

Our HISTORY



SAINT & CO
CHARTERED ACCOUNTANTS

Nichola Rutherford



John Jackson Saint 1861-1918

John Jackson Saint:

Accountant, businessman and public servant

John Jackson Saint was just 20 when he moved from Haltwhistle to Carlisle in 1881 but within three years, he had qualified as a chartered accountant and set up his own business.

Working from 10 Bank Street, this savvy young man must have known this prime location in the town's financial district would win him customers.

By 1886, he appears to have capitalised on new bankruptcy laws and in May of that year, he is named in the Carlisle Patriot as trustee of the estate of a bankrupt firm of builders.

As his business developed, his personal life blossomed and in 1888 he married Charlotte Boustead, the daughter of a butcher and hotelier, 10 years his senior.

The following year, they welcomed their first child, a son named John Boustead Saint. Both he and his younger brother, Roland Cyril, who was born in 1892, would go on to become partners in the family firm.

A fledgling business and a young family would be enough to keep most 29-year-olds busy nowadays but, like his Methodist prayer leader father, John Jackson was keen to become involved in public life.

In 1890, having lived in the Border City for just nine years, he won a closely-fought election to represent Botchergate on Carlisle City Council. He was made an alderman (a senior member of the council) eight years later.

His obituary, printed in the Carlisle Journal in October 1918, gives a clear insight into his political leanings. It said:

"...Besides being a busy man professionally, he took an active interest in public affairs..."

"He was chairman of the Markets and Tolls Committee, frequently intervening in debates on financial matters. For some time also he was one of the city representatives on the County Council."

"In politics Mr Saint was a strong Conservative, and was for many years chairman of the Carlisle Conservative Club as well as vice-president of the Conservative Association..."



Despite his apparently hectic life during the late 1880s and the early 1890s, John Jackson Saint & Co appears to have been going from strength to strength.

Not only did the family have two servants living with them at 4 Cavendish Place, John Jackson had lofty aspirations to relocate and expand his prosperous business.

On July 8, 1892 he published an advert in The Carlisle Journal appealing for tenders to build a new office building in Lowther Street.

Within a few short years, John Jackson Saint & Co occupied all four floors of the new building and it remained there for many years. Today the inscription over the door still reads JJS 1892.

His life was not without personal difficulties however. In 1895, his wife gave birth to a daughter, Charlotte Gladys, who was disabled, and the following year the couple lost their infant son Samuel Aldrick. It must have been a bitter blow.

During the 1890s, John Jackson was in partnership with accountants Arthur Ebenezer Slater Cook and Francis James Livesey and, according to official records, they ran branches in Carlisle, London, Liverpool, Manchester, Preston and Workington.

But by 1902 the partnership had been dissolved and John Jackson Saint was in sole charge of his own company.

When he died on October 13, 1918, following a period of illness, tributes appeared in newspapers beyond Cumbria. The Leeds Intelligencer said he was a man “who was known throughout the north of England.”

Despite John Jackson Saint’s death, his name lived on during a new era for the accountancy firm. With his sons, John Boustead and Roland, at the helm following their service in The Great War, the business continued to grow and prosper.

The Leeds Intelligencer, 15 October 1918

The Carlisle Patriot, 24 October 1890

The Carlisle Journal, 8 July 1892

The Carlisle Journal, 14 October 1918

www.ancestry.com



Roland Cyril Saint 1892 - 1940



John Boustead Saint 1889 - 1962

The Saint Brothers:

on the battlefield and the sports field.

John Boustead Saint and his younger brother, Roland Cyril, held almost celebrity status in Cumbria during the early decades of the 20th century.

Accomplished cricketers and rugby players, they represented both their city and county in both disciplines while learning their trade as articled clerks at their father's accountancy firm.

Roland, the most naturally gifted of the brothers, was just 17 and a pupil at Carlisle Grammar School when he scored a try that helped the city team lift the Cumberland Rugby Cup in 1910.

The local newspaper described him as a "half of uncommon ability" who "won praise from every quarter of the field", including the team's vice captain - his elder brother.

Their many achievements are documented in a bulging scrapbook of press cuttings, collected by their mother, Charlotte, and treasured by the family ever since.

In 1911, both brothers were selected to play for a "North" team against a visiting Springboks side.

Their performance was praised in the press:

"Although Cumberland had only two players taking part in the second North encounter against the South Africans, the display given by the brothers Saint did them every credit.

"[Roland] timed his passes beautifully, and gave such a display as will cause his career to be watched with close interest by England's selectors.

"[John] was somewhat at fault over the Colonial's first try, but the way in which he hauled down Mills or threw him into touch when danger threatened was as fine as anything one could wish to see."

Despite those early predictions, Roland was never picked by the England selectors - an unfortunate result of his home in Carlisle, according to one commentator of the time.

"Were he in a south country team, R Saint would be reckoned one of the 'geniuses'," he wrote.



Roland Saint (bow tie, third row from the front) with Australian cricket team.

The war also interfered with his sporting career. Roland was 21 when war broke out in Europe in 1914 and both he and his brother put their sporting ambitions to one side and quickly signed up to serve King and country.

On their return, it seems that cricket became their major passion. Roland became legendary for his hard hitting at the Carlisle club, where he was part of team that regularly drew thousands to the banks of Edenside.

He was “an exceptional player”, according to Tom Hamilton who recalled the golden days of cricket in an article for Carlisle’s News and Star in 1994.

