

Geelong & District Insolvency Competition

November 2009

Insolvent: Charles ARNOLD

Submitted by

Carol Hendriksen and Margaret Haywood

Charles Arnold of Anakie – Insolvent

Charles Arnold was born/christened in 1836 in St Ippollitis, Hertfordshire, UK. Emma Mary Campbell, his wife, was born / christened in 1831 in St Albans, Hertfordshire, UK¹. Charles and Emma married in December 1856 at Weston, Hertfordshire, UK, before coming to Australia.² St. Ippollitis, St Albans and Weston were neighbouring villages.

They arrived in Australia, Melbourne, in 1857.³ After arrival they spent 4 years in Bonoodara (also spelt Boonoodara). This area is now known as Camberwell and Hawthorn. This is where the first two children were born.

1] Clara, 1st. born in 1857 and died in 1859.

2] Harry Charles, also called Henry Charles, born in 1859.

Land in the Anakie area became available in 1855. Anakie was situated at the base of 3 hills – 'the Anakies'. Gold was officially discovered nearby, at Steiglitz, in 1855. The first school, No. 21, in the area commenced 1861. The first school teacher was John Gleeson. Later, 1877, this school was upgraded and became school No. 910. Various religious schools also came, between 1856 and 1859, and went. Care should be taken not to confuse Anakie in Victoria with Anakie in Queensland. Durdidwarrah is an area north west of Anakie, on the northern edge of the Brisbane Ranges and northern edge of the Upper Skenes Creek Reservoir.⁴

Charles then leased land in the area of Balliang, near Anakie, in 1861 from Simon F Staughton. Staughton is a well known name in the Anakie area even today.

The other children, -

- 3] Rosa born in 1861,
- 4] Clara 2nd. born in 1863 ,
- 5] Francis Benjamin born in 1864,
- 6] Eliza born in 1865,
- 7] Albert Edward born in 1867,
- 8] Emily born in 1868,
- 9] William born in 1870 ,
- 10] George born in 1871,
- 11] Mary Kate born in 1874, and
- 12] Joseph born in 1875.

These ten children were born in Anakie or Steiglitz. This probably reflected where the midwife was located not where the family were living at the time.

Background to the farm.

The land, originally 74 acres, was in Balliang in the parish of Lara. It was in the electoral district of Sth Grant-Anakie. The land had an annual rates value of 25 pound and the rates amounted to 1 pound per year to 1869 and then the rates changed to 1 pound 5 shillings per year. The rates were paid to the Shire of Corio. In some years the rates were in arrears but were paid up to date by the next year.⁵ Charles did not appear on the rates records from 1878 onwards in the Corio Shire. In 1877 he leased an extra 26 acres of land making total of 100 acres leased for 3 years, till 1880, at a total rental of 40 pound per year. Charles had hoped that farming extra land he would increase his income and thereby reduce his outstanding and more recent debts. But

this failed and he was unable to increase his farming output / produce or his income⁶

By 1878 Charles owed money to a number of businesses and individual persons from around the areas Geelong, Bacchus Marsh and Benalla, as well as in his local area of Anakie.

Here is a list of those he that he owed money to⁷, including the amount and the time frame.

1] G Wood of Bacchus Marsh 400 pound for goods and cash owed since February 1871. This was Charles' largest and most long standing debt.

2] Humble and Nicholson, iron mongers of Geelong, 100 pound for machinery purchased in December 1874 /1875

3] G A Marshall, of Bacchus Marsh, 20 pound for work done. Owed from 23rd December 1877 to January 1878.

4] George Taylor, saddler of Bacchus Marsh, 10 pound for goods and work done. Owed since 20th December 1877.

5] Patrick O'Hagan, also of Bacchus Marsh, 10 pound for work done. Owed from 20th December 1876.

6] Mrs Tanner, housekeeper of Bacchus Marsh, 5 pound for work done. Owed from 23rd December 1877.

7] William Longmore, labourer of Anakie, 12 pound for work done. Owed from February 8th 1878.

8] John Parlson, labourer of Anakie, 9 pound for work done. Owed from February 1878.

