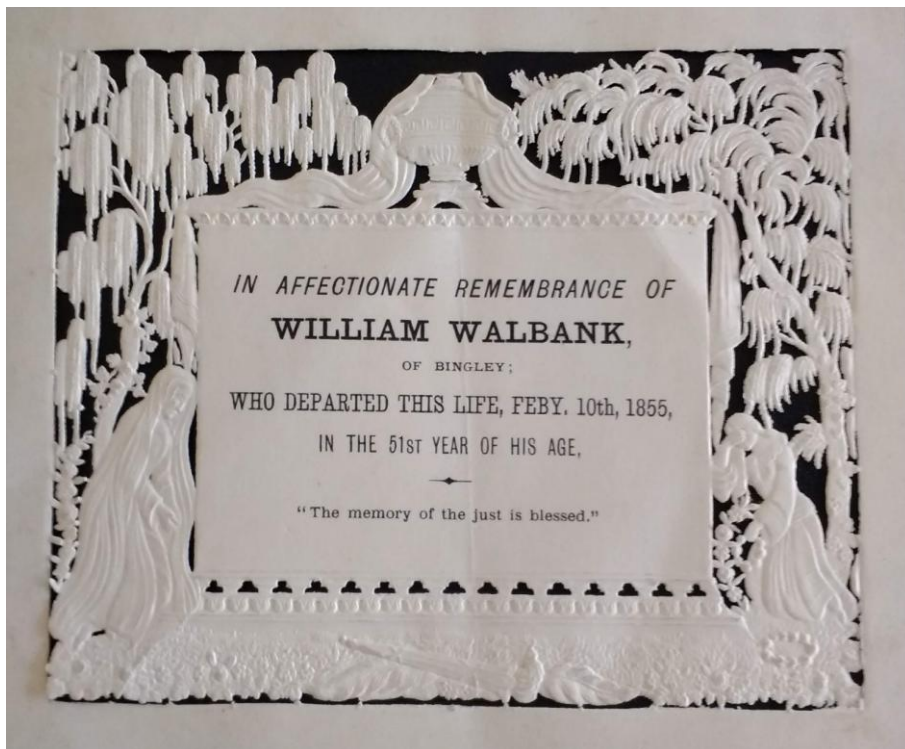


Introduction

This document is a copy of the contents of an exercise book which I have inherited from my father, Frank William Walbank (1909-2008)). It is hand-written in a hard-backed exercise book by his father, Albert J D Walbank, some time in the 1950s. It contains three documents. 'My Biography' was originally written by his father, William Walbank (1840-1928). My father estimates that it was written in the early years of the twentieth century. It describes the life and times of a tradesman and his family working in Bingley, West Yorkshire, in the middle years of the nineteenth century. William's reminiscences of his own parents take us into the world of working class mill-workers in the early part of the nineteenth century.

This note on his father, written by Albert, appears on the inside cover:

William Walbank was by trade a cobbler who had a small shop in Bingley. He first had a small shop on Wellington Street; then took his elder brother, John Walbank's, shop at 107 Main Street in partnership with his brother Stephen. Stephen retired in about 19?? and the business was carried on by himself and Frederick William and Francis Henry, his two sons. They later took over the business until about 1921 when it was sold to Freeman, Hardy and Willis.



Death notice of an earlier William Walbank (1804-1855), father of the William Walbank described in this autobiographical life story.

Contents of exercise book:

Pages 1–41 *My Biography* written by William Walbank (1840–1928) from his diaries. [Footnotes added by Christopher Walbank]

Pages 44–48 *The Early History of the Walbank Family* written by William (Willie) Walbank (Albert's cousin, a schoolmaster, died 1944)

Pages 52–end *Our Tour of Norway (1900)* written by William Walbank (1840–1928) copied from his diary.

*Typed out by Christopher John Walbank (great-grandson of William Walbank)
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10 July, 2004

My Biography
William Walbank
(23 Dec. 1840 – 26 Jan. 1928)



Portrait of William Walbank in his cobbler's apron by his son Arthur, brother of Albert Walbank.

