The graph, table and the map together give a vivid picture of the trading patterns of a small Banbury craftsman of the 1870s. There is every reason to think that, although the serious level of indebtedness might have been unusual, the nature of the trade typified the wider character of the town's business activities in this period. Though there were larger undertakings, the analysis which Barrie Trinder undertook thirty years ago highlights the essentially modest and unambitious quality of Banbury's business community in that troubled time. William Cave was probably unusual only insofar as his private trade debts became, by an unpredictable process of archival creation and preservation, public property. And what of my great-grandfather, who took on those debts? He did not have a business head on his shoulders, and his legal practice came to a sticky end. In the late 1880s he left Banbury and went to London (thus, annoyingly, depriving me of the honour of having a grandfather born in Banbury, since his younger son was born in Herne Hill). In London he went from bad to worse, succumbed to drink, and in 1905 died a pauper vagrant in Marylebone Workhouse Infirmary. Perhaps William Cave's debts were part of his decline - and therefore if the William Cave, shoemaker of Broughton Road in the early 1880s, was the same man, the shoemaker got by far the better deal!

Note. Alan Crosby (whose Banbury credentials are given on page 152) is the editor of *The Local Historian*.