting the nature of the efforts made by Mr. Crossley, and a friend of his which appear to me to have had a beneficial influence on the fortunes of the Brighouse Co-operative Society.

Mr. Crossley was president of this Society nearly two years, and over two years previous, a member of the committee. When he joined the Society it was in a sad condition. Being a member of the Halifax Co-operative Society, from whence he procured some of his family groceries, he had less inducement to join the Brighouse Society; and not being personally acquainted with any of the Brighouse Co-operators, he did not join the Society till the beginning of 1862. At the end of 1861, becoming at that time acquainted with Mr. John Aspinall Robinson, a member of the committee, he was induced to join the Society, having heard from his friend that it was not in a good condition and that the business was done very much on

credit, both in buying and selling. There was a desire on the part of some of the more intelligent of the members to abolish the credit system if possible; but they could not see their way to accomplish it. At the annual meeting he urged them to abolish the credit system at once, and read from "Self Help," passages in support of his advice. On attending the half-yearly meeting of the members, when the Report and balance sheet for the latter half of 1861 were submitted, he was surprised to learn that the stock up to that time had been taken at *retail* price, and the profit upon such goods, when *unsold*, was declared as *profit made*, and divided as bonus. This rather startled him, and he feared that it had gone so far that it was perilous to retrace the fatal step thus taken. Satisfied however that it was yet more perilous to continue in such a course, he did what he could to persuade all present to reverse their policy at once and bear it manfully. A committee was appointed to retake the stock, and to take all at *invoice* price. The question of credit also was discussed, and at length it was decided to abolish it. The meeting was adjourned to learn the state of the Society after the stock had been retaken. It was a serious meeting that. For instead of a good bonus on the half-year's purchases, £138 had to be deducted from the previous bonuses. Then came the "tug of war." It was hard up-hill work for a long time to get the Society on the sound basis. However they persevered, and at the latter end of 1862, they began to get their firkin butter from Mr. Hayes, and, acting on his advice, they stocked their store pretty early with butter both cheap and good. This gave what in Yorkshire is called a "lift," for it not only induced members to purchase more at the store, but enabled a tolerably good profit to be made. They had at that time a manager that managed very badly, and it took a long time to master him and the business.

They had to dismiss him at last, and the one they appointed to succeed him did not do much better. The manager was allowed to buy, and no proper check was kept against him. What was called leakage was very heavy (amounting to as much as 10d. in the pound). Leakage is the loss sustained by goods drying in, or by drafts in weighing out in small quantities. Unless leakage is looked to, the profits of the Society leak out also. The new manager was allowed 3d. in the pound, and bound to make good all deficiency above that. The

## The Difficulty of Managing Managers.

Society allows the manager a pound of malt at every twenty, to make up for leakage in that and other things, and to compensate him for sixpences he has to allow to members who purchase their flour by the pack. The manager got careless and wanted to rule the committee too much. He neglected to keep the new premises tidy and clean, and was uncivil to the members (customers). Mr. J. Aspinall Robinson and Mr. Crossley resolved to use all legitimate means to get a new check system adopted, the same as that used at the Halifax Stores, and, if possible, to get the said manager removed also. They happily succeeded in both cases, and got installed as manager, Mr. Stott Abbey, who had been book-keeper and assistant in the store some years. He was taken from the looms, and as he proved a good servant, he at length was appointed sole manager of the whole business. The committee controls the buying, with his assistance to judging the quality of the goods bought. He has hitherto given complete satisfaction, and has reduced the leakage to *nil*. This saves the Society 3d. per pound on the total sales in the grocery department. He works hard and does his duty well and conscientiously for the welfare of the Society, and much of its success is attributed to his ability and assiduity.

The Society has two Branch Stores, one at Rastrick and one at Baliffe Bridge. They built the one at Rastrick, and the opening day or birthday (Co-operators celebrate the nativity of their Stores) was Shrove Tuesday, February 13th, 1866. The Society had a store in a cottage there since February 23rd, 1861. The business done at Rastrick is nearly £100 a week. This is a good sum for such a comparatively thin and poor population, principally weavers. Some of the earliest members in Rastrick had to fetch their goods for two or three years from the Central Store—a distance of two miles. Mr. D. Crossley says—"I think this a matter worth naming, because I believe by thus persevering when there was *no bonus* at the end of the half-year for several half-years together, the plucky members saved the Society from failing, like one which had been started twenty years before."

