

# **Geelong & District Insolvency Competition**

**November 2009**

**Insolvent: William McLEOD**

**Submitted by**

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## THE HUNT FOR “MY” WILLIAM MCLEOD

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With my own research limping along, life has been a little dull of late. When the Geelong Insolvency records competition came along, I thought why not – let’s take up the challenge. How hard is it to research someone you know nothing about without spending any money - especially when you must depend on sources that are available “after hours”. I came across the insolvency papers for a William McLEOD which had been filed at 12 o’clock on the 30<sup>th</sup> July 1912.<sup>1</sup> And so, the hunt for “my” William McLEOD began.

A careful reading of the small file revealed the following nuggets. In July 1912, William McLEOD was a station hand, living at Balliang. He was formerly a storekeeper who became insolvent primarily due to a fire at his store in Little River in September 1911. The fire destroyed stock worth £200, and with the consequent loss of his livelihood and inability to collect outstanding trade debts, he was forced to declare himself insolvent the following year. William had liabilities of £92/12/0 and assets of £46/5/9, leaving a deficiency of £46/5/9.

The list of creditors shows us the nature of William’s business – that of a typical rural general store - with debts incurred for the supply of hardware, chaff, flour, stationary, drapery and groceries. He also made deliveries, as his expenses included upkeep of his delivery cart and horse. His assets at the time of his insolvency included £1/5 in a bank account with the Commercial Bank of Australia Werribee, a set of scales and weights, previously mentioned jinker (on which he still owed money) and some furniture and blinds. Also listed on the inventory but subsequently crossed through was a quantity of timber, iron and wire netting at Little River “partly on the property of Mr G. BALL Snr and part on land adjoining”.<sup>2</sup> This nugget was to prove of value as research progressed.

Money owed to William amounted to £28/7/2. As would be expected, these debts were primarily owed by local people from the Little River, Balliang and Werribee areas, including a farmer, labourer, railway porter, drover and even the local Tennis Club.

Armed with this information, the first plan of attack was to find out about the fire. A search of the *Geelong Advertiser* for September and October produced no result. This was a surprise, but as my research progressed it reinforced my belief that Little River is an area that could be described as a bit of a no man’s land. Although considered to be part of Geelong’s administrative area in many ways, Little River is closer to Werribee and thus the population identifies itself more closely with Werribee.

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<sup>1</sup> Public Record Office Victoria. VPRS 815 Geelong Court of Insolvency papers no 3696, William McLeod 30 July 1912

<sup>2</sup> Public Record Office, Victoria. VPRS 815 Geelong Court of Insolvency papers no. 3696, William McLeod – Debtor’s Statement – List E

Having identified that Werribee had a newspaper during this time period, it was off to the State Library of Victoria to view the *Werribee Shire Banner*. It was here that I found that the fire had occurred on Wednesday 6<sup>th</sup> September 1911. The paragraph reads:

*“At 8.30pm on Wednesday last, a fire occurred at Mr McLeod’s general store, Little River. The cause of the outbreak is said to have been caused by the upsetting of a kerosene lamp. The fire started in the shop and had it not been for a number of willing helpers, who happened to be in the vicinity at the time, nothing would have been saved. The furniture was carried out into the yard and water applied to the flames which, were with difficulty, overcome. Mr McLeod is at considerable loss owing to the stock being burnt or otherwise damaged.”*<sup>3</sup>

Having located the circumstances surrounding the fire, my next task was to try to locate some more information about William, such as a second name. This would help me to identify “my” William from the numerous other William McLEODS in the records. A listing in Sands & McDougall’s Directory for 1912 came to my rescue, with William John McLEOD being listed as residing in Little River.<sup>4</sup> This was confirmed by the 1914 Victorian Electoral Roll, with listings for a William and Matilda McLEOD living in Balliang East. William was listed as a farmer whilst Matilda performed home duties.<sup>5</sup>

From here, it was a short hop across to the Victorian Pioneer Indexes. I located the marriage entry of a William John Thomas McLEOD to Matilda Jane BALL in 1909.<sup>6</sup> On a roll and working backwards, another quick search revealed the birth entries for both William and Matilda.

William John Thomas McLEOD was born in 1883, possibly at Rupanyip, the eldest child of Neil McLEOD and Agnes (nee NIMMO).<sup>7</sup> Agnes NIMMO was the eldest child of Henry NIMMO and Christina McNICOL, born in 1862 in the Camperdown area.<sup>8</sup> I have been unable to identify Neil McLeod’s birth but when he married Agnes in 1882, he listed his place of birth as Ballarat.<sup>9</sup> Neil and Agnes went on to have another 6 children - 5 girls and 2 boys in all. William and his sister Margaret Ann (b. 1884) are believed to have been born in Rupanyip, whilst the second daughter Janet Violet May (b. 1886) was born in Minyip. Sometime between Janet’s birth in 1886 and the arrival of Agnes Ada in 1888, the family moved to the Geelong area. It was here that the remaining three children – George James Arthur Neil (b. 1889), Elizabeth Flora Elinor (b. 1891) and Leod Hilda Ruby (b. 1893) were born.