I was born in '40. To be more definite, it was on the 23rd December. Hence my recollections go back more than one half of the nineteenth century. So far as to that particular Christmas Time, my memory is naturally very hazy. I dare say that my father would provide the usual Christmas Cheese, but the usual Christmas Pudding, if there was one, would probably be the product of my old Aunt, a sister of my father's, since although I had two sisters older than myself, they were, as yet, only infants, the elder being about four, and the younger, less than two years older than myself.

I was the sixth in a family of 12. At that day it was not customary, and working people were too poor to engage a monthly nurse, on these occasions as is done now.

A relation might render assistance for a few days, and very often not even this. The poor mother had to rely on the help of her poor neighbours, and before the expiration of a week, was once more at her never ending household duties.

We were very fortunate in having this old aunt to look after the family on these occasions. In the first place she was very much older than my father, he having been born when his mother was over fifty years old, a thing that very rarely happened, and this sister of his would be a grown up woman at the

time, so that she was nearly like a mother to him, also she had a very kind heart, and though she was something of a 'Boss' with us, she always bossed us with kindness.

This kindness for us youngsters generally took the shape of a mint lozenge or a humbug, of which she usually carried a few in her pocket. This aunt and her husband had never had any children of their own, which fact may account for their making much of their nephews and nieces.

Also they were in better circumstances than most working folk, they having by their frugality and industry become the owners of the house in which they live – a thing which at that time was not a common occurrence, for be it remembered that there was no such thing as a Building Society or a Bank in Bingley.

When I made my appearance on the stage, I did not bring with me a strong physical constitution, from what I have been told. I had an old man's ailment to begin with, namely Asthma, and I never quite get rid of it during the winter seasons till I got into my teens.

This may partly account for the fact that I remember very few things that occurred during the first three years of my life. I think that the event that goes the farthest back in my recollection is that of seeing my Aunt Ruth, my mother's youngest sister, when lying on her death-bed. And I find that this event took place in April 1843, when I should be about two and a quarter years of age.

The house in which I was born is not now in existence. It was one of a row of cottages or back-to-back houses, facing the house now occupied by Barrett Ingham, and would have been about in a line with what is now Crescent Place if this Place had been continued forward as far as Chapel Lane. But Crescent Place was not built till after the railway had been made through Bingley, and the house where I was born was pulled down to allow the railway to pass and the tunnel to be built.

The house itself would consist of Living Room, one Bedroom and Cellar. When one thinks about the way people lived in those days, is it not surprising that the death rate was so high? that so many children died before they got to be a year old or that so many succumbed to the White Man's Scourge before they attained the age of manhood. Here was our family, which before we left this house, probably numbered ten persons, and all had to sleep in one bedroom. It is in such circumstances as this that the seeds of Consumption are sown, the harvest coming on a few years later. Who is to blame for this kind of housing? They were the only kind of houses built at that time, and the place where I was born was better than the average of Working Men's homes, as it was not in a street, but was fairly open, whilst to our right was the open country looking towards Cottingley and Shipley. I can see the place now, with its narrow causeway and narrow cobbled paved roadway, just wide enough for one cart to travel on, and the low boundary wall of old Steem Skirrow's (now Barrett Ingham's) Garden in front. I can call to mind some of the old neighbours and the adjoining Cottage Gardens with their Bee Hives and Pig Styes, where York Place, the Railway and Crescent Place now stand, and separated from Skirrow Gardens and the Baptist Burial Ground by Guy Lane.

But the railway came and we had to leave but we did not remove far, only into the next street (Victoria Street). In the new house we only had the

same accommodation, but though the accommodation did not grow, our family did. I well remember the straits we were put to, to find room to erect our beds in that bedroom. I believe one bed actually covered part of the staircase and had a piece of wood fastened to the staircase wall, in order to support one leg of the bed, while another bed was a trundle bed and was pushed under one of the others during the day. Also when an increase of family was expected, my father made a shut-up-bed out of an ordinary wooden bedstead, by cutting the sides in two and making a hinge-joint. This was fixed up in one corner of the house, and during the day was turned up and a curtain placed in front.