The Society has purchased a plot of ground adjoining the Store, and erected a butcher's shop upon it. Its butcher now kills two beasts, four sheep, and two pigs a week.

There are, "says Mr. Crossley," two drawbacks to our present rapid growth and permanent prosperity.

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The first is, we do not get many of the better-educated working men to join the Society. I believe Brighthouse is rather deficient in that class of working men; but I don't think we get an equal number in proportion to those it contains, that some other societies do. And consequently there are fewer candidates fit for office, and therefore much less choice. The second drawback which I think militates against us is, that there is no remuneration for service on the committee. This prevents us getting the *best* men for the committee, because, after a few years of office, the generous enthusiasm of most men cools down, and they begin to think that as they get no more pay or profit than those who do nothing, they will let some of those who have not done anything have a share of the labour as well as profit, and hence they resign the office very often to those who are quite incompetent to manage well. I think that all Co-operative societies after getting well established ought to give *some* remuneration for the services of committeemen, and be more circumspect in electing them. I laboured hard for four years, and neither expected nor wanted any pay; but I know some others won't *give* their time for nothing who would be useful on the committee. I resigned notwithstanding the increased pressure of my avocations, until I thought I had seen the Society well established on a firm basis. Our working expense, including 5 per cent. interest on the capital, has now been reduced to 9d. in the pound. I believe the Halifax Society is higher, and our check system is as good as theirs, and I think rather 'gainer' (more manageable).

The faculty of observation, the shrewdness and good sense of these remarks cannot fail to commend themselves to every reader. Co-operative Societies, commencing by poor men who earned little, they naturally, but unwisely, begrudged everybody any higher income than their own, and their Societies are generally conducted by charity, that is, by unpaid directors. As they grow into business Societies this must be amended.

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Mr. Eggleston, of Leeds, deserves notice in connection with the earlier days of the Halifax Society, who sent an earnest letter reporting the success of Co-operation in Leeds and Rochdale, and personally encouraged the Halifax members to persevere when the disaster of 1855 so nearly produced a total disruption. Mr. Moores, of Ripponden, who is one of the

communicative Co-operators, rather scarce in Yorkshire, and not numerous anywhere, has promised me information which may find place in an Appendix to a future edition, as may other matters which vigilant and communicative readers may find unwittingly and unwillingly omitted now.

Though aiming at and seeking absolute correctness in every detail, and under-stating rather than over-stating any fact, this book is chiefly concerned with the History of the rise and growth of the Halifax Industrial Society, which sprung into magnitude and held its way to greatness during the years which were predicted to be fatal to all these schemes. It therefore may be said to illustrate, if not to prove, the vitality of Co-operation to withstand the vicissitudes of trade. Yorkshire and Lancashire live on cotton. When the American "Slaveholders' Rebellion" cut off the usual supply, a cotton famine occurred, and people who regarded Co-operation as a Great Eastern ship, too bulky for industrial navigation, predicted that it would founder in the Southern storm. The cotton scarcity, instead, however, of destroying Co-operative Societies, brought out in a very conspicuous way the soundness of the commercial and moral principles on which they are founded. Mr. Milner Gibson's Parliamentary returns of 1863-4 showed that Co-operative Societies had increased to 454, and that this number was in full operation in the third year of the scarcity in England and Wales. The amount of business done by 381 of these Societies was upwards of £2,600,000. In Lancashire there were 117 Societies, in Yorkshire 96. The number of members in 1863, in the 381 Societies, was 108,000. The total amount of the assets of these Societies was £793,500, while the liabilities were only £229,000. The profits made by the 381 Societies (excluding 73 Societies which made no returns) were £213,600; and this in the third year of the great cotton scarcity! It may be therefore safely concluded that Co-operation has established its place among the commercial and social forces of the country.