“His arrival at the crease after the first wicket down was always eagerly awaited by spectators. He kept the bank alive with his fabulous driving and lightening scoring.

“More balls than we could count landed in the River Eden - feats of distance we never see today. Other great hits lodged on the hoods of cars parked within the enclosure. The adjacent tennis courts and the Edenside bowling green also testified to Saint’s massive driving.”

In 1926, he was one of an invitational XI selected to play a touring Australian team at Edenside. More than 5,000 spectators streamed on to the banks to watch the match and, to this day, it remains the largest gathering of first class cricketers ever seen at the ground.

Both brothers were clearly passionate about their sports but a speech made by Roly upon his retirement as captain of Carlisle Cricket Club reveals the sociable side of his nature.

One newspaper reported Roland’s words:

“Cricket, to his mind, was one of the best games. It inculcated unselfishness, reliance, and self-control. It also helped people to acquire one of the best things in life, that as friends.

“He had been up and down the country and had made a tremendous number of friends throughout England. He would treasure the gift so long as his memory enabled him to recall the very happy times he had had in connection with the club and so long as he could remember the many sportsmen he had met on and off the field, and who he hoped he would always be able to call friends.”



War Heroes

Both John and Roland served with the Border Regiment during the First World War, with both achieving the rank of Second Lieutenant.

Their day-to-day life is documented in a series of letters to each other and to their mother in Carlisle, that have been preserved by their descendants.

While John was posted to Burma, his brother served in France. Rather than detail their role in the war effort, their messages home contained accounts of the troop's cricket matches, and requests for home comforts.

In one indiscrete letter to Roland, John reveals that he had been doing the accounts for the Mandalay Race Course.

This remarkable letter is reprinted in full on page 5 of this document.

It is perhaps all the more tragic that this supremely fit man was just 48 when he died in 1940, having being struck down by a bout of appendicitis. He left his young wife, Kathleen, and two very young children, Oliver and Joceline.

This must have been a devastating shock for the whole family, not least his brother and business partner, John Boustead. People who worked with the elder Saint brother have described him as a "gruff" and serious man who rarely left his office on the ground floor of the Lowther Street building.

But he was well-respected around Carlisle and in the accountancy industry. A long-standing resident of the small village of Wreay, to the south of the city, he was also known for his charity work as one of the Twelve Men of Wreay.

Following his death aged 72, in 1962, The Cumberland News ran a glowing obituary. It read:

"In his professional capacity Mr Saint audited the accounts of many city firms and had seen the rise of many of them from small beginnings.

"During his long career he saw the growing importance of his profession in modern business and industry and he assisted by wise advice on financial matters to many local firms. He also undertook the audit of many local charities."

He was survived by his wife Beryl, and his daughters, Jennifer and Ann.

D. Company
1/4 Border Regiment
Mandalay
Jan 22.16

Dear Roland,

Last week's mails, contrary to what the Post Office people told us, went down in the SS Persia and this week's are four days late, not being due until Wednesday night.

Yesterday I got the accounts of the Mandalay Race Course posted together with a report on them, which amount to five pages, and of which I was quite proud. I have to check the a/cs in connection with a sweep which that have on every race and as there are over 50,000 books to examine it will be rather a big job. They make a nice profit out of this – 62,000 Rupees this year – in fact if it was not for this sweep they would make a loss of over 16,000 Rs a year.

Two items I came across in doing the vouching rather amused me, they were:

- To Coolie bringing steam roller to race course – Rs1.
- To Coolie getting steam roller out of mud – Rs3.

Of course it did not say whether it was the same Coolie or not, if it was, he had a good eye for business.

Most of the invoices were in English but among them was one in Chinese and several in Burmese; the latter I had to get one of the boys to translate. What else could I have done when figures such as Stared me in the face? It seemed very like shorthand but I was told they meant Rs83, 22/8 and 6.

Last Sunday we had another game of cricket and like the previous week only three of us were wanted – Halstead, Jimmy and I. The match this time was “The Volunteers” v “The Rest”, Jimmy played for the “Volunteers” as they were a man short. They started jolly well, a chap called Harper Knocking up 50 in no time and about 4 o'clock they returned with 167 and only four wickets down. W.S.C. had gone in first and made 18 before he was caught.

We had an hour and a half before us, in which to knock off the runs. I was lucky again, getting 39. Liest Uruston, a very amusing chap who was in with me, got 50 odd in about 30 minutes. Guy Heelis got 6 or 7, Beuole (who is growing as fat as a pig) got a blob and Haldstead 1. We eventually finished up just as the bugle in the Pioneer lines blew retreat (5.30pm) with 168 and two wickets to fall.

There is nothing more to say, and a letter with a lot of questions would be most acceptable but as it is not forthcoming I will close.

Boustead.

The Cumberland News, 29 June 1962

The News and Star, 28 July 1994.

A variety of other uncredited press cuttings
from a Saint family scrapbook.



A Roll of Honour:

the war heroes of J.Jackson Saint & Co.

When Archduke Franz Ferdinand was shot in 1914, few could have predicted the seismic impact of that single bullet. The long, bloody war that followed affected almost every aspect of life in Britain.

Companies like J.Jackson Saint & Co lost their youngest, fittest men to the front line in Europe and the Far East, some of them never to return.

Being the owner's sons, JB and Roland Saint were possibly the highest-profile absences but they were not the only heroes at the Lowther Street offices.

