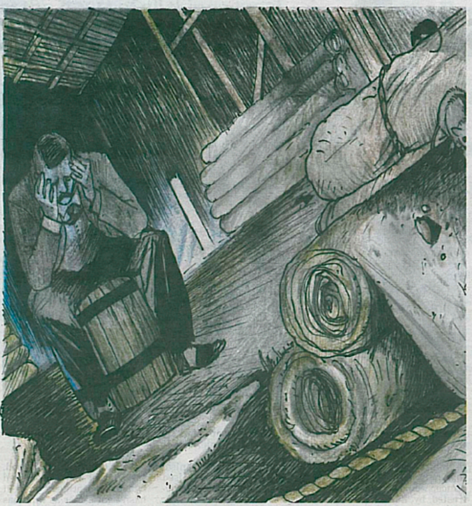
Quick-thinking wife saved her husband's firm from disaster

The Derby Telegraph is inviting readers to submit short stories. Here is a second piece by **Philip Neale,** of Heanor, called Cutting the Cloth



THE year is 1901, Queen Victoria reigns supreme over the far flung British Empire and the Lancashire textile industry is at the peak of its industrial might. Products from the mills of Manchester, Bolton, Blackburn and a host of other crowded towns and cities travel the world satisfying an increasing demand from its dominions. In the small town of Rochdale, a place amidst the centre of the Oldham-Blackburn-Halifax triangle, a small acorn of a merchanting enterprise was extending its roots into the fertile textile soil of the north-west of England.

George Napkin had shunned the spinning, doubling and weaving industries in favour of a trade wherein he saw the potential for greater, more rapid growth in an already crowded market place. The large producers already had the market tied up in cottons (both American and Egyptian), lace, silks and wool. His passion, and that of his father before him, was linen. Alexander Napkin had started the family business in the early 1850s and a relatively modest but sustainable trade had provided an adequate living for him, his wife Caroline and their brood of four daughters and one son.

When Alexander died in 1896, George, as the only son, took over the business. His years of tutelage under the watchful gaze of his father had given the young man a keen eye for business. This, together with a detailed knowledge of the trade, was to stand him in good stead as the sharks of the industry circled following the funeral. He was to surprise them all with his business acumen and the speed of his reactions to changing market conditions.

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Many had fallen victim to his sharpness in the trade, and the Manchester Cotton Exchange was full of the stories of the man's ingenuity.

By the age of 30, he had expanded the family business beyond all recognition and his humble beginnings in a relatively small town house had been replaced by an almost palatial residence on the outskirts of Rochdale. He had married Beatrice Armitage, daughter of a well-to-do mining family in neighbouring Ramsbottom, and their three daughters and two sons had the finest money could buy. All were educated at the best local schools and no opportunity for their further advancement was neglected.

In the cut and thrust world of business, George Napkin was without a local equal.

Those of envious disposition were inclined to judge him as an out-and-out opportunist with no business ethics. Others of more equable temperament saw the altruistic nature which lurked very close beneath the otherwise hard-nosed surface.

To his employees, Napkin was intensely and fiercely loyal. He paid well and, consequently, was never short of feet to fill the shoes of those misguided souls who sought greener pastures elsewhere.

Never one to look a gift horse in the mouth, an opportunity presented itself to George in the form of a large quantity of top quality linen cloth bales for immediate shipment from New York.

The supplier was one of a number of regular and trustworthy trade contacts and he had no hesitation in accepting the offer. The value of the shipment would tie up all of his available liquid capital until the goods arrived and could be distributed throughout his chain of customers.

Nevertheless, Napkin weighed all the risks and decided that the gamble was worth the taking.

Documentary credits allowed for payment within 60 days of sight, that "sight" being the day following the arrival of the vessel at the port of Liverpool, and with everything now in place, George sat back and waited for his ship to come in; when it did, it was with completely unexpected results.