The Land Laws of the country are to a large extent the cause of the people being badly housed, and the same causes are in active operation at the present time. The land and the minerals under the soil never ought to have been allowed to become the private property of individuals. These things ought to have been returned to the nation and used for the good of the nation, and I think that something ought to be done by Parliament to gradually bring back what remains to the nation, or see that it is properly used for the nation's benefit.

Before we left the house where I was born, I had begun to attend School. I must have got to the ripe age of about 5 years, and the first school that I attended was a Dame's School. The Dame's Schools of those days, were usually kept by a widow. The poor woman had lost her breadwinner and had to do something for a livelihood. To go to a factory, after having kept a home for herself and husband without going to the factory, would be looked upon as coming down in the world.

So she would open a school in her cottage where the children of the neighbourhood would be taken in at 2d per head per week - perhaps 20 to 24 of them. The only teaching they would get, would be that they would have a chance to learn the Alphabet, the a-b-ab [sic], and words such as 'God is Love', no other subject being taught. The Dame going on with her stocking knitting all the time in order to earn a few more pence. The name of our teacher was Mrs Lee. The house in which the school was kept was the farrest house but one in Prospect Street. Right opposite this school was a Pump, the only water supply of the neighbourhood.

Just imagine it - 24 children confined in one room for not less than five hours each day, and that room a cottage. However did we live through it? No wonder that all children were expected to have Measles, Whooping Cough, Ring Worm and Scabbed Heads and Mouths. These ailments were as common as children themselves, and no wonder when soap was so dear and fresh air and fresh water so scarce. The talk about Vaccination having killed smallpox, it is rot. Smallpox would have been rampant as ever with the same surroundings. It is sanitation and separation that has worked the miracle.

But I did not have a long run at this my first school. The next school that I attended was in a room behind the Butcher's Shop in Chapel Lane, next door to Butterfield's Fish Shop. The entrance was through the passage between the two shops. It was a school for boys only, their age would range from about six to ten.

The Master - Hammond Sunderland, as was usual in those days, had become a schoolmaster because he was a cripple, and could not work at any manual labour. His right arm between the elbow and shoulder being paralysed

so that although he was a very good penman, he could only lift his arm by a kind of throwing it up. I suppose that not being able to work as a boy, he had been sent to school for a longer period than boys usually were, and had thus picked up a little elementary learning, such as was understood by the three R's. Under this master I attended in three different rooms – namely the one mentioned above, afterwards a room in Burrage Street, behind Bolton's or the next door. The road to this room was up a flight of steps on the outside of the building into a chamber, a very dangerous place indeed for a boys' schoolroom. The next place where he had his school was in the Court Room of the Foresters' Court, through a passage in York Street, and, like the other room, up a big flight of stairs, but I did not attend this school very long. My father was born and bred a Wesleyan Methodist, and though in early manhood, and for some six or seven years of his early married life, he got to some extent broken in his connection with that body, chiefly through the drinking customs of society at that time, he afterwards became an active member and continued his connection till his death. Hence because of his being an active Wesleyan, I should be sent to the dayschool that was carried on by that body, as soon as I was old enough to be sent.

So that I should probably be about seven when I first made my debut at the Old School in Wellington Street, where the railway station now stands. This was supposed to be an advance. This was a proper school acknowledged by the Government. For, did not the half-timers under the Factory Act attend it? And the master, not being either a townsman or a cripple, took a higher stand, for there is some truth in the old saying about 'a prophet having no honour in his own country'.