9] Patrick Mullens, farmer of Benalla, 11 pound & 18 shillings for goods.

Owed from January 16th 1875.

10] Charles Park, farmer of Anakie, 12 pound for labour. Owed fom July 1877.

11] W Branch, butcher of Geelong, 2 pound. Owed from December 1877.

12] Sylvio Simmon, farmer of Anakie, 13 pound for goods. Owed from December 1877.

13] S F Staughton, sheep farmer of Anakie, 90 pound for rent. Owed from Febuary 1st 1878. Charles broke his lease for the land and therefore owed for the full three years.

14] John Patterson, labourer of Anakie, 8 pound for work done. Owed from December 1877- January 1878 .

15] Mr Gray, farmer of Anakie, 23 pound for work done. Owed from January 8th 1878.

16] Henry Charles Arnold, farm labourer of Anakie, 9 pound for wages. This is propably his son also known as Harry. Time frame not given.

The total being 718 pound 18 shillings. Even up to a month or two before insolvency he was still running up debts to lots of business and people.

According to the insolvency court Charles' assets consisted of 100 acres of land under lease at 40 pound per year – current value of lease is 50 pound and his personal property consisted of

1] 370 pounds worth of barley,

2] 2 horses worth 60 pound,

3] 1 reaping machine worth 20 pounds,

4] 1 horse dray worth 12 pounds,

5] 1 double furrow plough worth 10 pounds,
6] 1 single furrow plough worth 6 pounds,
7] 1 set furrows worth 2 pounds,
8] 1 piece of machinery secured under bill of sale worth 100 pounds,
9] and a small quantity of household furniture worth about 10 pounds. His assets totalled 500 pounds.

His estate was sequestrated and a general meeting of creditors held at The Supreme Court House Geelong on 5th March 1878⁸. This court case was held under the insolvency act of 1871. Charles said that he was unable to meet his costs because of insufficient returns on outlays in farming and failure of crops. Charles also says that the problems started to occur in 1871⁹.

Charles said that he had lived in the insolvency district of Geelong for 17 years and that he still lived there. His court case was heard in March 1878. George Wood, of Bacchus Marsh, was the appointed Trustee¹⁰. On 21/5/1878 he applied for a certificate of discharge pursuant to the provision of the insolvency statute 1871 to be heard by the court of insolvency on 19/6/1878 at Geelong.^{11 12}

After discharge of the insolvency-

Charles moved on to another farm in Durdidwarrah where he appears on the electoral role as a farmer in 1879 in the Division of Steiglitz and District of Grant. He is recorded a second time¹³ as a sawyer at Durdidwarrah in 1886-87. This was also in the East Riding of the Shire of Meredith to whom Charles paid rates for house and land.

Charles died on 19/10/1901¹⁴ while travelling by train from Warragul to

Dandenong at the age of 65. His Death Certificate gives his occupation as labourer. The cause of death was given as chronic constipation, obstruction of bowels and exhaustion lasting 4 days. He was buried in Warrugul cemetery two days later. The death certificate gives Charles' place of birth as Hitchin, England which is slightly north of St Ippollitts. He was probably visiting one or other of his children at the time of his death.

Emma died in 1916¹⁵, at the age of 85, at the home of her son-in-law, Mr Thomas Kettle, at Yeo near Colac. She was buried on the 29/11/1916 in the Methodist section 13, plot 26, of the Colac Cemetery. Her father is given as Edward Campbell and both mother and spouse were given as unknown.

As for the children -

1] Clara 1st died at age 2 in 1859¹⁶

2] Harry Charles, also known as Henry Charles, married Mary McKean in 1888 in Kew, Victoria. They had 3 children -

Marjory Emma born in Mildura in 1897 (registration no. 13054)¹⁷

Annie Louisa born in Mildura in 1907 (reg. no. 28906)¹⁸

George Ernest born in Mildura in 1904 (reg. no. 19991)¹⁹

Harry Charles died in 1908 at age of 49 years in Mildura (reg. no. 11042)

Mary died in 1943.

3] Rosa married Thomas Kettle at Anakie, or Geelong, in 1882 Victoria. They had 2 children.