No moralist or politician ever foresees the whole of that ethical or political change which his maxims will generate. No railway inventor ever had any adequate idea of that omnipresent system which has grown up in our day. Mr. Bright and Mr. Cobden, when they first addressed the people in favour of the repeal of the corn laws, never anticipated that one result would be that they should make English girls

Mr. Cobden and Mr. Bright aid the Comeliness and Weight of the British Race.

prettier and the English nation heavier. Every man you meet in the streets now is stouter and heartier, and twice 10lbs. fatter, than he would have been but for Mr. Cobden and Mr. Bright. Calculating from our present population, it may be said that these eminent corn-law repealers have increased the weight of the British race by 130,000 tons. And the humble Co-operative weavers of Rochdale, by saving twopences when they had none to spare, and holding together when everybody else separated, until they had made their store pay and grow great, set an example which Halifax and so many other places have followed, and created for industry a new power, and for the working-classes a new future.

### SUPPLEMENTARY NOTES.

Some Yorkshire Correspondents to whom these pages were submitted in proof, have supplied some financial reports and suggestions in time for use before going to press.

Emphasis, I learn, ought to be given to the services of Mr. John Holdsworth (Secretary for several of the first years of the Brighthouse Society) to Mr. John Kaye, Edward Brearley, Abraham Sharp, Thomas Walsh, referred to in connection with the name of Mr. Eastwood. The Sowerby Co-operative Society does not return profits upon flour, and I believe not upon sugar. This may make their "bonus" to appear larger by comparison with other societies.

A practical test of good management is attainable by comparing the working expenses and leakage. The ninepence in the pound of the rates of the Brighthouse Society includes interest on capital, wages, rates, depreciation of stock, taxes, leakage, and all other incidental expenses. But this Society is rather apt to pinch the Reserve Fund to increase the division of profits—an error which endangers all profit. Not many societies in the kingdom know exactly what their working expenses really are—including leakage. A great point, in a financial view of Co-operation, is the lowest or minimum of working expenses in proportion to business done, providing the business be done properly and all parties reasonably remunerated for actual services rendered.

The business of the Brighthouse Society for the closing half-year, 1866, has just been declared to be £12,029; Capital, £5,978; number of Members, 690.

Too little has been said of the Halifax Flour Society mentioned in the table on page 39. For the six months ending December, 1866, its receipts from agents, Industrial Societies and shopkeepers amounted to £54,422; new share capital and investments £1,486; including a balance at the bank of £1,461. There has been paid for grain £49,894, and after payment of management expenses and other accruing liabilities, there results a clear



gain for interest and division of £3,918. The Directors unanimously recommended that 1s. 3d. in the pound be awarded upon all purchases.

The Sowerby Bridge Flour Society (see pages 44—7) of which Mr. Samuel Moores is President, has just announced to its Members, that the total sales for the last half-year of 1866, reached 41,153 packs, and the cash received for goods to (a sum unprecedented with them) £67,633. The investments for the half-year have been £4,296, and the withdrawals, £2,347, leaving £1,949 to add to the share capital, and making a total of £30,665. The nett profits after allowing £739 for interest upon Members' shares at the rate of five per cent. per annum, was £4,350. The Directors awarded 1s. 3d. in the pound be paid on the Members' purchases. They last year sent out 84,802 packs of goods, being an increase of 11,878 packs over last year. These goods represent in cash value the sum of £132,185; being £32,503 in excess of the year 1856.

In 1845 Mr. Samuel Moores, a Member of the National Land Company, was appointed Secretary for the Sowerby Branch; he transmitted several hundred pounds to Mr. Feargus O'Connor, as the Treasurer. As a Member of the Flour Society he, in February, 1857, proposed a resolution in favour of building a new mill, when he was laughed at by a portion of the meeting, and on adding that if all where of his mind they would not only grind their own corn, but *grow* it—that they would *manufacture* clothing as well as wear it—he was met with derisive cheers. His neighbours' minds have changed since then, and they will ere long do both things.

The Storekeepers of the Halifax Industrial Society make their reports half yearly, not quarterly, as stated on page 31. The reference on page 52, is to Mr. Hayes, of Dublin.

The capacity of Co-operative manufacturing has received a splendid illustration in the Annual Report of the Directors of the Company of John Crossley and Sons, Limited, by which it appears that they recommend a dividend equal to twenty per cent. for the year 1866. The Directors have secured on very favourable terms the whole of the mills and machinery from the assignees of Mr. Henry Ambler, Ovenden. The mills are fully engaged in worsted spinning and manufacturing. The subscribed capital is £1,092,840, reserved fund, £11,284; liabilities, book debts, £191,381; balance of profit for the year £244,408. 13s. 11d. The total assets are stated to be £1,539,911.

February, 1867.