Sydney Cartmel Heron (1898-1968)

Sydney Heron was just 14 when he joined Saints in 1912. Five years later he would become involved in one of the bloodiest, hopeless battles of the First World War.

The son of a stone-cutter, he grew up in a small house in Denton Holme with his parents, three sisters and a brother.

In 1916, the teenage clerk enlisted to the army, joining the Loyal North Lancashire Regiment. Remarkably his record of service has survived and it reveals some incredible detail about the young private from Carlisle.

At 19, he stood at 5ft8 tall and skinny - the girth of his chest measured 33inches.

He joined the 4th/5th (territorial) battalion and arrived at Le Havre, France with his comrades on February 13, 1917.

It is likely he took part in one of the bloodiest battles of the First World War - Passchendaele, officially the Third Battle of Ypres.

During a three month battle, often in deep mud and heavy rain, the Allies accumulated more than 300,000 casualties only to advance their front line by five miles.

Sydney appears to have survived that battle relatively unscathed but his luck changed on October 22, 1918. Now part of the 1st/4th battalion, he was badly injured.

A contemporary account reported that the battalion moved into billets at Froidmont in Belgium on October 21. It continued:

Army Form B. 2513.

RECORD OF SERVICE PAPER

For men deemed to be enlisted in H.M. Regular Forces for General Service with the Colours or in the Reserve for the period of the War, or Ex-Soldiers recalled for Service with the Colours, under the provisions of the Military Service Acts, 1916.

No. 4433 Christian Names Sydney Carlisle Surname Heron
244371 Corps 15th Lanchashire

Questions to be put to the Recruit on joining.

1. What is your Name? ... Sydney Carlisle Surname Heron
2. What is your full Address? ... 81 Nelson St Carlisle
3. Are you a British Subject? ... Yes
4. What is your Age? ... 19 Years 1 Months
5. What is your Trade or Calling? ... Bookbinder
6. Are you Married? ... No
7. Have you ever served in any branch of His Majesty's Forces, naval or military? If so, which? ... No
8. Have you any preference for any particular branch of the service, if so, which? ... R. & A.
9. Are you desirous of serving in the Royal Navy, if so, state your qualifications.

I, Sydney Carlisle Heron do solemnly declare that the above answers made by me to the above questions are true.

Christian Names Sydney Carlisle Surname Heron SIGNATURE OF RECRUIT.
 Date 17 OCT 1916 Place CARLISLE Signature of Witness.

EXEMPTION FROM COMBATANT SERVICE ON CONSCIENTIOUS GROUNDS.
 If the Recruit has been exempted by a Tribunal on conscientious grounds from serving as a combatant it should be so stated here.

MEDICAL CLASSIFICATION AS TO FITNESS FOR SERVICE ON JOINING.
 Classification: Fit for service

* To be filled in by the Recruiting Officer after Classification by the Medical Board.

† Certificate of Approving Officer.
 I approve the acceptance of the above-named man, and appoint him to the 15th Lanchashire
 Date 17 OCT 1916 Place CARLISLE Approving Officer.

† The signature of the Approving Officer is to be affixed in the presence of the Recruit.
 ‡ Here insert the "Corps" to which the Recruit has been appointed.

* If so, the Recruit is to be asked the particulars of his former service, and to produce, if possible, his Certificate of Discharge and Certificate of Character which should be returned to him conspicuously endorsed in red ink, as follows, viz. (Name) on the (Date) enrolled in the (Regiment).

Sydney Heron's record of service

"At 2am on the 22nd, we relieved the 1/4th King's Own in the outpost line - C Company on the right, D on the left, A and B Companies in support.

"We attempted to advance, but were unable to do so owing to heavy machine gun and artillery fire, five other ranks being killed, 14 wounded, and one missing."

He suffered a shoulder and chest injury on that battlefield, suffering 30% disablement, according to the official records. After being treated at the Kitchener Hospital in Brighton, he was discharged on April 4, 1919, on a weekly pension of 8s, 3d.

Exactly 19 days later, he returned to J. Jackson Saint & Co in Carlisle. As a 15-year-old office boy he had received 5/- a week. Now a war veteran aged 21, his salary was increased fourfold - to 20/- a week.

Little more than a year after he left the battlefield for the last time, he secured a government grant which enabled him to train as a chartered accountant. In the early 20th century, it was rare that men from such modest backgrounds could secure such precious funding.

It meant that Sydney Heron could afford to be articled to JB Saint for three years and nine months and it stood him in good stead for the rest of his life. He married in 1937 - by then he was living in Cockermouth, a qualified accountant. He was eventually made manager of Saint's Workington office.

The War History of the 1st/4th Battalion, The Loyal North Lancashire Regiment 1914-1918 (published 1921)

www.loyalregiment.com

www.ancestry.co.uk



Members of the Women's RAF outside Buckingham Palace in 1919

Clara Fazackerley

(1901-?)

For many, the First World War provided opportunities that would have been unthinkable just a generation earlier. In 1919, one young Carlisle woman seized an opportunity that was to take her to the other side of the world.

Clara Fazackerley was born in Upperby in 1901, the youngest child of Tom, a railway guard, and Mary Jane. Their life together had been difficult – by 1911, four of their eight children had died.

Her brothers and sisters had all secured employment by the time they were 15. It is likely Clara was a similar age when she joined J.Jackson Saint & Co, one of an increasing number of women in the workplace, eager to contribute to the family finances.

