

## Chapter 3 – London 1815

*All is not what it seems on the surface*

Abe Davis awoke on the Monday morning ready for a day of hard work checking up on his business even though it was such a cold and miserable day. He walked out of his bedroom and into the dining room to have some breakfast. He ran his own clothes making business where he had a small clothing shop in London selling clothes he and his staff had made for men and women. He was passionate about his small business. He also had a small sewing establishment in the north of England where he and his wife have a house together. The sewing establishment provided clothes for him to sell in his shop in London.

Abe was born into a middle-class family in the north of England in Lancashire in 1780. His father was a stern and rather harsh man and expected the world of him. His father was also a business owner, but he never trusted Abe with running anything. That luxury was given to Abe's older brother who was set to inherit the business when their father died. Therefore, when Abe was in his early twenties and had a good education behind him, he went and started his own small business, a shop selling clothing. Abe was never good at sewing and he never knew anything about fabric. But luckily for him he met his wife at a local event and she was a keen seamstress and was also from a good country family. Alice, Abe's wife was born in 1782 and she was the one for him. They got married in 1802 and had two children together. They had a son named Graham and he was born in 1803 and a daughter named Harriet born in 1805. Graham and Harriet were both at boarding school getting an education. Graham had just started in senior school and Harriet was in late primary. Abe was lucky that he could afford to send them off to have such a good education.

Abe had some toast and a cup of tea for breakfast. He lived in a terrace house. His wife Alice had not been too well of late, suffering from a chest infection and the doctors did not know in full what was wrong with her and were treating her for a chesty cough. With Alice bed ridden and poorly and his two children off getting an education, Abe was left on his own to run his shop and business. He had many seamstresses he hired up north to sew the dresses, shirts, pants and undergarments. He also had a friend and manager named Victor who he left in charge of his shop and its daily operations. Abe went to school with Victor and he trusted him with everything even the procurement of materials from near and far.

Abe had his breakfast and got dressed in his nice pants and shirt and jacket to go down to his shop to see how the operations of his business were fairing. Abe was of average height, had dark short brown hair, blue eyes and a light complexion. He was an average looking man. His wife Alice on the other hand, had blonde curly long hair and had hazel eyes. She was of average height and was slim and beautiful. Abe was rather stocky and meeting Alice was certainly not what he was expecting. When they had their first meeting, they instantly knew they were going to get married. He went upstairs to say goodbye to his wife. His wife, Alice, was lying in bed sleeping and he kissed her on her forehead. He left her in bed and went out to hail a coach to take him down and around the corner to his shop.

Abe walked into his shop to see Victor behind one of the counters along with two other employees. One a man and the other a woman. There were a few people in the shop browsing the varied selection of clothes on offer, excited with the new and different material. Many women still preferred to sew their own clothes, but Abe had a strong business that made him a small fortune. The problem was keeping abreast of the new and upcoming fashions of the day.

Victor greeted Abe. Victor was also of average height, slim, had brown hair and he had a knack as a sales man. When Abe asked him if he would like to be his manager he never hesitated. Victor needed something to do and working for his friend seemed a logical choice. Victor ushered Abe to the back room that served as their office and storage area for materials and garments. They both sat at the table there and another worker made them a cup of tea and brought it to them.

‘Victor. How is everything chap?’ asked Abe.

‘Everything is going swimmingly. Our sales are steady. I have ordered some new fabric from further afield. I hope you don’t mind?’ asked Victor.

‘No no of course not,’ said Abe trusting Victor with his life. If there was a need to order more fabric, then it was not his place to say otherwise. Victor knew more about his business than Abe did he felt. Victor was at the shop all the time and in constant communication with suppliers, so he knew what was happening and would inform Abe when needed. If Victor needed permission prior to making decisions he would ask. ‘What did you order?’

‘I ordered some fabric from China and other regions,’ said Victor and Abe was satisfied with that response. ‘See over there in the corner that new silk print?’

‘Yes, that looks superb,’ replied Abe excited at the new selection.

‘I am glad you approve sir,’ said Victor. ‘I had some of our seamstresses choose it from the catalogues and collections. There is something I need to raise with you if I may?’

‘Yes of course,’ said Abe.