Charles Kettle born at Yarrawonga in 1893 (reg. no. 18297)²⁰

Eliza Clara Kettle born in 1899 at Yarrawonga (reg. no. 15691)²¹

4] Clara 2nd died prior to 1901

5] Francis Benjamin married Margaret McDonald Murdoch in 1888. They had 5 children

Emma Mary born in 1892 in Warragul (reg. no. 183254)²²

Charles Campbell born in Warragul in 1899 (reg. no. 22939)²³

Ethel Grace born in 1897 in Warragul in 1897 (reg. no. 23171)²⁴

Francis Benjamin born in Warragul in 1896 (reg. no. 7538)²⁵

William Leslie born in Warragul in 1889 (reg. no. 35899)²⁶

6] Albert Edward married Elizabeth Mary McRae 5/12/1900. They had 1 child. Isabella Ellen born in Kurrumbuura in 1911 (reg. no. 12682)²⁷ Albert died 25/8/1950 but other details are not known.

9] William married Mary Ann Henrietta Fisher in 1896. They had 2 children.

Roy Norman born in Mildura in 1911 (reg. no. 22149)²⁸

Victor Leslie born in Mildura 1909 (reg. no. 12978)²⁹

William died 28/10/1916 (reg. no.1042). Mary Ann died 1/11/1957.

12] Joseph, at the time of Charles' death, was living in Warrugul but no other details are known.

We were unable to find records with regards to the other children (Eliza, Emily, George, and Mary Kate). It is interesting that none of the children settled in the area where they grew up.

We have made an effort to contact two different descendents of Charles and Emma but we found that the Email contact details were out of date.

An unanswered questions exist -

1] Where was Emma when Charles died on the train and what was

Charles address at that time.

Researched and written by Carol Henriksen and Margaret Ruth Haywood.

27/10/09

-
- ¹ Hertfordshire Genealogy: Arnold, St Ippollitts, 18th/19th century,
<http://www.hertfordshire-genealogy.co.uk/data/answers/answers-2002/ans-0209-arnold...> 3/09/2009
- ² Hertfordshire Genealogy: Arnold, St Ippollitts, 18th/19th century,
<http://www.hertfordshire-genealogy.co.uk/data/answers/answers-2002/ans-0209-arnold...> 3/09/2009
- ³ Hertfordshire Genealogy: Arnold, St Ippollitts, 18th/19th century,
<http://www.hertfordshire-genealogy.co.uk/data/answers/answers-2002/ans-0209-arnold...> 3/09/2009
- ⁴ Google Maps
- ⁵ Rates of Shire of Corio – film of
- ⁶ Insolvency court documents – no 2907
- ⁷ Insolvency court documents.- no. 2907
- ⁸ Victorian Government Gazette – no. 25 1878 page 508
- ⁹ Insolvency court documents – no 2907
- ¹⁰ Victorian Government Gazette – no. 29 1878 page 559
- ¹¹ Victorian Government Gazette – no. 52 1878 page 1200
- ¹² Insolvency court Documents – no.2807
- ¹³ Directory for Meredith 1886-87
- ¹⁴ IGI individual record
http://www.familysearch.org/Eng/Search/frameset_search.asp?PAGE=igi/search_IGI.a... 3/9/2009 and Registration of his death – certificate number 13368
- ¹⁵ IGI individual record
http://www.familysearch.org/Eng/Search/frameset_search.asp?PAGE=igi/search_IGI.a... 3/9/2009
- ¹⁶ IGI individual record
http://www.familysearch.org/Eng/Search/frameset_search.asp?PAGE=igi/search_IGI.a... 3/9/2009
- ¹⁷ Digger 1888-1901
- ¹⁸ Digger 1902-1913
- ¹⁹ Digger 1902-1913
- ²⁰ Digger 1888-1901
- ²¹ Digger 1888-1901
- ²² Digger 1888-1901
- ²³ Digger 1888-1901
- ²⁴ Digger 1888-1901
- ²⁵ Digger 1888-1901
- ²⁶ Digger 1888-1901
- ²⁷ Digger 1902-1913
- ²⁸ Digger 1902-1913
- ²⁹ Digger 1902-1913