

The eleventh generation

The most prominent characters of the 11th generation are Giovanni Gavazzi Spech, of the yellow line (see chapter V) and Giuseppe, Egidio (my great-grandfather) and Pio of the red line. The last two founded a great entrepreneurial venture which was named after them - the «Egidio & Pio Gavazzi» company. Pietro «the Great» and Ernestina Pascal had seven children, six of whom were boys. It was therefore necessary to divide the responsibilities of the silk manufacturing business among them. The three eldest, Giuseppe, Carlo and Riccardo, were found positions in Pietro Gavazzi's company in Valmadrera. The other two, Egidio and Pio, were sent to Desio to set up a new business. Thus the red line divides into what we will refer to as the green line (that of Valmadrera) and the blue and black lines, originating respectively with Egidio and Pio.

GIUSEPPE GAVAZZI (1831-1913)

Giuseppe was born on May 27, 1831 in Valmadrera.

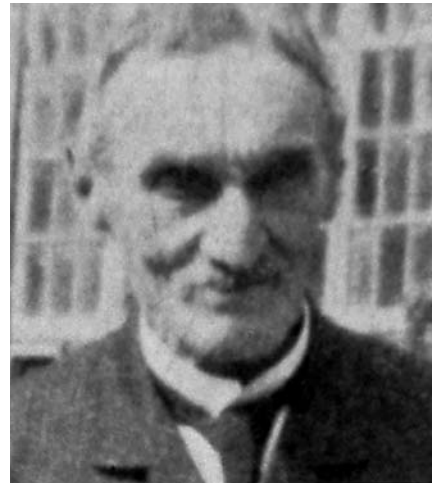
With the title of «Cavaliere», he was an engineer, property-owner, industrialist and farmer, numismatist, as well as Councillor of the Italian Numismatic Society.

Giuseppe was undoubtedly a very versatile person: he was an industrialist, a Mayor and town councillor, a delegate of the Chamber of Commerce, he had a great scientific interest in numismatics, he was involved in the railway, he loved literature... He managed to divide his energy between these many different commitments, while at the same time preserving the empire created by his ancestors, and especially his father, and maintaining its dignity in spite of the difficult times in which he lived.

Giuseppe, eldest son of Pietro «the Elder», was the natural heir to the businesses controlled by the Pietro Gavazzi Company.

However, Giuseppe did not accomplish very much. He continued to run the business of his father without introducing any great innovations; perhaps because he did not have a businessman's disposition, being more drawn to literary and humanistic interests.

He ran his father's plants in Valmadrera and Bellano. Undoubtedly, his involvement in the company was an obligation and not his own choice; in fact, he used to stride around the various factories with copies of Horace or Dante in his pocket.



Giuseppe Gavazzi (1831-1913) and his wife, Angela Sessa (1832-1912).



Together with his brothers Carlo, Riccardo, Egidio and Pio he enlarged and improved the business and extended its trade in silk to countries outside of Europe.

On September 5, 1853 he married the beautiful Arcangela Sessa (known as Angela) (b. on 11.9.1832, d. in Milan on 6.3.1912), daughter of Luigi and Gaetanina Rigazzi¹. The witnesses were Filippo Sessa and Giuseppe's uncle, Antonio Gavazzi.

Giuseppe lived in Milan – first at Via Cusani no. 4 (according to the records of the wedding of his brother Egidio in 1871, at which he was a witness) and later at Via Monte Napoleone no. 37 and in the Villa of Valmadrera. His studio was in Via Giuseppe Verdi no. 8 in Milan, the city in which he was later to die on May 3, 1913, at the ripe old age of 82.

He was a scrupulously honest and upright and cut a distinctive figure, a gentleman who dedicated a great part of his time and efforts to the good of the local people, holding many public offices, both in Milan and in his beloved town of Valmadrera, where he was loved like a father by all his employees and tenant farmers.

Social matters, noble enterprises and generous initiatives all found in Giuseppe an enthusiastic sponsor and untiring apostle.

When in 1910 his son Lodovico was nominated Senator of the Kingdom, the Silk Association, represented by its president, «Commendatore» De Vecchi, organised a party in honour of Lodovico, which was attended by the leading silk industrialists of the time.

Giuseppe was also invited but did not attend, instead writing a warm letter: «Dearest friends, I need not tell you how much I would have loved to participate in this family party. However, when one reaches a certain age, when the doctors take charge, when the watchful inquisition of loving wife and women of the house takes over, one is obliged to obey. And so I find myself, for good or ill, deprived of the company of many good and kind friends, and I am left with the desire – sterile satisfaction!

May the organisers please express to those present my deep regret at not being able to take part in person. Your sincere friend, Giuseppe Gavazzi».

Visit to the Suez Canal

In 1865 «the Royal Ministry of Agriculture, Industry and Commerce, by means of circular letter no. 1229, dated 9.02 of the current year, informed the individual Chambers of Commerce of the Kingdom that Mr. Lesseps, chairman of the Suez Canal Executive Company, called the attention of the Chambers of Commerce to the first step made towards the realisation of the great effort to open the way between the Mediterranean and the Red Sea, and extended to them the generous invitation to send representatives to Alexandria on 6.04 of the current year in order to visit the works themselves.

The president of the Chamber therefore called a special meeting of the senior members to discuss the invitation, after which, in a later meeting on March 13, they praised the initiative

¹ For Angela Gavazzi Sessa see chapter XIII, par. «The Gavazzis and the Italian Red Cross».

and unanimously nominated Mr. Giuseppe Gavazzi as delegate. Gavazzi, the proprietor of a grand silk factory in the area, courteously accepted the honour.

Realising how much it would benefit our national industry (and especially the silk sector) to be able to open trade relations with Egypt, which would soon become the main port of call in international trade, the above-mentioned representative saw fit to gather information on the current situation of the sale of continental silk goods there, both for national consumption and for international trade».

So it was that in 1865 Giuseppe went to visit the Suez Canal, and on his return he published a report entitled *On the Opening of the Isthmus of Suez*, published on June 25, 1865.

This report focused almost entirely on economic issues and presented an analysis of the advantages which the industries of the Como area might draw from the new canal.

Mayor of Valmadrera

He was appointed as Mayor of Valmadrera and in the 1870s realized the project of equipping the Town Council with «better and larger facilities for infant schools, municipal schools, and offices».

On December 5, 1870 an exchange of property took place between the Gavazzi brothers and the Town Council of Valmadrera, by which the latter gave to the former the portion of street belonging to the Council and known as Piazza Piottè².

In 1876, in response to protests by the townspeople³, the streets and the waterways were repaired⁴.

The Valmadrera Fire Brigade

Giuseppe also promoted a fire brigade in Valmadrera, which he founded at his own expense. This fire brigade already existed in 1866 and perhaps even earlier, although not legally recognised and registered⁵.

During the spring session of May 22, 1878, the Order of the Day of the Town Council meeting was the «Underwriting of the Valmadrera Fire Brigade Company». In the minutes we read: «Mr. Giuseppe Gavazzi, who was present at the fire (in Ceppo), generously found a way to eliminate the usual confusion in case of future incidents and provide a more prompt

² The present-day corner of Via Rocca with Via Volta, which at the time was closed because Via Rocca did not yet exist. Before this date, Via Volta continued through what is today the courtyard of the Fire Brigade and then to Villa Gavazzi, and was called Via S. Gaetano.

³ «The water produced by severe weather conditions flows down the Pessina and then into Via S. Gaetano [now Via Volta], and since it can no longer drain through the Gavazzi fields, it overflows into the road, causing damage to the inhabitants and flooding the houses and lands».

⁴ The Gavazzis obtained permission to dig a manhole in Via Larga to drain the water from the Pessina and S. Gaetano.

⁵ These were organised groups recruited by the *sedat* (silk merchants) of the period - Gavazzi, Ciceri and Bovara - who not only put out fires in their mills, but also extended their services to the town and neighbouring villages. They had no uniform but a great team spirit and great enthusiasm, even though at times the results were not exceptional. The Town Council provided them with a «hydraulic engine», or a large hand-operated pump.

and effective service. To this end he gathered together a number of workers, most of whom had taken an active part in the Ceppo fire, and asked them if they would be willing to take lessons on how to put out fires. When around twenty or more of these agreed, he initiated an underwriting campaign, to which he lent impetus with a large donation, and managed to collect 510 lire»⁶.

This company was established in 1879. In a back issue of the journal *Il Resegone* we read: «During a terrible fire that broke out in Lecco on the night between 23 and 24 August, 1889 in Via Roma, which caused several deaths, the firemen of Valmadrera wasted no time in arriving on the scene, and excelled in ability and bravery, winning the admiration of the people of Lecco by managing in a short time, with daring manoeuvres, to isolate the fire and limit the damage, saving many people from a terrible death». Curiously, the article continues: «Due to the size of the fire, the fire brigade of Milan was called in. They set off with a special wagon but, as in the end their intervention was not needed, they were stopped at Usmate». There was no fire brigade in Lecco at the time, and one wasn't founded until 1890.

The Valmadrera fire brigade accumulated many important awards in various national and international competitions⁷.

*The Valmadrera Band*⁸

The earliest references to the Valmadrera band date back to 1874.

It must be remembered, however, that October 29, 1871 was the date of the inauguration of the Town Hall of Valmadrera. The building was erected «with judicious intelligence» to include the Council offices, the schoolrooms, the Infant School, a flat for the teachers' secretary, a small theatre for drama practice and all the other rooms necessary for a well-organ-

⁶ «With these they bought fire-fighting equipment, such as ladders, blankets, etc. and a sergeant from the City Fire Brigade of Milan came to train the workers. After around two weeks of theory and practical lessons, this sergeant declared the workers capable of using the engines and equipment purchased effectively and promptly. After having borne all these expenses and achieved such promising results, to let things remain as they were would have been tantamount to giving up.

To avoid this, the workers had to be bound by an obligation, they had to be sure that every time they lent their services they would be compensated, because only in this way would it be possible to oblige them to take part in exercises in order to judge how much they had learned. For this purpose the first signatories decided to form a company, which was composed as follows:

1. by founding members, that is, those who undersigned the amount needed to equip the fire brigade;
2. by honorary members who, being in possession of machines, committed themselves to lending them in case of fire;
3. by honorary members who bought shares for a yearly sum to be established;
4. by working members who contributed their own labour».

The Town Council was then invited to participate in the new company, not only by providing the necessary engines but also as honorary members paying a certain amount.

⁷ Three gold medals were won: in Milan in 1902 and 1906, and in Turin in 1928. In the following years they also took part in competitions with excellent results, including two gold medals awarded in 1954.

The fire brigade of Valmadrera was initially housed in the basement flat of the Town Hall building. Giuseppe Gavazzi in 1911 became fire chief and had the barracks moved to one of his buildings, in Via Stoppani; in 1920, needing more space, the fire brigade moved again, this time to Via Volta, where it remains to this day.

The firemen, as we said earlier, excelled in national and international competitions, and during the Second World War they were mobilised in continuous service under the Provincial Command to fight fires caused by bombings and other calamities. Even today, these firemen are still classified as «voluntary firemen in discontinuous service».

⁸ See also: Brusadelloro [Gino Brusadelli – Achille Dell'Oro], *Un paese, una banda. Corpo musicale «Santa Cecilia», Valmadrera*, Tipografia Commerciale, Lecco, 1980.



The Valmadrera band:
group photo in Piazza
San Martino (April 21,
1925).

ised Council administration. The building had a large courtyard, a garden and a magnificent entrance, as befitted a well-populated and industrious town.

The work was considered exemplary: it was unseemly and inconvenient for the Council offices to have to be moved continually. On the occasion of the inauguration, Parish Priest Perini expressed his hopes that «this work would redound to great advantages for the community». In the afternoon, the vice-prefect, the headmaster of the Infant School, Mr. Antonio Gavazzi, and other prominent figures met in the new Infant School on the ground floor.

The various speakers at the meeting honoured the memory of the worthy founder, Luigia Verza Gavazzi.

For the occasion the Musical Band of Lecco came to play in the church square for those present; a performance was also put on in the elegant children's theatre of the School. The theatre equipment was donated by Antonio Gavazzi.

In this period (1871) there was no band in Valmadrera, but this event convinced the townspeople and the authorities that it was time one was established.

The inaugural concert was held in 1874.

The following year (1875) the founders took part in an awards ceremony held in Gavazzi park, in honour of Mr. Mernet, a gardener who had won a gold medal from the Horticultural Society of Lombardy for the original seven-armed candelabra-shaped topiary of pear trees he had created in the Gavazzi orchard.

The event was repeated in 1876 when a gold medal by the same Horticultural Society was awarded for the collection of palm trees in the Gavazzi greenhouse⁹.

⁹ This collection included giant specimens of *Kentia forsteriana* and *balmoreana*, the only ones in Lombardy, as well as smaller species of palm such as *Chamoerops umilis* and *fortunei*.

The music of the band provided an extra attraction for the distinguished guests.

On September 29, 1891 another grand event was held to celebrate the introduction of the new bells. On this occasion the patroness of the inauguration ceremony was Adele Gavazzi. The ceremony was a great success, and was favoured also by the weather. There was a grand parade through the town, which was decorated with several triumphal arches, including «that of Mr. Graziano Colombo», made entirely of different strips of coloured wood, and the one commissioned by the Gavazzi brothers and erected in the church square. The Valmadrera band also performed on this occasion, of course, accompanied this time by the San Giovanni band. In the various references to the band in the history of Brusadelloro we read that the musicians directed by maestro Angelo Paleari «gave their first official concert in the courtyard of the Town Hall» on April 17, 1898. Six months later, for the inauguration of the new modest uniform, the band performed again together with the San Giovanni band, in Piazza Grande, directed once more by Paleari, in the presence of M.P. Lodovico Gavazzi, who offered refreshments for all.

One year later, in 1899, the occasion was the pastoral visit of Cardinal Andrea Ferrari. On Saturday the renowned cardinal was greeted at the station of Valmadrera by the Gavazzis, and the band, naturally, was present.

An especially remarkable event was the unveiling of the monument dedicated to King Humbert I¹⁰ in Piazza della Chiesa on September 14, 1902.

«This was the most important event of the year, which was combined with the presentation of the flag to the Mutual Aid Society of Valmadrera and Malgrate and the firemen's awards ceremony.

The band was officially invited by the Sponsors' Committee, with the task of sounding the trumpets during silent intervals and playing suitable music to mark the solemn moments».

M.P. Lodovico Gavazzi and family were always present on such occasions, and this was no exception».

The programme began with the presentation to the Mutual Aid Society of a «rich and beautiful» flag, donated by Mrs. Angela Gavazzi (the wife of Giuseppe) to celebrate the coming marriage of her niece Carla, daughter of M.P. Lodovico Gavazzi, to engineer Antonio Dubini.

A message from the donor, which was read out at the ceremony, said: «the Italian flag reminds us all that we are all children of the same land, and in the centre of the cloth is the coat of arms of the august house to which the people of Italy entrusted the destiny of their country. The religious image in the other part of the flag celebrates the virtues of St. Joseph, who guided the first steps of our Redeemer and provided fatherly care in his childhood and adolescence. May this modest craftsman raise you to God.

¹⁰ The King was assassinated in Monza on July 29, 1900.

Workers, I give you your flag; look after it, and when it flies at your meetings and ceremonies, remember its noble meaning».

The reading was received with great applause, and afterwards a worker named Emilio Cogliati, in the name of the Mutual Aid Society, having thanked Angela Gavazzi, expressed his heartfelt wishes «that other similar societies would soon follow the example of the Valmadrera Society».

The Milan competition of 1902 represented for the band of Valmadrera one of the outstanding successes which established their skill and honoured not only the single components but the whole team.

The Mayor, Claudio Viganò, awarded the prizes to the corps as a whole, to band leader Luigi Ciceri, and to several others, including lieutenant Giuseppe Gavazzi¹¹ who received a diploma with a silver medal and a souvenir badge.

The monument inaugurated that day was 8 metres high, designed by engineer Piero Gavazzi and created by Carlo Villa¹².

«After the statue was unveiled, and the exclamations and noise had died down, speeches were delivered by the authorities, including M.P. Lodovico Gavazzi. After the unveiling ceremony, the notables of the town and the guests gathered round to admire the statue, after which they were invited to the Gavazzi home for an exquisite lunch. Outside, in the meantime, the bands played cheerful marches, while the sky brightened up».

After their presentations, the two bands dedicated to the King Humbert I honours committee, made up of Mr. Piero Gavazzi and others, a grand medley of motifs taken from operettas.

Another of the most significant performances of the band occurred in 1904, with the arrival of the new parish priest, Don Achille Motta. He was received in the square of the railway station, amidst a large crowd headed, as usual, by Lodovico Gavazzi.

Another important occasion was the celebrations «for the special award won by the fire brigade for taking first in the Milan firemen's competition in 1906.

They were awarded the highest gold medal of the fire brigade federation and another gold medal from the War Ministry, in addition to a pay raise of 100 lira».

A large crowd gathered at the railway station to welcome them home in triumph, including the Mayor, Piero Gavazzi, and the town band.

On this particular occasion, fire chief Giuseppe Gavazzi Junior was praised highly for having led his team to such levels of prestige. Giuseppe, moved by this show of appreciation, expressed his heartfelt thanks.

The last official performance of the Valmadrera band was in April of 1911.

Ten years later, however, the band was brought back to life. In 1919 Don Angelo Spada went to the Town Hall, spoke with the administrators and discovered that the instruments, sheet

¹¹ Giuseppe's nineteen year old grandson.

¹² Piero was Giuseppe's son.

music and uniforms of the so-called «Paleari band» were all stored in a large attic in one of the Gavazzi silk mills, still shiny in the townspeople's minds but quite tarnished in reality after almost a decade of disuse.

The minutes of the last council meeting of the old band, held on October 28, 1911, tell us that «the shareholders' assembly, called on October 29, 1911, decided to break up the Valmadrera band and apply article 10 of the charter regarding the sale of instruments, uniforms and the activity of the corps, and to this end delegated the members of the last council, Messrs. Bonacina, Citterio, Baj and Giuseppe Gavazzi, to make an accurate inventory of the activity and arrange for the sale of all its equipment ...».

However, as we have said, in 1920 a new band was formed from the same men's parish recreation centre of Valmadrera, and named the «San Filippo Neri Musical Corps».

This band picked up where the old band had left off. Among its most important performances was an event which was greatly commented throughout the country for the celebrations held by Senator Lodovico Gavazzi for his golden anniversary with his wife Vittoria Stabilini.

On April 25, 1931 the workers and managers of the Gavazzi companies of Valmadrera and Bellano, and those of the main office in Milan, took part in the day's festivities.

The Como-Lecco Railway

In 1880, Giuseppe chaired a committee for the promotion of the Como-Erba-Lecco railway. He was also the designer, along with engineer Arpesani.

On May 15 of the same year an illustrated pamphlet was presented to the public describing the project of the «Promotion Committee of the Como-Erba-Lecco Economic Railway», in which Riccardo, one of Giuseppe's brothers, also participated.

Strikes in Bellano

In 1880 the leading daily, *Corriere della Sera*, reported¹³: «Strikes in Bellano by mill workers with a daily pay of 80 cents, who on Monday were informed that from that day onwards they would have to work in the evening, and that the pay would be brought up to 1 lira, although this would be only a temporary measure, for one month, after which a new pay would be decided.

The mill workers reject such a short-term contract, and request that they be guaranteed one lira per day for the entire year, with a twelve-hour day for six months in the winter season and a thirteen-hour day for the rest of the year.

This current strike is the result of management's rejection of this request.

So far no agreement has been reached, since the owner of the two Gavazzi silk mills has no intention of giving in to the demand and the mill workers also stand firm, insisting on their request. The behaviour of the strikers, nevertheless, is completely peaceful.

¹³ From the section *Corriere delle Provincie*, repeating what had been written from Bellano in the *Corriere del Lario*.

Yesterday they marched through the town with the national flag after standing for several hours in front of the local Town Hall, in the hope that a fair agreement might be arranged, but without resorting to any kind of disturbance.

Today they will not go to work, but neither will they assemble together. They will stay quietly at home.

There are around three hundred strikers in all».

The Election Committee of Lecco

The industrialist class of the Lecco area in the years around 1882 had begun to circulate a propaganda periodical named *L'Indipendente*, and also organised an Election Committee, composed largely of the most important local industrialists, including Giuseppe (as well as Antonio and Carlo Badoni, Giulio Fiocchi, Giuseppe Cima, the Corti brothers, Domenico Sala and Graziano Tubi).

A passion for numismatics

Giuseppe was an enthusiastic coin collector and numismatic expert. He dedicated a large part of his time to the subject, and published several papers.

When, in 1888, Solone Ambrosoli founded the *Italian Journal of Numismatics*, he was immediately named to its Editorial Board.

Later, in 1892, he was one of the most zealous members of the Italian Numismatics Society; he immediately became active in the Committee, and remained so for the rest of his life, scrupulously tending to its affairs and diligently attending the meetings for as long as his health permitted.

The magazine (which in 1990 was to adopt the name of *Journal of Numismatics and Related Sciences*) was directed first by the above-mentioned Mr. Ambrosoli and later, from around 1889 onwards, by Francesco and Ercole Gnechchi, famous numismatists of the period.

Giuseppe had built up a splendid collection of coins from Milan and Lombardy, which were the favourite objects of his studies, and of almost all the articles he published in the magazine. These articles are not numerous, but they are all interesting, refined and full of ingenious deductions¹⁴.

Giuseppe was very exacting in his research, and never passed judgement before examining everything that had been said and written on a subject, and before having exhausted all the means that science had to offer. Modest as he was, he never hesitated in asking the opinion of others, mindful only of following his conscientious search for authenticity.

¹⁴ His numismatic bibliography included the following studies, published in *Rivista Italiana di Numismatica: A proposito delle monete di Giancarlo Visconti* (year I, 1888, pp. 225-228); *Ricerca del fiorino d'oro di Giangaleazzo Visconti* (year I, 1888, pp. 411-432, Plate X); *Cogetture su l'attribuzione di alcuni trenis longobardi* (year III, 1890, pp. 207-216, Fig.); *Grosso inedito di Giangaleazzo Visconti per Verona* (year V, 1892, pp. 67-70, Fig.); *Un curioso ritrovamento monetale* (year XIII, 1900, p. 490); *Monete dei Marchesi del Carretto* (year XV, 1902, pp. 67-85, Fig.). The article contains a reprint of a study written in 1882 in honour of the National Congress of Historical Sciences.

The Fire Insurance Company

The year 1889 saw the birth of the «Italian Joint-Stock Fire Insurance Co-operative Society» (later known as the Italian Fire Co-operative), by initiative of a group of silk industrialists headed by Massimo De Vecchi. The aim of the co-operative was specifically the extension of fire insurance (until this time covering mainly rural and private property) to also include industrial risks. This new company was able to take advantage of a certain hostility in industrial environments towards the new fire insurance agreement drawn up by the major companies in 1883, and succeeded in establishing itself under the guidance of director and engineer Cesare Caimi. Fifteen years later the Co-operative had become very successful and proceeded to steadily extend its coinsurance practice. Giuseppe was a member of the board of directors¹⁵.

The Consumers' Co-operative of Bellano

The Consumers' Co-operative of Bellano was constituted in 1892 and officially started up in 1896; its purpose was to set a ceiling price on basic items. It was very successful and acquired numerous customers, as long as it was able to conduct itself impartially in economic terms. After some time, however, discord arose among the members and the co-operative broke up¹⁶.

School education policies

Giuseppe was dissatisfied with the education offered by the State school: «Mr. Gavazzi refused to add his own signature to the forty who supported the proposal for an additional school, declaring angrily that, on the contrary, he would abolish the third year, since all the children needed to learn was to sign the employment card for working in his factories».

The aim of his educational policies, in fact, was to create a rigidly controlled form of integration between school, church and work, designed to create a new model worker, finally free from any kind of subversive tendency. «Giuseppe Gavazzi pays the evening school to prohibit the teaching of civil history or geography and to promote the stories of Cain and Abel and Esau and Jacob». Again we read: «Regarding the education provided by the Gavazzis for the eight-hour juvenile workers (oh, cruel law!) after working hours, this should be called by its rightful name – not education but catechism, indoctrination, etc.».

In 1892, before the elections, industrialist Giulio Fiocchi, founder of the company bearing his name and a supporter of candidate Lodovico Gavazzi wrote that «Mr. Gavazzi – who

¹⁵ As well as the above-mentioned Chairman De Vecchi and Giuseppe Gavazzi, the first board of directors was composed of: C. Saldini, G. Biffi, G. Borgomaneri, E. Brambilla, G. Carones, F. Coduri, L. Dell'Acqua, F. Dubini, L. Moretti, E. Rezia, G. Robecchi, A. Stucchi, E. Turati and G. Biraghi.

¹⁶ The following is an account dated 1896 from the book of Anna Monti Bernarini and Giancarlo Vitali *Un paese del Lago*, Mazzotta, 1982: «The companies Cantori Cotton Manufacturing, Pietro Gavazzi, Landolfo Rina & Co. – The Silk Bank – and Messrs. Pietro Panzera and Don Luigi Adamoli have merged, with the noble intention of providing the people of this Borough, and especially the workers of the factories, with the cheapest possible household goods and in particular the most necessary foodstuffs. The aim of the Consumers' Co-operative of Bellano is eminently economic».

is not, however, a liberal candidate – pays 100 lire per year out of his own pocket for each of the teachers at the evening schools of Valmadrera, as well as 50 lire per year to the Town Council for the rent of the schoolrooms for these evening schools. In addition, the Gavazzi Company pays for the Sunday school of the workers in Bellano and Valmadrera. True, he has increased working hours from 12 to 12,30, but he has also allowed a quarter of an hour, in all respects beneficial to the health, for breakfast and afternoon break; besides, a 12-hour workday is the minimum in all the silk mills».

The Association of Italian Industrialists for the prevention of accidents in the workplace

The association, founded in 1894, was the initiative of Giuseppe and other leading members of Lombardy Industry and the Society for the Encouragement of Arts and Trades.

He was on the first Board of Directors¹⁷.

According to the will of its founders, the institution was inspired by and modelled on the example of the «Association de Mulhouse pour prevenir les accidents de travail», founded in 1867 by the Alsatian Engel-Dolfus.

Other activities

Records show that in 1879 Giuseppe Gavazzi was president of the Congregation of Charity of Valmadrera, which operated a house (in Via Parini) «providing free shelter for the poor»¹⁸. In August of 1886 Giuseppe served as Senior Town Councillor of Valmadrera. At this time there was a cholera epidemic, «which began in 1886 on July 22 with two deaths» and «ended on September 24 after having claimed 89 lives». Giuseppe acted with intelligence and efficiency¹⁹.

He was still Town Councillor in 1889, when he declared himself in favour of allowing

¹⁷ Consisting of: Ernesto De Angeli (president), Giuseppe Colombo, Cesare Saldini, Giuseppe Ponzio, Giovanni Battista Pirelli, Leopoldo Sconfietti (of the Cantoni Manufacturing Company), Corrado Nodari (of the company Vonwiller & Co.), Edoardo Brambilla (of the National Wool and Hemp Manufacturing Company) and Filippo Danioni (of the Electric Lighting Company of Venice).

¹⁸ The Congregation had registered income from the State. Income for the financial year 1879 amounted to 2,495.76 lira and the payments carried out to 2,290.82, and the property income was donated to charities.

¹⁹ The entry for August 22, 1886, reads: «Senior Councillors Ciceri Luigi and Gavazzi Giuseppe, requesting and obtaining leave to speak, gave a brief rundown of the various instructions given by the Council, which regarded disinfection; the donation of food to cholera-struck families; the incineration of the bed-clothes and objects of the cholera sufferers themselves; the construction of a pipeline for drinking-water, considered absolutely vital for the inhabitants of the hamlet of Caserta; the summoning by the Town Council of another doctor to assist the Official District Municipal Doctor, and the large staff of helpers responsible for disinfection, care of the sick and burying of the dead ... and lastly, the supplying of a number of beds, both for placing in the open quarantine home at San Martino the cholera-infected families who were unable to isolate the sick in their own homes, and for the sick and the helpers gathered in the Infant School building».

The Town Council approved the report of the Senior Councillors and decided to take out a loan in order to meet the «cholera expenses».

In July of the following year we read in the minutes of another meeting of the Valmadrera Town Council, regarding the hygiene situation, that «the industrial factories are provided with drinking water, since the workers there use the water that supplies motive power for the silk throwing process and not the water of the silk mills, which may be polluted by the waste from these mills. Instructions are given, moreover, that the transportation of excrement and waste materials giving off harmful emanations must be carried out by night and that the retting and drying of the chrysalises of the Gavazzi «Filandone» must take place in a location far from the residents ...».

women to teach in the boys' schools. The proposal, however, did not receive enough votes for passage.

On April 19, 1891 he was patron (the patroness being his sister Adele, whose married name was Mazza) of the groundbreaking ceremony, placing the cornerstone for the ample extension of the Church of Desio.

In 1893 and 1899 he was a member of the jury commission that awarded the SIAM prizes. In 1894 Giuseppe is recorded to have been Town Councillor and on November 3 he wrote: «the railway postal service is slow and unreliable ... the service was better when there was no railway and the *Procaccia* [rural postman] delivered the letters by carriage from Lecco. Yet Valmadrera, which has business and interests requiring the prompt dispatch of mail, being reduced to depending on a mediocre service is (sad to say) isolated from the human society ... The operational tax is an unfair tax because it weighs on the work and punishes not the slothful and idle but the hardworking».

In 1896 he was the promoter of the «Agricultural Loans Bank of Valmadrera – general partnership», which was set up in the «house situated in Via del Cimitero no. 126, in a room on the ground floor» with notary deed drawn up by Alessandro Torri (June 7, 1896)²⁰.

In 1902 Giuseppe is recorded as being a Town Councillor in Malgrate.

CARLO GAVAZZI (1832-1878)

He was born in Valmadrera on May 21, 1832. Carlo married the noblewoman Giulia de Mazzeri (b. on 25.10.1834, d. in Milan on 17.1.1922) who, after her husband's death, was re-married in 1886 to nobleman Federico Terzi (1828-1911) of Bergamo.

Giulia was a beautiful woman. Carlo's planned marriage with her initially fell through, but he remained in love with her, and the couple eventually married in the following year.

Carlo and Giulia had three children. The youngest daughter, Vittoria, born in 1860, was married in 1882 to the marquis Ernesto Quartara of the Pontecorvo family (1852-1917).

Together with his elder brother Giuseppe, Carlo ran the Pietro Gavazzi company after the death of his father Pietro.

From 1870 to 1873 he took part in the establishing in Milan of the «Joint-Stock Fuel Company», together with his brother Egidio. They had a total share of 21 per cent (Egidio 160,000 lira, Carlo 50,000 lira) of a capital of 1,000,000 lira.

The company operated in the mining sector and had as its objective «the purchase of peat-bogs or other quarries for the mining and commerce of fuel». It was, however, a short-lived company, being wound up in 1875.

The years 1877 and 1878 saw the founding, on the initiative of Luigi Maccia, President of

²⁰ Besides Giuseppe Gavazzi, the founders included parish priest Giuseppe Valera, Giacomo Rusconi, Felice Valera, Isaia Villa, son of Antonio, and 15 other farmers. The aim of the company was the collection of savings and the granting of loans to farmers.

the Milan Chamber of Commerce, of the Mechanics Committee of the Society for the Encouragement of Arts and Trades. One of the members was Carlo who, among other commitments, joined together with other important figures to raise the necessary funds.

