

Forgotten Lancashire

and Parts of Cheshire and the Wirral

99%
Fact Free*
* May contain traces of tripe

Dr Derek J Ripley



Sample Chapter

‘It is a truth universally acknowledged that
fiction is often considerably
stranger than fact.’

Ethel Austen (1778 – 1865)

Lancashire (not forgetting parts of Cheshire or the Wirral).

Say the word and it conjures up images of cotton mills, coal mines and the
Co-operative Movement.

But think again.

This is **99% Fact Free** Forgotten Lancashire, the home of Uncle Bill’s Meat-Free
Meatballs, fridge magnets and the Competitive Movement.

The people in this book aren’t the famous names from history.
This is a book about ordinary people.

People like you and me who plough the fields, mine the coal and stamp the library
books.

People who walk around in the summer with their tops off.

Reviews of Derek Ripley’s *Forgotten Lancashire and Parts of Cheshire and the Wirral:*

“If you thought Sir Walter Raleigh invented the bicycle then this book is for you”
Martin Sixsmith

“History was never meant to be so interesting”
Professor Eric Hobnob

“A wonderful, majestic tour de force”
Nataya Ripley



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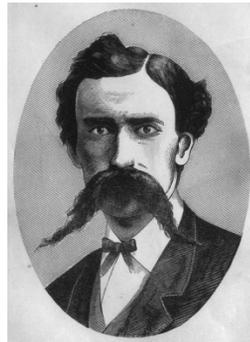
WIGAN CASINO BANK

Wigan Casino Bank was formed by the thirteen members of the Birkdale Trailblazers who had set up the Competitive Movement in 1892.

It functioned as a normal bank, charging huge interest on loans and paying hardly any interest on savings. To achieve a better rate of interest, customers could gamble their savings in the casino arm of the bank.

As the bank owned the gaming tables, even when it paid out it retained a percentage. This simple technique generated a fortune and in its heyday the Wigan Casino Bank had seven branches in Mintball Square, Wigan, alone.

From the start, it proved to be a remarkable success, attracting capital from businesses across Wigan and the wider area. A robust series of takeovers and lucrative gambles paid off and, for a while at least, the bank was a rising star that gained the attention of investors as far afield as Billinge and Ashton-in-Makerfield.



*Frederick Goodwin-Sands
1872 – 1903*

The bank also pioneered the use of hole in the wall cash dispensers as early as 1898. The bank owners simply removed several bricks from an outside wall and issued customers with a uniquely numbered long stick, or 'pin' which they could poke through the hole. A cashier inside the bank would recognise the 'pin' number and attach a ten shilling note.

Alas, the fortunes of the bank were to change in a quite dramatic fashion when a new manager was appointed in 1902.

By all accounts a man of impeccable taste and habits, Frederick Goodwin-Sands gave no outward impression of dissolute ways. On Sundays he attended Methodist Chapel and was even observed purchasing flowers on Mothering Sunday in 1903.¹

Yet this was nothing more than an elaborate façade. Goodwin-Sands was a secret, inveterate gambler and therefore the very last person you would want in charge of a Casino Bank.



Mr Maurice Balotelli (1868–1904): he exploded for one last time in 1903, causing the death of Frederick Goodwin-Sands. Mr Balotelli's family inherited 31 branches of the Wigan Casino Bank, reducing it to a shadow of its former self.

One night, in a rash move he staked 31 of the company's 32 branches on a wager that he could go five rounds with Maurice Balotelli, The Exploding Man, a member of the Morocconi Brothers' Travelling Freak Show. After just one round, Balotelli exploded and Goodwin-Sands was blown to smithereens. The banks were lost and the company was reduced to the rump it is today.^{2,3}

The sad death of Frederick Goodwin-Sands remains a salutary tale of the dangers of gambling and is a story told to children even today in the chapels and Sunday schools of Ashton-in-Makerfield,



Mintball Square, Wigan in 1902: branches of the Wigan Casino Bank compete for a customer



The distinctive logo of the Wigan Casino Bank. In 1962, the bank won the European Advertising Palm D'Or for their slogan: 'You Can Count On Us Just Under 50% Of The Time'.

Aspull and Billinge.

The Bank soldiered on through two world wars, until it suddenly became popular in the 1960's when young people from all over Lancashire would flock there to take part in all night gambling sessions fuelled by copious supplies of cheap alcohol, mugs of tea and northern sole and chips supplied from Fleetwood.⁴

Footnotes

1. There is evidence to suggest that Mr Goodwin-Sands may have hired a look-alike to make this purchase as a way of providing a veneer of respectability for his gambling activities.

2. The collapse of the Wigan Casino Bank sent shock waves through the Lancashire banking system and led to government reforms separating casinos from banks 100 years later.

3. A government tax on adulterated tea led to the collapse of the bank in 1905 but it was bailed out and managed to continue in a much slimmed-down form.

4. In 2009, the bank was taken over by Große Metro Bank von Hannover (GMBH) GmbH as part of a major restructuring.