Her time with Saints is recorded in an old employment ledger found at the firm's current office. In it, it states that her wage increased to 16/6 in the first half of 1918. But it also notes a brave and life- changing decision taken by this forward-thinking young woman.

On March 15th 1919, almost as soon as she turned 18, she took up a posting with the Women's Royal Air Force (WRAF).

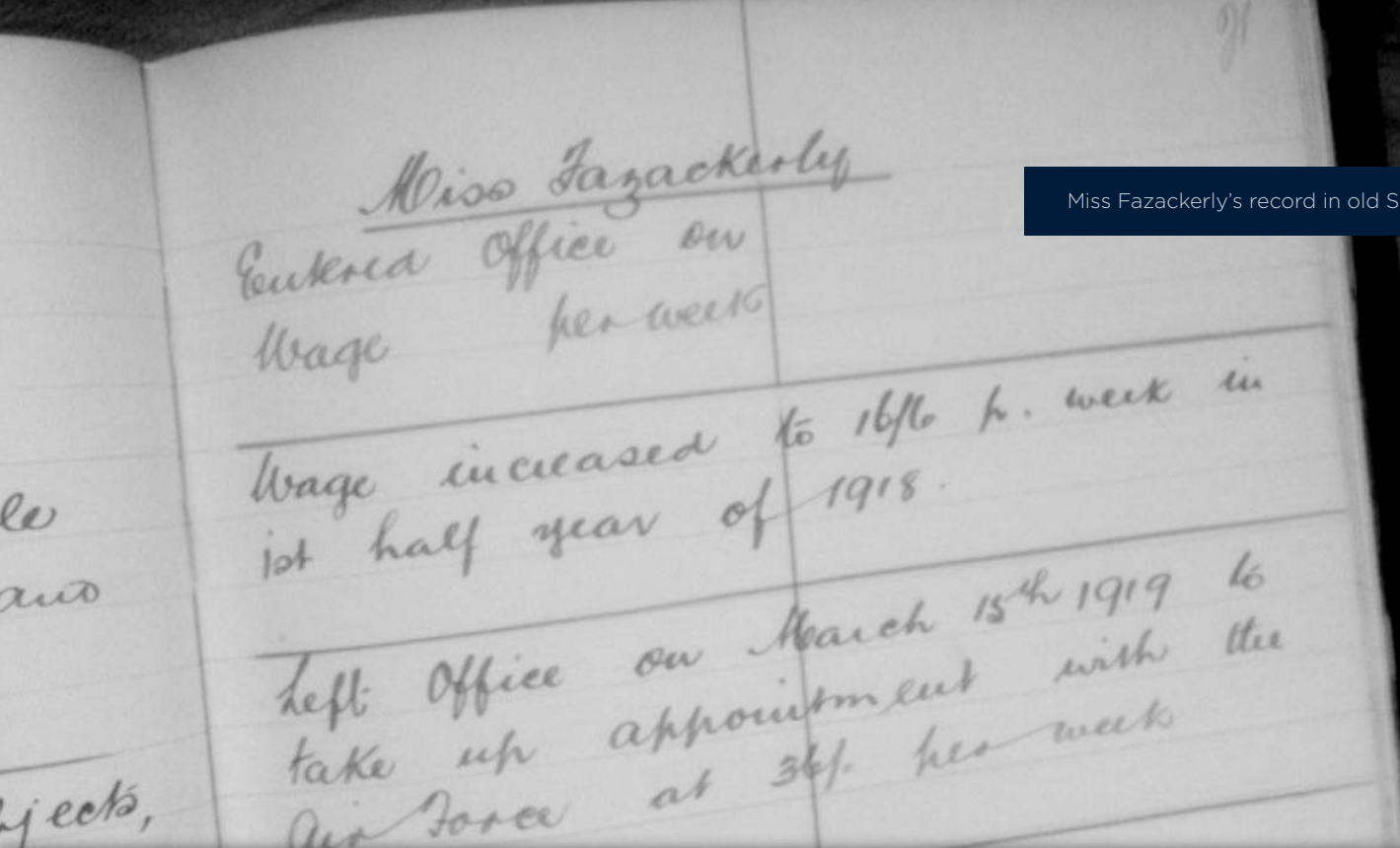
Employed as a shorthand typist, she had secured one of the most lucrative jobs in this newly-formed branch of the military, earning 36/- a week.

At a time when women over 30 had only just been given the vote and ladies who wore trousers were considered “fast”, it was a courageous move by the Cumbrian teenager. Not only did she give up a secure job, she was also required to move away from her family and her childhood home in Beaconsfield Street, Currock.

Clara would have had to undergo a rigorous and complex selection process before she was recruited as a “penguin”, so-called because women were initially not permitted to fly. As a “member”, rather than an officer, she formed part of the backbone of the service.

Like her colleagues, she would have adhered to a strict code of conduct which, amongst many other things, forbade smoking in the street. These high standards led them to be viewed as the most professional and disciplined of all the women's services.

But Clara's role in the WRAF was short-lived. With The Great War at an end, the service was being wound up and on September 26, just six months after she was recruited, she was de-mobbed.