The Committee had a triple task: to examine and assess carefully (at the request of those involved) the new mechanical inventions; to assist the manufacturers in the application of new technologies, «carrying out also on the premises of the Committee, or in the factories themselves, the experiments necessary for verifying the practical applicability, strength, consumption, and production and testing of industrial machinery and equipment»; and to promote the studies, experiments and collective actions deemed appropriate for the progress of the sector, involving «the industrial classes and the public administration».

Carlo died on September 25, 1878 in Milan.

ADELE MAZZA GAVAZZI (1835-1896)

Adele was born on May 18, 1835. She married Simone Mazza (b. on 9.9.1825, d. on 7.6.1877).

The Mazza family was also in the textile business. The members of a commission visiting the factories in the province of Lecco in 1863 wrote that «the carding and spinning of wool carried out by Mazza & Co. in Bellano employs 500 workers, most of whom are women. The workplaces are large and healthy; not so the dormitories, which have low ceilings and are badly ventilated and too small, especially in the summer, for the great number of beds they contain».

On April 19, 1891 Adele was the patroness at the groundbreaking ceremony for the placing of the cornerstone of the great extension work of the Church of Desio. Her brother Giuseppe was patron.

Portrait of Adele Mazza Gavazzi (1835-1896) (Eliseo Sala, 1859) Oil on canvas, 66 x 54.3 cm Gavazzi family.

Portrait of Simone Mazza (1825-1877) (Carlo Gerosa, c. 1860) Oil on canvas, 65 x 52 cm. Private collection.





Adele was also among the sponsors of the new bells in Valmadrera, consecrated on September 29, 1891. The ceremony, favoured by exceptionally good weather, was a great success. As the local newspapers tell us, the town enjoyed a grand parade, rendered especially impressive by several triumphal arches, including that erected in the church square by the Gavazzi brothers.

On June 6, 1892 Adele donated a considerable sum of money to the infant school of Valmadrera. In her will she instructed her heirs to «periodically leave to the Luigia Gavazzi Verza Infant School of Valmadrera 2,000 lire in memory of my late husband Simone Mazza, as well as his bust in marble with pedestal, which stands in my apartment in Milan and which I hope will be pre-



served with all due respect by the Direction of the School». She also allotted «15,000 lira as a first donation towards the setting up of a parish recreational centre in Valmadrera». After the purchase of a plot of land in Via Bovara (where the Boys' Parish recreational centre stands today), construction began in March 1896, while the benefactress was still alive; she did not, however, live to see the finished building, as she died on December 30 of that same year in Milan.

The Centre was inaugurated and blessed by Parish Priest Valera in the spring of 1898. It had cost approximately 24,000 lira.

Adele was a friend of St. Giovanni Bosco, with whom she corresponded regularly, and who had given her a picture of Our Lady of Christian Assistance, signed on the back with a dedication from the saint. This picture eventually came into the hands of her great-grandson Franco who, in 1939, gave it as a gift to Franca Dubini Caccia Dominioni.

Certificate of merit for good conduct, awarded to Riccardo Gavazzi (above).

Riccardo Gavazzi was awarded a commemorative gold medal for his contribution to the success of the 1881 National Exposition in Milan.

Riccardo Gavazzi (1836-1903).

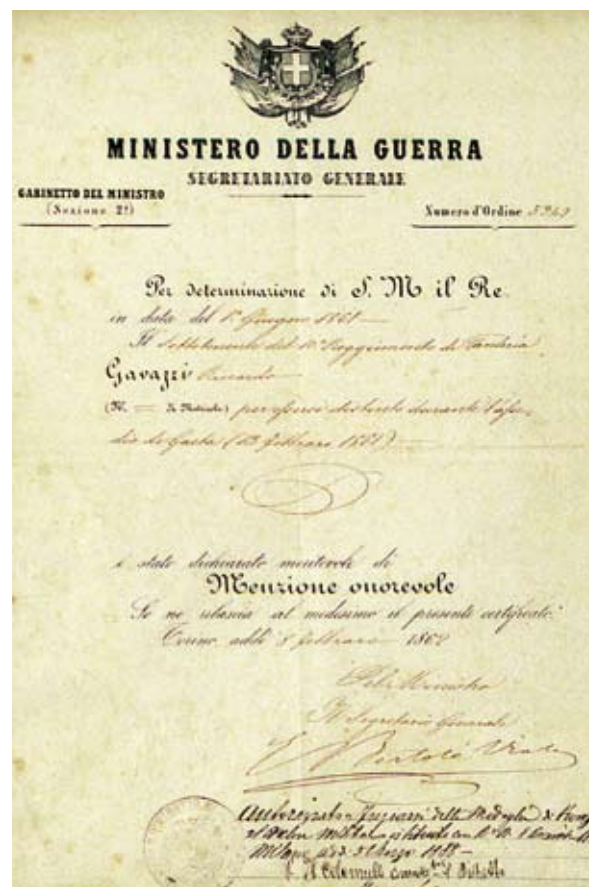
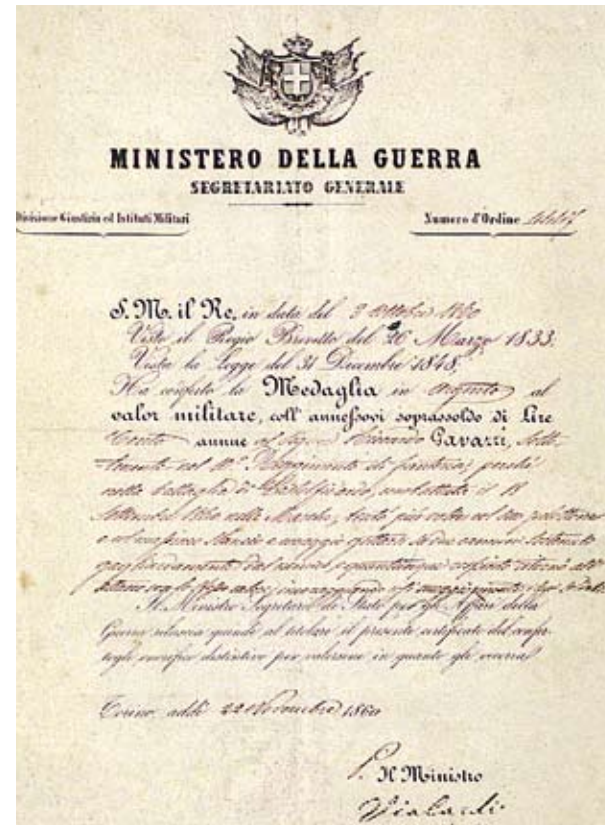


RICCARDO GAVAZZI (1836-1903)

Riccardo was born in Valmadrera on August 1, 1836. He was in the silk business; according to records, and he came from a family which owned a distinguished commercial house in Milan.

He made a name for himself as an excellent infantryman, fighting at Palestro, where he was wounded, and at Castelfidardo, and attained the rank of lieutenant. He took part in three war campaigns (1859, 1860 and 1861), earning himself the following honours: the «Commemorative French Medal» (awarded in Como on December 30, 1860) for the 1859 Italian Campaign fought with the 10th Infantry Regiment, as soldier; a silver medal for Military Merit (November 22, 1860) along with a special annual allowance of 100 lire for having made, as second lieutenant of the 10th Infantry Regiment in the battle of Castelfidardo, in The Marches

(September 18, 1860), «several brave and zealous attempts with his platoon to capture two cannons staunchly guarded by the enemy and, after being driven back, returning to the attack with unwavering determination, to the great encouragement of his soldiers»; an Honourable Mention (February 8, 1862) for distinguished service, as second lieutenant of the 10th Infantry Regiment, during the siege of Gaeta (February 13, 1861) with subsequent authorisation (March 5, 1888) to wear the bronze medal for Military Merit. Along with his elder brother, Giuseppe, who was chairman, he was a member of the Organising Committee of the Economic Como-Erba-Lecco Railway, the project of engineers Giuseppe Gavazzi and Arpesani, which was printed and published in Milan on May 15, 1880. He was later one of the benefactors who donated funds for the creation of the Milan-Erba railway line (inaugurated in 1879). On February 15, 1882 he was awarded a commemorative gold medal for his contribution to the success of the 1881 National Exhibition in Milan. February 1892 saw the birth in Milan of the liberal-minded «Association for Economic Freedom», the aim of which was precisely to reinforce and spread the liberalist ideology. Riccardo became president of the association, and one of its members was Lodovico Gavazzi. Riccardo married Emma Althausse (b. on 4.1.1845, d. in Milan on 31.10.1896). For their wedding, Jeannette Crotta composed and dedicated a *Chansonnette pour Noces* with the title *L'Echange*.



Various certificates of merit and honourable mentions for military valour shown by Riccardo Gavazzi in wartime.

The salon of Emma Gavazzi Althause and the epigraphs of Antonio Fogazzaro

One of the Milanese salons of the late 19th Century was that of Emma Gavazzi Althause, which hosted many artists of bohemian Milan, especially writers and poets.

Antonio Fogazzaro (1843-1911), the author of Malombra and Little Ancient World, was one of the most regular guests of this salon and became great friend with the host.

In 1896 tragedy struck when the Gavazzi couple lost their much-loved son, Ernesto, at only eight years old. Emma Gavazzi was unable to recover from the grief of such a loss, and died suddenly just a few months after her son.

Antonio Fogazzaro wrote the epigraphs for their tombs, and these are recorded by Carlo Tedeschi on pages 165-166 of his essay Origins and Stories from the Cemeteries of Milan and its Mortuary Service, published in Milan by Agnelli in 1889.

Epigraphs

ERNESTO GAVAZZI

Lovely fair-haired child

With pale blue eyes now closed

Here sleeps

- - - - -

His gentle soul in dreams

Returns to his family's home

Smiles through his tears

At his father and siblings

And whispers to his mother's

Broken heart

Of a secret hour

Of a future rendezvous

1888 1896

To the happy sight

Of her dear Ernesto

To the infinite sweetness of repose

In peace she rose

From the agony of unutterable torment

From the sorrowful farewell

Of her bereft husband and children

EMMA GAVAZZI ALTHAUSE

A spirit that glows with intellect

And love

Accompanied by tears

To the threshold of eternal life

In the hope of following at some later time

By those to whom she gave herself

So wholly

In her mortal life

With the sacred names of wife and mother

With the sweet name of friend.

1845 1896

EGIDIO LUIGI GAVAZZI (1846-1910)

Egidio was born in Milan on May 7, 1846, and was baptised on the same day.

At the age of 20, as a university student, he enlisted, along with his brother Pio, as a volunteer in the regiment of the Hussars of Piacenza, in the Campaign of 1866, and went to fight for Italian independence.

Egidio was the most representative figure of the 11th generation; it was he who, more than all the others, kept up the great industrialist tradition of his forefathers.

The Egidio & Pio Gavazzi Company

On September 7, 1869 Egidio graduated in Civil Engineering from the Milan Polytechnic, and in the same year founded in Desio with his brother Pio the general partnership «Egidio & Pio Gavazzi», with the first 12 power looms used in the Italian silk industry, purchased from the Swiss company Honegger²¹.

In silk weaving, the very sector where progress seemed most difficult, he set up a factory equipped with power looms assisted by a number of hand-operated looms.

Compared with the Lombard industry of the period, the Egidio & Pio Gavazzi company represented an exception from several different standpoints – the considerable size of the operation, the modern machinery, the type of production carried out and the substantial connections with the economic life of Monza and the neighbouring towns. In Desio, a village which had retained its agricultural base despite the presence of the railway, the two brothers purchased a large portion of land and set up their silk mill.

The company immediately focused on the manufacture of silk fabric for umbrellas, which up until this time was entirely imported from abroad. The initiative was a great success and production increased steadily over the following decade, standing out for its quality in difficult markets like France, and later England.

The official founding of the company bears the date of January 16, 1870²². (in 1872 it became a limited partnership²³, and in 1909 a joint-stock company).

In that period, for the sake of furthering the commercial growth of their companies, the Gavazzi family divided the various business activities, building, as mentioned above, a new factory in Desio.

The birth of the Egidio & Pio Gavazzi company was, in fact, an initiative of their father's. Pietro, who had owned a spinning mill in Desio since 1847, urged his two younger sons to open a weaving business and provided the necessary financial means. When, after a few years, Egidio and Pio found themselves facing a situation requiring further investment, it was again Pietro who intervened.



Portrait of Egidio Gavazzi
(1846-1910)
(Uberto Dell'Orto, 1885)
oil on canvas,
114 x 78 cm.
Private collection.

²¹ Egidio and Pio are depicted in two paintings in the Como Silk Museum, at the beginning of a long series of pictures portraying other famous silk weavers of Como.

²² The offices were in Via Cusani no. 14, Milano, and the description was «Manufacture and sale of silk fabric». The company was a general partnership, with Egidio and Pio as free signatories.

²³ More precisely, on May 29, 1872 limited partnership with a capital of 100,000 lire. On March 4, 1882 the company was extended to May 31, 1894. On January 30, 1886 prof. Enrico Cattaneo was appointed as General Proxy (the appointment being made with a deed dated December 24, 1885). The Director was Mr. Alessandro Porta, who died a few months before Egidio. Appointed proxy with free signature on December 24, 1904 were Giuseppe and Simone Gavazzi for Egidio and Antonio and Carlo Gavazzi for Pio.

On September 18, 1909 the Egidio & Pio Gavazzi company was wound up with Mr. Carlo Riva nominated as liquidator, and at the same time the «Egidio & Pio Gavazzi Joint-Stock Company» was established. The offices were moved to Via Meravigli no. 14 and later to a building they owned at Corso Magenta no. 48.



University degree in civil engineering, awarded to Egidio Gavazzi on September 7, 1869, by the Milan Polytechnic.

So Pietro kept the silk mill in Valmadrera and the other manufacturing centres and began the weaving activity in Desio.

Thanks to the power looms the company immediately began producing quality fabrics, with a production volume three times greater than that of the hand-operated looms. The manufacture of pure, blended and cheaper silks for umbrellas, as well as black and coloured silks for ladies' dresses, quickly began to export successfully, not only to France and England, as mentioned above, but also Switzerland, Germany, Spain, Austria and North and South America.

In the weaving sector, the introduction of the power loom was revolutionary. The innovation of the Egidio & Pio Gavazzi company was at the time an isolated case, but it was the tip of the iceberg, and the machines became commonplace in the following decade²⁴.

Thanks to the constant upgrading of the machinery, made possible by handsome profits, the Egidio & Pio Gavazzi quickly succeeded in outclassing the production of the Como district, which long remained limited by the use of hand-operated looms.

The rapid growth in production resulted in the increase in the number of looms, which reached 100 (of which 42 were power-operated) in 1872 and 360 (of which 100 were power-operated) in 1881, winning the company awards and commendations²⁵.

²⁴ The example of power looms for silk-weaving was later adopted widely, first tentatively and then more intensely. The success of the Egidio & Pio Gavazzi Company, in fact, gradually persuaded other manufacturers to adopt mechanical methods, although mechanisation did not become truly widespread until after 1895.

In 1880, 400 power looms were in operation in the country, increasing to 2,600 in 1890, 5,500 in 1900, with an annual production of over 3 million metres of fabric, 11,500 in 1903, 14,000 in 1912, 18,000 in 1924, 22,000 in 1927 and 23,000 in 1939, of which approximately 18,000 in the Como area alone.

It is interesting to look at the chronological sequence of the adoption of the power loom by the major companies:

1869 in Desio: Factory of Egidio & Pio Gavazzi Company, with offices in Milan;

1871 in Cernobbio: Broggi Giorgio & Co., which in 1898 became the Bernasconi Silk Weaving Joint-Stock Company;

1872 at Borgatto sopra Menaggio: Garganico Company of Como, which in 1942 was taken over by the factory of Riccardo Mantero Silk Weavers of Como;

1875 (approx.) in Como: Frey House, which in 1918 was taken over by L. Feloy;

1883 in Seveso: Schwarzenbach Brothers & Co.;

1885 in Gerenzano: Carcano & Musa Company of Como, which in 1935 became the Joint-Stock Company Gerenzano Manufacturers, of the De Angeli Frua of Milan;

1889 in Seregno: Bertolotti & Corti, which in 1921 became Magnoni & Tedeschi Silk Weavers of Seregno;

1890 in Cermentate: Braghenti & Clerici; which in 1906 became the joint-stock company A. Clerici Italian Silk Manufacturers, and in 1931 became FISAC;

1888 in Borgatto di Menaggio: Alfredo Redaelli set up for the first time in Italy six power looms for silk velvet; the company later moved to Mandello Lario;

1893 in Como: Bosisio Camanni & Cattaneo, subsequently (in 1933) the G. Cattaneo Joint-Stock Company;

1893 in Lurate Caccivio: E. Stucchi Company, which in 1934 became Edoardo Stucchi Joint-Stock Company.

²⁵ Awards won by Egidio & Pio Gavazzi:

- 1872, Como Exhibition: silver medal;

- 1878, Universal Exhibition, Paris: silver medal;

- 1881, National Exhibition, Milan: diploma of honour and gold medal from the Italian Ministry of Industry, Handicrafts and Commerce, special silk export competition (Egidio was on the organising committee as a special member); gold medal from the city of Turin;

- 1884, Italian General Exhibition, Turin; diploma of honour;

- 1885, Universal Exhibition, Antwerp; diploma of honour;

- 1897, Special Competition, Rome: large gold medal for industrial merit with diploma of honour;

- 1898, General Italian Exhibition, Turin: non-competing and member of jury;

- 1899, Volta Exhibition, Como: non-competing;

- 1900, International Exhibition, Paris: grand diploma of honour;

- 1904, Saint Louis Exhibition: grand diploma of honour;

- 1905, Desio Exhibition: non-competing.

Out of 124 power looms registered throughout the Provinces of Milan, 100 belonged to the Gavazzis; many of these were operated with an electrical system/motor, one of the first in Italy²⁶.

In 1890 the silk weaving industry employed 1,600 workers (mainly women). In 1895 the number had risen to 2,000, and in 1906 to 4,700.

In 1890 the looms had increased to 600 power-operated and 350 hand-operated. In 1899 the former amounted to 1,000 while the latter were reduced to 200²⁷.

The Egidio & Pio Gavazzi company was one of the very first industries to set up a company canteen for its employees. A piece of bread was given along with the meal, a fact which was not at all as matter-of-course as it may seem today. At the time, in fact, workers earned less than one lira per day and bread cost one lira per kilo.

In 1895, Archbishop Andrea Ferrari came from Milan on the occasion of the celebration for the completion of the work on the parish church of Desio, and visited the Egidio & Pio Gavazzi factory. He was taken through the streets of the village in the carriages of the

In the Volta Exhibition of 1899 it is interesting to read the information sheet of the Egidio & Pio Gavazzi company of Desio: «The prominent position which this Company has occupied for many years in the silk-manufacturing art, the importance of its factories, the constant growth of its production, the considerable amount of silk it exports abroad, the abundance and variety of the fabrics exhibited – all this is more than sufficient to convince us to assign the company first prize, apart from the fact that for commercial and industrial importance, none of the other Italian manufacturers can compete with the company.

This is a serious exhibition, which expresses candidly the character of the production of the Gavazzi Company today. It presents only a general assortment of simple fabrics, plain-coloured, striped or chequered, a number of raseen or nap Pekins, a few edged fabrics and a fair collection of damasked fabrics. With the exception of the umbrella fabric, which is not included, even though it is still manufactured in as great a quantity as in the past, all that is on show in the exhibition gives a clear idea of the special manufacturing skills of this prominent company.

It is not easy to determine what the annual production of this important product is; however, if we consider that a power loom weaves on average ten metres of fabric per day and a hand-operated loom weaves around three metres, it is easy to deduce that the annual production of the Egidio & Pio Gavazzi Company amounts to approximately three million metres of fabric.

Moreover, since this very substantial production is still not sufficient to meet the demands of their numerous and continually growing clientele, these enterprising industrialists are setting up a new mechanised weaving factory in Sabbioncello di Merate, which should shortly be running 300 more power looms.

These figures seem to us to be sufficient in demonstrating the great potential of the Gavazzi company, which today is beyond both emulators and rivals, both at home and abroad. As the exhibition clearly shows, the company combines a preference for fabrics that are simple, basic, easily made and easily sold with a high production volume intended for a mass market.

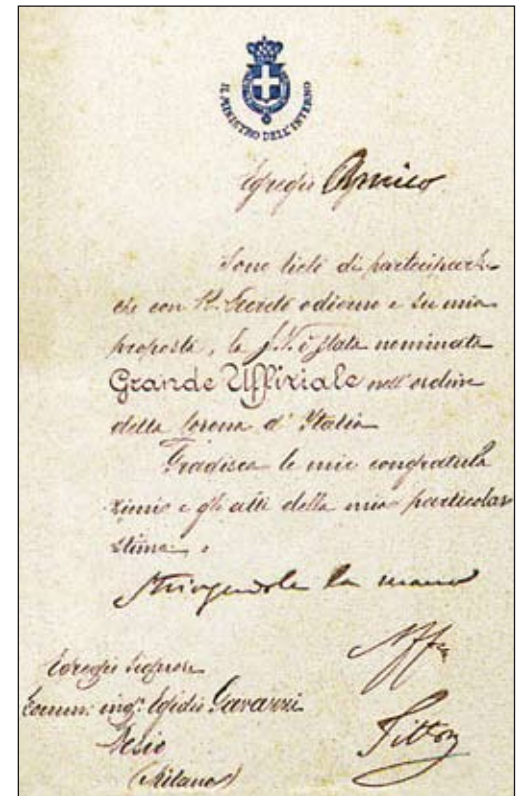
Therefore, the ability of these industrialists affirms itself above all in the fact that the quantity of silk produced is strictly related to the demand, thus limiting the costs of the fabric. This method of economising also applies to quality and the use of the fabrics; this is economising in its true sense, which is neither deceit nor fraud.

The Gavazzi brothers, with their large factories, in which the general expenses are considerable reduced, with their commercial relations extending to all the markets of the world, with the excellent trend of their production, their inexhaustible manufacturing activity, their ever-ready spirit of initiative as heralds of our economic revival, point the way to regaining the position of supremacy which is rightfully ours in the noble silk industry.

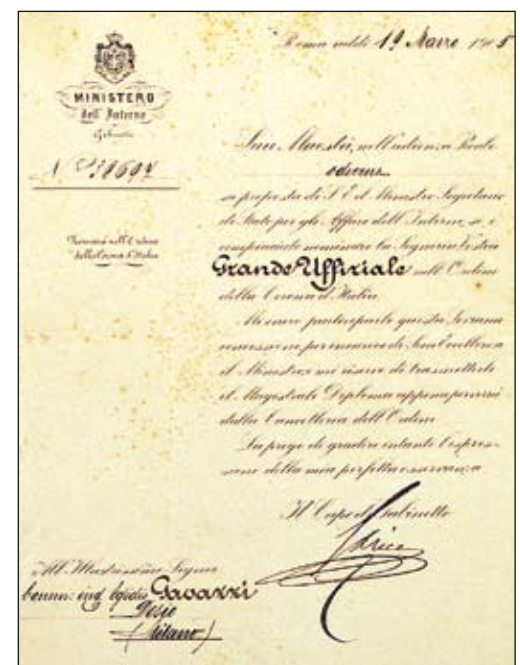
To the credit of this prominent Company we must add that in its large factories, it has always shown great concern for the health and morality of its workers, and that this care extends to the promotion of improvements, both economic and intellectual. With great pleasure we express to Mr. Alessandro Porta, technical director of this Company, all our admiration, auguring other companies the good fortune of being directed by a distinguished man of similar intelligence, character and initiative».

²⁶ From the diary of Ernestina Gavazzi (Aunt Mamà), January 19, 1894: «Yesterday they finished studying the financial report. They expected it to be bad, and, in fact, not suffering losses in a year of such financial disasters was already a lot to hope for, but they found they had made a great profit this year. It is truly a blessing from Heaven! The Lord sees that we are many and takes good care of us all!...».

²⁷ The information sheet (which included impressive photographs of the Desio factory) from the Milan Exhibition of 1906, gave the following data: «The most important manufacturing company in Italy, featuring a rich assortment of yarn – and clothed fabrics and the specialities in taffeta for umbrellas. Note especially the yellow fabric, which is patented for aerostats and used by the Italian government».



Certificates and awards issued to Egidio Gavazzi.





Two views of the Egidio & Pio Gavazzi company in Desio.

Gavazzi brothers and then to visit the boys' and girls' parish recreational centres. The Archbishop was then entertained at Egidio's residence.

In thirty years, the company had acquired considerable wealth, to the extent that it was able to build and repair the roads around the factory at its own expense.

The company was by this time the leading Italian silk manufacturer and the first Italian company in terms of export volume.

The person most responsible for this growth strategy, based on cost-cutting and mass consumption, was undoubtedly Egidio, who was as rigid from a political point of view (supporting the moderate liberals and alienating the abstentionist Catholics) as he

was flexible and progressive on the business level.

In the first years of the century Egidio went to America (taking his son Luigi along) and invented, or copied, the «Tessuto Gloria» (Glory Fabric), that is, 85 per cent cotton and 15 per cent silk. He repeatedly said: «Was it truly Glorious?».

EGIDIO & PIO GAVAZZI
Milan - Via Meravigli no. 14
Company established in 1869

MECHANICAL SILK WEAVING

Desio	Province of Milan	Workers	2500
Melzo	Province of Milan	Workers	2500
Sabbioncello	Province of Como	Workers	600
Rovereto	Trentino	Workers	600

The Company deals in the manufacture of silk fabrics, pure and blended, smooth and worked.

The speciality of the Company is the manufacture of fabrics for umbrellas, parasols and aerostats.

As well as selling their products in Italy, the Company exports large quantities to England, North and South America, France, Austria, Belgium, Germany, the Orient, etc. etc.

SELLING POINTS

Paris	THOMAS VOLONTERIO	30, Rue du Caire
Vienna	C. FORSTER	I, Singerstrasse, 32
London	CAVE & BENOIST	Cheapside, 137, E/C
Barcellona	G. GUGLIELMI	Barbara, 16
Copenhagen	MARTIN SANDER	
Constantinople	ALTENDORF, WRIGHT & DARR.	
Bucharest	B. TAUBMANN & CO.	Strada Carol, I
New York	FRED K.G. HALLET	19 and 21 Greene Str.
Buenos Aires	PATTA, RASPI & CO.	Lavalle, 691
Milan	MAIN PURCHASING AND SALES BRANCH	Via Meravigli, 14

An earlier information sheet from the 1900 Universal Exhibition of Paris gives the following figures regarding workers: Desio 2,325; Melzo 1,038; Sabbioncello 537.

In this period the New York selling point was indicated as being Hoeninghaus & Curtiss, 469-475 Broome Street.

The company was indicated as manufacturing all types of silk fabric, pure or blended, etc. The production was almost exclusively destined for export.

In 1903 the slump in the silk industry began to be felt and the Egidio & Pio Gavazzi company started stockpiling production without being able to sell. The work consequently had to be reduced to forty hours. In 1905 Egidio had the idea of establishing a dyeworks, and appointed Bernardo Albonico²⁸ to create the project²⁹.

The dyeworks represented an element of great importance, which completed the industry by creating the possibility of new production and new markets.

In July of 1907 the factory was visited by the Minister of the Austro-Hungarian Empire, Baron D'Aehrenthal, who was staying as the guest of Foreign Minister Tommaso Tittoni on the occasion of the renewal of the Triple Alliance Treaty.

In 1908 Egidio lunched with Russian Foreign Minister Iswolsky who, together with his wife, were Tittoni's guests.

In 1909 the company was transformed into a joint-stock company with a capital stock of 7 million³⁰.

At this time in Desio the company had 1,000 power looms and the dyeworks plant, in Melzo 400 looms, in Sabbioncello 336 and



Egidio Gavazzi (left) and the Minister of the Austro-Hungarian Empire, von Aehrenthal, on the latter's visit to the Egidio & Pio Gavazzi company in Desio, in 1907.

²⁸ Albonico, who stayed with the Egidio & Pio Gavazzi until his death in 1946, was also councillor of the Drinking Water Company of Desio.

²⁹ The setting up of the dyeworks was an important decision and investment.

In 1879 there arose a problem between weavers and dyers: 28 weavers, in fact, signed a petition which was sent to the Ministry of Agriculture, Industry and Commerce by brothers Egidio and Pio Gavazzi (who at the time had in Desio over 100 power looms and produced mainly for export) aimed at removing the duty of 1 lira/kg on silk dyed abroad and imported from the general tariff act approved in 1878.

As this was evidently designed to favour the weavers at the expense of the national dyers, and as it was supported by the Silk Weavers' Association, the request provoked a great deal of controversy: the Como Dyeworks and Apparatus, the National Dyers' Association, the Pietro Huth Company and the Francesco Bruni Company immediately appealed to the Chamber of Commerce against the petition.

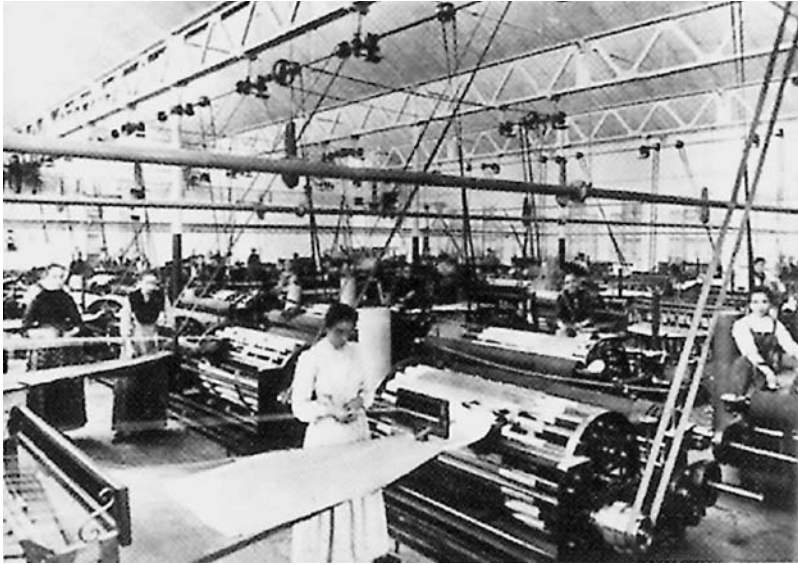
The Gavazzis reaffirmed their position: since the Italian dyeworks were not able to compete with those of France, it was essential to have the yarn dyed in Lyons. On the other hand, the tax of 1 lira was «prohibitive» for those textile manufacturers, representing a proportion of between 10 and 40 per cent of the dyeing price. The only solution was to remove all the taxes and urge the Italian dyeworks to bring themselves up to competitive levels.

In order to defend their own work, meanwhile, the Como Dyeworks requested insistently that the import taxes should be raised.

The Egidio & Pio Gavazzi company sent a great deal of their goods to France to be dyed, and sustained in a pamphlet published on February 10, 1881 that it was obliged to do so because in Italy there were no dyeworks able to carry out the work as they wanted, adding that in France the dyeworks were all specialised according to the colours used: «our silk is never sent to be dyed abroad for the sake of saving money, but so that it may be dyed with special colours, which here, for various reasons, it is not possible to obtain». The pamphlet was an obvious and very harsh accusation of the work and the position of the Como Dyeworks.

The petition was later rejected by the Ministry, which, however, expressed its desire and wish that the question be reconsidered.