I said above that this was a proper school. Well, it was in the sense that when built it was intended for a school. But what silly ideas they must have had in those days, or did they get an architect out of Menstone?¹ In two of the schools that I had attended previously, they had been upper rooms, and we got to them by means of a dangerous outside flight of steps or stairway. Here we were at the other extreme. The soil was actually dug away and the school was built below the level of the street, so that a fine chapel could be built above it.

At this day it really looks as if it had been the work of an idiot, as they had quite as much land left to form a chapel yard as would have allowed both school and chapel to have been erected well above the street, but you must remember that is well on to a hundred years ago and it is a bit difficult to look into the workings of men's minds so long ago.

The name of the master when I started at this school was Pickles, and I should be about seven. So far as I remember him, he must have been a man with a quiet disposition. I don't think that his attainments would be equal to those of a sixth standard boy of the present day, but he was a man of probably 40. He came from the Wilsden part of the circuit, and would probably be a Local Preacher on Sunday. If these were not qualifications enough, I don't know what you will want next. I remember that the Arithmetics used was Walkingham's, and that the Master always had a Key – which Key was often brought into use.

¹ A mental asylum situated between Guiseley and Otley, now converted into luxury flats and used for film sets. [CJW]

At this time we should live in Victoria Street. Soon after removing into this street, and before the house that we had left had been pulled down to allow the railway tunnel to be built, I remember coming home from school and going to the empty house, having forgotten about our removal, and from this circumstance I conclude that I could not be more than seven years old at that time.

My father had the half of an allotment and it was the practice of my brother Thomas and I to collect the horse droppings on the highway with a wheelbarrow of my father's own make, to be used in the allotment. He was also in the habit of having his tea taken to the factory about 4.30 every afternoon, so that when the mill loosed at six, instead of going home, he would take down the Canal Side, across the Old Hills, and meet Thomas and I at the style at Peascliffe. We should then trudge along together to our half-allotment where we should stay along with him until dusk.

It was also about this time and while living in Victoria Street that I should watch the first Railway train pass through Bingley, 1846.

About the same time that the houses on one side of Victoria Street were pulled down to allow the tunnel to be built, Crescent Place was built alongside the railway and it was from The Landings as they were called in Crescent Place that I watched the first long train creep through. York Place was built later.

When I got to be about eight and a half years old, brother Thomas and I were gathering horse droppings one breakfast time in Dubb Lane. My father passed us on his way to his work, and stopped to speak to us. Just at that moment Old Billy Anderton, his employer, passed and asked 'Is them thy lads, Billy?'. Of course he said they were. Then: 'Are they old enough for the mill?'. I was but brother Thomas wasn't, though he was quite as big as I. So my father, I expect, told him one of us was old enough and the other not.

He must have been in want of hands, as the short conversation that followed led to me having to appear before the Doctor that same forenoon to be passed. To my thinking now, the Doctor would pass anything to suit the master for at that time I was only eight and a half and small in stature and I should think unfit, but hands were wanted and I was doomed.

Not that I objected, because I was old enough to know that money was wanted at home.

Our family at that time must have consisted of 10 or 11 persons, and of these, David, John and probably Ben would be apprentices getting very little or no wage, so that there would be no very fatty doings, and every little wage helped. I think that only one of my elder sisters went to the factory at that time.

Well, I got started at the mill and at the end of six weeks my father would get my first fortnight's wages, I having gone one month for nothing, to learn. My fortnight's wage was two and sixpence. Just think of it, two and sixpence. Nowadays a beginner would have not less than two and sixpence at the end of his first week! But those were 'the good old times' that Tariff Jugglers love to point to.

Some things at that time were cheaper than they are now, but other things were much dearer. Eggs, milk, coal and rent were less, but flour 3/- to 4/- (three to four shillings) per 16 pounds; tea 4d to 6d per oz; sugar 5d to 7d per pound, soap 4d and many other things were dearer on account of taxes e.g. raisins, currants etc. We lived on Meal Porridge and Milk for breakfast;

Potatoes and Bacon and some kind of Pudding for dinner. At tea-time it was Bread and Tea; instead of butter we had dripping – the fat that came to the top after roasting beef. If anything came for supper it was a bit of bread covered with treacle. We very rarely had butter except a bit on Sunday. There was no such thing as dressing up on Saturday in those days. Men and Boys only had a working suit of Corduroy or Moleskin and a Sunday cloth suit, if they were what we may call respectable people. The only dressing up on a Saturday was the clean smock or pinafore that was to be worn at work the following week.