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<sup>3</sup> *Werribee Shire Banner*, Thursday 14 September 1911, p. 2.

<sup>4</sup> *Sands & McDougall Melbourne Directory 1912*, p. 862

<sup>5</sup> *Victorian Electoral Roll 1914. Corio Division, Wyndham Subdivision.*

<sup>6</sup> Registrar of Births, Deaths And Marriages *Victorian Edwardian Index - Marriages*. Certificate no. 2778 of 1909

<sup>7</sup> Registrar of Births, Deaths And Marriages *Victorian Pioneer Index - Births*. Certificate no. 5011 of 1883.

<sup>8</sup> Registrar of Births, Deaths And Marriages *Victorian Pioneer Index – Births*. Certificate no. 6985 of 1862

<sup>9</sup> Registrar of Births, Deaths And Marriages *Victorian Pioneer Index – Marriages*. Certificate no. 777 of 1882.

Matilda Jane BALL was born in Little River in 1878 to George and Susan BALL (nee WEST).<sup>10</sup> George BALL and Susan WEST were married in 1870<sup>11</sup>, with both recorded as being born in Somerset. George and Susan had a family of 5 children, all born in Little River (Thomas 1871; George 1873; Emma Frances 1875; Matilda Jane 1878; and John William 1881).

On the route between Geelong and Melbourne, Little River was established around 1840 on the banks of the Little River. By 1910, Little River had become a small agricultural township. According to the Victorian Municipal Directory of that year,<sup>12</sup> it had a population of 125 and consisted of a post office, telegraph station, hotel, state and denominational schools, a bank and four churches. It was considered to be a good farming district and a favourite resort for sportsmen.

Working forwards again, I tried to piece together information on when William may have established his shop. It was here that my frustrations began. The 1909 Victorian Electoral Roll<sup>13</sup> has the following listing:

*McLeod, William, Little River in Wyndham Shire, Storeman, Male*  
*McLeod, Matilda, Little River in Wyndham Shire, Home duties, Female*

However, on consulting the 1909 Sands & McDougall directory<sup>14</sup> there is no listing for William MCLEOD in Little River. T. CARROLL is listed as Butcher, Baker and Storekeeper, whilst Alf COMBEN is also listed as having a store. William is not listed in the 1910 and 1911 directories either. We do know that William and Matilda were living in the area, as their first child Roy William George was born there in 1910.<sup>15</sup>

By 1911, as we now know, William and Matilda had suffered the destruction of their livelihood and were made insolvent in 1912. Their reduced circumstances must have led to embarrassment, as their misfortune was broadcast to all and sundry via the press of the day. As was typical of the time, William's insolvency was listed in *The Argus* only 1 day after his papers were filed.<sup>16</sup> The year was not a complete disaster however, as their second son Thomas Hector Neil McLEOD was born and registered in Geelong.<sup>17</sup>

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<sup>10</sup> Registrar of Births, Deaths And Marriages *Victorian Pioneer Index – Births*. Certificate no. 17167 of 1878.

<sup>11</sup> Registrar of Births, Deaths And Marriages *Victorian Pioneer Index – Marriages*. Certificate no. 1126 of 1870.

<sup>12</sup> *Victorian Municipal Directory 1910*. p. 630.

<sup>13</sup> *Victorian Electoral Roll 1909*. Corio Divison, Wyndham Sub-Division.

<sup>14</sup> *Sands & McDougall Melbourne Directory 1909*. p. 862

<sup>15</sup> Registrar of Births, Deaths And Marriages *Victorian Pioneer Index – Births*. Certificate no. 12613 of 1910.

<sup>16</sup> *The Argus*. Wednesday 31 July 1912. p. 13

<sup>17</sup> Registrar of Births, Deaths And Marriages. *Victorian Edwardian Index – Births*. Certificate no. 20637 of 1912

The family remained in the district as evidenced by the 1914 Electoral Roll. The Roll has Matilda and William living in Balliang East, with William listed as a farmer. In 1916, James Leslie John McLEOD was added to the growing family.<sup>18</sup>

The call to become a shopkeeper must have been strong within William. Sometime between 1917 and the birth of his third child, the family had moved to Melbourne. Norman Stanley Ronald McLEOD was born in Essendon in 1919<sup>19</sup> and the Victorian Electoral Roll of the same year has the family living at 25 Wilson Street, Moonee Ponds with William's occupation listed as grocer.<sup>20</sup>

On 28<sup>th</sup> April 1920, George BALL, Matilda's father, colonist of 68 years and long term member of the Little River community passed away at his residence, 'Riverdale'. His wife, Susan BALL had passed away 3 years previously, on the 15<sup>th</sup> December 1917.<sup>21</sup> In 1921, Matilda and William were still living in Moonee Ponds when Matilda placed an In Memoriam notice in *The Argus*.<sup>22</sup>