³⁰ The following were elected as managers: Giuseppe San Pietro, son of Angelo (brother-in-law to Egidio) (Chairman), Egidio Gavazzi, Pio Gavazzi, Antonio Gavazzi, Carlo Gavazzi, Simone Gavazzi, Luigi Gavazzi, Egidio Dell'Orto, son of Enrico, and Giulia Gavazzi, daughter of Carlo and wife of Speroni, all residents of Milan; Managing Directors were Messrs. Egidio Gavazzi and Pio Gavazzi; the Director and General Secretary was Prof. Enrico Cattaneo, and the board members included Messrs. Carlo Riva, Antonio Gavazzi, Carlo Gavazzi, Simone Gavazzi, Luigi Gavazzi, Riccardo Gavazzi and Felice Gavazzi – all residents of Milan. After the death of Egidio and following the resignation of Giuseppe San Pietro, the board of directors was composed as follows (February 22, 1911): Chairman: Pio Gavazzi; Managing Directors: Antonio Gavazzi and Simone Gavazzi; Director and General Secretary, Prof. Enrico Cattaneo; Councillors: Carlo Gavazzi, Luigi Gavazzi, Riccardo Gavazzi, Felice Gavazzi, Egidio Dell'Orto and Giulia Speroni Gavazzi.



Production departments at the Egidio & Pio Gavazzi company in Desio.

employed over 4,000 workers³³.

In the general slump of the late 1920s, Egidio & Pio Gavazzi reacted by decreasing the production of luxury fabrics and increasing that of artificial fibres.

Constant close relations were maintained with the Society for the Encouragement of Arts and Trades, to which Egidio & Pio Gavazzi frequently made donations³⁴.

In the company there was a strong tendency towards specialisation in manufacturing. Great importance was given to the products manufactured, which were of top quality and highly specific, and at the end of the 19th Century Egidio & Pio Gavazzi felt in no way belittled by the fact that they produced humble umbrella fabrics. When Brianza lost its role as leader

in Rovereto 200. The Egidio & Pio Gavazzi were using a total of over 1,000 HP. In the post-war period the number of looms rose to 1,800³¹.

Even before 1911 the company had begun to specialise in umbrella fabrics, but also produced silk fabrics to be used in the making of aerostatic balloons and airships. In addition to this they supplied the silk for the airship Città di Milano, built by the engineer Enrico Forlanini in 1913³². The Egidio & Pio Gavazzi was also one of the first companies in Brianza to gear its own production to the impending conflict, replacing the manufacture of fabrics for clothing with those used for balloons and airships.

In 1922 there was also a factory in Cornaredo, which

³¹ From *Storia di Milano*, published by Treccani: «in the section on weaving, the modernity of the manufacturing structures corresponded to the large size of the company and the progressive passage to the status of joint-stock company, as well as the persistence of family control: in 1919 the largest company was Egidio & Pio Gavazzi, of Desio, which descended from a limited partnership established in 1870 and owned as many as 1,800 power looms. The decision to transform the company into a joint-stock company and the close relationship formed with the main banks caused other companies with factories in the Como area to set up their offices in Milan.»

³² The Egidio & Pio Gavazzi company had as representative for France a Mr. Volonterio, who was later substituted by his son Baptiste and, at the latter's death in 1961, by his son Max.

³³ From *Il patrimonio storico industriale della Lombardia. Censimento Regionale*, edited by Alberto Garlandini, Bruna Micheletti and Pier Paolo Poggio, Fondazione Luigi Micheletti, Brescia, 1991: «The most important and historic factory in the silk sector was in Desio, in Via Gavazzi n. 2/4.

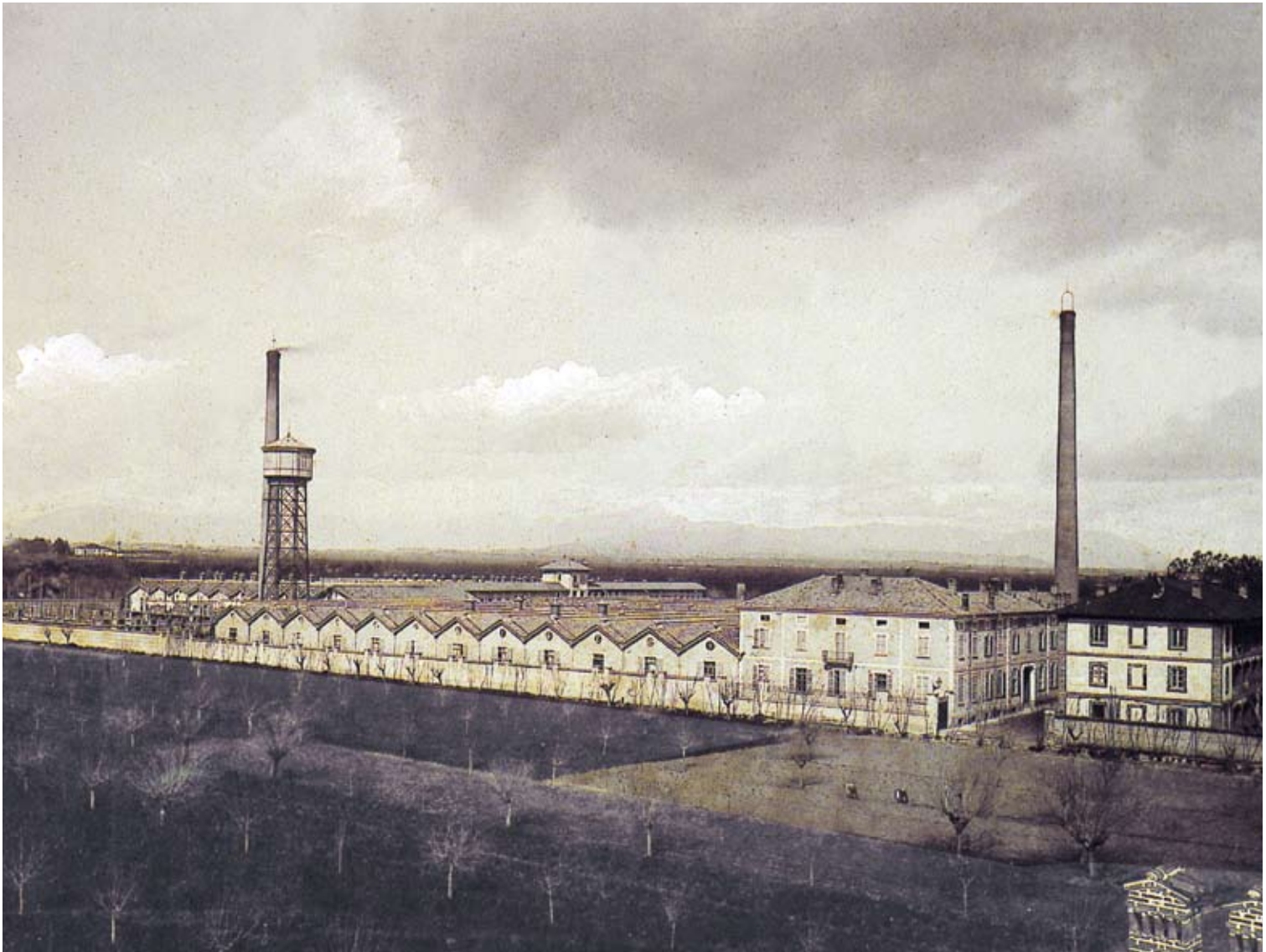
There are several dates of construction, probably reflecting the various extensions and additional construction (1869-1883-1889-1892-1894-1898).

The complex has a podium in stone and plaster with decorations in terracotta and wood; the covered passageways had columns in wood and mouldings with small webbed finishings. It covered an area of approximately 50,000 m² and was composed of several factory blocks: the offices, on two floors and in brick; a building erected in 1923, on two floors and with the foundation, beams and floors in reinforced concrete; the laboratories, on one floor and with a shed roofing, the oldest (1883) with small cast iron columns and wooden beams, the later additions (1892-1894) with reticular iron beams, and the heating plant, a two-floor building at the back with double-sloping roof. There was also a suspended cistern, built at the end of the previous century, with a supporting structure in cast iron and a cabin lined with wood (tower in reticular iron and wood), which was used not only privately but also by the local council, having been the object of an agreement between the Gavazzis and the Town Council of Desio, which used it (at the time it was the only one) as part of its own water system.

In the 1970s the tower was demolished, leaving only the octagonal podium in brick.

The factory blocks, though very basic structurally speaking, were very carefully finished, and the webbing of the eaves and the roll-up blinds on the shed windows were kept in good condition».

³⁴ In 1892 he donated 1,000 lira for the institution of a new weaving course. In 1899 he gave an additional 500 lira. In 1902 he again donated 1,000 lira to the new School of Electronics, and in 1907 added another 500 lira.



of the silk industry, what survived, while still considered interesting in terms of production, stood out more for quality than quantity. This was also true for Egidio & Pio Gavazzi.

In spite of the slump, «silk production in Brianza was still able to count on a large company such as the Gavazzi Silk Manufacturers of Desio, with 1,428 employees and a complete production cycle, which included weaving, dyeing and printing»³⁵.

The Egidio & Pio Gavazzi was finally wound up in 1992.

View of the Egidio & Pio Gavazzi company in Desio.

The Queen Margherita Steam Engine

On November 9, 1895, at the Gavazzi Weaving Factory in Desio, King Humbert I and Queen Margaret of Savoy (after whom it was named), inaugurated the impressive 500

³⁵ Domenico Flavio Ronzoni, *Dai campi alla fabbrica. Alle origini della Brianza industriale*, Bellaviti Ed., Missaglia, 1994.



King Humbert I and Queen Margherita di Savoia, visiting the Egidio & Pio Gavazzi company in Desio, in 1895.

In the morning, Italian flags were raised in Desio and feverish preparations began for the reception of these noble guests. They arrived at 2.30 p.m. and, on alighting from the carriage, were received by the two industrialists and their families. The King was accompanied by General Ponzio Vaglia and Count Nigra, ambassador of Vienna; the Queen by Marquise Pallavicino, Marquis Guiccioli and Count Oldofredi. They were followed by other dignitaries of the Court.

Shortly afterwards began the visit through the building. The King and Queen, with the two owners at their sides, asked for the most detailed information regarding the works, and then proceeded to inaugurate the large new engine that bears the name of the Queen. Afterwards they came out onto a balcony overlooking a large courtyard and received a warm ovation.

The Queen was then shown round the rooms where the fabrics are folded and where an assortment of fabrics had been laid out on display, in which she showed a lively interest.

The King praised several workers who had received medals in the campaigns for Italian independence. At the end of the visit the King and Queen departed, amidst the general applause of the townsfolk.»

³⁷ This impressive plant for producing electricity and mechanical energy (thanks to its large flywheel) continued to work until shortly before 1954. As well as generating electricity for the factory lighting, the main purpose of this powerful machine was to supply power to around 1,800 looms for the working of the silk.

Like all thermoelectric plants, it consisted of boiler for producing steam, a mechanism for distributing the steam to the two cylinders according to the compound system, and a piston-connecting rod-driving handle system necessary for transmitting the movement to the large flywheel. Subsequently the movement was transmitted to the two alternators by means of a large pulley.

The parts of this plant that can still be seen at the Museum today are the safety valves, the lubrication system and, near the alternator, the two exciters.

The flywheel, made up of a large wheel fitted onto the drive shaft, regulated the movement, storing the energy that was yielded whenever the steam pressure tended to fall.

The technical characteristics of the plant were as follows:

Year of construction: 1895

Constructor: Franco Tosi (steam engine); Brown-Boveri (alternators)

Designers: engineers G. Ponzio and A. Saldini, Polytechnic of Milan

Technical specifications:

- Capacity: 265/465 HP

- Rev.: 85/min

- Consumption: 4,40 kg of steam per HP/h

- Steam pressure: 11 effective atmospheres, heated to 300 °C

- Cylinders: two horizontal and parallel, one for high pressure (diameter 1,1 m; length 2,05 m), the other for low pressure (diameter 1,5; length 2,35 m)

- System: compound

- Flywheel: diameter 5,34 m

- Alternators: two

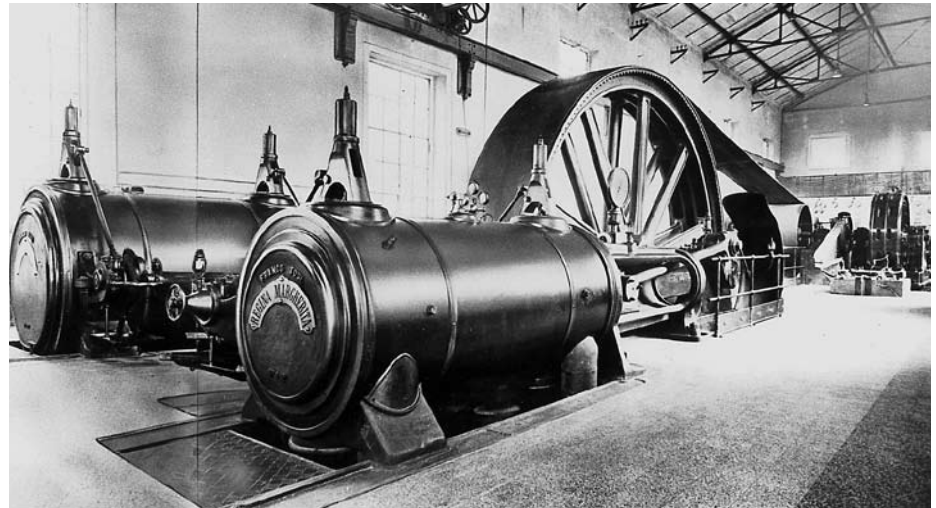
- Current produced: 200V at 300 rev./min

horsepower steam engine built by Franco Tosi to provide electricity for the factory. The workers, who numbered around 2,000 and were almost all women, were given a special apron to wear, bearing the company's name³⁶.

In November 1958, my father, Franco Gavazzi, on behalf of the Egidio & Pio Gavazzi Company, proposed to donate it to the Milan National Museum of Science and Engineering. This magnificent thermo-electric plant was to become one of the Museum's most prestigious exhibits³⁷.

³⁶ The event was recorded in the newspaper *La Perseveranza* and in the *Corriere della Sera*, which wrote: «Yesterday marked the visit of the King and the Queen to the silk weaving factory of Messrs. Egidio and Pio Gavazzi. The whole village was celebrating because, although the event was of a private nature, it was also important to most of the population employed in the weaving trade.

There were considerable difficulties regarding the transportation and installation of a machine weighing 230 tons, with a flywheel of 22 tons, made up of two enormous twin semi-wheels. Finally, it was decided that the plant would be installed in the entrance of the Museum, in the large hall that had until this time been used as a reference room for the technical press³⁸. The position of the plant near the entrance still today arouses marvel and admiration in the visitors³⁹.



³⁸ This was moved to the second floor of the building in Via San Vittore, where the library was already situated. In order to install the huge machines it was necessary to demolish the floor of the hall and construct a podium to support the complex; this meant that the section of the Foundry beneath had to be removed. With the completion of the podium in December 1958, work began for the dismantling of the plant in Desio. The operation was carried out with little difficulty, thanks to the use of scaffolding trucks normally used in the maintenance and servicing of the machinery. The transportation, however, which was carried out using the articulated lorry of Riva, was no less than an adventure, since the winter of that year was particularly harsh, cold and very foggy, making the journey very problematic. The re-assembly of the plant, also extremely difficult, was again carried out manually, with the aid of several hoists. The work was concluded in February of 1959 and the plant was set in motion with an electric engine joined to a reducer, thus respecting one of the peculiarities of the Museum, which preferred to avoid offering a merely static view of the machines on display. All this obviously required a certain amount of care in the assembly.

³⁹ The impressive engine even inspired a number of poems:

The steam engine «Queen Margherita», inaugurated by the Queen in 1895, on the occasion of her visit to the Egidio & Pio Gavazzi company in Desio.

TO A MACHINE

«QUEEN MARGARET» they called
the machine that in the factory
of Egidio and Pio Gavazzi was baptised
sixty-four years ago in the presence of the King.
The Patroness has since died, yet it is she
who keeps the machine standing.

Created by Franco Tosi of Legnano,
who himself became a Desio man,
now it is soon to go to Milan
to the Museum of Leonardo, and its end
will surely serve as example of what,
in the eighteen hundreds, was good.

In its day this grand steam machine
was destined to change the transmission,
by cable and belt with the alternators,
of electric power from coal;
it was as much the last word in progress
as is the rocket that goes up to the skies today:

Today the machine is no longer of use
but is kept as a daughter
by the workers of the factory,
not an old woman it seems, but a bride
going off to marry far from home,
remembering her mama and papa.

Go, then, for much work you have given
to the good people of your Desio,
go and tell the other machines
the story of your country's virtues;
in the museum of Technology, as before,
you will always be... a Queen.

A.S.

RAMEUSE [Tentering machine]

If suffering, privation or other
your heart can cleverly resist

Listen here to the woes by which once
good Faverio was truly afflicted

The story took place one evening,
when the diabolic «Mezzera»

offered a tentering machine to the Gavazzis,
that promised extravagant things.

Extravagant, alas, were the things that occurred
which, sad though they may be, must be told.

In the assembly stage, everything
seemed to work like a dream.

«Precise, solid and flawless»
- so good Mazzoletti assured us,

soon we would see day and night
the bolts of silk produced in a flash!

On the occasion of the inauguration of a new Egidio & Pio Gavazzi plant

From Montevecchia to the Cenesio echoes
a raucous whistle from horrid Hydra
who with renewed ardour takes up the
old battle cry.

It's the Hydra of work and at its call
a host of maidens hurries forth
from the green hills to the brick workhouse,
as if to a fancy ball.

The heavy engine meanwhile spreads
its immense arms and the huge fan
beats in the round, like a titan chained
to the rocky peak.

Through the taut looms the spools unwind
the warp and weft of brilliant cloth
whose colours are beyond the power
of mighty science.

In the vast chamber amidst the roar of
steel wheels from a thousand throats
comes the sound of a song whose
words convey wise thoughts.

- Glory be to you who dare and
here again prove your mettle, and
proudly expel misery from our
humble hearths.

It's you who lighten our dark days,
who let the fathers of our growing families
prepare a brighter future for their own,
light-hearted and serene.

Your strivings cross the seven seas and
gird the world in ribbons woven from
your looms, on whose yield the sun
truly never sets.

Whether sailing high in the clouds,
or sheltering Canadians and Hindus
from the rain or sun, everywhere is borne
the fame of Italy.

On this Italy and on your sons,
may God's blessing bring long and
profitable life, for your industry and
for you, Egidio and Pio.

Giuseppe Barbiano di Belgiojoso
Sabbioncello, October 30, 1899

Initiatives and business in Desio

Egidio (and Pio) became very important figures in Desio thanks to their industrial initiatives.

The constant growth of the urban population was not matched by a sufficient increase in housing, infrastructures and public services, especially schools and hospitals, the proper functioning of which depended mainly on the bequests of benefactors.

For the townships of Brianza the most practical solution for the setting up of public facilities (especially the supply of drinking water) was co-operation with private citizens.

Egidio controlled the capacity of the new thermoelectric power source, with which he was well acquainted thanks to his studies in engineering and to the fact that he had become a shareholder of Tecnomasio, a company which manufactured equipment for the electrical power industry. In 1891, having decided to replace the gas-operated lighting system and motive power with a new electric system, he came to the conclusion that it was time to co-ordinate the working of all the local gas-producing systems to extend the network to private use. Thus was founded the Gas Company of Desio, with a nominal capital of 70,000 lire (of which only half was actually paid up).

One of the first consumers was the municipal administration. Thanks to the connection with

Yet before that day the good Faverio saw
disaster heaped upon disaster!

Chain, tongs, engines, mechanisms
and all those contraptions and Satanic devices,
decided one and all to fail - imagine
what a delight for Faverio!

There was a great hurrying of skilled specialists,
Technicians, electricians, engineers,

«All must be done to make it work!»
(even Master Lattuada realised)

Attempting this, attempting that, tightening, slackening,
making it turn quickly, or slowly...

Meanwhile, alas, time was quickly passing,
Barked Faverio: «Hurry up!».

So many adjustments! So many revisions!
So many sighs! So many disappointments!

One little screw was always lacking,
to complete this fine machine!

And adding to these woes and inconstancies,
almost as if they were not enough,

even the Fos began to go wrong,
oh, what bad luck, what a calamity!

The good Faverio was mopping his brow
and committing his soul to the Lord!

And addressing from morning to evening
'blessings' to the Mezzera.

Then one fine day, after many months,
to the amazement and surprise of all,

the first bolts, slowly and quietly,
underwent their first drying!

Until it could be said for certain that,
wonder of wonders, the machine was working!

and to the dyeworks was restored
a quiet calm and good cheer.

Dear Faverio, the nightmare is ended,
bring back your smile and be blessed!!

(We shall hear him sing, if he is not out of key,
praises to the Rameuse to the tune of «Ramona»)

Now that a «QUEEN» has left us
Having grown too old, poor thing,

the new machine, modern and efficient
must stay abreast of the times,

therefore I propose to name it..
(if the president's permits) «DONNA CARLA»!!

PS. If after sixty years the «Queen»,
worn out yet still stately and august,
was deemed worthy (rightly enough),
of the Museum of Technology and Science

the poor Rameuse cannot hope for so much, and must
be resigned, it shall not receive such an honour.

In sixty years our grandchildren,
taking their little ones for a walk

Will find it, shabby and shamed,
without the appearance that was once so lively,

among the old iron and the bric-a-brac,
of our Sinigaglia market!!

the Egidio & Pio Gavazzi system, the number of working street lamps soon rose to 60; for the first time, moreover, the new ones were placed not only in the centre but also in the new streets, since permission had been granted to lay the gas pipes under the town streets free of charge⁴⁰.

Unlike the people's banks, which could carry out their business even with modest initial capital, in order to operate and make a profit, the gas companies needed to have large initial investments. For this reason, the shares were of high denomination, and far out of the reach of small or medium investors.

In 1894 the town council buildings of Desio were connected to the water extraction system belonging to the Gavazzi Weaving Mill. In the following year, in the presence of notary Innocente Arnaboldi, the Co-operative Society for Drinking Water was officially established. The major subscribers were almost all town elders and already partners in the Gas Company. Egidio remained president until the year of his death. The waterworks originated from the fortunate convergence of interests between the Egidio & Pio Gavazzi company and the local community. The silk manufacturers, requiring large quantities of water for the factory, had built their own waterworks, complete with a 45-metre iron tower and a reservoir of 80 cubic metres. After the factory needs were satisfied, the Egidio & Pio Gavazzi company offered the remaining water to the town population and founded the above-mentioned co-operative.

The pumping system for the drinking water, therefore, served both the waterworks and Egidio & Pio Gavazzi⁴¹.



View of the imposing water cistern at the Desio silk mill complex.

⁴⁰ At the same time in Carate a similar initiative, the work of Milanese marquis Carlo Ottavio Cornaggia Medici Castiglioni (1851-1935) was being concretised. The Gas Company of Carate was officially founded in September 1892 by a group of local subscribers, the most distinguished of whom were the Sampietro brothers and certain «Milanese citizens», including Ernesto Simonetta; the nominal capital amounted to 80,000 lire, only half of which, again, was paid up.

The hope of the president, Cornaggia, was probably to exceed the typically small size of the gas companies in operation at the time and create a distribution network which extended to several towns, including those that had the disadvantage of being far from a railway network. This would create considerable economies of scale and substantial profits for the shareholders. Cornaggia and the other partners immediately became shareholders of the Desio company, and from 1893 onwards the marquis took on the office of president.

Within a few years it became clear that the Gas Company of Desio, which had by this time reached its basic goals, would not succeed in extending its network beyond local boundaries. The reasons for the failure of this ambitious project were many: above all, the effects of the economic crisis, to which was added that of the banks; secondly, there were political reasons: such intense activity made the Marquis unpopular with many businessmen, who were diffident of the new commitment of the Catholics in civil society. Cornaggia had perhaps hoped that the support of his friend Egidio might also favour the inclusion of Seregno in his expansion projects, but the Gas Company of Seregno was firmly controlled by a local group with political leanings towards the Radical Party, which in those years had a solid electoral base in Monza. Above all, Egidio (although he was the main subscriber) preferred to avoid becoming directly involved with the board of directors of the Gas Company of Desio. Perhaps the Seregno case, with which he was well-acquainted through Luigi Castelli and Cipriano Colli, had led him to fear that, in time, in Desio also there might arise the basic conflict between industrialists (the main subscribers but also the main consumers, who strove, therefore, to limit the price of gas) and the other shareholders (who hoped to make considerable profits).

The disputes between the different Catholic inhabitants contributed to the failure of the projects of moderates Carlo Cornaggia and Egidio to create synergies between Desio and Seregno, especially in the realisation of distribution networks for gas, drinking water and, since 1903, electricity.

In the Gas Company of Desio the consequences of the economic crisis would be watered down in time; in the first months of 1898, however, the company reduced its capital when it seemed clear to the shareholders that the project of Cornaggia was not destined to succeed. The Marquis kept his position as president, but his powers were limited by a local entrepreneur, who was named Managing Director: Pietro Basilio Gavazzi (1854-1937), a Brugherio-born textile industrialist who bore the same last name but was not related to the family. Under his direction, the company managed to reorganise its assets (naturally keeping the tariffs at a rather high level); in 1903 it also began to distribute electricity within the town, although it was directly involved in the production.

⁴¹ Domenico Flavio Ronzoni, *Dai campi alla fabbrica. Alle origini della Brianza industriale*, Bellaviti Ed., Missaglia, 1994.



The premises of the Egidio & Pio Gavazzi company, founded in 1869.

As Mayor, Egidio then obtained permission to lay gas pipes in the streets of the town. The work proceeded rapidly, and by June 1884 the town council buildings were ready to be connected to the system. The speed with which the operations were carried out, in fact, helped to reduce drastically the number of typhoid victims, which had previously been extremely high⁴².

Subsequently, a series of manholes were constructed in the main streets of the town and the Gavazzis offered a contribution of 2,000 lira for the drains from Via S. Pietro to Piazza Cavour and towards Via dei Prati.

In the period from 1898 to 1899, the favourable economic situation made it possible for the Gavazzis to repair the roads around the weaving mill at their own expense. The first real section of the drainage system in Desio was built in 1903, in the western part of town (Via Borghetto).



A period view of the historical center of Desio.

Between 1906 and 1907, the Gavazzis contributed to the construction of a section of the drainage system that followed the natural flow of the waters, north and south of Piazza Cavour. In turn, the Drinking Water Company decided to increase the quantity of water used, in order to install several public drinking fountains.

In 1897 Egidio founded another organisation, the Desio Fire Brigade, which quickly gathered together a team of around twenty volunteers, almost all of whom were workers of the Egidio & Pio Gavazzi company and Targetti (the factories were equipped with their own fire-fighting pumps).

In 1898 the Privileged Chemist's Co-operative was founded to provide customers with low-cost medicines. Egidio became

chairman of this co-operative also, even though he owned just one share of 25 lira of the total company stock capital of 8,800 lira. This company was wound up in 1905 when the improved transport network made it possible for the hospital of Desio to receive its supplies directly from the Milan market and consequently to provide consumers with medicines directly.

Ever active in a number of sectors, Egidio was one of the founders of the Agricultural Bank, in 1909⁴³.

Egidio was also President and Administrator of the Gavazzi Schools in Desio, in Via Diaz. Egidio also found the time to establish the Mutual Aid Society between the farmers and workers of Desio, as well as another mutual aid society named «The Brotherhood», also in Desio, of which all his workers were members.

⁴² The success of the new Drinking Water Company did not immediately, however, bring the desired results – regarding such, the comment by Castelli (one of the three representatives of the board of auditors) on the 1901 balance sheet is significant: «The value of the plant should be depreciated more than it is (in the balance sheet), inasmuch as the outlets and meters deteriorate to a much greater extent than expected ... Our population, while welcoming the institution of drinking water facilities, is not yet used to consuming quantities sufficient to at least meet the needs dictated by everyday life and cleanliness. The average daily consumption of less than ten litres per person per day, in fact, is too low compared with the averages established by health experts.»

⁴³ See «The Bank of Desio», further on in this chapter.

He was, in addition, a reliable and generous supporter of local charity organisations, such as the Desio Congregation of Charities, which received numerous donations from Egidio, who gave to many worthy causes.

For example, the local hospital owed its efficient heating system, installed according to the most modern (for the period) dictates of hygiene, to Egidio and Pio; furthermore, the purchase of an adjacent open area, necessary for the hospital but hindered by seemingly insurmountable difficulties and expenses, was made possible thanks to a generous donation from the Gavazzi brothers.

Mayor of Desio

Between 1876 and 1882, due to divisions among the local town elders, the town of Desio was without a Mayor and was run by the town elders and senior councillors; this situation continued until 1883, when, on February 20, Egidio was appointed Mayor by royal decree. He held the office until his death.

In 1883 and 1884 he ordered the cemetery expanded and cut the ribbon with his brother Pio in 1884.

Not content with donating to the town the above-mentioned utilities of drinking water, gas, electricity, and a drainage system, while Egidio was in office, a telegraph office was opened (1896), the fire brigade was organised more efficiently (1895) with 100 volunteers and three pumps, the number of postmen was increased, a funeral service was set up, a telephone service was added to the telegraph and, last but not least, the roads were improved.

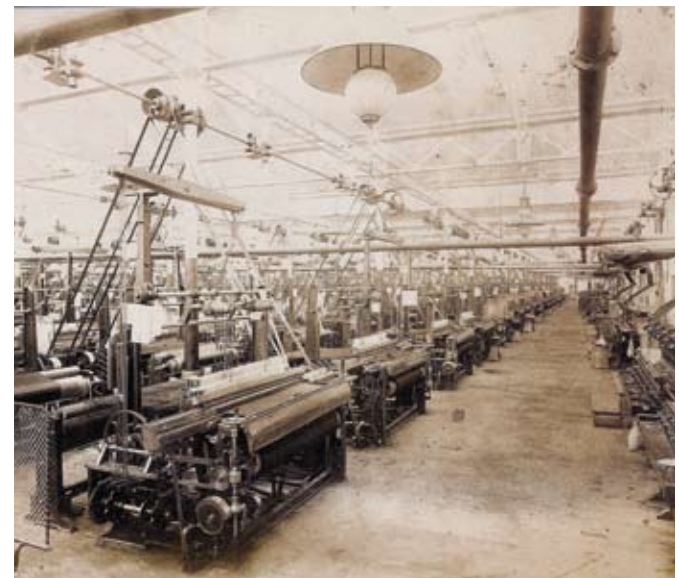
1905 saw the founding of the Farmers' Union of Desio, which promoted an agricultural exhibition to publicise the scientific norms regarding new methods of cultivation for the benefit of agriculture and small industries.

The committee of honour was chaired by Desio-born Foreign Minister Tommaso Tittoni and the executive committee by the Mayor, Egidio.

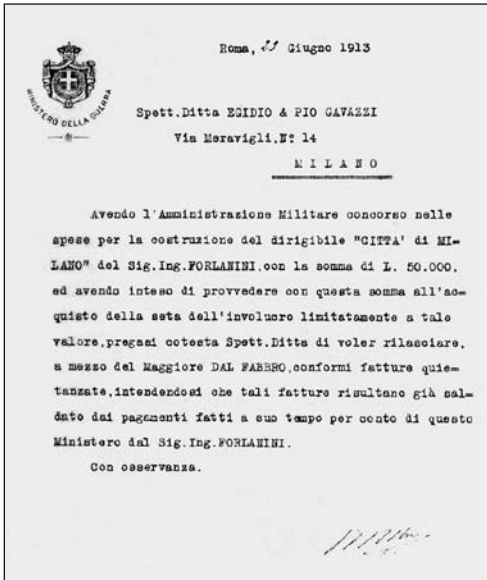
The exhibition, which aimed to represent a type of preparation for the great 1906 exhibition of Milan, was an enormous success, arousing a great deal of interest, even on an international level. It was inaugurated by Tittoni in the King's name, and in the presence of five guests of honour (including Lodovico Gavazzi).