Miss Fazackerly's record in old Saint's ledger

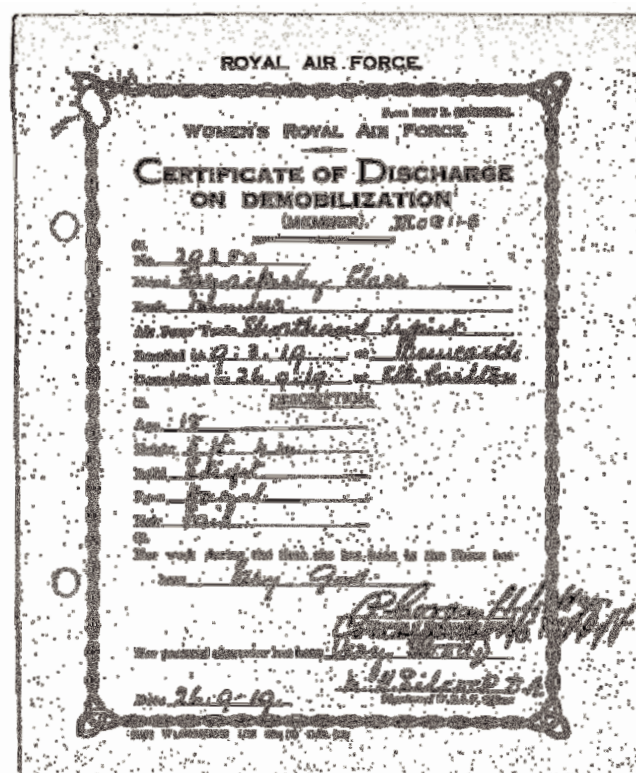
She appears to have impressed her superiors during her short time with the force: both her work and her personal character were "very good", according to her certificate of discharge.

It is unclear what Clara did immediately after leaving the service but in 1922, she married Percy Thomas Cecil Mowbray, the son of a railway signalman, in Oundle, Northamptonshire.

Three years later her life was to change dramatically – again. On November 25, 1925 her 32-year-old husband sailed from Southampton to Uganda to take up employment as a works foreman.

Ever-adventurous, Clara, 25, followed her husband around the world and she embarked on the same long journey, alone, little more than three months later.

During more than a decade in east Africa, as well as having a son, Trevor, they helped establish a modern infrastructure in a country that was previously dangerously dependent on one crop – cotton. As a foreman, and later an overseer earning up to £500 a year, Mr Mowbray is likely to have been involved in building hospitals, colleges and drainage systems.



Miss Fazackerly's demob certificate from the WRAF

www.rafmuseum.org

www.nationalarchives.gov.uk

www.ancestry.co.uk

Sjt.

| Name. | Corps. | Rank | Regtl. No. |
|---------------|----------------------|--------------|------------|
| R I G G | Wild & Cld Yeo | Sjt Cpl 2021 | 315104 |
| Herbert James | C of Hrs | " | |
| | Loth & Borders Horse | Lt | |

| Medal. | Roll. | Page. | Remarks. |
|---------|-------------|-------|---------------------------------|
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| BRITISH | - do - | do | Comm. 24. 9. 7 |
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| Theatre of War first served in | (17) France |
| Date of entry therein | 23. 7. 15 |

K 1380.

Herbert Rigg's war record

Herbert James Rigg

(1891-1976)

A small man, with a slight speech impediment, Herbert "Wigg" was often a figure of fun at the J. Jackson Saint's Lowther Street offices. Despite that, by common consent he was a brilliant accountant who commanded respect from his colleagues and staff.

He was eventually to rise to partner of the firm, but the young butcher's son began his career as an articled clerk just before the outbreak of war.

He was one of seven children brought up by George and Elizabeth Rigg, at the turn of the century, first at 115 Denton Street and later at 61 Dalston Road. His elder brother,

George, followed his father into butchery, while another brother, Thomas, became a watchmaker. His sister Ruth was a school teacher.

In 1914 he joined the Westmorland and Cumberland Yeomanry as a corporal, and he joined the frontline in France on July 25 the following year. He quickly rose through the ranks in the military: by the end of the war he a lieutenant with the Lothian and Borders Horse Yeomanry.

He returned to Carlisle with decorations including the Victory Medal and the 1915 Star, and on taking up his old job at Saints in 1919, he commanded a salary of £250. But this hefty wage was not enough for the clever and ambitious Mr Rigg. A note under his name in the ledger of employees reads:

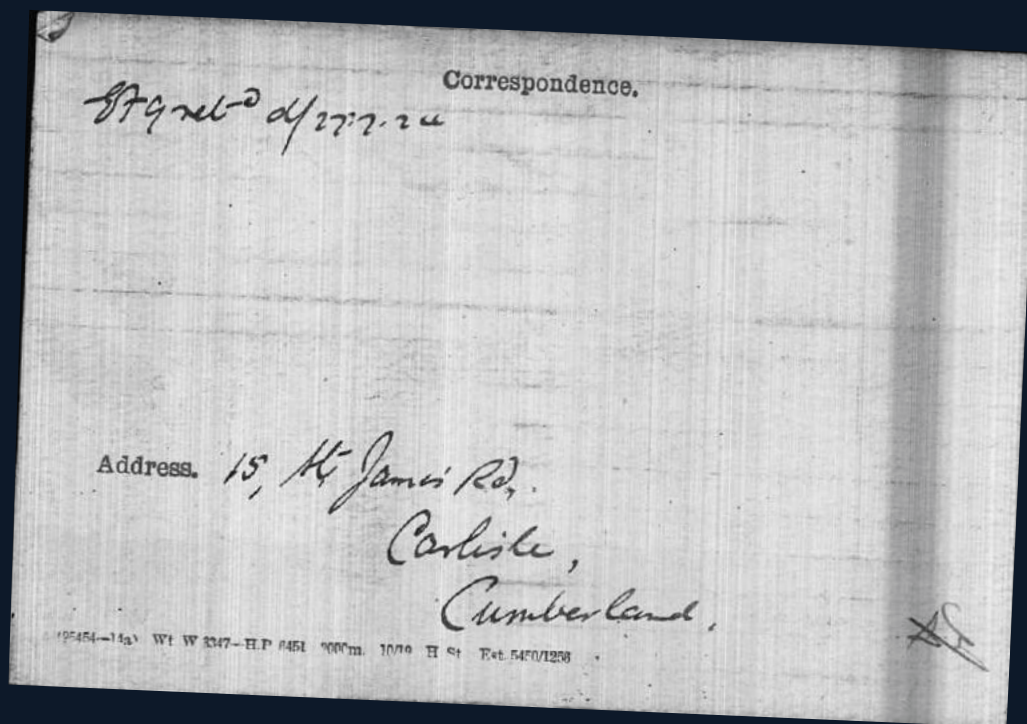
"Decided to take up and appointment abroad in Buenos Ayres but reconsidered his decision on having his salary raised to £350 p.a. and a promise of a partnership on becoming a chartered accountant."