Between 1922 and 1924, the family moved back to the Little River district, with the Victorian Electoral Roll once again listing William as a farmer and Matilda as home duties, residing in Balliang East.<sup>23</sup> William must have taken to farming, for in 1930 he was awarded third place in the Barley Section of the Balliang East Fallow and Crop Competition.<sup>24</sup>

From the 1930's onwards, the family's movements become very confusing. In the 1931 Corio Division Electoral Roll, William is listed as residing at Balliang but there is no listing for Matilda. Thanks to the *Ancestry.com* website, I picked them up again with the following listing in the 1931 roll for the Flinders Division, Frankston Sub-Division:

*McLeod, Matilda Jane, Pearcedale, Home duties*  
*McLeod, William John, Pearcedale, Farmer*  
*McLeod, Roy William George, Pearcedale, Farmer.*

Presumably, William is listed twice because they still owned or rented land at Little River. I can't explain why the family moved to farm at Pearcedale however they lived there for several years. Once again mysteries present. William appears as a farmer in Pearcedale on the Electoral Rolls from 1931 until at least the mid 1940's and then appears on the 1949 Roll for Echuca as a labourer<sup>25</sup> Matilda, meanwhile goes "missing".

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<sup>18</sup> Registrar of Births, Deaths And Marriages. *Victorian Great War Index – Births*. Certificate no. 12171 of 1916.

<sup>19</sup> Registrar of Births, Deaths And Marriages. *Victorian Great War Index – Births*. Certificate no. 18878 of 1919.

<sup>20</sup> *Victorian Electoral Roll 1919*. Maribymong Division. Moonee Ponds Sub-Division.

<sup>21</sup> Registrar of Births, Deaths And Marriages. *Victorian Great War Index – Deaths*. Certificate no. 14435 of 1917.

<sup>22</sup> *The Argus*. Thursday 28 April 1921, p. 1.

<sup>23</sup> *Victorian Electoral Roll 1924*. Corio Division. Wyndham Sub-District.

<sup>24</sup> *The Argus*. 25 March 1930, p. 18

<sup>25</sup> *Victorian Electoral Roll 1949*. Mallee Division. Echuca Sub-Division

I can find no listing for her in the 1936 and 1937 Electoral Rolls for either Pearcedale or Little River before she re-appears in the 1938 Corio Electoral Roll. This time she is listed as:

*Matilda Jane McLEOD, Farmer, Little River, F.*<sup>26</sup>

She remains listed alone at Little River until 1942, when her son Norman is listed, probably moving in to assist her with running the farm. Here she stays until her death. On 19<sup>th</sup> May 1949, Matilda Jane McLEOD “of Riverdale, Little River” passed away at the age of 71 at the home of her son Roy in Pakenham East. She was buried on the 20<sup>th</sup> May in the Rothwell (Little River) Cemetery following a service at the Little River Methodist Church.<sup>27</sup>

William MCLEOD was to follow Matilda some 13 months later. According to a report in the *Riverina Herald*<sup>28</sup> William died following a stroke which he sustained whilst watching the first half of the Echuca East – City United football match at the Park Oval. The article also states that William had been a keen follower of the team for the past 3 years and had been living with the Brighton Family. He passed away at 10.30 pm on Saturday 22 July 1950 at the Echuca Hospital, aged 67 years. He too, was buried in the Rothwell Cemetery.

Although this brings my search to an end, a lot remains to be discovered. My theory is that Matilda may have inherited the ‘Riverdale’ property from her parents George and Susan BALL, hence the move from Moonee Ponds back to Little River between 1922 and 1924. Although the family seems to have moved to Pearcedale in the 1930’s, I feel that Matilda may have held on to ‘Riverdale’. When Norman became old enough, he moved back to Little River, probably to help Matilda run the property. This is borne out by his continued listing at Little River in the 1954 Victorian Electoral Roll, along with his wife Sylvia May McLEOD.<sup>29</sup>

Oh but the unanswered questions! What prompted the move to Pearcedale? Was there a marriage breakdown between William and Matilda in the late 1930’s? Why did William move to Echuca and what connection is the Brighton Family?

With the limited time and restricted array of resources available to me, I have learned quite a bit about ‘my’ William MCLEOD but I’m also left with quite a few questions! With both time and money, there is much more to learn, especially from rate books and probate records. For now, my quest is over but maybe a McLEOD or BALL relative can fill in the blanks sometime in the future.

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<sup>26</sup> *Victorian Electoral Roll 1938*. Corio Division. Werribee Sub-Division

<sup>27</sup> *The Sun*, 20 May 1949 p. 22 col. 2

<sup>28</sup> *Riverina Herald*, 24 July 1950 p. 1

<sup>29</sup> *Victorian Electoral Roll 1954*. Lalor Divison. Werribee Sub-Division