On September 22, 1907, for his re-confirmation as Mayor of Desio, Egidio was awarded a gold medal in the presence of Minister Tittoni for having «furnished the town with gas, drinking water, electricity and drains.»

He later received also a gold medal in honour of his 25th anniversary as Mayor. It was the townsfolk themselves who decided to present him with this well-deserved gift in token of their appreciation of his long years of service, «abounding in good works producing benefits, prestige and progress». In occasion of his confirmation as Mayor in 1907, Egidio spoke the following words: «No-one can deny that the economic conditions of the entire town population improve in relation to the growth of industry and the intensification of trade. This increase in labour, which also means an increase in wealth, can and must be cultivated by ourselves as private citizens and as public administrators.



The weaving department of the Gavazzi complex in Desio at the end of the eighteenth hundreds.



A letter from the Minister of War, dated June 29, 1913, concerning the supplies ordered from the Egidio & Pio Gavazzi company for the construction of the dirigible «City of Milan», designed by Enrico Forlanini.

It shall therefore be my task to encourage the founding of new industries by creating a suitable environment for all those who wish to establish their factories here, and this will be made possible also by favouring the installation of rapid communications between the town of Desio and those in the outlying areas».

These intentions were, however, those of a Mayor who was by this time at the end of his life, and the plan to encourage new industries was hopefully to be implemented by his successors. The Mayors who did succeed him, though, were later accused of not putting his plans into effect. At the time of his election as Mayor, the town of Desio had 6,000 inhabitants. At his death, in 1910, the population had swelled to 14,000.

The social and economic transformation of Desio during his «rule» was remarkable, and for almost a century afterwards the history of Desio was identified with the history of the Gavazzi family⁴⁴.

Relations with parish priest Don Mossolini

Egidio worked closely on charitable projects with parish priest Don Cesare Mossolini, thanks to their similar characters and ideas⁴⁵. He was nominated vestryman, an office which led in a short time, from 1891 to 1896, to the enlarging of the church and the construction of the cupola.

This was a difficult task, which at the beginning presented many obstacles and which involved the whole population.

The project dated back to the first months of 1888 and aimed at enlarging the parish church and transforming it into a «Third Basilica».

The guests of honour at the groundbreaking ceremony (April 19, 1881) were the elder brother of Egidio, Giuseppe, and his sister Adele Gavazzi, Mazza's widow. The other members of the family also present were Egidio, Pio, Carlo, Pietro and Giuseppe Jr.

Egidio then went on to establish the women's parish recreation centre. An old and unsuitable recreation centre was demolished and the area was incorporated into the Egidio & Pio Gavazzi factory. In exchange he gave another area facing the square, which was being used as a vegetable garden. This became the new women's parish recreation centre (1896).

Thanks to Egidio's support, a gymnastics group was founded by a «Neapolitan master». However, this organisation, of which Egidio was president, did not last long, due to the hostile opposition of Don Mossolini, who did not tolerate the fact that those practising gym-

⁴⁴ Emilio Diligenti and Alfredo Pozzi summed up the business situation of the Gavazzis on the threshold of the 1900s as follows: «In the industry of the Desio area the Gavazzi family ruled almost up until today. In 1890, out of a population of 8,000 inhabitants in Desio, most of the 2,500 female workers and 550 male workers were employed in the weaving mill of Egidio & Pio Gavazzi, the silk-processing/spinning mill Pietro Gavazzi, the wool-spinning mill of Rezia and Trezzi Ercole and the spinning mill of Trezzi Pompeo, all factories in healthy growth. The Gavazzi silk-weaving mill, which had 1,600 employees, already had an electrical system installed, one of the first in Italy.» (Emilio Diligenti and Alfredo Pozzi, *La Brianza in un secolo di storia d'Italia, 1848-1945*, Teti Editore, Milan, 1980).

⁴⁵ «... in order to keep in check the spreading of Socialist ideology in the factories and the countryside. From 1888 to 1895, for example, the whole population was involved in a great collective effort to enlarge the parish church: the workers donated to the vestry-board their wages of five working days a year, while the industrialists donated their profits ...» (Emilio Diligenti and Alfredo Pozzi, *La Brianza in un secolo di storia d'Italia, 1848-1945*, Teti Editore, Milan, 1980).

nastics were «barely covered with scanty vests, like acrobats» and had the impudence to «make a spectacle of themselves during catechism hours». Egidio steadily supported the activities of the Catholic co-operatives of Desio and frequently gave donations to the church. Don Mossolini, in turn, supported the Gavazzi candidates in the local elections. Both Don Mossolini and Egidio encouraged the people to oppose the spreading of socialism. Both these conservative figures, moreover, were against the *non expedit* (the order to abstain from voting) which came from Rome. Egidio took a direct role in local politics, supporting moderate liberal candidates for the Parliament in Rome.

In 1907 he took an active part, along with the Monza financial magnates, in the founding of the Brianza Electric Tramway Company, of which he bought a large part of the shares and became the chairman of the board.

In 1900 it became necessary to extend the apse of the Church of San Bartolomeo into the garden of Egidio's villa. An agreement was reached guaranteeing Egidio and his first heir a tribune by the side of the main altar in exchange for the area donated.



The «Silk Gallery» in the 1881 international exposition, held in Milan. To the right, the E. & P. Gavazzi stand.

*The People's Co-operative Bank of Seregno and District*⁴⁶

The problem of the necessary relationship between the evolution of the credit system and that of industry, in areas which in those years were still considered by many as being bound to perpetuate a presumed agricultural «destiny», was one of Egidio's constant concerns.

He was one of the founders and promoters of the People's Co-operative Bank of Seregno and District (1884), as well as one of the major partners⁴⁷.

⁴⁶ From Francesco Ronchi, *Desio e la Brianza*, Colonna Edizioni, Milan, 1999.

⁴⁷ From Francesco Ronchi, *Desio e la Brianza*, Colonna Edizioni, Milan, 1999: «For several years in Seregno a growing need had been felt for a local bank dedicated to the service of the town's economy.

As in other parts of the country, railway communications had favoured the increase of business activities and the growth of the population.

The Mayor, Cipriano Colli, due to pressure on the part of clients of the Commercial Bank of Monza, had granted this bank the responsibility of tax collection for five years, starting in 1887, but at the same time had kept up communications with Prof. Francesco Viganò for the founding of a people's bank also in Seregno. Colli managed to involve several businessmen from surrounding towns in the initiative, including, in fact, the Mayor of Desio, Egidio Gavazzi.

The People's Bank of Seregno and District was officially established in March 1886, with 64 partners. The first president was Francesco Silva Jr., owner of the largest weaving company in town; Colli took on the difficult office of treasurer, although the director, Eugenio Magrograssi, was personally in charge of the most important operations. The work was carried out in a large room next to the Town Hall, rented for 500 lire per year.

The first Board of Directors was composed of 7 members, which included, as well as Egidio (Vice Chairman), two members who were not from Seregno: Giuseppe Agrati of Meda and Giovanni Sala of Giussano.

The basic characteristic of the charter, drawn up by Prof. Viganò, was the so-called Discount Committee, which accompanied the committees normally present in other companies, such as the Board of Directors, the Board of Auditors and the Board of Arbitrators. This committee had to be nominated by a limited committee chosen by the assembly and formed by as many as 12 members which, in teams of three and in weekly shifts, would be charged with making decisions regarding the acceptance of bills to be discounted, where necessary asking information from the bank staff, who were obliged to reply. This organ, however, never fully came into function, as it was too complex and because many members-clients did not want to make their business known to large numbers of people.

The first real meeting was held only in February 1888, in the presence of 61 members out of 300, gathered together in the committee room of the Town Hall. The main items on the balance sheet for the previous year indicated that the business was mainly focussed on bill discounting, especially regarding short-term bills. Compared with the numerous requests for credit, the

collection of savings deposits was somewhat limited. The main priority became the adequate compensation of the shareholders, so as to attract new ones and encourage those who were already clients of the people's bank to deposit larger amounts of their savings. Even though the company was still in its nascent stages, a rather high dividend was issued: 2.68 lira for each share of 50 lira. Even the auditors showed an enthusiasm which was not entirely justified by the results: «We also have the pleasure of bringing to your attention the development of our Bank in all its branches of operation and especially in that of the discounting of bills of exchange, as the results in this first financial year clearly show.

Although this operation brings the greatest profits, it is also a potential source of loss. For this reason, the Board of Directors and the Discount Committee cannot be praised enough for their great circumspection and wisdom in the administration of discounted negotiable documents and for the zeal they have always shown in the performing of their delicate and often difficult task».

The discord among the leading figures of Seregno favoured the election of Egidio as president. Under his guidance, the new Board of Directors first of all established the obligation for new investors to deposit a small amount above and beyond the nominal value of the share, so as to make the company more stable and avoid the frequent purchase and sale of shares that had occurred in that year. In addition, only four days after the meeting, Egidio dismissed the managing director and replaced him with Luigi Castelli. Lastly, the Board of Directors formed a new agreement with the most influential family of Seregno, electing the elderly Teodoro Silva, brother of Francesco Jr., as vice-president. The most important decision, however, was a Convention with the Bank of Naples, thanks to which this issuing bank also established a presence on the local market. Due to the desire to rapidly increase its investments, the bank, especially during the Magrograssi period, was not very particular about the acceptance of new partners, the granting of loans and credits, and discounting the bills of exchange presented at its counter. Thus we can understand the importance of the item «Minor evaluation of irrecoverable credit» in the balance sheets: 7,500 lira for 1888, and 10,000 lira for the following year.

At the meeting held at the end of February 1889, Egidio revealed another alteration in the charter – that of establishing a maximum limit of shares to be sold throughout the year on the part of new members, which was temporarily set at 10 shares per member, for a total sum of 500 lire. In this way, the Board of Directors reduced the possibility of hostile takeover bids. Nevertheless, tension within the company became increasingly evident with the growing economic crisis and the progressive growth of the company, which now included over 300 people. There were 371 partners in all, an indication of the consolidation of the institution in the local economic context. However, Egidio still had cause for concern, since the contribution of businessmen in the neighbouring towns was minimal, even though this had been one of his aims in accepting the position.

In the meeting of February 1891 it was established that 20 per cent of the assets, usually kept as a reserve, would be used to settle unpaid debts. Egidio would have preferred to reinforce the bank's own means, but at that time it was important to distribute fairly substantial dividends to the investors, many of whom had not become part of the Bank with the intention of doing business, but merely to invest a small amount of capital in a company that was «guaranteed» by the direct commitment of many leading local businessmen. Once the shareholders were satisfied, the Board proposed, and obtained, that new members should not be able to receive more than one share a year; moreover, the compulsory contribution to the Reserve for each newly-issued share was raised to 1.63 lira. 10 per cent of the net profit was, as before, divided among the employees. This was a productive decision, because it made it possible to limit basic salaries while motivating the personnel to increase productivity. In this bank, unlike the two Monza banks, neither administrators nor auditors received commissions.

The February 1893 meeting was very well attended. The final balance of the 1892 financial year registered an overall turnover of approximately 1,377,600 lira; the share capital had reached 300,100 lira; the ordinary reserve was 11,390 lira, while the extraordinary reserve fund had been kept at 4,527 lira; the unpaid credit incurred amounted to only 1,500 lira, meaning that a higher dividend than usual could be offered: 2.5 lira per share, equal to 5 per cent yearly.

In spite of certain slight provocations on the part of some of the members, Egidio succeeded in introducing several important measures. The compulsory contribution for the purchase of new shares was raised to 2.69 lira, and the maximum of those that could be purchased in the course of the year was lowered to one single share. A change was then proposed which would make the Discount Committee answerable to the Board of Directors and no longer to the assembly.

The positive effects relating to the victory over the Commercial Bank of Monza (which had been forced to close down its Seregno branch due to competition from the People's Bank of Seregno and District) were destined to be short-lived, given the difficulties of the economic situation. The small Seregno bank was also badly affected, and consequently the financial statement put before the shareholders in February 1894 presented a very negative picture, as the auditors observed: «Unfortunately, the financial crisis, which has for years been tormenting Italy, is now reaching its peak, causing the collapse of important credit institutes and the persistent fall in the price of all public stocks and shares.»

After a brief analysis of the individual items, the proposal of the Board was agreed upon: to deposit the usual 20 per cent of the assets in the ordinary reserve and assign all the rest (including the 10 per cent destined for the employees) «to the setting up of a Special Reserve Fund for the fluctuation of stocks and shares owned by the Bank, and against possible losses.»

Part of the assembly decided to oppose the management of the Desio-born silk industrialist and the first attacks against the Board of Directors were levelled by second-tier shareholders: «De Molinari, referring to the present crisis which is affecting in particular the credit institutes, considers the Board's proposal to not give dividends unwise...; this would be more harmful than beneficial to credit and to the Bank, also because it would be the third financial year, since the foundation of the Bank, in which dividends are not distributed.

Quirino Fossati does not consider it useful to build up reserves, and believes the measures of prudence on the part of the Board to be excessive; in his opinion, the capitalist shareholder wants to gain interest on the capital he invests in any business, and believes that the fruit of not giving dividends for this year will be to damage the value of the share.»

Egidio was prompt to reply, saying that the proposal of the Board aimed to «give our bank a solid foundation for the present and the future by building a strong reserve to guarantee the company capital, and which might ensure the credit and the trust that is placed in our Institute, covering against possible future losses both regarding stocks and shares and credit; he explained to Mr. Fossati that whoever seeks to gain interest on his own capital must place it in a fruitful deposit, but not invest it in bank or business shares which, unfortunately, are subject to risks inherent in the nature of the business itself.»

When the company was founded, he was elected Vice Chairman and later (on February 23, 1888) Chairman, a position he held until 1901, when he resigned due to political differences with the Seregno businessmen at the time of the elections; as a result there was a 20 per cent drop in the value of the shares and the Bank of Italy withdrew its credit line of 80,000 lira. The first results had been encouraging, so much so that in the meeting for the financial year of 1892 Egidio was able to quote the report of the Board of Directors of the Commercial Bank of Monza for that year, which requested an agreement for the defining of the banks' respective clients and announced the closing of their Seregno branch.

In the same period, the Bank was contributing to the founding of the Gas Company of Seregno, which was set up in 1892, also a co-operative, with a stock capital of 63,000 lira.

During this time, Egidio's collaborators were «Seregno townsman» Francesco Castelli who, besides being the director of the Bank, was (depending on the year) board member or auditor of the Gas Companies of Seregno and Desio, and «Desio townsman» Alessandro Bianchi, director of the silk spinning factory, who performed the same public functions.



Egidio also gave some facts about the value of the shares and bonds owned, from which it emerged that the total loss at the end of December amounted to 6,500 lira compared to the purchase, «taking into account depreciation on the 5 per cent yield.»

At this point, Mr. Ambrogio Paleari, furniture salesman, asked for «explanations as to the losses on bank stocks and shares and, above all, points out the good results obtained in 1893, regarding both the profits gained and the careful compilation of the balance sheet, when relieved of the outstanding bills.»

After thanking the Board for its accomplishments he continued, stating his hopes that «the public stocks and shares, especially the 5 per cent yield, would gain greater value in 1894; he believes, therefore, that the assembly should distribute the profits among the shareholders, not worrying about future eventualities, which in any case would be adjusted in the balance sheets of the following years: for now, the Assembly should be concerned with the situation as of December 31, 1893.»

Egidio remained firm, however; he thanked Paleari «for his kind attention in favour of the Board; he does not share, however, the same rosy views regarding public stocks and shares, especially in view of the recent proposal of the Minister to increase taxes, which has caused and will continue to cause values to fall in the Stock Exchanges.»

He also pointed out that, before making his proposal, «he had sought the advice of experts and bankers, who suggested using caution in compiling the balance sheets, considering the abnormal state of credit in general. He is pleased to refer that the Bank of Italy and the Bank of Naples (which our Bank represents) were satisfied with our financial statement and the proposal made by the Board, and that the Bank of Sicily requested of our Director to be accepted among its correspondents.»

However, an experienced shareholder like Paleari could not be satisfied with these shows of appreciation and intervened once more, pointing out that there already existed a Special Reserve of 19,000 lira, which had been created precisely for possible losses.

At this point, the President ordered the Director, Mr. Castelli, to read out to the shareholders «the status of the item 'Bank Stocks and Shares and Property', with quotation as of December 31, 1893, which showed a loss of 6,312 lira, caused by a drop in the value of the Bank of Naples shares and the 3 per cent Italian Railways bonds; [the other documents] were kept at their purchase price – there remains, however, the problem of their minimal value, which the 1893 Balance Sheet has in any case to allow for.

The Reserve Fund prescribed by law must reach a quarter of the company capital; it may, nevertheless, first be used to make up the losses. If we proceeded now with the distribution of the profits, as Mr. Paleari sustains we should, the result would be as follows: the net income of 18,000 lira would be reduced to 11,500 lira due to the lowered value of the shares; to each share would be assigned a dividend of 1.34 lira (equal to 2.68%), an amount yielding little profit on the share capital. The proposal of the Board, if it takes away the small compensation from the capital invested in shares, will guarantee that the share retains its real value and will put the balance sheet in the right condition to face future eventualities without drawing on the annual profits.»

Paleari then replied that, in his opinion, «greater trust would be won by distributing a dividend, in any case, and that it had been a mistake to not reveal in the financial statement the real value of the devaluated shares.»

One of the Auditors, Mr. Eugenio Rivolta, explained that the final decision regarding the distribution proposal had been made in the Board meeting of January, that is, when the 1893 financial year was already closed; it was for this reason that the amounts had not been updated. «Paleari replied by accusing the Board of excessive caution generated perhaps by a fearful reaction to Stock Exchange scares, which had in a few days demolished the value of all public stocks and shares.»

Egidio, weary of the dispute, reiterated the bank's extraneity to stock market speculations and proposed an open vote on the financial statement, threatening to resign if it was not approved.

His threat had the desired effect – the group of small shareholders supporting Cipriano Colli, on one hand did not particularly like Paleari, whose aim was clearly to create difficulties not only for the Board of Directors but for the bank itself, and on the other hand were aware of the fact that, since the death of Teodoro Silva, relations with the most important industrialist family of Seregno had slackened; for this reason, the 43 members who remained in the meeting after voting on the financial statement elected Colli as vice president.



Egidio Gavazzi (1846-1910) and his wife, Peppina Biella (1849-1933) in an 1875 photo.



Charter of the Cassa Rurale di Desio (1909).

*The Bank of Desio*⁴⁸

Egidio, as the old Mayor, had been partly responsible for the 1909 founding of the Agricultural Bank as the crowning achievement of a series of initiatives directly related to the economic, political and social life of Desio, of which it remained a protagonist for many years⁴⁹.

The credit institutes had their sights basically set on industry. In the large cities, the sectors of iron and steel and mechanics were fast developing, while in the smaller towns it was the textile industry that prevailed. At the same time, however, farming remained of central importance, continuing to represent the livelihood of a good part of the population, as well as a source of profit, either directly or indirectly, for many landowners.

This interest in the rural world was at the roots of the creation, in the small farming communities, of the Agricultural Banks, which granted loans to the farmers of the villages and to their own partners (these latter enjoying more advantageous conditions).

A similar situation was created also in Desio, the centre of local industry, which nevertheless retained strong ties with the farming world.

Desio had long been outside the range of the social and economic initiatives of the Monza organisations, yet here also the growth of a workforce that tended to be increasingly removed from its farming roots stimulated the birth of several Catholic-based co-operatives. In January 1901, by notarised deed drawn up by the notary Arnaboldi, the Co-operative Store for workers and farmers was established in Desio. Apart from several farmers, the founding members were mainly employees of the Egidio & Pio Gavazzi Company. The local clergy were reluctant to support this initiative openly, for fear of losing the favour of the small-scale tradesmen and shopkeepers; however, thanks to the careful guidance of mechanic Enrico Secchi, in 1903 a food store was opened in the main square, Piazza Castello.

⁴⁸ From Mario Pasta, *Quaderni della Brianza*, no. 108, September–October 1996, and from Francesco Ronchi, *Brianza Economica*, various issues, 1990.

⁴⁹ From Francesco Ronchi, *Desio e la Brianza*, Colonna Edizioni, Milan, 1999: «Six years previously, in 1903, the idea of setting up an Agricultural Co-operative in Desio had already taken shape.

A special word should be said about the small agricultural banks that sprung up in the rural towns and villages throughout northern Italy. The first was founded by Leone Wollemborg at Loreggia, in the province of Padua, in 1883. The basic intention of the lay promoters was that of offering a form of social protection that would be more efficient than the Mutual Aid Society, in which fixed shares were paid by working-class associates who were not able to pay large amounts. The agricultural banks, on the other hand, operated also on behalf of third parties, and were able to invest the savings deposited with them freely. They were not born as micro-business banks, since they were not so much concerned with the management of bills of exchange as the collection of savings accumulated by the farmers during «good» years. The social aims of these first attempts are summed up well in an article published in a Treviglio newspaper in 1887: «When, one night last month, a fairly large part of our territory was devastated by hail ... the main concern was for the poor farmers who worked the farms, paying their rent in cash. Where would they find the large amounts of money that had to be paid to the landowners? ... It was precisely on this occasion that some had the idea of setting up an Agricultural Bank ... Last Sunday, over twenty farmers were invited by Mr. Riva Giuseppe ... the structure was explained to them ... they understood the proposal and said they would spread the idea amongst their friends ...».

The success of these initiatives was limited, especially if they were undertaken by local community leaders who were interested in collecting small farmers' savings, more for the purpose of carrying out speculative investments than improving the conditions of the farmers. Greater success in this field, however, was obtained by the Catholics, who saw in this form of basic associationism a way to combat the usury practices that were common in the countryside at that time.

The presence of one or more priests was a guarantee for the farmers, while the lay agricultural banks could only count on the common interest of their members, who were held responsible *in solidum* for the performance of the company and the good name of each member.

Clearly, these elements of mutual control and trust were effective only in very restricted spheres, where the parties involved all knew each other personally and where the potential for growth of the credit system was in any case limited.»

In the same year in Desio there was a fall in industrial production, due mainly to the saturation of the market. The crisis affected especially the products of the Gavazzi company, which was forced to reduce the number of weekly working hours to forty. In the meantime, a group of landowners and tenants, spurred by the steady increase in the price of foodstuffs, decided to establish an agricultural production and work co-operative named *Agraria*⁵⁰.

For several years in Desio the two Catholic-inspired co-operatives had established relations with the Small Credit Bank of Monza, which had a branch in Desio. The mission of this bank was interpreted by its chairman, Alessandro Pennati, more in function of its relations with Egidio than in terms of the stimulating of local economic activities. In Desio the presence of large companies like the Gavazzi company or the National Wool Factory represented an objective obstacle to the growth of small-scale local businesses – there still remained some potential in agriculture, but the Small Credit Bank of Monza was not particularly interested in this sector. Some time later the Socialist building and food co-operative, *The Emancipation*, was founded. 1905 saw the birth of the Farmers' Union among the farmers of Desio, which was associated with the main landowner of the town, Senator Tommaso Tittoni.

In March 1909, after Count Lodovico Taverna was elected to replace Cesare M. Silva as deputy of the constituency of Desio, the assistant of the parish recreation centre, Don Emilio Rovagnati, decided it was time to establish a Catholic Agricultural Bank in Desio as well. Taking part in the project were many members of «The Brotherhood» Mutual Aid Society, the Co-operative Store and the *Agraria* Agricultural Co-operative, several youths from the parish recreation centre and a number of farmers from the neighbouring village of San Carlo, as well as several landowners associated with the Farmers' Union, including Pietro Santambrogio (1861–1936), Count Lodovico Taverna, Alessandro Bianchi, Alessandro Pissavini (1871–1954), agent of Senator Tittoni, and the director of the Egidio & Pio Gavazzi company, Giovanni Biancotti (1875–1936).

The fact that such important businessmen chose to join the group was quite exceptional if we consider that on this occasion also the members adopted a charter that was common to all the Agricultural Banks of the time, regarding the constitution of a company of unlimited liability. Evidently, Don Rovagnati had provided the necessary guarantees. To this priest the bringing together of important figures was an essential point – he counted on being able to convince many savers in Desio to deposit their money with the town's Agricultural Bank.

The initiative was received with enthusiasm by the old parish priest Don Cesare Mossolini and, obviously, his friend and Mayor Egidio Gavazzi, who perhaps represented the *éminence grise* of the enterprise and who was convinced that the birth of a rival bank would urge the Small Credit Bank of Monza to offer better conditions to Desio depositors.

⁵⁰ The first initiative of the Agricultural Co-operative of Desio was to purchase, with a loan of 6,800 lira, a large coal-fuelled threshing machine which, rented out to the farmers, yielded a profit of 1,600 lira in its first season. Another particularly appreciated initiative was the purchase of timber to be re-sold to the farmers, who used it not as firewood but for the construction of handcrafted furniture. This co-operative also took care to conceal its Catholic associations, although it is significant that the meetings were held at the Association of San Siro and San Materno.

Egidio's support made it possible for the Agricultural Bank to increase its turnover and its number of clients within a short time. Many of these latter were employees in his silk factory. The company was officially established by notary Arnaboldi on August 4, 1909.

Among the 39 founding members was another young coadjutor, Don Giovanni Penati, who was elected to the Board of Directors along with four landowners. The Presidency was assigned to Biancotti and the office of Head of the Board of Auditors to landowner Santino Colombo (1871–1926). This latter had already earned the confidence of the Mayor and the parish priest, having previously held the same office in the Privileged Pharmacy. Don Rovagnati was nominated Assistant Priest.

In November, Luigi Gavazzi, Egidio's third son, joined the Agricultural Bank of Desio. Unlike other leading figures of Desio, Luigi did not intend to merely act as representative. For some years he had already been working in the field of chemistry; in 1904 he had demonstrated his independence from the family traditions by marrying Andreina Costa, a former fellow student and the only daughter of Anna Kuliscioff (1854–1925) and the Romagna-born Anarchist *leader* Andrea Costa.

The first months were characterised by a good inflow of deposits and by the arrival of many new members. So many, in fact, that in December Biancotti asked the Board of Directors to close membership to the Agricultural Bank as soon as the number of members reached 100, as he feared the entrance of individuals «with different ideas» might «prevent the good progress of our Bank». The two priests, however, did not agree, arguing that the Agricultural Bank should adhere to the co-operative principle of «open doors»⁵¹.

⁵¹ On November 23 the Board of Directors set the maximum loan allowed to a member at 500 lira; this decision was in line with the policy practised by all the Catholic agricultural banks at this time. The success of the collection (by the end of 1909 the Agricultural Bank had 25,000 lira in deposits, divided among 186 savings booklets) brought with it the problem of investments. Due to a combination of caution in examining applications and the high fee imposed (6%), few loans were guaranteed by bills of exchange, which was intended to be the main operation carried out by the agricultural banks. Much more consistent was the investment of money in the form of current accounts – the Agricultural Bank deposited sums of money with several companies, reaping interest at a clearly higher rate than that offered to the small savers. On March 10, 1910, the first meeting of members of the Agricultural Bank of Desio was held, with no dissent registered regarding the financial statement. Out of a total of 110 shareholders, 75 were present. Several farmers contested the high interest rates imposed on loans (especially after Biancotti defined the maximum amount of 500 lira as «sufficient for the needs of the farming world, but somewhat skimpy for the industries»). The discussion ended with the approval of a motion put forth by Luigi Gavazzi: «The assembly, while approving the maximum loan of 1,000 lira, to be granted for operations of a purely agricultural nature at an interest of 4 per cent, decided to give the Board full authority regarding the lending of larger sums to applicants working in the sectors of industry and commerce, and to establish, each time this type of loan is granted, the rate of interest and the maturity suited to the moral and financial conditions of the applicant.»

Thus Luigi asserted the family influence over the assembly, convincing the majority to lower the interest rate on credit to the farmers, shopkeepers and craftsmen from 6 per cent to 4 per cent, with the possibility also of doubling the amount loaned.

1910 was a very positive year for the Agricultural Bank of Desio, despite the fact that Brianza was still feeling the negative effects of the crisis that was affecting the large textile and mechanical industries. The deposits (part of which were also in current accounts) had reached a total of almost 145,000 lira; bank loans, meanwhile, had increased. The position of chairman of the Agricultural Bank of Desio was maintained firmly by Biancotti, who was fairly flexible towards small savers and artisans but very cautious regarding the farming associations (to the extent of prompting Pissavini and several of the founding members to leave the Agricultural Bank). In September 1910 the chairman turned down a request from the Farmers' Union for a loan of 6,000 lira, despite the guarantee of Board member Santambrogio, and in January 1911 he refused to lower the interest rate of the Farmers' Co-operative current account from 4.5 per cent to 4 per cent: «The Board of this Bank sustains that this is by no means excessive, considering also the fairly prosperous situation of the applicant compared to that of our newly-established company.»

After the assembly of January 16, 1911, however, Biancotti softened his stance somewhat – the encouraging increase in savings deposits did not justify such excessive caution, and the scarce participation of the shareholders was not a positive sign. Lastly, the Board of Directors was confirmed, with the exception of Don Penati. A Papal decree of November 1910, in fact, completely prohibited «priests from holding such offices relating to the management, obligations and relative risks regarding administration,



Image of Egidio Gavazzi on the occasion of his commemoration.

This was the beginning of the «Commercial co-operative general partnership named the Agricultural Bank of Desio».

The founding members, who each paid one lira, were therefore all those of the area.

The charter followed the plan which had been adopted at the end of the 19th Century by this particular type of co-operative credit company, which began with very limited capital. The company dealt with the granting of fiduciary loans exclusively to its own members and had the joint liability of all the members only in case of bankruptcy. Even taking into account the limits of the banking system in Brianza at that time, the choice of a legal formula which was more suited to a poor country village than an industrial town where the branches of the two banks mentioned above were already in operation was a sign of the modest objectives with which the association was born.

A curious story dating back to the origins of the Agricultural Bank confirms its wish to maintain ties with the Desio farming world. The Bank took note of the frequency with which cattle were

such as those of Chairman, Director, Secretary, Treasurer or similar ... All priests holding such offices must give in their notice within four months from the promulgation of this law ... In the future none of the clergy will be allowed to accept or undertake any office of this type without first obtaining special permission from the Apostolic See».

During that year and the next, the Bank made some small donations to local institutions like the Volunteer Fire Brigade and the Green Cross, and also subsidised more markedly confessional initiatives, such as the evening school of «The Brotherhood» Mutual Aid Society. It demonstrated, moreover, a greater interest in associationism, granting loans to the Co-operative Store in Piazza Castello and the Farmers' Co-operative (thus enabling it to purchase a tenement house). In November the Farmers' Union was finally granted the long-awaited loan, after it had lowered its request to 3,000 lira; this amount had already been granted some months earlier to a Farmers' Union that had been set up by the parish priest of Paina and Giussano, Don Ernesto Acquati. Meanwhile, relations with local businessmen were being stepped up, partly through the direct contacts of the chairman and several of the board members; in October 1911, for example, the exchange bills of the large De Capitani Soap Manufacturers of Seregno were discounted, and a credit of 5,000 lira was granted; additionally, 1,000 lira were loaned to the timber wholesale merchants of Seregno, G.B. Vismara.