Games for Boys consisted of Knur and Spell,² Cricket, Football, Marbles etc. in the season. Now that I had started work there could be no giving up, however much I would have liked.

So I went half day to school and half day to mill till I got to be thirteen – so that I had a splendid opportunity for picking up a bit of schooling. Then to make up for any want of fresh air and sunshine or out-door exercise we put in a bit extra on Sunday by attending Sunday School, morning and afternoon, and Chapel at night. Thus was nature outraged, and the wonder is, not that so many died before reaching manhood or womanhood, but that so many survived the ordeal of mill and school life, and crowded homes.

At thirteen I left School to work full time in the mill, and about a year after that my father died. I was just turned fourteen and was the next on the list to be apprenticed. My brother John, who had finished his apprenticeship about a year before my father died, had started in business for himself in a small way at the house of my Aunt Zillah in Wellington Street.

It was a struggle from the first, but on the death of my father, the struggle became desperate, as, having no capital himself, he relied on my father for assistance in money matters.

I had made it a practice during the winter nights or other spare time that I had, to go to Brother John's workroom and sit and read, or try to make a wax thread, or do a bit of stabbing or other little job, while still working at the mill. My oldest brother, David, who was an overlooker in the mill, was now the head of the family and the one to whom my mother looked for advice and assistance, now that my father was dead.

As I said before, I was the next on turn to be apprenticed, if I was to have any trade to follow. So, a few months after my father's death, my brother, David, came to me one day and said that he thought that he could get me in as a learner at his own job of weaving overlooker, but at the same time he would not advise me to accept such a job. Probably his reason for advising

², KNUR AND SPELL or TRAP-BALL (M. Eng. knirre, knot; Dan. sptt, spindle), an old English game, which can be traced back to the beginning of the 14th century, and was commonly played in northern England as late as 1825, but has since been practically confined to children (bat, trap and ball). It was played with a wooden trap, by means of which a ball (knur) of hard wood about the size of a walnut was thrown into the air, where it was struck by the player with the "trip-stick," a bat consisting of two parts: the stick, which was of ash or lancewood and about 4 ft. long, and the pommel, a piece of very hard wood about 6 in. long, 4 in. wide and 1 in. thick. This was swung in both hands, although shorter bats for one hand were sometimes used. Originally the ball was thrown into the air by striking a lever upon which it rested in the trap; but in the later development of the game, usually called knur and spell, a spell or trap furnished with a spring was used, thus ensuring regularity in the height to which the knur was tossed. The object of the game was to strike the knur the greatest possible distance, either in one or a series of strokes. [CJW]

me thus might be the usual one, that few people are satisfied with their own jobs; be that as it may, his advice coincided with my own feeling, for I was perfectly weary of mill life. And I think that if I had gone to the mill a few years longer, I should probably have become anaemic and very likely ended in a decline.

Fortunately my brother, John was just getting into a position to require some assistance, and I managed to get out of the mill to learn the business of Boot, Shoe and Clogmaker. But here the hours were awfully long 6 a.m. to 8 p.m. and though they were long, they were not so strict and confined, and I had plenty of errands going which got me into the open air and that was what I required and what I lacked when working in the mill. I was now between fourteen and fifteen years of age. I did not give up going to school. I attended the night classes at the old Mechanics Institute in Russell Street from starting to work full-time at the mill – when I was 13.