True to their word, within a few short years Herbert Rigg became a partner alongside John Boustead and Roland Saint.

He occupied an office on the first floor of the Lowther Street office, where he would walk around the building with a pipe almost constantly hanging from his mouth.

Contemporaries have described their fond memories of him introducing himself to prospective clients as "Herbert Wigg. R-I-G-G."

Les Robson, an office boy for J. Jackson Saint & Co during the 1939-45 war, remembers Mr Rigg as a "fearsome" man who "ruled with a rod of iron".



Herbert Rigg's war record

He enforced a strict policy of working from 9am-1pm, and from 2-6pm from Mondays until Fridays, and from 9am-1pm on Saturdays.

And despite his own tobacco habit, he refused to allow staff to smoke in the office – a policy that only started to change after the Second World War when some ex-servicemen were given special dispensation by the partners.

When Andrew Grainger returned from serving with the RAF, he approached Mr Rigg to ask permission to smoke at his desk.

The accounts clerk, who at more than 6ft tall towered over his superior, recalled that his boss looked up at him from behind his desk and said: "No Mr Grainger, I think it might stunt your growth."

Furious, he handed in his notice the next day. Andrew Grainger went on to become one of the most successful businessmen in Cumbria, establishing one of the county's first travel agencies, Cumbria Travel, and the accountancy firm Grainger and Platt.

Herbert Rigg retired in the mid-1950s and he died in 1977.

When his Thursby home went on the market shortly after his death, Mr Grainger bought it. He said: "I thought to myself, I'll buy the bloody thing and I will smoke there."

"So I did."

Mr Grainger is now a committed non-smoker.

www.ancestry.com

Interviews with Andrew Grainger and Les Robson



Second Lieutenant Walter Paton, 1942

Duty and Opportunity:

J.Jackson Saint & Co during the Second World War.

When Britain became embroiled in the war against the Nazis in September 1939, Saints once again lost its best and fittest men to the battlegrounds in mainland Europe and across the world.

It was a difficult time for the firm, and for senior partner John Boustead Saint. Two of his best chartered accountants, Walter Paton and William (Bill) Charles, left for the frontline and, in January 1940, he lost his brother and business partner, Roland, to appendicitis.

Despite the vacant offices at 22 Lowther Street, there was still work to be done. It was the perfect environment for ambitious young office boys like Andrew Grainger and Les Robson to seize opportunities for which they might otherwise have been overlooked.

Mr Robson was just 15 and a top student at Gregg College in Carlisle when he was selected to take up a job at Saints in 1940. Mr Grainger followed three years later when, after a post at the Midland Bank fell through,

he simply walked into Saints' office and asked for a job. He was interviewed immediately and he started work the following Monday, earning 37.5p a week.

Within months, Mr Grainger was promoted from office boy to junior audit clerk. It was a job that took the inexperienced teenager to work in Dumfries, the Lake District and even Manchester. But he did not escape the horrors of war.

"I remember going to Manchester every month with the managing clerk because we had an interest in the Deansgate Hotel, which had been blitzed. The hotel itself was just a shell, just girders and things. One day we were there they found the remains of one of the victims on the girders."

In September 1940 a law was passed requiring businesses to appoint employees to watch for incendiary bombs outwith office hours.

At J.Jackson Saint & Co, both Mr Grainger and Mr Robson were made "fire-watchers". They were expected to sleep on collapsible beds in the boardroom, from where they would make regular checks on the roof of the building. Armed with just a stirrup pump and a bucket, they were charged with extinguishing any fire caused by the German bombs.



Andrew Grainger



Les Robson

At least 30 people were employed in the three-storey Lowther Street building in 1940. It was a busy and bustling office, where there were strict rules on timekeeping and good behaviour.

John Saint worked from an office on the ground floor, where he smoked Richmond Gem cigarettes and from which he rarely ventured. "I used to go into his office and he'd have a cigarette in his fingers as well as one burning away in his ash tray," said Mr Grainger.

Herbert Rigg would occasionally leave his first floor office, smoking his Briar pipe, to survey his employees, but it was the "bird-like" Nancy Stoddart, from Burgh-by-Sands, who kept order at J.Jackson Saint & Co.