An urgent telegram from his Liverpool agent was the bearer of potentially disastrous news. The vessel bearing his cargo, along with a multitude of other goods, had run into a violent storm in mid-Atlantic.

The tempest was so fierce that part of the main rigging and mizzen mast had been brought crashing down on to the decks below causing a number of fatalities amongst the crew. All efforts had, therefore, been concentrated on securing the safety of the vessel and its remaining men, with tarpaulins being thrown across whatever cargo had been stored on deck to protect it from the worst of the weather.

George Napkin's bales of linen cloth had been amongst the items left exposed to the violent elements and had sustained considerable damage as a result of the wind and rain, in addition to the sea water washed across the decks at the height of the storm. When the ship docked on the banks of the River Mersey, the full extent of the Rochdale merchant's problems became apparent. Only those bales at the very centre of the stack had been spared the ravages of the weather, with the remainder sustaining varying levels of spoilage. He journeyed up to the north-west along with his wife to assess the impact of the disaster and it was at this point that he discovered, to his horror, the shipment had been travelling uninsured. There was no doubt in George's mind that he was facing financial ruin. Sitting with his head in his hands in a corner of the bonded warehouse there appeared to be little chance of salvation.

However, he had reckoned without his quick-thinking wife, Beatrice. Looking over the still damp and discoloured bales of once creamy cloth, she saw beyond the current difficulties and had the warehouse staff unroll one of the water damaged bales. Over the course of the next couple of hours she busied herself in a series of measurements and scribbled notes until she was satisfied that an answer was there for the taking.

Shaking her husband out of his near suicidal frame of mind, she outlined a plan to rescue the both of them, and the company, from bankruptcy. His eyes widened in amazement at the simplicity of the scheme and quietly cursed for not thinking of it himself.

An astounded dock manager was given the instruction to prepare the whole consignment for delivery to the firm's Rochdale warehouse at all speed in order to mitigate any further degradation of the cloth.

He shook his head sadly at Napkin's apparent madness but complied with the customer's wishes. Within the hour, the whole shipment had been loaded on to transport and was on its way into deepest Lancashire.

The next two weeks were busy ones for the Napkin family. George's credit for the linen bales was determined by a 60-day draft due for settlement in around 45 days' time, and to avoid default he would have to sell whatever he could of the produce from his wife's scheme within that period.

The supreme salesman, he toured the towns and cities of Lancashire promoting his wife's new idea.

Small pieces of linen cloth to be used at only the best restaurants and other eating houses, and bound with a metal ring, would provide the finishing touch to any place setting where the great and good of industrial and corporate Britain chose to take their repast.

To his great delight, the scheme was an immediate success and orders flooded in for the new product.

So heavy was demand that extra labour needed to be drafted in to meet the new schedules.

With five days to spare, all of the available cloth had been re-cut, edged and sewn to meet Beatrice Napkin's design. They were out of material but the funds generated from the project had more than made up the amount falling due on the bill of exchange. The family and the company were saved.

Quick to take out a patent on the product in order to protect his investment in its development, Napkin reaped the benefit over the next ten years of his wife's foresight and ingenuity.

They prospered as they had never done before, expanding production into a new warehouse and also licensing the new tableware at highly beneficial rates of commission to other willing manufacturers, whilst driving down the price of the cloth using new-found commercial muscle. He became a legend in his own lifetime, founding a dynasty of linen dealing offspring.

The re-equipment during the inter-war years saw further expansion, this time into Europe with its innumerable fashionable watering places. The Napkin became a household name and soon adorned the table of all but the poorest families in the country.

So, the next time you sit down to a meal with friends, spare a thought for the Lancashire entrepreneur who almost went out of business to provide that small piece of seemingly insignificant linen cloth, bound in a brass ring, which you use to brush against your lips at the end of an evening's dining.

The Napkin had been born out of adversity but would forever bear the name of the fortunate man and his wife who saw an opportunity amidst disaster and had the strength of character and self-belief to take it.

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