Interesting statistics regarding Desio in those years emerge from the 1911 census on industrial and artisan activities: 3,608 of the 11,910 inhabitants were employed in industry, one of the highest proportions in Lombardy. The companies registered were 54, but the most important all belonged to the textile sector: 13 companies, with 3,271 workers. The mechanics companies were only three, with 95 workers, and the building contractors were six, with 80 workers. These figures are probably lower than in reality, if we consider that as many as 139 people are shown to be employed in the 28 commercial businesses. The statistics do not, in fact, allow for either temporary workers or youngsters under 12 years old (the minimum legal age); besides this, almost all the furniture craftsmen were still included in the farming category.

One of the signs of the success that the Agricultural Bank of Desio was enjoying was the offer, from the San Giorgio Bank, a new Catholic bank seeking expansion, of 4.5 per cent on the current account deposits; the Board of Directors turned down the offer, because new local investments were being planned. One of these investments proved to be a mistake – this was the support of the building of the Municipal Technical School with a boarding school-college in Desio. This complicated enterprise began in February 1911, when Don Antonio Calloni, a teacher from Monza, came to Desio and succeeded in convincing many of the local leading figures, and was concluded in 1914. The Agricultural Bank of Desio, after having made repeated loans of several thousand lira, following the bankruptcy of Don Calloni, found itself part owner of an old farm, «La Boscaiola», situated in the Milan area. The large school building, constructed by the Schiatti company on a plot of land purchased from Tittoni at a special price, was placed in the care of the Oblati Fathers of Saronno.

The fact that the Board of Directors of the Agricultural Bank of Desio had had misgivings about the advisability of this investment was made clear in 1912 by two small but significant clashes with Mayor Pio Gavazzi, a great supporter of the Municipal Technical School project, which he believed to be a worthy initiative, along the lines that his brother Egidio had followed for many years. In March the Bank turned down the request to assume the responsibility of tax collector, and likewise, in May, that of purchasing for a sum of 20,000 lira an old building in Via Garibaldi, which the Mayor had lent to Don Calloni until the final building was completed.

The Bank remained in the parish recreation centre; Don Rovagnati, meanwhile, received an increase in rent from 100 to 150 lira per year.

For the year 1914 the Bank decided to postpone the distribution of all contributions to the companies and associations because, despite the remarkable turnover, profits were extremely low and the deposits had dropped by over 10 per cent in two years. In addition, president Biancotti exchanged jobs with the head of the Board of Auditors, Santino Colombo, who was more in touch with the problems of agriculture and had fewer dealings with the Gavazzi family.

At the beginning of March 1915 the Egidio & Pio Gavazzi company made known to the Agricultural Bank its intentions to close its account. This was probably an initiative of the director Biancotti – despite the recent bankruptcy of the company managing the Municipal Technical School, he undertook to set up a limited partnership for the purchase, leasing and sale of buildings to be used by associations and Catholic schools, and counted on a sizeable loan from the Agricultural Bank.

President Colombo, however, had established good relations with the «new» Small Credit Bank of Monza, where he intended to deposit the excess; he therefore asked Biancotti (who continued to maintain a prominent role in the Board meetings) to reduce the sum requested.

registered as dying from a serious disease during this period, which, besides killing the animal, meant that none of its parts could be sold, to the great detriment of the farmer and his family. It was the young and dynamic Don Rovagnati, as we have seen earlier, who put forward the proposal which was to arouse great enthusiasm – a small annual deposit made by those who feared that their own cattle would be struck by the disease. Together, these deposits would be used to help the families affected; if no animal was struck by disease an interest could be gained from the total amount.

The initiative was as successful as had been hoped.

The need to protect the farmers from livestock losses was not, of course, the only aim of the founding members of the co-operative.

What was actually established, in fact, was a real bank, as is verified in articles 21 and 22 of the company charter. Through the conditions set down in the deed, the partners sought exclusively to guarantee that the bank would continue to operate only on the local level.

This choice was not coincidental, but aimed specifically to avoid placing the Agricultural Bank in competition with the two ordinary banks already operating in the town – the Savings Bank and the Small Credit Bank of Monza.

The institute was born with the clear purpose of supporting small businessmen, who at the time already had the intention of setting up on their own and who sought the necessary funding from the various notables of the area.

The establishment of the bank was undoubtedly a courageous initiative, since it took place during a slump in the textile industry, which had begun in 1907-1908; many local banks, in fact, had been forced to decrease their loans. The two oldest banks of Monza were taken over by Milanese banking groups; in February 1909 the People's Bank of Vimercate went bankrupt, after losing the much sought-after support of its sister company in Merate. In March some irregularities emerged in the financial statement of the Agricultural Bank of Carate and in July the Agricultural Bank of Cernusco sul Naviglio was closed down by the directors without being able to reimburse all the depositors; both these local banks were run by priests.

The caution exercised by members in the establishment of the company can also be seen in its structure, which is set down in the Memorandum of Association.

First of all, as we have said, there is the presence of two priests – one of them, of course, was responsible for the parish recreation centre, well-known in the town and the promoter of the financial initiative.

Due to the great popularity of the clergy in society at that time, the presence of these two priests lent great importance to the enterprise, «blessing» the venture, and causing the townsfolk to regard the initiative as serious and moral. Concerning which, it should be emphasised that the work of the Catholics took on a special role and significance through the undertaking of many initiatives in different fields, not only that of charity and welfare; the «Catholic» banks often had greater success than their «lay» counterparts.

Secondly, there was the presence of a large number of landowners, including Luigi, who, after

Egidio's unexpected demise in 1910, became the natural successor. Luigi, moreover, represented another confidence-inspiring element – the company being a general partnership, and its partners personally liable, it was the assets of these members that acted as guarantee in dealings with third parties.

Substantially, the Agricultural Bank of Desio presented the typical structural characteristics of most companies formed in the early 1900s:

- a strictly local sphere of operation;
- work directed (at least initially) not at the accumulation of capital but at the mutual benefit of the partners;
- indivisibility of the profits and unsalaried company positions, as a consequence of the previous point;
- unlimited liability of partners.

With regard to these characteristics, in view of the Catholic origins of the initiative, emphasis should be placed on those principles adopted by the partners as the inspiration of their business operations, what would today be known as the «mission». It may be useful to cite a 1904 article published in the periodical *Cooperazione Popolare*: «It is not enough to merely grant a loan, but it must be watched over until it is paid off. For the loan to be granted there must not only be a material guarantee, but the applicant must receive solid benefits, so there must be awareness of how it will be used and it must be adjusted according to requirements set by the practical case itself. The Agricultural Bank must be prepared to meet the genuine needs of the working class and not merely cater to its whims, to further the realisation of its projects and not its luxuries and vices.»

These principles, which were undoubtedly adopted by the Agricultural Bank of Desio, still prove surprisingly valid today⁵².

Then there were years of great expansion and the Bank added to its partners the most prominent businessmen of Desio. Besides the presence of Luigi in the Bank, the Egidio & Pio Gavazzi company itself became its most important client, and the determining factor in its growth.

This was clear from the accounts of the Bank – in one year, the deposits increased more than fourfold, reaching a total of over 117,000 lira, and the partners rose to 126. On the following year, the deposits exceeded a total of 129,000 lira.

⁵² This was a period of considerable growth for the agricultural banks, thanks partly to the necessary integration of the ordinary credit system, of which they proved to be profitable representatives. As they were predominantly set up in smaller towns, in fact, the agricultural banks constituted an important complementary element for the ordinary banks, which were then very much less widespread than today. In addition, thanks to the trend of offering specialised credit according to the various sectors, the farming sector became the main object of the business of the agricultural banks.

The strong ties between the agricultural banks and the ordinary banks is demonstrated by two elements. First of all, several banks were established with the main purpose of financially co-ordinating the agricultural banks with each other and in their relations with the major institutes. Secondly, the most common method of conserving the deposits of clients and partners (while awaiting the most profitable investment) was precisely to deposit them with the ordinary banks.

This was the case also for the Agricultural Bank of Desio, which boasted a deposit at the Desio branch of the Small Credit Bank of Monza.

The 1909 financial statement, in which this deposit is registered, also reveals the first informative data regarding the Bank's «direct collection»: the total amounted to more than 25,000 lira – a considerable sum, especially in view of its recent effective starting date. This «deposited collection», as we may call it, made it possible to register in the same financial report 52 lira ascribable to active interests, against the 39 lira paid to the depositors.

The financial statement referred to above was approved in the first meeting of partners, held in March of the following year.

After some time, Luigi appeared to no longer take such great interest in the credit business, and stopped attending the meetings. He was, in fact, beginning to feel the symptoms of the serious illness that was to lead to his death a few years later.

In the meantime, Santino Colombo took over as chairman of the Bank, replacing Biancotti, who had begun to cultivate work relations with certain up-and-coming businessmen, thus «breaking away» from the Gavazzi family.

This was the period immediately prior to the First World War. The economy was clearly in difficulty, and with it the credit department. Not even the Agricultural Bank of Desio managed to escape the situation; its business underwent a somewhat slack period, although it recovered very quickly thanks to the fact that the bank had become a correspondent of the Italian Discount Bank, on whose Board sat Senator Lodovico, the son of Giuseppe and elder brother of Egidio.

The Bank's business did not suffer any great consequences, and it proved itself capable of overcoming those difficult years of conflict.

In 1915, in fact, an initiative was adopted which had much greater success than would be expected in times of war: savings books with a minimum deposit of 2 lira, which earned the same interest as more consistent deposits⁵³.

Thanks to a more substantial collection and the new diversification of investments, the administrators were able to register, in the financial statement of the same year, a greater profit than those of previous financial years⁵⁴.

The differentiation of investments made in 1915 corresponds to another important event of this period.

The group of partners qualifying as landowners, who had played a fundamental part some years previously in instilling trust in the townsfolk, lost their own central position in the company in favour of leaders of the classes which were rapidly gaining popularity, such as the «industrial middle class» and the «professional middle class».

⁵³ At the same time, the investments to which the Bank was traditionally oriented registered a sharp decrease, since the traditional clientele, represented by small-scale farmers, craftsmen, tradesmen or businessmen, were all called to arms. This caused the Agricultural Bank of Desio to change its investment strategy considerably. It underwrote, in fact, a share of the National Bonds issued in that period and supported vigorously by the Italian Federation of Agricultural Banks. This bond issue, underwritten by many agricultural banks, was used to finance the war efforts of the State.

⁵⁴ Inflation neutralised the positive effects of the recently-raised salaries and threatened to wipe out any real income from the numerous war-time bonds, the issuing of debentures which, for want of a better alternative, had become one of the favourite investments for the agricultural banks. The combative leader of the Desio socialists, Enrico Galbiati, criticised Senator Lodovico Gavazzi for the insistence with which he urged his fellow citizens to buy these bonds. The Italian Discount Bank, of which Lodovico was board member, had a branch in Monza and in February 1916 he proposed the Agricultural Bank of Desio to replace the Small Credit Bank of Monza as its correspondent and as trustee in the event of surplus capital. In those years the Agricultural Bank of Desio, besides making a number of donations in support of parish church initiatives, consolidated its role as a bank with a range of services equalling those of the Savings Bank branches.

As the bank became firmly established in the town it became difficult to avoid carrying out operations in favour of the Town Council administration, where at the time, alongside the elderly Mayor Pio Gavazzi, Vice-Mayor Cesare Scotti and Council Secretary Broffoni had prominent roles. In 1915 the Agricultural Bank granted a mortgage of 25,000 lira, payable in ten weekly instalments; in September 1917 it agreed to open a current account in the name of the Town Council for two years, with a maximum limit of 40,000 lira and an interest rate of 5 percent.

It was partly thanks to this turnover that it became possible (after overcoming the foreseeable reluctance of the landowners, traditionally bound to the farming sector), to carry out the above-mentioned diversification.

This probably represented the starting-point for the steady process of consolidating the company structure which, beginning from the changes in the balancing of assembly groups, was to continue until 1926 when it concluded with the transformation of the company into a joint-stock company and the acquiring by the Gavazzis (Egidio's sons, who were all part of the «Fraterna»⁵⁵) of the majority shares.

The 1918 financial report, which was practically identical to those of the previous years, confirmed that the Agricultural Bank of Desio was capable of withstanding the stormy events of the period⁵⁶.

With the end of the war, the company was faced with new changes.

The main western countries lost control of the exchange rates, and the Italian lira suffered an immediate collapse. One of the consequences of this was an enormous difficulty in procuring foodstuffs.

In bringing about inflation, however, these financial imbalances favoured the formation of new credit institutes, while those already existing, noting a considerable increase in the deposits of their clients, were encouraged to open new branches.

The northern regions of the country were nevertheless showing clear signs of recovery, determined by the activism of its people, and this «new beginning» could not help but be boosted further by the renewed dynamism of the banking system.

As it also prepared to face the market once more, the Agricultural Bank of Desio turned to its traditional investment sector – the farming world, which appeared to have regained enthusiasm and which, according to the company charter, was expected to continue representing the privileged object of the Bank's business.

The Agricultural Bank of Desio relied on the same extremely important element as the rest of the agricultural banks of that period – the trust of its clients.

In the banking system, in fact, as well as the difficulties that many banks had suffered, there was the sensational bankruptcy of the Italian Discount Bank. These elements, together with the dizzy passage of staff from one bank to another that in this short period was made possible, shook the traditional confidence of the banks' own clients. This was a situation, however, which did not touch the agricultural banks in general and the Agricultural Bank of Desio

⁵⁵ See Chapter 10, Giuseppe Gavazzi (1877-1949).

⁵⁶ In February 1918 the administrators of the Agricultural Bank of Desio decided to put pressure on their debtors by requesting the renewal of their bills of exchange: if they had not paid back at least 10 per cent of the amount owed, the period of renewal would be shortened. In July relations with the Italian Discount Bank were further consolidated, to the extent that the corresponding bank was given permission to issue cheques. In September the Agricultural Bank gave its support, for humanitarian reasons, to the initiative of opening a Council Store selling price-controlled foodstuffs, and granted a credit of 50,000 lira, on condition that the Town Council provide precise guarantees. The lack of enthusiasm for this initiative was due in part to the close relations of the Catholic co-operative stores, whose work was highly conditioned by the shortage of foodstuffs, subject as they were to curtailing, and the rationing imposed by the Town Council.

Stock certificate of the Desio Savings & Loan (Cassa Rurale di Depositi e Prestiti).



in particular, inasmuch as they were more closely bound than any of the other banks to the events and the people of the town.

The previously-mentioned rapid evolution of the market and, with it, the banking system, forced the Board of the Bank to take into consideration the new demands which might arise from this situation. In order to be able to make decisions that were not only fair and circumspect but also prompt, therefore, it was necessary to be closer to the market and its changes.

Once more, it was the group of businessmen (necessarily sensitive to the moods of the market) that pointed out this need. This led to the reviving, in the assembly of the members, of contrasts with the group of landowners, who held a somewhat more conservative position.

Those members not belonging to these two groups, effectively defined as «Social-Christians», on realising the importance of their own decision and after having obtained the necessary explanations, decided to support the position of the businessmen.

In thus that the central role of the landowners was finally brought to an end.

It was now almost 1921, a year of great changes. The businessmen believed that in order to operate effectively, the company charter would have to be modified. This change would consist in the creation of a system of limited liability for the members, thus allowing the entrance of new members and, with them, of fresh capital. The company's own capital, whose growth would be made possible by the newly adopted company structure, would act as a guarantee for third parties.

On December 20, 1920, therefore, the assembly made the decision to transform the company into a «joint-stock co-operative», with limited liability. At the same time, the company took on the new name of «Agricultural Deposit and Loan Bank of Desio».

The changes made to the charter echoed what was then the positive discipline controlling joint-stock companies.

Excluding all political connotations, its aim was to handle credit «especially in favour of partners, advancing the money they require as interest-bearing loans ... The means come from the deposits of partners and third parties».

This change to the company charter was intended to represent, in the programmes of the

Bank's new management, the first step towards becoming an ordinary bank. From this point of view it was necessary to immediately increase the range of services offered to the clients, and this necessity drove the negotiations which, in 1922, were to lead to the convention with the Bank of Sicily: the Bank of Desio, taking on the representation of the Sicilian bank, obtained the authorisation to issue bank drafts on its own behalf.

In this way, the Bank extended its own business and, more importantly, established ties with a new bank after the risky relations with the Italian Discount Bank.

It was in these years that the decision was made to bring in an «outside» management team of non-partners, highly qualified and able to run the business professionally.

This proved to be a far-sighted decision; today, in fact, the ordinary and operative management of the Bank of Desio is still handled by «outsiders» who do not own shares.

Before taking a look at the subsequent events, we should first consider the political developments of those years and their consequential and unavoidable influence on the market (especially in terms of agriculture and credit).

In 1922, after the March on Rome, the task of forming a new government fell to the leader of the Fascist party.

This leader assigned to his own assistants the offices of Finance Minister and Minister of the Treasury. Evidently, such a concentration of power allowed the minister to make quick decisions (a characteristic, in fact, which the Fascist government manifested also in other areas, such as those of administrative reform and justice).

With regard to the farming sector, government policies aimed to bring about a radical restructuring of the land credit system. This was intended to happen through the gradual dismantling of the existing system, which hinged on the Catholic initiatives, the co-operatives and the agricultural banks⁵⁷.

⁵⁷ From Francesco Ronchi, *Desio e la Brianza*, Colonna Edizioni, Milan, 1999: «In February 1922 the newly-ordained cardinal of Milan, Achille Ratti (1857-1939) was elected Pope with the name of Pius XI. In honour of the election of a fellow-citizen as Pope, great celebrations were held in Desio, and several charity events were organised by two of his old friends - Pio Gavazzi and the notary Arnaboldi. This happy occasion served to help the townsfolk forget, if only for a short time, the hardships that many of the workers' families found themselves facing. All the co-operative stores had closed the year with what was becoming a chronic deficit: the socialist «Emancipation» (which had been forced to resort to taking out a mortgage, granted by Targetti, the owner of the Wool Factory), the Catholic Store of Piazza Castello and the Farming Co-operative, which drew its profits from agriculture and ironmongery.

The Farming Co-operative («The Farming Family» of the hamlet of San Giuseppe, set up in 1921, was a Catholic association which aimed at helping the farmers of Brianza purchase the land they worked) had attracted a good number of young men returning from the military service (the association had decided to add the word «Free» to its name, as a sign of the «new times»). The fact, however, that the management was still practically the same as the Agricultural Bank (with which relations had somewhat cooled) provoked a certain amount of disappointment among some of the partners. In December 1919 these same partners formed another Catholic co-operative with social aims, named the Pro Desio. This co-operative put forward the proposal of building a large tenement house to accommodate the Catholic associations and the sale and purchase of foodstuffs. Several of the founders held positions of responsibility in the Agricultural Bank, such as Don Giovanni Penati and Alessandro Bianchi. However, the inspiration behind this new association was more markedly political, as was demonstrated by the presence of lawyer Mario Longoni, a leader of the Italian People's Party. One of the main sponsors was Ronzoni, one of the few leading figures independent from the Gavazzi family and the Tittonian Pissavini. The internal divisions of the Catholic world also had some repercussions on the Agricultural Bank of Desio. Bianchi's report on the Congress of the Agricultural Banks (held in Rome in February 1919) had convinced the managers that it would be wise to maintain contact with the Catholic shareholders, and at the same time to use the formula of joint-stock company in the future. The new charter was not approved until the end of 1920, due to stonewalling on the part of old partners, who had repeatedly caused the lack of a quorum by their absence. In the first months of 1921 the company structure underwent

The way chosen for the activating of this project was indirect. It passed, in fact, through unfavourable fiscal measures, the creation of formidable competition based on a re-organised and widespread service of postal savings accounts, and an expert handling of interest rates with the issuing banks (which were controlled by the Government and the Ministry).

This state of affairs seemed not to leave the Agricultural Bank of Desio many prospects. In fact, the Bank's situation had been further aggravated by the cancellation of all issuing activities by the Bank of Sicily (with which the Bank had an agreement) in 1926.

It would have been impossible to face the market and its evolutions in this atmosphere of such furious attacks against the type of company to which the Bank belonged. The ideal solution, therefore, was to dust off the old project of transforming the Bank into an ordinary bank – a project which had been shelved due to the political and economic crises of those years.

considerable change, since a number of Desio farmers left and were replaced by craftsmen and businessmen from the furniture sector, which in the previous two years had gone through a period of great expansion. Even parish priest Don Rovagnati and Biancotti (who were always present at the Agricultural Bank board meetings and were both former members of the real estate company Biancotti & Co.) decided to concentrate on this sector and became members of the Frigerio & Co., a new furniture manufacturing company, with Pissavini as president.

A few months later it became clear that the Agricultural Bank of Desio was also heavily involved in the crisis of the Italian Discount Bank, whose correspondent it was.

Brianza was one of the areas where the effects of this sensational collapse were most dramatically felt. Not only the individual savers but also small banks such as the Agricultural Bank of Verano remained in the dark for many months regarding the percentage of credit that would be reimbursed to them. As a result of this situation, the position of Senator Lodovico Gavazzi grew weaker in Desio. After the death of Egidio, in fact, he had become the most influential member of the family, which had already been struck by the untimely deaths of Luigi and of Riccardo (1881-1919), Pio's son.

Santino Colombo and Biancotti attempted to react to the trickling away of deposits by postponing the planned purchase of a new branch and selling off the old «Boscaiola» farm in Milan. In the meeting held in the first days of March 1922, the «furniture makers», playing on the disappointment of many partners, succeeded in taking over the Agricultural Bank of Desio. Pissavini, named president, had the support of Lissone-born Ferdinando Paleari, Giacomo Tosi (general manager of Frigerio) and notary Antonio Colleoni of Monza (previously a shareholder of the Small Credit Bank of Monza-National Bankers' Union). In the first Board meeting, Tosi criticised the negligence of the staff and the lack of energy of the auditors, and proposed the adoption of a clearer and more rational accounting system (as well as the re-launching of the Bank's business through an agreement with an important bank or, better still, an issuing bank). In June Biancotti, feeling attacked, reacted by persuading his colleagues of the Board of Auditors to stop signing the company deeds. These were very «hot» weeks for the director of the Gavazzi company, engaged in a heavy labour dispute with the Socialists and Catholics of Desio. On July 12, 1922 Tosi and Colleoni, no longer supported by Paleari, while repeating their criticism to the previous administrators, resigned.

Shortly afterwards in Desio there were disturbances provoked by gangs of Fascists trying to force the strikers back to work.

The following Board meeting was held on September 24. After the resignation of Alessandro Pissavini, Santino Colombo was elected president (meanwhile, he had again risen to the top of the Farming Co-operative). The Vice-presidency was assigned to Ferdinando Paleari, while Masolo, on the other hand, was forced to resign as result of his poor accounting. He was replaced by Ernesto Volontè, a lawyer from Milan whom the Agricultural Bank had previously employed to manage the Boscaiola farm accounts. Regarding the check-issuing service, the Bank decided to accept the offer of the Bank of Sicily which, unlike the Bank of Italy, had no other correspondent in Brianza.

The People's Bank of Novara, founded in 1871, intended to profit as much as possible from the disappearance of the Italian Discount Bank, in order to become well-established in Brianza also; it therefore welcomed the proposal by Giuseppe Pezzana to contribute in the setting up of a new local bank in the Carate area. The Bank of Brianza was legally established at the end of March with a capital of 100,000 lira, divided between ten partners (only three tenths of which – the minimum amount allowed by the Business Code – was paid into the Bank of Naples). The most important shareholders were local businessmen, and included Guido Bozzoni (nominated president) and Candido Camagni. On October 22, 1922 the capital had already increased to the amount of one nominal million (of which only half was paid in). A large part of the new shares were in the form of stocks payable to the bearer and the relative amounts were paid (at least officially) directly to the company office.

One of the measures which was welcomed by the middle classes was the anticipated winding-up of the Italian Discount Bank. In March 1923 the government replaced the auditors assigned by the Rome Tribunal to the top management of the National Credit Bank, in which the remaining Italian Discount Bank credit converged, with its own men. The same Judge Santoro (who in 1923 had also sent 23 former members of the Italian Discount Bank Board of Directors to be tried for falsifying financial statements and embezzlement), in the trial which was finally held in 1925 at the High Court, asked that only the head accountant, Angelo Pogliani, be convicted. At the time of the bankruptcy of the Italian Discount Bank, the Milanese accountant sat on the boards of 70 industrial companies and was president of 27, the majority of which were insolvent debtors of the Italian Discount Bank for a total of around 200 million lire».

Back in 1924, in fact, the Assembly had voted to change the company's name to «Bank of Desio», even before making the changes in the company statute.

It was in all probability thanks to this intuition that the company was able to present a positive financial statement on March 26, 1926 for the 1925 fiscal year⁵⁸.

This same assembly, however, decided that they could no longer postpone transforming the bank into the «Bank of Desio Joint-Stock Company», thus achieving a complete company structure and, above all, a univocal share reference.

We may say that, for the Bank of Desio, this moment represented the end of the development stage and the maturation of the company organisation.

However, just as every finish line is also a starting line, it is also true that this moment represented for the Bank an introduction to the «modern» phase of its development, which was to prepare it for today's financial markets.

The year 1926 coincided, therefore, with the final «investiture» of the Gavazzis within the bank as influential members. The capital was raised to half a million lira with the issuing of

⁵⁸ From Francesco Ronchi, *Desio e la Brianza*, Colonna Edizioni, Milan, 1999: «At the beginning of the 1920s the Agricultural Bank of Desio was rapidly changing into an ordinary bank. The moment of greatest influence of the «furniture makers» in the administration of the bank was between 1923 and 1924, when Paleari proposed and obtained the changing of the name to Bank of Desio, while maintaining the form of co-operative.

In the meeting of March 1925, which was attended by 105 partners (some of whom by proxy), the assembly had to face the problems related to the final separation from the old offices in the parish recreation centre and the opening of a new branch in Nova. This initiative was particularly important to the members of the Farming Co-operative who, in the past years, had seen their own financial situation improve, thanks partly to the intervention of Giuseppe Gavazzi, Egidio's son. The «furniture makers», on the other hand, were mainly interested in saving the Frigerio company, which, due to a series of management mistakes (perhaps not totally disinterested), found itself on the brink of bankruptcy and had large debts with the Agricultural Bank. Before voting, Colombo revealed the decision of notary Colleoni to not accept any nominations (by which he managed to hold onto the presidency). The new Board of Directors included also Amilcare Marsili, «furniture maker» of Cantù and partner of Paleari, Luigi Lado, lawyer, Gian Carlo Strocchi, building surveyor (and manager of the Farming Co-operative; in 1917 he had replaced Luigi Gavazzi) and Ernesto Masolo, a friend of Colombo's.

The following year, 1926, saw the final transformation of the Bank of Desio into a joint-stock company. In the meeting of March, Gino Gavazzi (1882-1935), Egidio's son, and his cousin Giulio Gavazzi (1884-1932) joined the Board of Directors in place of Strocchi and Masolo. In May, an increase in company capital was decided on, but the old shareholders were granted a short period of time to decide whether or not to exercise their options to buy; in the meantime, the elderly Colombo had refused to be part of the new Board of Directors and was replaced by the first of the non-elected, Biancotti. The role of president was assigned to Gino Gavazzi, who had previously served for two years as president of the Gas Company of Desio.

The first co-operatives of Desio to suffer the consequences of the Fascist attack were those formed by farmers of the Parravicini, the Giussani and Pansecchi families (tenant farmers on the land of the Belgiojoso family) and those of the Farming family (made up of veterans and Catholics, mainly from the Pelucchi and Mariani families). The first and most important Catholic production co-operative of Desio, the Farming Co-operative, demonstrated the greatest resistance by strengthening relations with the Gavazzi family, which was highly respected by the local Fascists. The main managers of the Farming Co-operative, Santino Colombo, Giancarlo Strocchi (and Giovanni Biancotti), besides being related to the various branches of the Gavazzi family, had held or continued to hold prominent positions in the Bank of Desio, which was now controlled by the Gavazzis.

From the very beginning, Fascism had declared a fight to the death against the co-operatives – not only social-democratic but also Catholic, due to their programme encouraging the spreading popularity of small, privately-owned farms, which had been firmly opposed by the big land-owners and large-scale farmers, who had always supported Mussolini.

Initially, «Fascistisation» began in a mild way, and one of its protagonists was Desio-born accountant Pietro Ghezzi, District Trustee of the National Co-operative Association (he previously served as bank officer of the Bank of Desio from 1922 until April 1925). One of the new initiatives introduced at the same time as the management of the National Co-operative Association was an attempt to distribute seed corn to the partners; the initiative was a cause for alarm for the Farming Co-operative, whose members, in 1926 (in order to avoid interference) had decided to remove the word «Free» and to assign the presidency to Giuseppe Gavazzi.

In Desio in 1925, the Frigerio company was due to be closed down. The company had maintained close relations with the Bank of Desio, even after the unsuccessful attempt of Giacomo Tosi and Alessandro Pissavini, its top managers, to retain control of the bank. The task of winding-down Frigerio (assigned to Tosi and Biancotti) was concluded only in 1929, with a reimbursement to the shareholders of 35 per cent of the subscribed capital.»

7,754 new shares, underwritten for 3,119, while the remaining unsold shares were absorbed by the board members «at their own expense». In the meantime, the bank entered its phase of expansion with the opening of its first branch office in Nova Milanese.

In the second half of the 1920s, Gino Gavazzi had largely left it up to his eldest brother Giuseppe to uphold the prestige and responsibility of being a member of one of the most important families in Desio. When, however, this latter made the decision to transfer his professional interests to the Veneto region, Gino also began to get involved with business initiatives in the Brianza area. One of these was the Nursing Home for Ladies, with branches in Monza and Carate.

In 1926, when the Gavazzis became the major shareholders of the Bank of Desio, Gino accepted the position of chairman; from the beginning he confirmed his confidence in board member Biancotti (who for years had been considered the family's representative in Desio) and vice-director Volontè. Gino's wish to move the Bank of Desio out of the old rooms of the parish recreation centre and into larger offices finally took shape in 1928, with a lease from the future Pius XI Orphanage. This was a choice which confirmed the gradual departure of Monsignor Rovagnati, Parish Priest of Desio, whose participation in the Board meetings had become increasingly sporadic⁵⁹.

After the crisis of 1930–31 the Bank extended its business to Brianza.

On the occasion of the National Bankers' Union crash in 1932, savers withdrew their deposits both from the Bank of Desio and from the branch of the Savings Bank; fortunately,

⁵⁹ In those years, joint manager Camillo Prandoni (appointed at the beginning of 1926 after the resignation of Ghezzi) emphasised the commitment of the Bank of Desio in favour of handicraft trades and small industries, including those outside the town limits. This contributed to the cooling down of relations with the Farming Co-operative (which had by now lost its representatives in the bank). On the other hand, meanwhile, engineer Attilio Pissavini, brother of the administrator of the Tittoni family and of Frigerio, had joined the Board of Directors.

In April 1929, shortly before the shareholders' meeting, the Board of the Bank of Desio, satisfied with the year's performance, voted in favour of a series of donations to charity and a salary increase for Prandoni and Volontè. Not long afterwards, however, the furniture sector suffered a slump. Already in January the manufacturing company Belotti of Barlassina (to which the Bank of Desio had granted an excessively large loan) had gone bankrupt. Shortly afterwards Paleari, in debt with all the banks of the area, chose not to stand again as a candidate for the Board of Directors of the Bank of Desio.