‘I may have to dismiss a few of our seamstresses,’ that statement came as a real shock to Abe Davis. He thought they needed that many sewers to keep up with demand. What had happened?

‘Why?’ was the only word that came out of Abe’s mouth. The rest of his thoughts and feelings were covered by a layer of extreme shock.

‘Well although our sales are steady, we have a surplus supply of sewing garments that we need to sell prior to making anymore.’

‘Ah I see. Then why by more fabric?’ Abe asked now questioning Victor’s past choice to order more material. If the business already had enough garments to sell, why buy more material?

‘We see a need to make more garments with the new fabric. With less seamstresses we still have the capacity to make the clothes,’ Victor shrugged and took a sip of tea.

‘Are those seamstresses you plan to ‘let go’ going to be alright? Are we helping them find new work?’ Asked Abe.

‘Abe yes I am doing my best.’ Abe was not sure what doing my best meant, but thought it was best to leave it and took a sip of his tea also.

‘I am glad. Thank you for informing me. I can go north and tell the seamstresses myself if you like? It might sound more official coming from me’ why Abe was asking Victor was a mystery given it was his business.

‘No no I will,’ said Victor as if he had already decided and planned the trip. Abe was thinking whose business was it, his or Victor’s? However, Abe had hired Victor and was going to let him be the manager and that was that.

‘Very well.’ Abe had nothing else to say at that very moment and after all the business was still doing well.

‘I do have this letter for you. I have not opened it,’ said Victor handing Abe an envelope. Abe opened it and unfolded the letter to read it. The letter read:

*Dear Mr Davis,*

*I am writing to inform you that your recent request for a loan of 5,000 pounds has been rejected on the grounds that we are not confident the repayments could be met. We are sorry about our decision to not assist in this situation and hope to in the future.*

*We are happy to arrange a meeting to discuss any financial matters with you at a time of your convenience.*

*Yours sincerely,*

*Mr A. Hutchinson*

What loan? What 5,000 pounds? What was going on thought Abe? What the goodness was that letter about? He had to contact Mr Hutchinson immediately or fabric would fly.

‘What is this?’ asked Abe to Victor pointing at the letter in questioning anger. Victor took the letter from Abe and read it while his face went bright red like a beetroot.

‘Oh, sir I see...’ Victor’s head drooped down in embarrassment now. It was one thing letting a few seamstresses go from their workforce, but it was another to have a rejection letter for 5,000 pounds. ‘Well where do I begin? We needed some money to buy fabric.’

‘YOU NEEDED A LOAN FOR 5,000 POUNDS TO BY SOME FABRIC?’ Abe was furious and his voice so loud it felt like the whole neighbourhood could hear. It was unlikely anyone other than a few shop attendances could really hear anything.

‘It was not just for fabric. We were hoping to do some renovations to the shop and use that to pay the rent on the premises,’ finished Victor in a soft voice hoping his boss and friend would understand and calm down.

‘Well why did you not consult me? And why was the loan rejected?’ Asked Abe with many questions flowing through his mind. He had calmed down a little bit.

‘I did not wish to bother you, what with your wife poorly and I do not know sir why the loan was rejected. I am in as much surprise as you.’

‘I see. Well I will contact Mr Hutchinson and please Victor do tell me in the future before going off on your own requesting loans of large sums,’ replied Abe after having calmed down considerably.

‘I will Abe,’ replied Victor. ‘Do you mind if I go back to work now?’

‘Fine Fine,’ replied Abe as Victor got up and walked out of the back room leaving Abe to ponder what had just happened.

Abe Davis was left to find out why their loan, he did not even know anything about, was rejected and to investigate the financial situation of his business. How was it possible he did not know what was going on in his own business? He could see Victor’s half-drunk cup of tea on the table and he decided to drink the rest of his while he thought about what to do next.

Abe’s thoughts were all focused on trying to work out why the loan was rejected. Yes, Abe was extremely angry at his friend Victor, but now was not the time for worrying about that. Now was the time to figure out how come the financier had rejected such a large sum? Now was the time to figure out how he could increase his sales and revenue. Now was the time to find solutions and not dwell on why he was not consulted. Was all not what it seemed on the surface?

Abe finished his tea and walked out into the shop. He said goodbye to the workers and walked out into the dreary London weather to walk directly to Mr Hutchinson’s premises with hast.