The Rule at that Old Institute was that a father or guardian could send one child to the night class free if he was a member. So this kept up the little that I had learnt in the day school. Also, when I was about 15 or 16, I attended a French class one night per week for one winter session and half a second session. Thus time went on. It must be remembered that I had been brought up in the old orthodox Wesleyan creed – namely that through the disobedience of our ancestor Adam, we were all born tainted with sin; that Christ, God's only son, had suffered in our stead, by being crucified, and this death of Christ was a kind of atonement for our being sinners, but the remedy only acted if we believed and had confidence in the whole story or plan of salvation, as it was called. If we did not believe, then Christ had died in vain, and at the end of our career on earth we were shipped off to a pit that had no bottom, but was full of fire and brimstone. But if we believed this story, then we were sent to a place where the streets were all paved with gold, where there was no night and where we should each have a golden harp given to us and we should continue to play on this golden harp forever just as unbelievers would be roasting for ever in that bottomless pit. Being brought up in this belief does not seem to be any inconvenience to a child from 8 to 12, but after that age, when just getting into its teens, and its thinking power is developing, these ideas that have been implanted in childhood, have become fixed, and will either develop or have to lie in a dormant state, or in a few cases they are uprooted by other ideas. This all depends on heredity and environment.

Well, when I was just at this age, there was what is known as a 'revival' among the Wesleyans. This means that special services were held at which the terrible doctrine of Hellfire and Damnation were made extra hot and black and everlasting. Many converts were made if you can call it 'converting'. It was really only stirring up the beliefs that had been sown in childhood. They were simply brought to join the church through fear. There was no reasoning! Fear may keep a person from doing wrong for a time, but it does not act permanently; in time Fear loses its effect. However, I became a member and was one for several years. But the talk that I heard, and glimpses that I occasionally got into when reading rationalistic publications, soon began to have an upsetting effect on the beliefs in which I had been brought up, so that though I continued to be a member for 2 or 3 years, I was never an enthusiastic one, and gradually I ceased to believe in things that would not stand the test of reason. Not that there ceased to be mysteries and wonders

in nature; things that I could not account for. No! for the more I got to know, the greater the mysteries became, but, as I grew older, I saw that the explanation of these wonders and mysteries, were no explanation at all. To explain everything by attributing it to God, means nothing. Because if you come to examine such ideas, as we understand by the words God, Devil, Heaven, Hell, you will see at once that God is simply an enlarged man, with certain attributes and qualities that would be found in a good man. The Devil is also an enlarged man with the attributes and qualities of a bad man. Heaven is paved with gold and its inhabitants carry golden harps, because Gold and Music in this world are supposed to make people happy, hence we picture heaven as Golden, with Light and Music. Hell on the contrary is a place of darkness, pain, and suffering. And what is worse to bear than the torments of burning. These ideas are all 'Man made'. Nobody knows anything of a future state, nobody ever came back to tell us that there was a future state.

No one man or woman knows more than any other man or woman about a future state, and the probability is that after we are dead, that we shall know no more than we knew before we were born. I don't say that this is so, but I say that nobody knows. I think that I had got my mind settled as to the above matter before I was 20. I had lost the fear of Hell, which was and is a burden to millions and that was something to be thankful for. That damnable doctrine of hellfire is now almost dead, but I remember the time when it was quite alive. But I know that it is too big a pill for many good Christians to swallow.

My old mother could never think of her loved brother John being in such a place, though in his life he was a sceptic and died without any chance of altering his views owing to unconsciousness, but I have said too much on these matters.

To me the main thing is to live right and to chance the future. Nobody knows anything about it.

When I got to be 17 or 18 I made the acquaintance of her who was to be my future wife. It was through us both attending the same Sunday School and Chapel that we became acquainted. I shall not say much about this period of 7 or 8 years that we kept company before we were married, except that unlike some, we never had a break, and I believe that we both of us had pleasure and happiness in each other's company and always looked forward to meeting appointments with pleasure. When I was 21 and became a journeyman, trade was in a bad state.