Mr Robson said: "She was just a slip of a lass but by God, she ruled the front of the office. She was a damned good typist, but she ruled with a rod of iron."

Miss Stoddart may have run a tight ship but there was mischief in the air at Saints during the war years.

Mr Robson and Mr Grainger have a twinkle in their eye as they recall their years at Saints.

They shared stories that simply cannot be repeated but there are some tales that illustrate the good humour of the office during an otherwise dark period of British history.

In one instance, one of their former colleagues is rumoured to have ridden his bicycle around the large table that lived in the boardroom on the basement floor. And in another tale, Mr Grainger implicates his colleague Bill Charles, who went on to become a popular partner with the firm.

"We all had to keep a diary of what we did every day. There was a guy called Bill Temple who had had enough of Saints. The last entry in his diary was 'playing hide and seek with Charles'. Charles became a partner after the war."

During these years, two of Saints's main clients were The Silver Grill – one of the best restaurants in Carlisle at the time – and many of the England's profitable laundries. These businesses were so important to the firm they each had a room dedicated to them in the Lowther Street building.

Two men worked full-time on The Silver Grill's accounts in "The Grill Room", while others worked on the laundries' books in the so-called "Laundry Room" in the basement.



Room 11, Lowther Street office in the mid-1960s

When Mr Robson returned from service with the Royal Navy, he took on much of the laundries' work. And in the late 1940s he was invited to work full-time for Carlisle Laundries, where he forged a good career.

Both men have fond memories of their time at Saints.

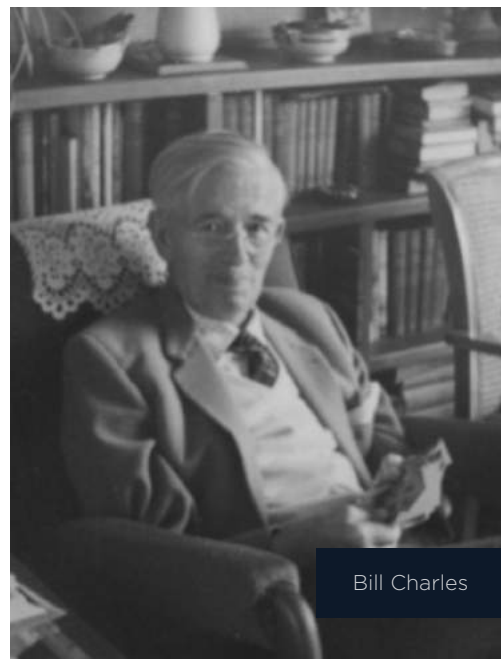
"It was a happy office, there was no animosity. We would never have been allowed to do the job we did in normal times," said Mr Robson.

And Mr Grainger added: "It was good fun in those days, especially having the opportunities that were thrown up. I ended up with much more experience than someone who spent five years under articles. We had quite a lot of fun in the office."

Walter Paton returned from the war as a captain of the 242nd Armoured Division Troops Company, having spent much of his military career in Italy. Bill Charles was also made a captain during the war, probably in the Royal Armoured Service Corps.

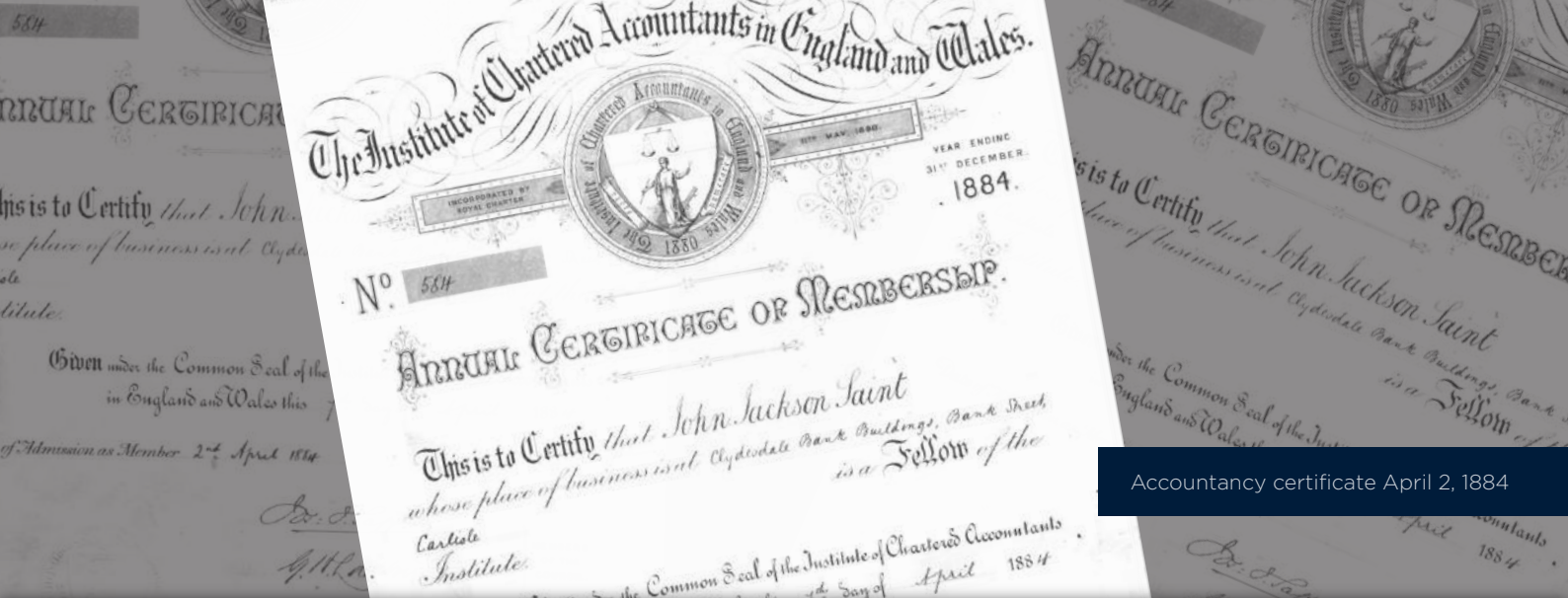
According to Mr Robson, the pair were demobbed in 1946 and they immediately returned to Saints where they asked for partnerships. They were both made partners on the same date – April 1, 1948.