On July 18 Gino informed the Board of his discovery that Prandoni and Volontè, in order to cover up the losses caused by the impending collapse of a small Milanese graphics industrialist, had falsified the accounts and subsequently set up their own company for utilising the industrialist's patents, financing it with a passive open account in the Bank of Desio. On the proposal of the chairman the two were dismissed, and an inspector was nominated to control the bank's operations. The task fell to an honest and competent executive named Angelo Balbiani (former director of the Como branch of Credit). His investigations revealed a worrisome situation – the only positive detail, in fact, was a willingness to work and a loyalty to the company on the part of the staff, and especially the treasurer, Enrico Pirota.

A few days later, Biancotti's resignation was announced. The reason, as set down at the request of Gino, was «the moral unease in which the undersigned finds himself for not having informed the Board of the unlawful way in which he knew the financial statement was being manipulated». In a short time the «furniture makers» had lost all their influence in the bank, after having brought it to the brink of ruin.

Fortunately for the Bank of Desio, on July 29 Gino and Giuseppe Gavazzi (after receiving an accurate picture of the situation) set a series of measures for safeguarding the depositors before the Board of Directors, declaring that they would be willing to personally guarantee some of the main credit; the Board decided that its partners would not receive compensation for that year, while the auditors promised to give back the fee already received. On the day before the next meeting, Pissavini handed in his resignation and the Bank of Italy sent a request for an explanation regarding the accounts situation, which had been presented in October. In April 1931 the Board of Directors (which now included Gaetano Marzorati and Eugenio Panzeri in place of Biancotti and Pissavini) examined a letter from the inspectorial sector of the Bank of Italy and «are pleased to note that the points raised are for the most part unfounded» since «the credit has been divided among several accounts; only that owed to Amilcare Marsili exceeds 1/5 of the company capital. The loans not paid off have been passed on to the outstanding debts; the overdrawn accounts are mostly furnished with guarantees». Nevertheless, the Board followed the request of the Bank of Italy to allot the entire earnings of 1930 (little as they were) to the reserve fund.

The slow work of balancing the accounts was performed by accountant Mario Danesin (1895–1992), successor of the late Balbiani, who had passed away in February of 1930 and with whom Danesin had previously worked for ten years in Como.

however, when the Desio bankers made it clear that the banks were able to reimburse the amounts requested, the panic subsided⁶⁰.

After the death of Gino Gavazzi (1935), the Board of Directors nominated his brother Simone (1878-1963) to replace him. This election, which was dictated more by the desire of certain family members to safeguard their own investments than by a genuine willingness on the part of the chairman to take a personal role in the company, had the effect of slowing down the bank's progress to a certain degree. In particular, the arrival on the Board of Directors of the notary Colleoni (who in the past had been an important figure in real estate speculation) contributed to limiting the autonomy which up until this time the director, Danesin, had enjoyed.

After the departure of Colleoni and Albonico in 1936, which reduced Board of Directors of the Bank of Desio from seven to five members, the role of the Gavazzi family took on greater importance. Evidence that the Bank was growing can also be seen in the special agreements made with other banks, such as the Banco Ambrosiano and the Milanese Agricultural Bank⁶¹.

In 1939, despite the economic lull produced by the difficult international situation, the Bank

⁶⁰ Despite the difficulties of the period, Danesin did not refuse outright to examine the situation in many small companies that found themselves in trouble due to the request of the National Bankers' Union liquidators to recover their overdrafts as soon as possible. At the end of 1932 the director was able to announce to the Board that 20 of the best National Bankers' Union clients, out of the 80 studied, had opened a current account with the Bank of Desio. Danesin also proved himself to be very convincing in urging the clients to reduce their overdrafts with the Bank, at least in part; dissatisfied with the work of the legal advisor (Vannucchi of Milan), in certain cases he personally carried out the task of debt collecting. He was powerless, however, to avoid the serious losses which occurred when Marsili left Cantù, leaving behind him a slew of debts and with his furniture manufacturing company in ruins. In the meeting of February 1933 it was decided that a small dividend of 4% would be distributed to the shareholders. Marzorati, who had been granted a very substantial loan, was replaced by a more prominent figure, the highly respected Bernardo Albonico (who had long been a partner of the Gavazzis in the Drinking Water Company). Marsili, meanwhile, was replaced by Felice Gavazzi (1883-1940), Egidio's fifth son.

The director, Danesin, who gave great attention to the companies that showed potential for growth, without making ideological judgments (to the point of accepting the San Carlo Co-operative of Desio as a client), was at the same time quite wary of real estate investments. In the spring of 1933 Monsignor Rovagnati, interested in purchasing the Trezzi property, failed to obtain an adequate loan and therefore decided to withdraw the sum of 185,000 lira, which had been deposited by the parish church.

In 1933, the effects of the crisis became even more burdensome (in particular for the large banks associated with international finance) due to the crash of the dollar, the major currency of reference for the international trade in raw materials. In order to relieve the tension on the economy, at the end of 1934 the government decided to lower the official discount rate. This allowed several Brianza-based companies to invest in the partial replacement of machinery, but it also caused a drastic reduction in the profit margins of the banks, accentuating the mutual competition. In the first months of 1935, when the official rate had already risen from 3 per cent to 4 per cent, the Bank of Desio imposed on the deposits the maximum amount allowed by the «Interbank Cartel»: 1.5 per cent on current accounts, 2 per cent on ordinary savings accounts, 2.5 per cent on deposit accounts and 3.25 per cent on exchange bill loans.

In March 1934 the Bank of Desio underwent an inspection by an executive from the Milan branch of the Bank of Italy (Riccardo Ventura), who reported that the bank was definitely on the road to recovery. The next milestone in the consolidation of the bank was the opening of a branch in Bovisio (a village which up until this time had no bank), following a request made by a group of businessmen and by the local secretary of the National Fascist Party, Mario Cerati. At the meeting of March 1935 the financial statement presented was less weighed down with outstanding bills, but nevertheless the long-standing shareholders were asked to double the capital, bringing it up to a million. The decision was justified by the forthcoming opening of the Bovisio branch, by the intention to create a new main office, equipped with a safe-deposit box (an idea which the rival National Agricultural Bank was already striving to implement in Desio) and, lastly, by the need to avoid running into legal problems regarding the upper limit for loans (not more than 1/5 of the capital). This increase of capital caused several of the small shareholders to leave. Consequently, Enrico Santambrogio (manager of the Egidio & Pio Gavazzi company) was nominated among the auditors to replace Enrico Secchi.

⁶¹ In the balance sheet of 1938 the «secret reserves» amounted to 238,500 lira; added to the 130,000 lira in «official reserves», the total exceeded 1/3 of the capital. The net assets of the financial year had risen from 43,000 in 1930 to almost 230,000 in 1938, and the personnel insurance fund had also increased notably, especially since it had become possible by law to deduct it from the net income of the financial year.



Stock certificate of the Banco di Desio (1954).

of Desio began the proceedings at the Inspector's Office for the Safeguarding of Savings in Rome for the opening of a branch in Lissone. This was the first operation that Luigi Lado carried out as chairman since he took over in July from Simone Gavazzi, who had been forced to resign for health reasons.

The putting down of roots in the local economy and the already solid relations with the companies related to farming made it possible for the Bank of Desio to «hold its own» even in these difficult years.

In July 1940 Felice Gavazzi died, and was replaced by his nephew Franco. In July 1941 Simone Gavazzi returned to take his seat once more on the Board of Directors, just at the time when the Bank of Desio was seeking to assume the office of treasurer in Bovisio, Mombello and Nova, taking advantage of a recent law.

In 1942 the Bank of Desio joined the newly-founded Central Institute of Banks and Bankers, which was set up with the aim of providing better protection for the category.

In March 1943, to take the place of Giovanni Gavazzi on the Board, the shareholders nominated his cousin, Pietro Gavazzi (son of Luigi), who had just returned from the Russian front.

⁶² On May 9, 1945, «considering how times have evolved», Simone Gavazzi asked that the chairman of the Bank of Desio, Luigi Lado, also take on the office of managing director. At the end of September the Board voted to deposit a large sum at the Central Institute of Banks and Bankers, established by the Italian Bankers' Association to avoid the strong possibility that the Bank of Italy would enforce the obligation of consigning to them, at a minimum rate, the surplus deposits. The only way to get around the problem was to create an increase in capital, in order to re-balance the disproportion between it and the deposits. The great increase in the number of deposits was not in itself an extremely positive sign, as it was a consequence of inflation.

The lack of many types of foodstuffs continued to favour the black market (and frequently rendered ineffective the controlled prices which the authorities attempted to enforce). The very high prices of some foods and clothes contributed to weakening the value of the money. Moreover, the allied troops had introduced in Brianza the now notorious «Am-lire», the money which had been distributed over-abundantly among the occupying troops.

The Minister of the Treasury, Epicarmio Corbino, had not imposed any special measures for reducing the amount of money in circulation, as he was convinced that it could help to revive the economic and productive situation; the left wing parties of the government, on the other hand, had hoped for a firmer stand against the so-called «overprofits of war». The depositing of cash in a secure bank represented for many the only way to not lose their own savings while waiting for the economy to return to a semblance of normality.

By November 30, 1945 the Bank of Desio had decided on an initial increase in capital. As in the past, the major shareholder group declared themselves willing to underwrite any shares left unsold, and for this purpose immediately made available the sum of 3 million lira (which was registered with the «extraordinary reserves»). In May 1946 there was a sharp increase in deposits, from 161 to 183 million.

In the meetings held in March 1947 the Bank of Desio expressed a certain misgiving regarding the pay increase granted to the employees with the new collective agreement, but noted with satisfaction the growth of many productive activities.

On this occasion a dividend of 7 per cent was established; in the second half of the year (shortly after the addition to the Board of a sixth member, Ignazio Lado, son of the chairman) another 10 million increase in capital was decided on.

The progress of the Bank of Desio during the post-war years can be considered average. From the point of view of the deposits collected and the investments made, the business of the bank was superior to that of the other local banks (e.g. the Agricultural and Handicraft Bank), which concentrated mainly on a clientele of craftsmen, but inferior to banks like the People's Bank of Lecco in Belleuno. In 1948 the two most noteworthy events for the Bank of Desio were the request to the Bank of Italy for permission to operate on the market of Lissone and the decision to increase the capital to 20 million.

In mid-1949 the deposits had increased from 732 to 900 million and architect Giuseppe Baslini was assigned to design the new offices – in a large building in Piazza Conciliazione.

The profitable dividend of 1949 represented a boost for a new capital increase, which in 1950 was brought up to 40 million through the paying in of the first 5/10, the new minimum established by law.

In March 1951, the company moved to its new offices; since the results of the previous year had been above expectations, in December a new increase in capital was put into act.

In April of 1952 the Bank of Desio underwent the second inspection in its history. This was carried out by Mario Veneziani (1912 - 1999), who reported only two small irregularities, concerning the percentages of the deposits contributed to the Bank of Italy, and the tendency to operate also outside the authorised markets.

In December Veneziani (to whom the Bank of Italy had offered a promotion which would have obliged him to leave Milan for a certain amount of time) reached an agreement with the Board of Directors of the Bank of Desio, and in January 1953 was nominated vice-chairman).

In March 1945⁶², when it was now clear to all that Mussolini and Hitler had finally been defeated, Danesin was called to join the Board of Directors, while still holding his position as General Manager.

At the end of the War, the Bank participated in the reconstruction of the area and in the

From the point of view of Luigi Lado this represented a good opportunity, in that the executive was well-integrated in the environment of the Bank of Italy Inspector's Office, and could have had a favourable influence regarding the request for the opening of new branches. Danesin was probably less enthusiastic, since he had now been the director of the Bank of Desio for over twenty years and was convinced that the essential requirement for running a local bank was the absolute trust of the clients, and he had expected his future successor to be one of his assistants. In 1953 the competition on the market made it advisable to adjust the rates slightly in favour of the clients, but apart from this the influx of deposits continued and in that year new ten-year agreements were drawn up for the tax collecting services of Nova and Bovisio.

At the beginning of 1954 another increase in capital was decided and the Bank opened a branch in Nova. An indirect sign of the growing pressure of controls on the Bank was the explicit instruction to the director of the branch, formulated by the Board of Directors on May 5, 1954, to keep the loan to the Egidio & Pio Gavazzi company (of which the previous year Board member Pietro Gavazzi had become managing director) at the maximum allowed by law for the six-month period.

In July 1955 the Bank of Desio decided on a further increase of capital and in November the Bank succeeded in obtaining the contract as municipal rates office of Desio (which since 1945 had been granted to a private citizen). In January of the following year, while expressing appreciation for the increase in deposits, the Board of Directors revealed that these were largely time deposits, which gained a greater remuneration and were more heavily taxed.

Following government directives, the Board chose to replace the guarantee for the tax office of Desio (consisting in real estate credit bonds of the Savings Bank at 5 per cent) with a mortgage on its own offices. Over the next years, the high value it was given in an official estimate made it possible to gradually extend this type of reform to other municipal rates offices as well.

In the course of the year the business of the Bank of Desio was extended to Palazzolo, «a village still based on farming». A request was made for authorisation to open new branches in Cinisello and Varedo, while work was in progress on those of Bovisio and Lissone.

Veneziani was nominated Co-director, and later secretary of the Board of Directors; Danesin, however, did not grant him any other privileges. In the customary mid-semester report of 1957 the director commented that «exposure of a certain importance with some clients [was] to be considered altogether temporary». This perhaps referred to the growing difficulties of the Gavazzi company.

In an article published in the company magazine *L'ombrello e la moda* (TN: Umbrellas and fashion), that year an observation was made that «the large factory of Desio for the weaving and dyeing of silk did not certainly constitute an economic measure – quite the opposite! In fact, this «in house» dyeworks had a high cost, since the system used for dyeing, which includes yarn-dyed and cloth-dyed fabrics, is, from a strictly industrial point of view, anything but profitable, while this inner cycle is advantageous, if anything, as an artisan system».

At the beginning of 1958 the administrators of the Bank of Desio revealed with satisfaction an overall increase in deposits of 20.7%, one of the highest for credit banks of that size. Danesin presented a report on the provisions of law no. 949 (July 25, 1952), designed to favour the granting of subsidised loans to members of handicraft associations, which hypothesised an interest rate of 4.5 % for the craftsmen and 2.5% for the state. Although sceptical about the law, he suggested that the sum of 100 million should be allocated for this type of operation, and that it should be widely publicised among the sector associations. In November of the following year, the handicraft associations had advised their members of the offer, but there was little enthusiasm, both because of the excessively high interest rate (which was consequently brought down from 6.75% to 6.5%) and the complexity of relations with the Business Credit Bank of Rome.

In March, after a short illness, chairman Luigi Lado passed away and was succeeded by Pietro Gavazzi, whose place on the Board was taken by Giuseppe Adami (Luigi Lado's son in law).

The changes in the top management of the Bank of Desio convinced Danesin to propose his replacement to the Board (in view of his retirement).

A fair solution was decided on with the hiring of two vice-directors: one was the «insider» Luigi Como, an expert market analyst, evidently proposed by Danesin, while the other was an executive of the Regional Mediocredit of Lombardy, Ambrogio Calenzani, «reluctantly transferred» by Catholic financier Giordano Dell'Amore. In January 1960 the company's power structure was re-defined: Danesin became practically as powerful as the chairman, while Veneziani remained without the authority to «engage, promote, transfer and dismiss sales assistants and employees».

In June Danesin, on the verge of retirement, was nominated chairman of a new restricted Committee for the approving of loans, an office which allowed him to maintain close control on what Veneziani was doing. When this latter finally obtained the nomination of general director, he assured the Board that he would carry on his predecessor's work «with unaltered direction», even though it was clear to all that the growth in volume of business and in the number of employees made it necessary to adopt certain organisational changes. Both Danesin and Veneziani, however, shared the idea of proposing the purchase of Olivetti Bull punch-card machines for the setting up of a data processing centre. One decision which proved fruitful was that of assigning the launching of mechanisation to vice-director Calenzani, who quickly fulfilled his task of teaching the staff and selecting the female employees hired to organise the cards. The last important detail of the year was the increase in capital to 300 million lira.

In the financial report of the Board of Directors to the Bank of Desio shareholders it was pointed out that for some time there had been «a growing decentralisation of companies operating in the nearby city of Milan, who judge it to be advisable and economically expedient to settle in the outskirts of the city». Pertaining to the loans which the director was able to grant without the Committee's approval, a ceiling of 20,000 lira (and 40,000 lira for loans with concrete guarantees) was set.



The main partners of the Brianza Unione at the time of its founding: from the left: Carolina Lado, Marco Gavazzi, Agostino Gavazzi, Ignazio Lado, Ocia Lado, Luigi Gavazzi. Seated, Paolo Gavazzi and Pongo (golden labrador).



Current headquarters of the Banco Desio, in via Rovagnati, in Desio.

1960s, during the economic boom, the number of branches grew, along with the importance of the bank as a point of reference in the boosting of the local economy⁶³. The business expanded, the number of employees grew. On October 10, 1967 the Bank of Brianza, already in operation in Carate Brianza, was taken over, and the Bank of Desio absorbed its branches.

The Bank then changed its name to «Bank of Desio and Brianza», a bank which today serves a large part of Brianza, as well as Milan and the provinces of Varese, Como and Lecco⁶⁴.

In the 1980s the Bank became a «multi-purpose group», forming Brianza Informatics S.p.a., Desio Factoring S.p.a., Desio Leasing

S.p.a., Desio Filiali (a real estate company), Technovalori (for the management of the common fund «Corona Ferrea»), Fiduciaria Banknord (of which other banks owned 20%), GestNord (for the management of the «Nordfondo», «Nordcapital» and «Nordmix» funds), Desio Consulenti (authorised to solicit public savings) and Gavazzi & Scagliarini (insurance brokers).

Also in these years, the largest shareholders of the Bank joined forces to form a new company, the «Brianza Union of Paolo Gavazzi & Co. Sapa». The purpose of this company was to substitute

In October the Bank received the authorisation to open branches in Paina and Meda. In November norms were issued regarding the BOT (Treasury bonds) quota system and the protocols of interbank accounts, and the short, medium and long-term credit system was re-organised according to law.

⁶³ The steady increase of deposits proceeded as follows:

year 1909	25,059.24	lira
year 1910	144,974.32	lira
year 1915	389,687.43	lira
year 1920	835,894.10	lira
year 1925	1,859,096.51	lira
year 1930	3,077,177.35	lira
year 1940	11,994,105.05	lira
year 1945	161,539,147	lira
year 1950	1,183,181,846	lira
year 1955	3,489,646,929	lira
year 1960	10,409,986,676	lira
year 1964	22,788,514,400	lira

Except for the substitution of the deceased Board member Simone Gavazzi (who died in 1963 at the age of 85) with his nephew Giovanni Gavazzi, the life of the Bank of Desio proceeded serenely in those years, without any particular events, even though the 1963-64 crisis did give cause for great concern. Thanks to the meticulous work of Danesin and Veneziani's technical acumen, the increased turnover and the greater influx of savings deposits resulting from the opening of new branches, the bank succeeded in consolidating its position.

In 1965 it was decided that the punch-card data processing centre, now obsolete, would be replaced with an electronic system. In the Board meeting of April 15, 1966, the idea of purchasing shares in the Bank of Brianza of Carate came up for the first time. This extremely confidential negotiation was conducted directly for a few months by Board member Lado (who hoped to gain the support, albeit indirectly, of the Governor of the Bank of Italy). At first, approximately 11 per cent of the parcel of shares were disclosed, and later a quota equal to 90 per cent. A few of the minor members of the Bank of Brianza refused to sell, and so it became necessary to offer a share swap, with an operation that was of little relevance economically but made more complex by the simultaneous incorporation, along with the Bank of Brianza, of the Frova Real Estate company in Cinisello, on whose territory the new branch was to be built.

At the end of 1967, shortly before the approval of the incorporation, the necessary authorisation arrived from the Bank of Italy and Calenzani spent a few weeks studying the trend of the Bank of Brianza accounts, in order to prepare the transfer. The report of this diligent executive contained a few worrying points, especially with regard to a lack of technical skill on the part of the staff, which was fully re-confirmed, and the expenses needed to organise the branches. Taken in perspective, nevertheless, the purchase of a local bank which was well-established in the area, with branches which were decidedly additional with respect to those of the Bank of Desio represented a brand new chapter in the history of the Bank.



Banco Desio branch in via della Posta, Milan.

and reinforce the pre-existing union agreement, thus cementing together the major shareholders in a limited partnership which held (and still holds) an absolute majority of the bank's shares. In the '90s the strategy of the bank changed, and a large number of subsidiary companies deemed no longer necessary were wound up, in accordance with the new legal provisions favouring the formation of «universal banks». The Bank also updated its operations, so as to be able to directly offer the whole range of para-banking services (*factoring*, insurance policies, medium-term mortgages, etc.). In 1995 the Bank of Desio was listed in the Milan Stock Exchange. Today the Bank is a «modern» institute with an age-old tradition, which has remained in touch with its origins and functions as a local bank, capable of offering all the services on the market. The bank owes its success largely to the family which has always supported it from behind the scenes, with discretion but always with clear ideas and precise plans. A family bank from the beginning, it has grown to become a solid, varied, efficient and modern business, a point of reference in Brianza not only on an economic level but also from a social and cultural standpoint⁶⁵.



Pamphlet promoting Desio Leasing, originally specialised in aeronautic leasing.

View of the interior of a branch of the Banco Desio.



⁶⁵ List of branches which, over the years, have been added to the main branch in Via Rovagnati no. 1, Desio (Milan):

1909 - Desio (Milan) Piazza Conciliazione

1926 - Nova Milanese (Milan)

1935 - Bovisio Masciago (Milan)

1947 - Lissone (Milan)

1949 - Cesano Maderno (Milan)

1956 - Palazzolo Milanese (Milan)

1957 - Varedo (Milan)

1960 - Cinisello Balsamo (Milan), Cusano Milanino (Milan)

1963 - Meda (Milan)

1967 - Besana Brianza (Milan), Briosco (Milan), Carate Brianza (Milan), Carugo (Como), Giussano (Milan), Monza (Milan) Via Manzoni, Renate (Milan), Sovico (Milan), Veduggio (Milan), Verano Brianza (Milan) – all from the incorporation of the Bank of Brianza – and Seregno (Milan)

1971 - Novate Milanese (Milan)

Involvement in other banks

Egidio joined the Board of Auditors of the Bank of Italy. He worked first as auditor of the bank, therefore, and later became Censor.

The Gavazzis (together with the Gneccchi, Bozzotti and Weiss-Norsa families) numbered among the prominent clients of the issuing bank.

Egidio was also an important shareholder in the Discount & Silk Bank of Milan⁶⁶, which in 1904 was taken over by the Milanese Banking Society, increasing its capital from 12 to 20 million, and for the occasion changed its name to the Italian Banking Society.

The lumber industry and other industrial initiatives

Egidio invested a great deal of energy also in the lumber industry, as he saw great potential for growth in the sector and foresaw the success which, in fact, Brianza was shortly to gain as the most important furniture manufacturing centre in Italy and throughout Europe.

Egidio also spent some time in the United States (1903–04) to launch a timber trade, accom-

panied by his son Luigi, whom he placed in charge of the business.

He was chairman of the Woodworking Zari Company⁶⁷ and vice-chairman of the Wood Preservation Company and Tar Distillery.

From 1870 to 1873 Egidio participated, together with his brother Carlo, in the founding in Milan of the Joint-Stock Fuel Company, with a share of 21% of the capital (Egidio 160,000 lira, Carlo 50,000 lira) of 1,000,000 lira total.

The company operated in the mining industry and focussed on «the purchase of peat-bogs or other pits and quarries for the mining and selling of fuel».



Zari factory in Bovisio, of which Egidio Gavazzi was President (Civica Raccolta delle Stampe A. Bertarelli, Milan).

1978 - Milano Via Della Posta

1982 - Misinto (Milan), Origgio (Varese)

1986 - Carugate (Milan)

1987 - Legnano (Milan)

1988 - Cantù (Como), Desio (Milan) Via Rovagnati

1989 - Gallarate (Varese)

1990 - Monza (Milan) Corso Milano, Rho (Milan)

1991 - Castellanza (Varese), Cirimido (Como), Cologno Monzese (Milan), Milan Via Faruffini, Saronno (Varese), Sesto San Giovanni (Milan)

1992 - Cadorago (Como)

1995 - Arcore (Milan), Busto Arsizio (Varese), Brusuglio (Milan), Milan Viale Coni Zugna

1996 - Como, Dalmine (Bergamo), Lecco, Milan Via Pergolesi, Monza (Milan) Via Rota, Mozzate (Como), Rescaldina (Milan), Seveso (Milan).

Since 1997 more branches have been opened; today there are over 60 in all.

⁶⁶ The Discount & Silk Bank counted among its shareholders the old dynasties of the silk manufacturers and dealers, including the Gavazzi family. It is not known which of the Gavazzis were part of this bank, but it is certain that Egidio was an important shareholder.

⁶⁷ The industrialist Fermo Zari, Mayor of Bovisio, also joined up as a volunteer to fight in the war of 1866 (other volunteers were Seregno-born Cipriano Colli, Ludovico Trotti Bentivoglio and the explorer Manfredino Camperio (1826–1899)).

This initiative was an attempt on the part of Egidio to find a more rational and profitable way of running his textile company by securing the necessary fuel at a low cost. The company, however, was short-lived, and was wound up in 1875.

On May 5, 1905, together with his sons Luigi, Giovanni (Gino) and Felice, Egidio founded in Milan a limited partnership named Gavazzi Brothers & Co., the object of which was the trade of timber in general and its working. Luigi and Giovanni were managers in the company⁶⁸.

Other offices and business

Egidio was elected in the District of Desio as councillor of the Provincial Council of Milan for twenty years, an office he held until the time of his death (1910). In this context he became first a member of the Financial Committee and later a member of the Board of Auditors.

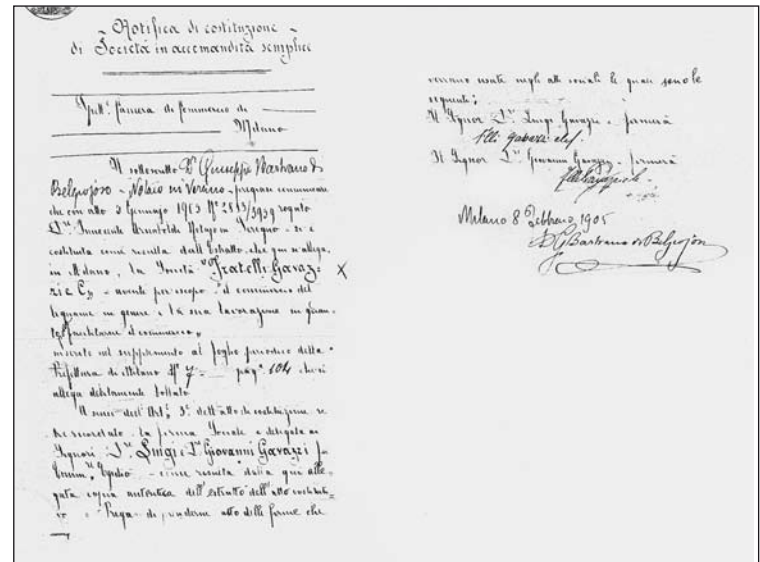
He was a member of the supervisory committee of the Mombello Mental Hospital. He was also in charge of the administration of the Melzo Town Council.

He was auditor for the company Brown & Boveri; founder and chairman of the Brianza Electric Tram Company, which ran a tram service between Monza, Meda and Cantù⁶⁹; board member of the Italian Tecnomasio; chairman of the Executive Committee of the 1905 Exhibition; board member of the Fire Co-operative Society, and a member of charitable institutions.

He supported «The Brotherhood» Mutual Aid Society of Desio both during his lifetime and at his death. He was president of the charitable organisation known as the Congregation of Charity in Desio (he left 30,000 lira to the local hospital for expansion).

In around 1909 his name was listed among a group of proposed senators; his candidature was approved by the Council of Ministers, but was then temporarily put aside due to the Government's obligation to give immediate recognition to the special merits of his nephew, Lodovico Gavazzi, who in fact received the nomination. On March 19, 1905 Egidio was nominated Grand Officer of the Order of the Crown of Italy. Prior to this he had received the honorary title of «Commendatore».

In October 1905 he was the sponsor and prime mover, along with Foreign Minister Tittoni, of the Agricultural Exhibition held in Desio⁷⁰.



Company charter, Fratelli Gavazzi & Co. (1905).

⁶⁸ The official establishment of the company was drawn up by a notary in Verano named Giuseppe Barbiano di Belgiojoso. The capital amounted to 60,000 lire: 45,000 lire for Egidio and 5,000 lire each for the three sons.

⁶⁹ The line was inaugurated after his death, on July 23, 1910, with a plaque and an epigraph in his memory, walled into the front of the factory of Meda. The line still runs between Milan and Desio.

⁷⁰ In which representatives from Seregno, Meda, Carate, Giussano, Paderno Dugnano, Cesano, Bovisio, Cusano, Nova and Varedo took part. Among the prominent figures present were the representative of the constituency, the Honourable Cesare M. Silva, and two important local businessmen, the Honourable Cornaggia of the Gas Company and Lodovico Gavazzi of the Pietro Gavazzi Silk Manufacturers. On this occasion the guest of honour was the Hon. Ranieri, a friend of Tittoni and representative of the Italian Federation of Farmers' Unions, founded in Piacenza in 1892.

He held a seat on the Board of Directors, after first working as a promoter, of the Monza-based newspaper *La Patria*.

He was an influential member of the Monza district Conservative Party and a renowned member of the Monarchist Association.

He supported the Society for the Encouragement of Arts and Trades (SIAM), which in the last 20 years of the 19th Century was sustained by the philanthropy of the Gavazzis and a great number of other contributors (including the Battaglias, Arconatis, Viscontis, Cantonis, Biffis, etc.)⁷¹.

The residences of Egidio

At the time of his marriage (in 1871), Egidio was registered as living in Milan, at n.14 Via Cusani, and later at n.9 Via Meravigli (according to records from 1897), although this may only have been the address given for the census, since his company had its offices here. In actual fact, Egidio purchased and lived in a large house in Via Brera, at nos. 18 and 20⁷². The move to Via Brera took over six months to complete, a drawn-out affair for which his brother-in-law, Vittorio Alfieri, made fun of him.

In Desio, around 1880 Egidio had bought the large Spinelli House, formerly Villa Stampa of Soncino («*La splendida villa o mei ul gran palazz del Sindich e ingegnee: «Egidio di Gavazz»*). *Un multi president, dai sucieta dei tramm, a quell di banch, di seet, del legn e del catramm*»⁷³).



View of the east and south facades of Villa Gavazzi, in via San Pietro, Desio.

Aerial view of the villa and gardens. Below, the «Andreini» villa, inhabited by Andreina Gavazzi Costa Kuliscioff and later passed on to her son Pietro.



⁷¹ The SIAM had contributed financially to the founding of the Milan Polytechnic, the work mainly of Francesco Brioschi.

⁷² For a description of the house see chapter 10, Giuseppe Gavazzi (1877-1949).

⁷³ «The splendid villa, or rather, the great palace of the Mayor and engineer Egidio Gavazzi. President of many companies, from that of the trams to those of banks, silk, wood and tar» (from the captions of the photo of the villa published in *Gh'eva ona volta a Des. Desio: Economia e Storia*, by Luigi Colombo).