Christmas time and for some months after was a slack period of the year, and I was somewhat depressed at the smallness of the wages that I could earn. In fact, at one time I saw no chance of ever getting married upon the wages that I could earn and trade in our Wellington Street shop seemed to be getting worse instead of better. There was not sufficient work on which to earn a wage.

It was so bad that I took a place as letter-carrier in the Post Office - which took about 3 hours daily, for which I had 1/- a day. I kept this for two or three years as it added to what I could earn at my own trade. I thus saved a little. At the same time I tried to improve myself by attending the Science classes at the new Mechanics Institute.

After I was married in 1868, I taught at The Mechanics Institute evening classes for 2 or 3 years.

By this time my brother John had given up his Wellington Street shop and moved into Main Street. Here things began to improve a bit, but we had only been a short time in Main Street when the shop into which we had gone was bought by Sam Wood, and we had to look out for another.

Mr Bailey succeeded in buying the shop that we now occupy from Jim Whitley, grandfather to the present Jimmy Whitley. In course of time we got to have sufficient work, so that I gave up the letter-carrying, and the teaching, and had a regular wage. I had to do any kind of work and assist in the shop on Saturdays. At first my wages were 23-0; then it got to 26-0 and finally, before my brother John retired, I had 28-0 a week which was the top figure that I got to as a journeyman.

I was always of a careful turn, so was my wife, and as she worked in the factory for the first 2 or 3 years of our married life, we managed to save a little and ultimately bought the cottage 12 North Street, where we lived for some years, afterward removing into Main Street, when brother John retired and brother Stephen and I took the business.

It was whilst living in North Street, at 8 and 12 that our children were born.

Arthur Lee, the oldest was born 1 Jan. 1st 1871, two years and seven months after we were married. Then came Frederick William and Francis Henry in May 1873. Our next one was a girl but she did not live, and last, Albert was born in July 1879. It was in July 1882, that brother Stephen and I took over the Boot and Shoe business from brother John in Main Street, and I with my wife and family left North Street, so that we could live on the premises. Albert would then be 3 years old.

At that time the sale shop was confined to the front room, and continued so for 2 or 3 years. We had the room the shop for a sitting room – a lounge.

From the first, the shop was fairly successful. Both Stephen and I had saved a little money, but we had both invested it in the houses in which we lived, and so we took the stock from brother John at a valuation, and paid him interest for it, also giving him security.

By hard work and being careful, and sticking well to the shop, we were able in a few years to pay off brother John, and by this way we were never behind in paying our creditors and never failed to take the full discount. This being able to take the discount always was a good thing, as you not only got the discount, which could probably equal what we paid in rent, but cash can always get the best terms. And when one is always ready when accounts become due there is not that financial irritation that there is when one is always a bit behind with payments.

My wife had for several years been troubled with bronchitis in winter time, so about 3 years after we removed to Main Street, our business had so grown that we wanted more room, and my wife, not feeling strong enough to follow the whole place, willingly gave up our sitting room or lounge to accommodate the shop. The business continued to improve and we were getting into fairly good circumstances, when in the winter of 1886, my wife had another severe attack of bronchitis, which ended in her death on the 19th

February 1887, when we had been living about 4 and a half years at the shop. This was the greatest blow that I ever had, or that any man can have.

One never knows the value of one's wife till he loses her. It seems to me that a wife is fuller of human love and human sympathy than a man can be. It is their nature, and shows itself whenever sickness or trouble comes into the family circle. That has been my experience. At first, after her loss, I could see nothing but gloom ahead. Here was I, with my family of four, the youngest only seven and a half years old. But this very cause of gloom helped to save me. I had something else to do, rather than be always looking at the blackness of things, and time the great healer had its effect on me. But what I felt the keenest was to lose her, when we were just getting into a position in which she could have taken life a bit easier, after our hard struggle together.

Arthur had been apprenticed 2 years when his mother died. Frederick, Francis and Albert were all still at school. The three eldest did what they could to help in the house, but Albert was too young to give much assistance.

Not long after their mother's death, Frederick and Francis were both taken into the shop to learn the boot business.