Shortly afterwards they were joined by Eric Schooling, a Londoner who had been stationed at Hadrian's Camp during the war. When he married a local woman and set up home in Cumbria, he took a job at Saints.



Bill Charles

With thanks to Andrew Grainger, Les Robson, David Morton and Rod Paton.



Accountancy certificate April 2, 1884

From industrial Haltwhistle to prosperous Carlisle:

John Jackson Saint's early years.

John Jackson Saint was an ambitious and enterprising 23-year-old when he established a pioneering new business in Carlisle in the late 19th century.

His qualification as a chartered accountant in 1884 coincided with a series of wholesale changes to the bankruptcy laws, which inevitably led to a high demand for his expertise.

Within a few short years J.Jackson Saint & Co became one of the first chartered accountancy firms in Carlisle and it quickly established a formidable reputation.

Mr Saint's entrepreneurial spirit would have come as no surprise to his family back in Haltwhistle, a small industrial town some 25 miles east of the Border City. It was in his blood.

His ancestors were credited with establishing a woollen industry in the town in 1749, a trade they were involved in until the turn of the 20th century.

And in the boom years that followed the arrival of the railway line in Haltwhistle, John Jackson's father, Joseph Saint, was among those who led the town's industrial revolution.

A well-known businessman, Joseph ran a local woollen mill with two of his elder sons, William Oliver Saint and Joseph Saint junior.

By 1861- the year his youngest son was born- he employed 13 men, four girls and four boys at the mill and dye-house at Town Foot.

It is likely to have been strenuous, tiring and dirty work, made worse by the conditions of

the decaying mill. In a letter to his landlord in 1837, Joseph Saint, who was then 43 appealed for help in restoring the structure. He wrote:

"...the building would not have been tenable this forty years or more had we not repaired it ourselves, the roof of the dyehouse has fallen in this spring and the Mill and Mill house is in a bad state almost dangerous for men to work in..."

A leading member of the local Methodist church, Joseph was apparently a kind-hearted, God-fearing man but in 1849, he became embroiled in a scandal which culminated in a notorious murder trial.

When a local woman, Christina Hornsby, 26, was accused of poisoning her husband, William, with arsenic, the jury at her trial was told of rumours of her affair with the churchman.

Neighbours told how they spotted the 55-year-old devout Methodist leaving the married woman's home late in the evening, while her husband worked away.

Their sightings sparked idle gossip, despite the fact that the Hornsbys lived with Joseph's widowed sister-in-law, to whom he was a frequent visitor. Under oath, each of them swore they did nothing more risqué than pray together.



The remains of the mill in Haltwhistle

According to The Newcastle Guardian on August 4 1849, the defence solicitor said:

“...Those who got up this prosecution had searched in vain for a motive and because they couldn't find one had endeavoured to cast suspicion on Joseph Saint....They sought to pull down a man who is an honour to the neighbourhood in which he lives, a member of a people which have done as much good, if not more than any other religionists - he meant the bold, intrepid, faithful, zealous body called the Wesleyan Methodists..”

Mrs Hornsby was found not guilty of murder.

John Jackson Saint was barely 10-years-old when his father died, aged 77, in 1871. In an early sign that wool trade profits were falling, he left just £20 to his widow, Ann.

Over the decade that followed, his elder brothers continued to produce wool in Haltwhistle but by the 1880s, there are further signals that the business was in trouble.

It must have become clear to John Jackson that there was no future in the family business for an ambitious young man like himself. Although he started his working life as a draughtsman in his hometown, he was part of an exodus from Haltwhistle in the late 19th century.

In the same year that he established his accountancy firm in Carlisle, his brothers formally dissolved their working partnership at the woollen mill.

While his siblings Joseph and James moved away from the area and apparently led comfortable lives, it appears that the only brother who stuck with the woollen mill died penniless.

William Saint and his son Joseph were still living and working at the mill in 1891, though it was advertised for sale in The Southern Reporter in the same year.

Within three years William was dead; his wife Isabella followed shortly afterwards, yet there is no record that either of them left a will. By 1901 their son was living many miles away in Blyth, Northumberland, where he boarded with another family. He died in 1906.

It may never be known whether it was luck or good judgement which took John Jackson Saint from the declining woollen mill industry in Haltwhistle to the relatively uncharted territory of accountancy. Either way, his background in this Northumberland market town stood him in good stead for the next chapter.

<http://haltwhistleburn.org>

The Newcastle Guardian, August 4 1849

The Southern Reporter, April 23, 1891

www.ancestry.com