Although the villa was arranged with a certain grandeur around a rectangular courtyard, it nevertheless did not conform to the plan which was common in the past. The inner courtyard, for example, was not parallel, but perpendicular to the entrance area facing the road, Via San Pietro, and stretched out to meet the main façade facing south, over the large courtyard with trees that precedes the park, while directly onto this opens the smaller side. The decorative modules of the façade are of late Neo-classic style, with the two tympanums at each end, a central belvedere tower and a wide string-course which encloses the three balconies and emphasises the horizontality.

This villa was originally at number 4 of Via San Pietro; today it corresponds to numbers 14, 16 and 18.

The marriage with Peppina Biella

On March 5, 1871 Egidio, «Catholic, bachelor, engineer, tradesman and landowner», married the noblewoman Giuseppa Maria Francesca (known as Giuseppina or Peppina) Biella, born on November 29, 1849 and living in Via Brera no. 4, (which at that time was no.

1574). She was the daughter of Giovanni Battista⁷⁴ (magistrate, nobleman, «cavaliere» and «commendatore», vice chairman and judge of the Court of Cassation at the Supreme Court of Turin, Grand Officer of the Crown of Italy, Officer of the Order of St. Maurice and St. Lazarus and First Honorary President of the Court of Appeals) and noblewoman Beatrice Corridori.

Witnesses for the bridegroom were Antonio Gavazzi (uncle) and Giuseppe Gavazzi (elder brother).

Giuseppina was patroness of the School Benefits Organisation, Member of the School Watch Committee, school representative⁷⁵ and Director of the Small Donations Society (1889).

Intelligent and cultured, she was of far superior intellectual stature to the other young, well-bred women of her day.

At the age of 16, Peppina wrote a diary in French during a short, few days' holiday she spent with her father on the Lake of Como. Later, at 18, she wrote another account of a



Portrait of Giuseppina Gavazzi Biella (1849-1933) (Uberto Dell'Orto, 1885) oil on canvas, 114 x 78 cm. Private collection.

«The focal points of the portrait... are the face, highlighted by the knowing use of light and shadow, and the hands, whose fingers are tensely entwined... The painting is strikingly realistic, with a sparse and sober spectrum of colours that bespeak a luxury without ostentation and a noble sobriety of emotion» (Franco Monteforte).

⁷⁴ He, in turn, moreover, was the son of the famous judge Felice Biella, who was honoured both by Austria and Italy, and of whom in 1841 an impressive funeral statue was made, which can be seen in the Church of Carmine in Milan, the work of sculptor Francesco Somaini. According to the reliable Milanese historian Alfonso Orombelli, Felice Biella is believed to have been the natural son of Napoleon.

⁷⁵ In this capacity, at the time of the social unrest that characterised the beginning of the century, she was attacked by lawyer Egidio Fossati, of the opposition, who interrupted the lessons, during a school show held in the theatre in his honour.

journey made with her father by train to Venice, for the purpose of expressing their thanks to a certain doctor for having attempted (albeit in vain) to save the life of her eldest brother Carlo, who had been mortally wounded at Custoza in 1866. Her diary describes with great enthusiasm all that she saw on the journey. In Verona she stopped also for a charity ball, and described the ladies' *toilets* as being «all extremely elegant, some also in good taste».

In the train she met several Austrian officers, also on their way to Venice, and spoke with them about the «good old days» of Austrian rule in the Lombardy-Veneto area.

Her granddaughter Piera spoke fondly of Grandma Peppina, remembering her with a characteristic little hat trimmed with feathers. Piera would drive from Milan to Desio, with the image of her grandmother sleeping on the back seat reflected in the rear-view mirror, her little hat slipping over her eyes. Once they arrived in Desio, the old lady would tell her granddaughter: «You drove very well, but too fast» – even though she had slept the whole way⁷⁶. One day, a shop assistant came to the house in Via Brera to deliver something to Giuseppe Gavazzi. His mother Peppina, forgetting she had a son with such a name (who was, it must be said, always away), said: «There is no engineer Giuseppe Gavazzi here, Giuseppe Gavazzi is not an engineer (referring to «Giuseppun») and he lives...». Her grandson Franco asked her: «Grandma, don't you remember your children's names?» (she had, to be fair, given birth to 12 in all).

She was fluent in several foreign languages, which she continued to cultivate until the end of her long life (she died in Milan on March 31, 1933), and when cataracts prevented her from reading she practised with the help of teachers or one of her grandchildren (such as Giuseppina, Giuseppe's daughter).

Funeral monument for Felice Biella, grandfather of Giuseppina Gavazzi Biella (Chiesa del Carmine, Milan).



She studied German and even in her old age (over 80) continued taking lessons. One day her son Giuseppe saw her concentrated on her studies and asked her: «*Ma sent, mamma, cosse fét?*» «*Sont adrée a studià il tedésch*» «*Sent, te gh'ee un gran bon temp de studià il tedésch!*» («*What are you doing, Mother?*») «*I'm studying German.*» «*Well, you really do have a desire to learn!*»), remarked her son, to which she replied: «*Listen, Giuseppe, it's always good to learn at any age!*».

Attractive in her youth, highly cultured and deeply religious, with great respect for the family, Peppina Biella was considered very desirable as a potential wife, so much so that (as she herself enjoyed telling) when Egidio, accompanied by his father Pietro, asked her father for her hand in marriage, the latter replied that he was very honoured but that his daughter had no dowry. Her future father-in-law, using a picturesque plural, replied without hesitation in his customary dialect: «*Nun sposum*

⁷⁶ Before the First World War his *chauffeur* (the term used in those days) was Annibale Malberti, who was to become one of the pillars of Fascism in Desio and the political secretary of the Party. In 1940 he became a manager in the Egidio & Pio Gavazzi factory, and eventually opened a FIAT car dealership.

la tosa, sposum no la dotta!» («We are marrying the girl, we are not marrying the dowry!»).

Indeed, once a part of her new family, Peppina lived up to the good opinion the Gavazzis had of her, and proved to be an exemplary woman in all aspects, demonstrating great qualities as a mother of twelve and capable teacher of her children and grandchildren, and great patience in the face of the suffering and affliction to which she was subjected.

Her openhearted nature won her the affection not only of her family members but also of the many people who she came into contact with, with whom she demonstrated great ability as a leading force, coupled with a refinement worthy of her position.

She was fond of saying that marriage, first and foremost, served to improve oneself.

She was gifted with an intuitive understanding and a liking of young people. She would insist that they address her informally, and knew how to inspire their trust and encourage them to open their hearts to her, and would always find the right words to express her understanding and raise their spirits.

A great example was the way in which she welcomed into the family her daughter-in-law, the daughter of Anna Kuliscioff⁷⁷.

Her young grand-daughters were full of admiration for their grandmother, and placed great value on the sayings that she was fond of repeating, usually in French: «*au jour le jour*» or «*chaque jour suffit sa peine*», «*surtout, pas trop de zèle!*», «*il faut être, pas paraître*» and «*pas toutes les vérités sont bonnes à dire!*».

In her presence it was not admissible to speak certain «truths» about those absent, who could always be sure of her discretion. When giving a negative judgement appeared inevitable, she always tried to make sure it was given in the gentlest way possible. One day, in her parlour, certain lady friends were gossiping about the wife of Antonio Gavazzi, Egidia Ponti, a beautiful and somewhat frivolous woman, who had been indulging in a little «licentiousness». Peppina bluntly commented: «...*già! Perché nun hemm mai provà vess inscà bej!*» («Yes – Because we have never known what it is to be so beautiful!»). With that the ladies were immediately silenced.

She was superior in all things. She always chose interesting subjects when conversing with others, and she held a salon which was beyond all criticism. At home she entertained every Monday during the day and every Tuesday evening. Her acquaintances, relatives and friends knew that on those days and at those times the house in Via Brera was open and they could go and visit. Saturday was reserved for the family lunch. She was extremely capable in entertaining her guests and giving parties.

In Milan the most important entertaining events were those of Giuseppina Gavazzi and Giuseppina Crespi. On the name-day of St. Joseph (San Giuseppe) it was customary to pay a visit to them and for them to visit each other. First Giuseppina Crespi went to Via Brera, and then Giuseppina Gavazzi went to the Crespi home in Corso Venezia (this latter, in fact,

For the birthday of my mother-in-law, Giuseppina Gavazzi Biella

Fifty years today you have completed,
yet you are healthy, active, happy and fast;
You know we love you and want a feast,
for this your kith and kin are here united.

Our heads are full of happiness,
which we'd like to share with you,
but so much joy makes us mute,
though our eyes sparkle with contentedness.

They are an open book to you when
we pray for your well-deserved reward
that Heaven may bless you evermore.

'Tis fifty years you have completed now,
and all your children round you crowd,
with hearty wish for fifty more.

Giuseppe Barbiano di Belgiojoso
Milan, November 29, 1899

⁷⁷ See chapter 11.



Tombstones of Egidio Gavazzi and Giuseppina Gavazzi Biella (Town cemetery, Desio).

being the senior of the two). These two were among the most important and respected ladies of the Milanese society.

Donna Peppina was especially proud of her grandchildren, when they studied with profit and success.

She was praised by all for her fine qualities – she was extremely witty and highly talented, an accomplished musician, lively and good-natured, and profoundly spiritual.

The memory of grandmother Peppina, therefore, remained alive in the hearts of her grandchildren who, after her death, would often exchange memories of her. One of these memories gave a good indication of her mentality, expressing her conviction that one should not take for granted the well-being that comes exclusively from an easy and comfortable life. When the lively children's games and the shouts and laughter of the young people in the garden became too loud, she would chasten them, saying: «Children, don't shout so much, it seems as if only you have the monopoly on happiness! Who knows how many children don't even know what it is to play». Thus she taught them to respect poverty and a childhood of hardships and unhappiness.

The death of Egidio

In 1910 Egidio was struck with pneumonia, and died in Milan within just a few days, on February 12. He was only 63 years old.

It is easy to understand the sense of loss, almost of consternation, that he left behind him when he died.

He was memorialised by many newspapers, including *La Patria*, *Cittadino*, *Giornale di Lecco*, *Corriere della Sera*, *La Perseveranza*, *Il Sole*, *La Sera* and others.

Two funerals were held on February 13, – the first in Milan, which was likened to that of Manzoni, and the second in Desio, where all the industrialists who had known him came to pay their last respects.

In Milan «the procession was so long, and the crowds so great, that the route from Piazza Duomo to Porta Volta was closed to traffic for several hours»⁷⁸.

⁷⁸ From the news of the period (*Corriere della Sera*, February 13, 1910; *La Perseveranza*, February 13, 1910; *Il Sole*, February 13, 1910; *L'Unione*, February 13, 1910; *La Sera*, February 13-14, 1910; *Il Giornale d'Italia*, February 14, 1910; *La Lombardia*, February 15, 1910; *Il Cittadino*, February 17, 1910; *La Patria*, February 18, 1910; *Il Giornale di Lecco*, February 19, 1910; *Il Buon Cuore* – Organo della Società Amici del Bene, Milan, February 19, 1910; *Giulio Targa* – Periodico Educativo, Milan, February 19, 1910; *La Regione Lombarda*, February 20, 1910; *La Beneficenza*, February 1910) and from the obituary: *In memoriam*: «The description of the procession, the wreaths, etc. is quite impressive ... Some of those present were Monsignor Polvara, representing his Eminence Cardinal Ferrari, Prince Gonzaga, Marquis Stanga, Counts Giulini, Lurani, Visconti di Saliceto, Turati, Borromeo and Venino; Baron Bagatti Valsecchi, nobleman Giovanni Uboldi De Capei, senators Pirelli, Gavazzi, Mangilli, Sormani, deputies Carugati, Carmine, Crespi, Taverna, Campi and Degli Occhi; provincial deputies Lovati, Chierichetti, Sperati, Biraghi Lossetti and Alessandro Pennati; provincial councillors Brocca, Giovanni Carones, Riccardo Besana and Count Febo Borromeo; Milan city councillors Agrati, Tarlarini, Moiana and Riccardo Gallone; the entire town council of Desio, Baron Alessandro Ferrari Ardicino de Barzi, Mayor of Nova, the Mayors of Melzo and of many other town councils of the area around Monza, Public Prosecutor the Honourable Lado Manca, Staff colonel Alfieri, parish priests Bigatti, Rolandi, Marazzani, Mossolini, priest Prof. Pietro Stoppani, priest Prof. Pietro Rusconi and priest Prof. Luigi Rocca, and Canon Monsignor Casanova.

The associations and delegations included: Infant Schools Umberto I and Santa Maria Bambina of Desio – representatives of the schools of Via Gentilino, Via Vigevano and Via Brunacci – Pupils' Benevolent Fund representatives of the schools of Via Vigevano – The Derelicts of father Beccaro – the Elementary Schools of Desio – The Poor Deaf-and-dumb of the Countryside – The Mentally Deficient – the Seaside Home for poor scrofolo sufferers – the Charity Home of San Giuseppe – the San Gaetano Institute and Home of Sant' Ambrogio

In Desio thousands of people turned out to pay homage to him, and the wreaths amounted to more than forty⁷⁹.

In 1934 a street in Desio was named after him. We are also told that on February 13, 1928

in Nemus – the Monarchy Association of the Monza Area – the Workers' Mutual Aid Society of Desio – the «Brotherhood» Mutual Aid Society, Desio – the Mutual Aid Association of the Silk Industry, Milan – the Club of San Siro and San Materno, the Parish Recreation Centre and the «Figlie di Maria», Desio – the Infant Schools of Melzo – the Home of Providence – the Nuns of Maria Bambina, Desio – the Silk Association, Milan – the Ophthalmic Institute, Milan – the Hospital of Santa Maria della Stella, Melzo.

Wreaths were presented by: the Provincial Council of Milan – Desio, «to its Mayor» – the Town Council of Melzo – the Municipality of Cusano – the Town Council of Nova – the brothers-in-law and sisters-in-law of the Biella, Morandi, Lado and Alfieri families – the Gneccchi family – the Pirelli family – the Chierichetti family – the Dell'Orto family – the Sampietro family – the Trabatoni family – Cesare and Laura Borgia, Adolfo and Evelina Gavazzi – the Board of Directors of the Egidio & Pio Gavazzi Company – The employees of Milan – The employees of Desio – The employees of Melzo and Sabbioncello – The workers of Desio – The Monarchy Association of the Monza Area and the newspaper *La Patria* of Monza – the Tittoni family – Count Lodovico Taverna «to his friend Egidio Gavazzi» – Carlo Tolla «to his friend Egidio» – the Zari family – Cave and Benoist – Hallet – Ivo Walter – Foschi – Gillet – Gino Modigliani – the Targetti National Wool Factory – the Zari company – the Tramway company of Carate – the management of the Italian Bankers' Society – the Kronprinz company – Brown and Boveri – the Fire and Life Insurance Co-operative – the Association of Italian Silk manufacturers, Como – the Wood Conservation Society and Tar Distilleries – the Gas Company of Desio – the Drinking Water Company of Desio – the Fire Brigade of Desio – the Educational Management and Teachers' Association of Desio – the Elementary Schools of Desio – the Stella Hospital of Melzo – the Desio Club – the Board of Directors of the Italian Banking Society.

The hearse was surrounded by footmen of the Provincial Council, legates, guards, roadmen and hospital staff, and was decorated with wreaths: «The daughters and sons», «The sons-in-law and daughters-in-law», «Your fourteen grandchildren», «Giuseppe, Angela and children», «Pio, Ninetta and children». The coffin was covered with violets, and from it hung ribbons with the writing: «Your Peppina».

The pall-bearers were: the Honourable Pietro Carmine, president of the Provincial Council, Paolo Manusardi, president of the Provincial Delegation, Edoardo Mojana, Senior Councillor of the Milan Town Council, Cesare Scotti, representing the Senior Councillor of the Desio Town Council, Mr. Emprin, Managing Director of the prefecture, representing the Prefect, Giuseppe Sampietro, brother-in-law of the deceased and president of the board of Directors of the Egidio & Pio Gavazzi Company.

Mr. Manusardi was followed by Mr. Francesco Novati, Senior Delegate and Councillor of the Provincial Council of the district of Carate Brianza, Mr. Sampietro was followed by Senator Lodovico Gavazzi, nephew of the deceased, and the Honourable Carmine was followed by the representative of the Board of Desio and Provincial Councillor of Carate, the Honourable Count Ludovico Taverna. Immediately behind the coffin were the sons, daughters, sons-in-law, daughters-in-law, the brother Pio Gavazzi, as well as brothers-in-law and sisters-in-law and his numerous grandchildren and relatives. Lastly followed the many friends and acquaintances of the deceased.

⁷⁹ «The whole of Desio was present, and many people came from the outlying villages, from Monza and from Milan.

In all, over 12,000 people attended the funeral.

The garden and the rooms of the large villa of Egidio were not sufficient to contain the crowds.

One of the rooms of the villa was strictly reserved for mourning, and was decorated with plants, flowers and candles; here the body was placed on show for the public, guarded by firemen in full uniform and employees of the Company, who acted as guards of honour.

The entire town of Desio, greatly moved and in silence, filed past the coffin, kissing the glass behind which the deceased slept the sleep of the blessed.

From Milan hundreds of people arrived by steam tram, by rail or by car – those who had attended the funeral at San Marco and others still, including the Marquis Ferdinando Stanga, Ercole Gneccchi, Antonio Pestalozza, representatives of the local authorities and a large number of relatives.

As well as those from Milan, of whom it would be impossible to have a complete list, there were an infinite number of figures and representatives from the surrounding towns and villages. At around ten o'clock, the coffin was removed from the improvised mortuary chapel on the ground floor of the Gavazzi villa and placed in a richly-decorated hearse, covered with wreaths of fresh flowers, and drawn by four horses, also richly decked-out with mourning decorations. Almost all those present had visited the coffin in the chapel to pay their last respects to the deceased. The coffin was completely covered with violets and decorations, and at the foot of it was draped a large black silk ribbon with the writing «Your Peppina». Around the hearse were four large wreaths with ribbons bearing the inscriptions: «Giuseppe, Angela and children»; «The sons and daughters»; «The sons-in-law and daughters-in-law»; «Pio, Ninetta and children». A fifth wreath bore white ribbons with the inscription: «Your fourteen grandchildren». These were the wreaths from the closest relatives; as well as these there were nine other wreaths in front of the hearse, carried by hand, from other relatives, friends various associations, representatives (of the Town Council of Desio, the Fire Brigade, workers', sports' and industrialists' associations of Desio, schools, and employees and workers from the Egidio & Pio Gavazzi). These were followed by six large horse-drawn wagons, all covered with wreaths, and in front a richly-decorated carriage with a large, magnificent wreath bearing the inscription: «The Tittoni Family».

The procession was arranged as follows: behind the wagons of wreaths was a band of Desio, the infant school, the boys' elementary schools followed by those of the women's, all with their teachers, the men's and women's parish recreation centres and the «Daughters of Mary», the boys in blue-and-white uniforms, the girls wearing white veils; a boarding school run by nuns, the brotherhoods and sisterhoods, the band of the Desio parish recreation centre, numerous priests led by the head priest, and the hearse, around which various notables and relatives acted as pall-bearers. This was followed by a great crowd of people so numerous that the procession extended for over one kilometre. When the procession arrived in the church square it was an impressive sight. As well as the three bands of Desio, that of Cusano also took part.

Inside the enormous church, also sombrely adorned for mourning, stood a rich casket carved in wood, a gift from the Zari family of Bovisio.

The funeral, which was held around the magnificent shrine under the great dome, where the coffin had been placed, ended at around mid-day. The solemn Mass celebrated by the Head Priest was accompanied by the music of the *Schola cantorum* of Desio.



The Gavazzi family tomb, in Desio.

there was in the Board room «a marble plaque in honour of the brother of Mr. Pio Gavazzi, who served as a diligent Council Administrator for many years»⁸⁰. This plaque, the whereabouts of which is unknown today, contained a portrait by sculptor Domenico Bercaglia.

A profile of Egidio

Constantly involved as he was in local politics and economy, Egidio left neither written plans nor books of his memoirs.

Nevertheless, considering how important a figure he was, we have an inkling of his personality from his many works and deeds.

He was an upright and enlightened man, very eloquent and highly intelligent. He took a great interest in cultivating original forms of co-operation between men of different working backgrounds, conditions or character, for the sake of realising concrete objectives such as the construction of the cemetery, the new parish church and the involvement with the co-operatives (gas, water and pharmacy) in Desio.

He constantly put into effect his conservative paternalist politics, both in his factories and in his local activities and initiatives.

The most moving of all, however, were the thousands of voices of the mourners, echoing through the church the Litanies of the Saints, the Miserere and other prayers.

In the same order the coffin was carried to the cemetery.

Those who had not been able to take part in the procession or attend the funeral closed their homes and shops in sign of mourning; the walls were hung with banners declaring «*Local Mourning*», and they came to the windows overlooking the streets along which the procession passed, reciting a prayer of intercession or an exclamation of praise for the qualities of the deceased, as everyone had good memories to call up or exchange with others.

In front of the hearse came the infant and elementary schools and the «Ancilla» College, with the Workers' Society band. These were followed in a long line by the members of the male and female parish recreation centres, the Holy Family, music from the Parish Recreation Centre and the Holy Family of Desio and that of Cusano sul Seveso and, lastly, a great number of chanting priests.

The pall-bearers of the hearse, which was drawn by four horses, were Subprefect of Monza, Mr. Marri, the Representative of the College of Desio, the Honourable Count Lodovico Taverna, the Senior Town Councillor of Desio Mr. Cesare Scotti, Prof. Enrico Cattaneo, general proxy of the Egidio & Pio Gavazzi Company (a loyal assistant of Egidio's for at least forty years), Fermo Zari, the worker Luigi Secchi, who then gave his place for the stretch from the church to the cemetery to another worker named Manzotti. The hearse was surrounded by firemen and guards from the Desio Town Hall, and was followed by the sons and daughters, sons-in-law and daughters-in-law, Egidio's brother Pio, the in-laws, nephews and nieces, relatives, friends and admirers, including General Manzoli, the Honourable Carugati, Alessandro Pennati, Provincial Council representative, the Magistrate of Desio, the Royal School Inspector, Mr. Bucci, Mr. Bonomi, headmaster of the schools of Monza, the Mayors of Cusano sul Seveso, Cesano Maderno, Nova, Giussano, Carate, Masciago, Bovisio and many other local towns, Mr. Ronzoni of Seregno, Mr. Arnaboldi, Mr. Targetti, and the lieutenants of the Carabinieri of Monza and Seregno.

These were followed by the flags of the Monarchy Association of Monza and Surroundings, the workers of the Silk Industry of Milan, the «Brotherhood» Mutual Aid Society, the Desio Workers' and Farmers' Mutual Aid Society, the Gymnastics Association of Seregno, the Veloce Sports' Society and the Sports' Union Association of Desio.

There was even a representative from the Ophthalmic Institute and the Ambrosian Bank of Milan, the Small Credit Bank of Monza and the Tram Company of Brianza.

The procession was followed up by an extremely long line made up of all the workers from the Zari factory and the Gavazzi silk mills and a large crowd of workers and farmers.

At the cemetery, before the body was lowered into the crypt of the family chapel, several people spoke a few words of regret and affection, including the Honourable Count Taverna, Mr. Scotti of the Desio Town Hall, Mr. Cattaneo, representing the employees of Milan and Desio, Mr. Menegazzi for the employees and workers of Melzo and Sabbioncello, the worker Mr. Secchi representing his fellow workers of Desio, Mr. Zappa for the Congregation of Charity and the poor of Desio, Mr. Adolfo Corbetta, Mayor of Giussano, for the Mayors of the District of Carate, Mr. Alessandro Pennati, who brought also the respects of Provincial Delegation of Milan, the Small Credit Bank, of which he was chairman, and the Brianza Society, the Educational Director of the elementary schools on behalf of the teachers and the pupils of the elementary schools of Desio, and nobleman Pietro Lado Manca. These were answered by the nephew of the deceased, Senator Lodovico Gavazzi, in a heartfelt and moving speech».

⁸⁰ The Desio Town Hall History Archives.

Especially in the early months of his management of the Desio Town Council he demonstrated the ability to overcome, in the pursuit of goals which were both concrete and complex (and which could appear, then as now, even ambitious) the strict logic of local pride and policies. Such elements had always characterised the relations between the different towns, but in those times they were often successfully exploited by the major local corporations as alibis to justify their own disengagement with regard to carrying out public works.

At the beginning of the 1880s Egidio's relations with some of the elders of Desio had cooled down, for reasons of a political nature and also for having obliged them to contribute to the construction of the new cemetery. He therefore began to consolidate his ties with the Catholic finance world in Milan and, at the same time, with the industrial middle classes of the nearby town of Seregno.

He foresaw, in fact, an increase in the manufacturing business of this area, where the tracks were currently being laid for the new railway line to Bergamo (known above all for the famous bridge of Paderno, completed in 1889).

Egidio's personality always tended to eclipse those of the men around him, and gave rise to his reputation as being irreplaceable.

A man of action, and endowed with exceptional mental abilities and human qualities, he was considered one of the most prominent figures of the Milanese industrial world.

He played a very important role in the development of the silk trade, and at the time of his death the Egidio & Pio Gavazzi company was first in its field on an international level.

He is said to have made the following comment: «The aristocracy or, more simply, the rich, who in Desio only appeared in the summer time or to collect the rent, were being replaced by a class of small and large industrialists, people who were dedicated to their work and had no interest in the pastimes of Milanese high society.»

Another comment attributed to him, again with reference to the town of Desio which, when Egidio arrived, showed evidence of great poverty, regarded the necessity of «coming to the aid of those in need and providing lucrative work for the young .»

Little by little, in fact, life in Desio became less of a struggle as material and moral well-being increased. New districts began to spring up, so that after ten years the population had practically doubled; the parish church could no longer contain its parishioners and had to be enlarged; in short, Desio had embarked upon the road to progress, and all thanks to the goodwill, initiative and energy of Egidio.

After his death, in one of the many homilies pronounced in his honour, he was described by the representatives of «The Brotherhood» Mutual Aid Society as follows: «This is how we remember him - a slim, elegant and refined figure, confident in gait, manner and presentation; a face which is cheerful, open and honest; eyes that are both kindly and searching, and an unfailing charm.

Such was the charm that radiated from his very distinguished and refined person, with its youthful aura, that one was immediately won by his short words and his smile ...

On seeing him one was reminded of Medieval knights, flawless and fearless, of the sons of



Views of Villa Stampa,
later Villa Gavazzi, in
Desio.

noble Latin blood, champions of all good causes, who took up their sword and risked their lives with the most sceptical indifference, and with the most passionate, unquenchable faith. He worshipped his family with admirable affection.

It is well known how traditional among the Gavazzis was this type of family institution, always well-balanced, compact and harmonious. Indeed, it has now become a time-honoured tradition. And it is no exaggeration to declare what a great advantage it would be for Italy if such families became numerous since, besides bringing about remarkable prosperity and progress, they represent a fine example of public morality and an effective tool in the education of the people.»

It is significant also what the daughter-in-law of Egidio, Andreina (wife of Luigi and daughter of Anna Kuliscioff) wrote in her diary: «February 12, 1918 – The eighth anniversary of the death of Daddy Egidio – a painful and at the same time dear anniversary... Dear and good Daddy Egidio, who welcomed me into his house with a smile and an affection that I will never forget, and who of all others most encouraged me in my new life in unfamiliar surroundings. How much goodness, sweetness and serenity he had in his heart!».

He belonged to a class which possessed both financial solidity and a wealth of traditions and genuine values.

Egidio always emerged victorious from life's battles, thanks to the energy, cheerfulness and peace of mind that he drew from his religious faith and his optimistic view of life, which helped him to overcome all obstacles and sustained him through the most arduous trials.

He shunned all vulgarity; was democratic in his approach to events and always sought the good of those who put their trust in him.

Sincerely religious, he practised the two finest virtues of the Gospels – justice and charity. Egidio's great accumulation of wealth was the result of an ingenious move of applying mechanisation in his weaving industry, thereby reducing labour to a minimum.

He cared a good deal for his workers, who showed their appreciation of his concern by working for him for low wages.

In his relations with the workers as a whole he always referred to Don Mossolini, as a way to emphasise the close ties between civil and religious power, from which there was no escaping. Although they worked for little money, the workers of the weaving factory were always ready to respond to the requests of Don Mossolini, first for the enlargement of the church and then for its frescoes. This was the exchange that religious power demanded of civil power – once it had the approval of the largest local industry, the others were obliged to follow suit.

Egidio's attitude towards the common people was invariably that of a «master», and it was with this attitude that he put together the committee for the treatment of scrofula sufferers, organised the distribution of drinking water to aid the elimination of typhoid, constructed the sewers and improved the roads.

The workers represented an indispensable resource, and therefore he did all he could to win their trust and appreciation. With the help of Don Mossolini he thoroughly opposed Socialism and managed to keep his workers away from it. If he had not succeeded, in fact, it would have meant the end of his authority as master⁸¹. Egidio remained true to the family

traditions which regarded the workers not as subordinates but collaborators. The Italian term *Padrone* (literally, «Master», but also «Owner») comes from the word *padre* (father); indeed, Egidio behaved as a true father to his workers. His enormous company could have been considered a type of extended family, untouched by those conflicts between work and capital that the Socialists of the period held to be the inevitable effect of class struggles but which, in actual fact, proved to be avoidable through a good, strong spirit of brotherhood.

He was proud of the fact that he had never, in all his long career as an industrialist, had the problem of strikes, which were unnecessary thanks to his willingness to accept and fulfil all reasonable demands.

He was highly respected by his workers and the people of Desio proudly considered him their most distinguished representative.

The town's problems regarding drinking water, sewerage and drainage systems, roads, gas, etc. were solved thanks to financial sacrifices on his part, made for the good of the community. The roadways around his factory were improved at his own expense, and this allowed him to deviate the part of Via San Pietro which ran along the front of the factory and thus to create the space necessary to enlarge the factory.

The drainage system was developed at the expense of the town council, although with a contribution from the Gavazzi company – the system, in fact, was indispensable for factory and community alike.

Whenever he found himself in conflict with the parish priest, he took a humble seat. He was president and sponsor of the local gymnastics society, but when Don Mossolini spoke out against the association, Egidio bent to the will of the religious authority.

He was a sincerely good man, amiable, pleasant and intelligent – much more so than his brother Pio.

When he received guests at home in the evening, and at a certain hour wanted to go to bed, he would announce in his characteristic dialect: «*mi a quest'ora chi se fus in ca di alter andaria a casa mia*» («*At this hour, if I were in someone else's house, I'd go home*»).

He was a Catholic, and had a strong authoritarian streak, but at the same time was gifted with great sensitivity and genuine openness on the social level (as long as things fell within his vision of a rigid class distinction)⁸².

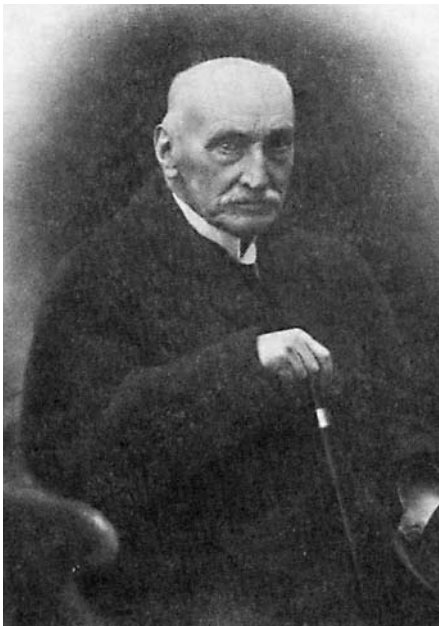
⁸¹ Regarding the situation in the second half of the 19th Century, Massimo Brioschi writes: «The situation in Desio at the end of the century, despite the presence of other factors proposing different models of growth, was characterised by a clear monopoly system: all the organising structures of the town were directly or indirectly in the hands of the Gavazzi family, whose members held all the positions of control, from that of the Mayor to that of head of the vestry-board ...».

