

him from his father George Crosby II (born 1820, a borough councillor from 1860, mayor in 1872-1873, and alderman thereafter until his death in 1886) and his grandfather George Crosby I (1800-1879, a baker of, *inter alia*, High Street). George Crosby III had been articled first to Kilby & Son of Banbury, and then to Thomas Wallace Goldring, a solicitor of Lincoln's Inn, and passed his final examinations and was admitted to practice in November 1870. He married, in 1872, Thomas Goldring's younger sister, Kate, and they returned to Banbury and lived at West Street, Neithrop. There their first three children, Norman, Katherine and Eleanor, were born between 1874 and 1876. The primary evidence for the rest of this article is derived from a document among George Crosby III's papers, some of which form part of the huge Stockton and Fortescue (solicitors) collection at the Oxfordshire Record Office.

In 1875 William Cave was clearly in financial trouble, occasioned primarily by the large number of trade debts which had been built up and were owing to him by purchasers of boots and shoes in the Banbury area. He in turn owed substantial sums of money, which he was unable to repay. He was technically on the verge of bankruptcy, and in early August 1875 was party to a complex agreement between himself (the first party), George Crosby III (the second party), and (on the third part) Theophilus and John Cozens, trading as Cozens & Co., of Wolverhampton; George Crosby II of Banbury, brewer; and Thomas Pain and Philip Perkins Hawtin, solicitors of Banbury. In this document the significant trading element is that concerning Wolverhampton, for Cozens & Co. were leading tanners, curriers and leather dealers there and also in Walsall. Cave had been unable to pay bills for leather, totalling £53 5s 9d; had apparently employed my great-grandfather to handle the ensuing legal action but now also owed him £36 11s 3d; and had previously used the services of Pain & Hawtin and owed them money as well. My great-grandfather, who was unfortunately not the wisest of men, decided to resolve the situation to his anticipated benefit, by taking over the book debts due to Cave, paying off the debts to Cozens of Wolverhampton and Pain & Hawtin, the fellow (though rival) solicitors of Banbury, and then recovering the small debts which were previously due to Cave.⁶

⁶ The document in question is from the uncatalogued collection: Oxfordshire Record Office, Stockton and Fortescue Collection, box 5 bundle J, papers of George Crosby, solicitor of Banbury.