In the course of time Albert won a scholarship to Bingley Grammar School and in 1892 there was a pupil teacher wanted at Mornington Road Board School. So as I had already 3 sons learning the boot business we decided that he should be a candidate for the place and he was successful in getting the post.

So now I had all four sons learning a trade. But man proposes; heredity and environment disposes. Arthur, during his apprenticeship had worked hard in the art classes in connection with the Technical School at Bingley and also at the Saltaire School of Art. He had so far improved himself that he held Certificates that qualified him to teach Art in certain classes in School.

So when he was 21 he got a situation as Art Teacher at the Guiseley Mechanics Institute during the evening whilst taking the opportunity of fully qualifying himself as an Art Master during the day at the Saltaire School of Art. Of course to do this, he had to give up the shoe business. I never objected to this, as although Stephen and I had done very fair together, I thought that perhaps that, what had done for two, might be a very lean thing for three, if ever they succeeded us in the business. Also I thought that if Arthur was not successful in this new line that he was striking out for himself, he could return to his trade if he ever thought fit.

Ultimately, he got his Art Masters certificate and won W.R.C.C. Scholarship which allowed him to attend the Art classes at South Kensington. There he won another scholarship, which allowed him to attend Art classes in Paris for a year, and after spending in London and Paris about 6 years in all, he settled as a Peripatetic Art Master under the London School Board. And after a few years he got married, living in Barnes.

Frederick and Francis finished their apprenticeship and worked for Stephen and myself for some years as journeymen, also gradually getting into the sales department, as I intended giving up business myself as soon as I was in a position to do so, with the intention of their taking my place. This we ultimately carried out.

In the meantime, Albert served his apprenticeship and won a Queen's Scholarship, which entitled him to 3 years training at the Yorkshire College, Leeds. He travelled there daily and at the end of his first year passed his

preliminary exam for a B.Sc., whilst at the end of the second year he got his Inter B.Sc. and also passed First Class as a Certificated Teacher.

It was on the 11th Dec. 1899, when travelling from Leeds in the 5.20 express – that is whilst working for the Final Exam for B.Sc. – that the railway accident happened which upset things for many a long year. Everything was done at the General Infirmary, Leeds to restore him, that could be done, but it was something that time alone could remedy and that only partially.

After some years he got back to his teaching and did far better than what we at one time expected he would ever do.

In the meantime, Frederick and Francis had taken my place in the shop, at first in partnership with my brother, Stephen, and when he retired, they took it on together in partnership. They have been quite successful so far, and have introduced machinery into the repair shop, which we older persons would have been too conservative to do.

Of course, whilst I was in business, I had to invest my savings to live upon, if I ever intended to retire.

My first investment was when I was a journeyman, when I bought a cottage in North Street. My great point was at that time to have a vote. I could only do this by becoming a property owner. I believe my next investment was the purchase of 15 Craven Bank shares. My next venture was the purchase of 7 cottages in Manningham for £630. These looked a cheap lot that would pay about 9% on paper, but really they only paid about 5% and were a great worry to me. So, after two or three years I sold them. I got out very fair and was glad to have done with them. I next bought 20 more Craven Bank shares at an auction sale in Skipton.

The Craven Bank shares have turned out very well so far. I afterwards bought some Bradford Banking Company shares. These paid good interest for many years, but afterwards they depreciated much in value. This depreciation partially got back, but not fully, when the bank was absorbed into the London City and Midland Bank. As to how it will go on in the future, we shall have to wait and see. Frederick, Francis and Albert have all been married for several years.

Images



Bingley before the arrival of the railway in 1847. William Walbank was aged 6 when the railway arrived.



The Mechanics Institute, Bingley, where William Walbank both studied and taught.



Interior of the Mechanics Institute, Bingley.



It was while living in Victoria Street, Bingley (above) that William Walford saw the first trains passing through the town.

The images above were archived, with acknowledgement and thanks, from the internet in 2020.