⁸² After the fall of Crispi, on the threshold of 1898, it appeared to be crucial to obtain Catholic support for the bloodless Liberal ranks. Discrepancies were sought between Vatican advances and Ambrosian conservatism. The newspaper *La Perseveranza* reported that «for some time we have been talking about the need for a serious Catholic party». And this did not involve exclusively «the usual families of Gneccchi, Sessa, Gavazzi and Dubini» («the flesh and blood of the *Perseveranza*»), as the hardened clericalists demanded, but all the good people who opposed «a rag-tag army on whose flag we read here the word *republic*, there the word *socialism*, and elsewhere the word *anarchy!*».

In 1898, the *Consorteria* revealed its position with a sensational collection in favour of the armed forces which, after suffering no losses in the famous riots with the intervention of General Bava Beccaris, were roaming disheartened around the streets and squares of Milan. Many members of the aristocracy entered the lists: Jacini, Stanga, Greppi, Melzi, Belgiojoso, D'Adda, Barbò, Gonzaga, Litta

After Egidio, relations with the Catholics and their organisations were not always smooth. On May 23rd, 1951, in fact, the newspaper *Il Popolo* was to blame the Gavazzis for the fact that, since the death of Egidio, Desio (where the family had its main factories) had «remained poor» because they had «brought no wealth to the town apart from the women's salaries.» Constantly and independently active, he dedicated a good part of his energy to cultivating relations with Milanese financial circles, while being careful at the same time not to neglect his responsibilities as Board member of two companies which were strategically important to his own – the Gas Company and the Drinking Water Company.

Pio Gavazzi (1848-1927)
and his wife Caterina
Alemani (1851-1929).



His third son, Luigi, was elected to replace Egidio as Chairman of the Electric Tramway Company, as well as joining the Board of Directors of the Agricultural Bank which, in a commemoration ceremony, praised Egidio as a «supporter and benefactor».

PIO GAVAZZI (1848-1927)

He was born in Milan on February 21, 1848 (he died in Desio on September 16, 1927) and baptised in the Parish Church of San Tomaso. His godfather was uncle Antonio Gavazzi.

Pio grew up to become a civil engineer, and earned the title of «Commendatore». When he was still a student, he left university to enlist with his brother Egidio in the regiment of the Hussars in Piacenza, and went to fight in 1866 for national independence.

He ran the Egidio & Pio Gavazzi silk manufacturing company, which bore his name.

He was town councillor, as well as vestryman in the Church of Santa Maria alla Porta, member of the Association of Silk Industrialists and Tradesmen in Italy and of the «Pro Army». On March 10, 1912 he was awarded the title of «Lord of work», for his activities in industry and in the textile sector. On August 5, 1871 he married Caterina (Ninetta) Alemani (b. in Milan on 22.1.1851, d. on 29.12.1929), the daughter of Antonio Alemani and Emilia Brambilla. Ninetta was a member of the Italian Dante Society.

Mayor of Desio

After the death of his elder brother Egidio (1910), Pio took his place as Mayor of Desio (a position he held until 1921).

As Mayor, therefore, Pio had to manage the extremely difficult period of the First World War.

«The solemn hour» of the country's entrance into the war was hailed by Pio at the opening of a Town Council meeting and the Council, aroused by the words of the Mayor, applauded with great enthusiasm.



Modignani, De Capitani, Visconti di Modrone, Durini, Soragna, DalVerme, Brivio and many others, along with, surprisingly, several of the strictest Catholics, including Duke Scotti, the Luranis and the Orombellis. Others included members of the families of Vigoni, Bellinzaghi, Gnechi and Gavazzi ...lastly, Emilio De Marchi, Giuseppe Verdi, Emilio Gola and many artistic, professional and financial figures, e.g. Otto Joel, Federico Weil and Giuseppe Toeplitz. Crowning all these were Cardinal Ferrari and Don Achille Ratti. This was to be the last great parade of the Lombardy *Consorteria* and its supporters. With the coming of the new century, in fact, came a parting of ways. Some chose retirement, while for others the 19th century plan of national hegemony took on new forms and had also unexpected results in the sculpting of a modern, liberal and Christian country shaped by the great Count of Cavour.

Not long afterwards, however, the first wounded soldiers began to arrive in Desio. As the war progressed, each Town Council meeting began by remembering the fallen «on the field of honour», «for the glory of the country». All were horrified by the new names that were constantly added to the list of the dead as the number of lives lost continued to grow, making the propaganda of the opposition increasingly convincing.

It was during wartime that the Red Cross hospital was closed down, to the great discontent of the townsfolk, as the hospital also housed the wounded of Desio and the neighbouring towns.

In the hospital there was also a mail service, which organised the sending of packages to the prisoners-of-war. It was rumoured that the closing-down of the hospital was due to the struggle between the «Gavazzians» and the «Tittonians»

(December 5, 1916). The «Tittonians» were led by «Cavaliere» Pissavini, administrator of the family of Senator Tittoni, and the «Gavazzians» by town clerk Broffoni. Don Erminio, the parish priest, was indicated as the «Gavazzian electioneer». The closing down of the hospital was considered a victory for the latter.

In 1917, until the end of May Pio was absent from the Town Council administration because of his poor health. «In the meantime», accused the opposition papers, «he joins the various committees and conferences attended by the Americans and the French, and runs to take his Mayor's seat in the church when funeral services are being held».

During the war Enrico Galbiati, head of the Desio Socialists, president of the Emancipation co-operative, sub-editor of the newspaper *La Brianza* and town councillor, launched a stream of accusations against the Gavazzi family, declaring that there were «draft-dodgers» among them, and against Don Rovagnati for having favoured the deduction of 30 centesimi from the pay of the Gavazzi company workers to give to the families of the recalled reservists, due to the inadequacy of the Soldier Support Committee.

After the war, in 1919, Desio was also hit by the great economic and unemployment crisis. A work commission was therefore set up and the unemployed were offered the work of digging and tilling the land. The leading figures of the community and the Town Council administration also offered jobs repairing roads to the three hundred or so local unemployed workers.

The Secretariat of the people began his work under the authority of the Mayor, Pio Gavazzi who, naturally, left the responsibility to the parish priest, Don Erminio Rovagnati.

After Pio was appointed Mayor of Desio, this office became the prerogative first of his brother Egidio for a few decades and subsequently of his sons Giulio, Carlo and Antonio, until the end of the Second World War.

Other activities

A deed for the «Transfer of the Silk Factory» of Cernusco sul Naviglio, dated 1883, gives the heading: «silk mill and annexes for the winding stockpile and spinning works – management



Flag of the township of Desio.



Two views of Pio Gavazzi's home in Piazza Castello, Milan.

Southern façade of Villa Gavazzi, in via Matteotti, Desio.



lodgings – general and special facilities – furniture and equipment – the whole constituting the Silk Mill situated in the Municipality of Cernusco sul Naviglio – district of Gorgonzola and surroundings and Province of Milan ... owned by Mr. Pio Gavazzi of the Pietro Gavazzi Company». The Gavazzis owned mulberry plantations and silkworms in Veneto. One day, the local man in charge sent a note (which was to be passed all around the Egidio & Pio Gavazzi company and the family) announcing: «Dear Sir, I regret to inform you that the horsemen are all dead» (the silkworms in the larva stage were known as *cavalièr*, or «horsemen»).

Along the same lines as Egidio, Pio promoted the Municipal Technical School with boarding college in Desio (established in 1911). This school was financed directly by private citizens for the creation of works to be used both by themselves and the community, for which the Town Council Administration itself did not have sufficient funds. Pio, with a share of 10,000 lira, was the major underwriter.

In 1913 an increase in capital was made so that the work could be completed. Giuseppina Biella, the widow of Egidio, contributed 3,000 lira, and Pio's wife 2,000.

In 1915 the limited partnership Biancotti & Co. was founded for the leasing and selling of real estate for the Catholic associations and schools. The major subscribers of capital (53,000 lira of the 113,000 assigned) were Pio and parish priest Don Rovagnati, with 25,000 lira each.

In 1921 Senator Lodovico and Mayor Pio were the untiring promoters of a celebration committee and a pilgrimage to Rome to pay homage to Desio-born Monsignor Achille Ratti, newly nominated Cardinal Archbishop of Milan. The same commitment and enthusiasm they invested in the organisation of ceremonies and events was further magnified when in February of 1922 Cardinal Ratti became Pope Pius XI.

Pio funded the construction an Old People's Home, annexed to the Desio Hospital, which was named «Pio and Ninetta Gavazzi».

The villa in Desio

Pio lived in Milan, at n. 5 Piazza Castello, and in his magnificent villa in Desio, in Via Bovisasca (today n. 10, via Matteotti). This villa, which was built in the late 17th Century, was owned at the beginning of the 18th Century by sugar manufacturer Luigi Bonomi. It was subsequently passed down to his Cereda heirs and finally purchased by Pio in 1880, who restored the villa to its original splendour. Likewise, the large garden took on (in 1898) the landscaped appearance that was fashionable for the period, with its varied scenery of woodlands, lawns, fountains, lakes, scattered thickets, hills, etc. The general proportions of the villa, with its beautiful, triple-arched portico supported by twin pillars, reflect the passage from Baroque to late-Baroque – the central part raised in correspondence with the portico, the slightly-rounded flat decorative mouldings around

the windows, the square courtyard which is open only on the portico side.

In 1922 the villa was re-furnished in occasion of a reception held in honour of Pope Pius XI. The villa was sold by the descendants of Pio in 1951⁸³. Today it is the seat of the Banca Popolare di Bergamo.

*The Egidio & Pio Gavazzi Company:
its policy struggles and decline*

At the beginning of the war, Pio had granted an increase in salary of 15 per cent to his weavers, but the pay increase was not in proportion with the rising cost of living. The workers (all women) from 12 to 17 years old – classified as «under-age» – who worked for 10 hours a day, received 60 centesimi. Bread cost 50 centesimi per kilo.

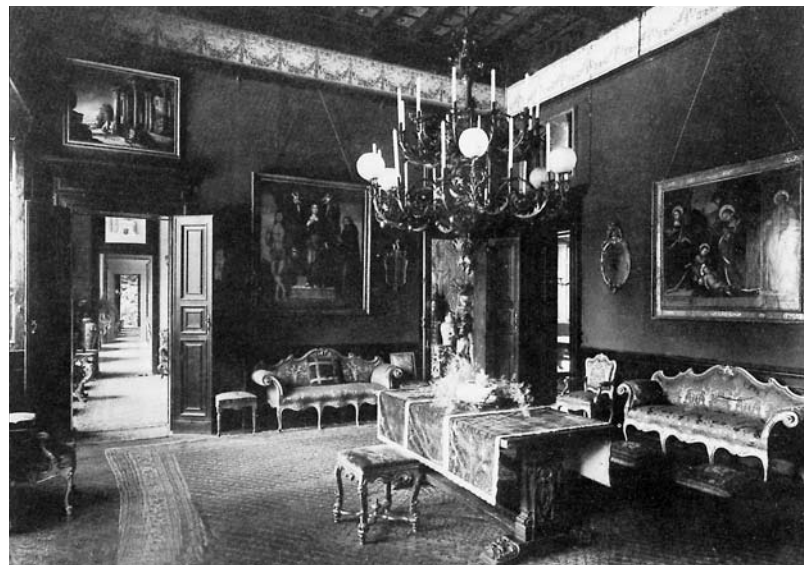
During the war Pio, now old and tired, had become close to the «Milanese» branch of the family, whose leading member at that time was Senator Lodovico. At the beginning of the 1920s, meanwhile, the Desio branch had regained control of its main company, that of silk weaving, thanks to Giulio Gavazzi (Pio's eldest son).

After the death of Egidio (1910) the change of management did not initially affect the growth of the Egidio & Pio Gavazzi company, which, at the onset of the First World War, counted as many as 1,800 power looms. Nevertheless, the

post-war crisis and the social unrest that accompanied it weighed heavily on the company: from 1919 to 1922, in fact, there were bitter clashes, especially with the Catholic unions.

On August 24, 1919 a joint strike was held, involving the Egidio & Pio Gavazzi company, and the whole town, in large public demonstrations.

In November of 1919 the political elections were won by the Socialist party. The leftist newspaper *La Brianza* recorded the episode as follows: «Desio can now be called red territory. The working class of the workshops and the fields taught a hard lesson to the Gavazzian and clericalist clique, which considered themselves the undisputed and indisputable lords of Desio. The people have passed judgement on the «Gavazzian» and «Targettian» fanatical patriots».



Villa Gavazzi in via Matteotti, Desio: the central hall with the original decor in Imperial style (above) and the corner hall, with the «enfilade» of the doors as they were until a few decades ago (below).

⁸³ «La villa Pio Gavazz, notissim cunsigliier socio dell'Egidio e anca lü ingegnier, sucessur de st'ultim... e fortunàa perché la vist l'Italia vinc'; e a Des ul Papa e ul Re» («The villa of Pio Gavazzi, well-known company director and partner of Egidio, like whom an engineer and of whom the successor... is fortunate because he has seen Italy victorious; and in Desio the Pope and the King»); caption of the photo of Pio's villa, published in *Gh'eva ona volta a Des. Desio: Economia e Storia* («Once Upon a Time in Desio – Desio: Economy and History»), by Luigi Colombo.

The Town Council administration, at the end of the year 1919, was taken over by a Prefectorial Commissioner. The political struggles became increasingly bitter; at the Egidio & Pio Gavazzi works, it was forbidden to sing *The Red Flag* while *The White Flag* was being sung.

In 1921 the economic crisis worsened and unemployment grew. The Egidio & Pio Gavazzi silk manufacturing company, which employed 3,000 workers, reduced the workdays from four to two per week. The population of Desio had decreased between 1911 and 1921 by almost 500 out of 11,000 inhabitants and this was partly the fault of the local industrialists, who blocked the setting up of other industries.

Summing up the situation, an article from the newspaper *Il Popolo* of May 23rd, 1951, written by Francesco Briatico and entitled *Targetti, Tittoni, Gavazzi*, wrote: «Half a century of industrial

and agricultural Paternalism has hindered the growth of the town and the forming of an independent ruling class ... The town has suffered above all from the monopoly of three important families – the Gavazzis, the Targettis and the Tittonis. The first two are textile manufacturers, and the third is a landowning family ... Three lines of senators that brought to Desio the plague of industrialism and land exploitation, without taking the trouble to improve and enrich the environment in which the workers settled ... This is why Desio has remained poor – because the Gavazzis, owners of the Drinking Water Company, the Bank and, until recently, the Gas Company ... have brought no wealth to the town apart from the women's salaries.»

In 1922 the economic situation was still serious for the textile industries, and the Egidio & Pio Gavazzi found itself having to attempt to lower the wages in order to keep work going. However, the white unions immediately stirred up the workers by writing, «What is happening? What

we are witnessing in these days in the Egidio & Pio Gavazzi company is truly incredible – assistants and politicians' aides who force workers, under masked threats of closing down, to sign not even they themselves know what. It is rumoured that in a meeting the Director, Mr. Biancotti, indicated that in order to continue working it would be necessary to lower wages, just now when the cost of living is on the increase.»

Salaries were, in fact, lowered, resulting in a general protest strike, to which the company responded with a factory lock-out. Over 2,000 workers lost their jobs.

Thus began a series of strikes and protests in Desio, which led to the intervention of Fascist squads from Milan. Several groups of farmhouses belonging to the Gavazzi family, meanwhile, were burned down.

The Gavazzis then requested the Fascist political group to leave Desio, with the promise that work would begin again; after this, things gradually returned to normal.

The social normalisation established by Fascism did not, however, ease the fate of the company which, between 1926 and 1938, suffered seven years of heavy financial losses. Once again, in the second post-war period – despite subsequent drastic shake-ups that reduced the number



The Milan offices of the Egidio & Pio Gavazzi company, at n. 48, Corso Magenta.

of looms in 1970 to less than 300 and the workers to little more than 200 – the Egidio & Pio Gavazzi company lived in a situation of chronic crisis (with as many as 14 years of losses, from 1952 to 1971). Not even the election in 1971 of a valid and conscientious businessman like Pietro (b. in Desio in 1913, d. in Milan in 1983) as chairman was able to halt the decline of the company, which was finally to close down in 1992.

The Egidio & Pio Gavazzi company had received visits from Prince Charles, heir to the throne of Rumania (1924), a mission from the Argentinian Government (1925) and from the School of Higher Commercial Studies of Zagreb.

The Gavazzi family and Pope Pius XI⁸⁴

The childhood home of the Pope, in Desio, dates back to the end of the 18th Century. It was subsequently transformed into a weaving factory and purchased in the following century by the Gavazzis.

The father of Pope Pius XI, Francesco Ratti (originally from Rogeno), was the director of the Gavazzi silk factory and lived with his wife Teresa Galli in several rooms belonging to the same company, on the first floor of the central part of the building. On May 31, 1857, in one of these rooms (on the corner of the present-day Via Pio XI and the present-day Via Olmetto), was born Ambrogio Damiano Achille Ratti⁸⁵.

Young Ratti, the last of four children, received his first year of education at the elementary school in Via Portichetto, in Desio, and then continued his studies in Asso under the guidance of his uncle, Don Damiano Ratti, who was parish priest and rural dean of the Valassina area. In 1920 the building underwent its first transformation, in that it was enlarged and joined onto the apse of the oratory of Sant'Agata and Santa Maria, due to a need for space on the part of the Agricultural Deposit and Loan Bank (founded in 1909), later the Bank of Desio, which had its premises there.

As Mayor of Desio, Pio Gavazzi, on hearing of Ratti's ordination as bishop, in the Town Council meeting of June 10, 1919 emphasised «the prestige which has been brought to our town and which will certainly grow, considering the rare virtues and special merits of the distinguished Monsignore...».



The house where Pope Pius XI was born, in Desio; interior courtyard.

⁸⁴ Franco Cajani, *Pio XI e il suo tempo. Atti del Convegno – Desio 10/12 febbraio 2000*, GR Edizioni, Besana Brianza, 2000.

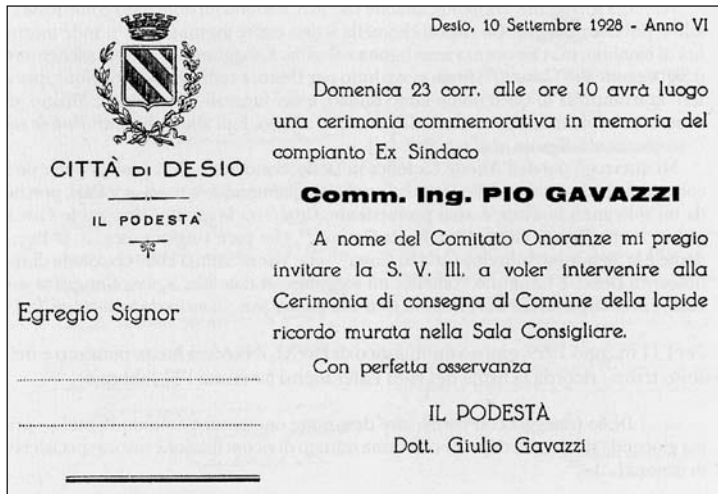
⁸⁵ In the meantime, Giuseppe Scalfi was elected as Mayor and it was he who, on August 12, 1921, extended official congratulations to the newly-ordained Archbishop of Milan.

On February 6, 1922 Cardinal Achille Ratti was elected Pope Pius XI. The Town Council of Desio was present at the coronation in Rome on February 12, and during the council meeting of February 26 homage was paid to the man who «with the assignment of the highest ecclesiastical office brings great honour to his native land».

On September 22, 1922 Pius XI received, in a «private and extremely cordial audience», the parish priest Don Rovagnati, his friend, notary Innocente Arnoboldi, Pio Gavazzi, and Cramer's wife and nieces. This audience was followed by the formal donation of his childhood home (with deed drawn up by notary Arnoboldi on December 30, 1922) on the part of the Egidio & Pio Gavazzi Company to the newly-established charitable institution in Desio, the «Pius XI Orphanage».



Pius XI, Pope from 1922 to 1939.



Invitation to the memorial ceremony held in 1928 in honour of Pio Gavazzi.



The house where Achille Ratti was born, in Desio.

The social unrest stirred up by the political elections of May 1921 was still continuing when news reached Desio of the nomination of Monsignor Ratti as Cardinal Archbishop of Milan. A celebration committee was immediately formed, and included Senator Lodovico Gavazzi and the Mayor, Pio Gavazzi. This committee organised a pilgrimage to Rome to honour the new archbishop.

In 1922, with the election of Pope Pius XI, the Gavazzi family donated the building complex to the Pope who, however, accepted it on the condition that it should accommodate a charitable institution and, specifically, be used to receive orphans of both sexes, with preference towards those from Desio. The Pius XI Orphanage, founded in 1925 after the donation of the building, remained in operation until 1971 when, no longer fulfilling its

statutory purpose, it was closed down.

«... The donation made to the newly-established charitable organisation with the previously-expressed approval of His Holiness Pius XI in the memorable audience of last September 22th is accepted by the Committee, which undertakes to promote and activate the legal constitution of the new organisation, composed by the following persons: Nobleman «Cavalier» Fermo Ratti, Monsignore «Cavalier» Erminio Rovagnati, «Cavaliere» Antonio Gavazzi, Mr. Simone Gavazzi. These confirm to the notary the task which in the above-mentioned memorable Audience His Holiness was pleased to confer on him, of compiling the Charter of the newly-founded Charitable Institution ...».

For the honour of the distinguished citizen and of his home town the idea arose of decorating the Desio Town Hall standard with a coat of arms chosen by Pius XI. In answer to the request by the Mayor, the Valet and Special Secretary of the Pope, Carlo Confalonieri, wrote from the Vatican on May 1st, 1923, saying: «...I wasted no time in setting before the Holy Father the petition sent by yourself in the name of the Committee for the Standard to the Desio Town Hall, with the aim of obtaining the desired honour of decorating the same standard with the Coat of Arms of His Holiness, the glory of this troubled Earth.

The Holy Father was moved by the thoughtfulness of his fellow-citizens and, wishing to give them yet another token of His special benevolence, he has deigned to grant the requested permission, and I am pleased to inform Your Excellency that you may feel free to proceed accordingly. I send my congratulations to you and the whole town of Desio for this new token of the August Predilection of the Pope, and take this opportunity to pay Your Excellency my respects ...»

Since back in 1907, Egidio had foreseen that «our town is going to become a city». Subsequently, in 1911, Mayor Pio had spoken with the Prefect about obtaining the status of a city. So it was that finally, in 1924, Desio officially became a city, and the news was jubilantly publicised on posters throughout the town.

Egidio's original idea of Desio being declared a city was obviously greatly encouraged by the nomination of Monsignor Ratti as Pope. The Town Council naturally relied on the influence

of the Pope and of the President of the Senate, Desio-born Tommaso Tittoni.

Before the arrival of the decree of Victor Emanuel III, dated March 20, 1924, the Vatican City cardinal secretary of State, Pietro Gasparri, sent a telegraph to parish priest Don Rovagnati on February 14, thanking him for his best wishes, and announcing the Pope's support: «August Pontiff particularly grateful for very welcome wishes from native town rightfully exultant as worthy of status of Italian City with fatherly affection blesses prospects of Citizens and wishes with Protection of Heaven increasingly bright future ...».

In 1925, on the occasion of Holy Year, the parishioners of Desio made a pilgrimage to Rome and were received, on October 30, by the Holy Father who was undoubtedly pleased to recall his origins and early life in Brianza.

Relations between the Gavazzi family and the Pope continued even after the death of Pio (1927).

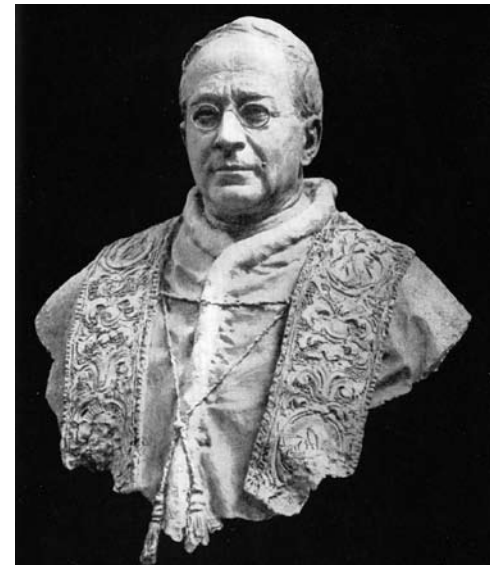
His son Giulio (1884–1932) was elected Mayor in 1926, taking his father's place.

Parish priest Don Rovagnati gave this account of the audience with the Pope in 1927: «He was smiling, happy, as amiable as ever; ... and immediately he enquired after the health of the people of Desio. I answered that last summer we had a high infant death rate, but that now the general health was excellent and flourishing. Then I added:

«Last September 'Commendator' Pio Gavazzi died; it was a great loss for Desio, and everyone, without distinction, wept for the death of such a good man, and at the funeral all Desio and all Milan paid homage to him with solemn manifestations of respect and love».

He then told me: «Take my condolences to his wife and his children».

He then enquired about the Catholic Action group in Desio. I am pleased, I answered, to be able to tell you truthfully that the section of Catholic women, even though it is still at the beginning, having been founded only a year ago, is very promising. The members, or rather,



Bust of Pope Pious XI.



Monument to Pious XI, by the sculptor Albert Dressler (1930), in Piazza Conciliazione, Desio.



High relief by Albert Dressler showing the signing of the Lateran Pacts, February 11, 1929.

the Council members, include also Giuseppina Biella Gavazzi, who appears to be greatly rejuvenated; and the President is Miss Andreina Gavazzi Costa, whom Your Holiness had occasion to meet in Desio. And the August pontiff replied: «to all, to Mrs. Giuseppina Gavazzi and particularly to the President, take a special blessing, for her children also». One of the first deeds of Giulio Gavazzi as Mayor was that of communicating on July 30, 1926 to the Cardinal Archbishop of Milan, Eugenio Tosi, the resolution of the City Council «relating to the proposal of erecting in Desio, the city where His Holiness Pope Pius XI was born, a grand monument commemorating to its descendants the Great Man». Having receiving the approval of the Vatican, and taking on himself the expense of the entire work, Giulio issued a notice printed on May 6, 1929, saying: «The Podestà of Desio, «Commendator» Giulio Gavazzi,

has returned from Rome with the important news that he has obtained from the Vatican and from the Royal Government the authorisation to donate to the main square of the city a grand monument in honour of Desio's most distinguished son, His Holiness Pius XI, the Supreme Pontiff of Christianity.

The monument, which will cost many millions, will be erected on a base of marble; in the centre will be the bronze figure of Pius XI seated on the Gestatorial Chair with around him four allegorical figures, also in bronze, representing the Cardinal Virtues - *Prudence, Justice, Strength* and *Temperance*.

This monument, the construction of which will begin shortly, has already been paid in full by the said Podestà.

On display for the public, both in the City Hall and in the Parish Church, will be photographs of the new work of art that will soon enrich the city»⁸⁶.

The bronze statues were the work of sculptor Albert Dressler, who has also created other noteworthy representations⁸⁷.

The monument carries the date «1930 year VIII E F» (E.F. = «Era Fascista»- Fascist Era) and

Flag of the Desio town band.



⁸⁶ It is said that when a commission of Desio citizens asked the Pope for permission to erect the monument, Pius XI, after expressing thanks for the idea which honoured more the Pontiff than the fellow-citizen, added: «A monument costs money, how can such a large sum be found?». The Podestà of Desio smiled and answered: «Your Holiness should not worry – the monument has already been paid for», and this he was able to affirm with certainty, since he himself, Giulio Gavazzi, had paid for it.

⁸⁷ On the sides of the base in ghiandone stone, from Canzo, there are four alto-rilievi, also in bronze, one of which reserved for the dedication and the other three bearing the most outstanding dates relating to the pontificate of Pius XI - February 12, 1922: the blessing of the Loggia of San Pietro; February 11, 1929: the signing of the treaty of Laterano; May 12, 1924: the meeting of His Majesty Victor Emanuel III with His Holiness Pius XI.

The monument was unveiled in June of 1930.

The paperwork for the donation of the monument to the city of Desio was completed by Antonio Gavazzi (Giulio's brother) as testamental heir, with a letter dated April 5, 1933 addressed to the new Podestà Carlo Gavazzi, another of Giulio's brothers. Relations with the Vatican then continued through Antonio, who became Podestà of Desio after the death of his brother.

In 1939 Pope Ratti died and Antonio, as Mayor of Desio, laid the foundations for committing to «everlasting memory» the figure of Pope Pius XI by establishing the Visitors' Office, of which he also became president, with the aim of organising special exhibitions to attract tourists to come and visit the birthplace of the Pontiff, his monument, the Basilica where he was baptised, etc.

the phrases: «Iulius Gavazzi Donavit» and «Albertus Dressler Sculpsit».

Below is an article on the monument, signed M. Mo and published in the newspaper *Corriere della Sera* on February 27, 2001: *Below the Pope There is Still the Duce*. «The Lictorian fasces are gone, but the face of the Duce is still there, in full view, on the base of the statue of Pius XI in Conciliation Square. The monument, which stands right in the heart of the city, in the shadow of the Basilica of San Siro and San Materno, is one of the last in Italy with an undamaged bas-relief portrait of Benito Mussolini. The Duce is depicted signing the Lateran Treaty, one of the most important chapters in the pontificate of Pope Ratti. «After April 25th», explains historian Massimo Brioschi, «the partisans tore the fasces from the hands of one of the statues, but they paid no attention to the effigy of the dictator».

Neither, it seems, do the citizens of Desio today, who in many cases are not even aware that they have a Pope among their illustrious fellow townsmen of the past. The monument itself, moreover, is given very little care and attention.

A few years ago someone suggested that the statue be moved to the courtyard of the house where Pope Ratti was born, which had been transformed into a museum. The idea was immediately and vehemently rejected, however, by the local people (and the parish priest).

The large statue of the Pope sitting on his throne, nevertheless, is not liked by everyone».

According to *vox populi* the first to complain about the statue was actually Pope Pius XI himself, who voiced several doubts about the monument, which was one of the few bronzes sculpted while he was still alive. It had been commissioned in 1929 by the Gavazzi family (one of the wealthiest in the town and owner of several important weaving mills) to Alto Adige sculptor Albert Dressler, ten years before Pope Ratti left the papal throne. According to local legend, the Brianza-born Pope, after seeing the statue, turned to the Podestà of Desio, also a member of the Gavazzi family, and asked, rather unregally, «Did you really have to go and get a *tugnùn*?» *Tugnùn* in the local dialect meant «German», to which the Podestà replied bluntly, «He was offering the lowest price».

Details of the high relief of the monument to Pious XI, by Albert Dressler: Pope Pious XI blesses the faithful in St. Peter's square on February 12, 1922 (left), and King Victor Emmanuel III meeting with Pope Pious XI, May 12, 1924 (right).



