WILLIAM DIBSELL: ONE OF THE FIRST SETTLERS IN THE TE AROHA DISTRICT

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Abstract: A baker, William Dibsell arrived in New Zealand in 1862, settling in Thames in 1868. Later he moved to the Waihou district to run a hotel and store at Te Kawana, near the future Te Aroha, transferring to the latter settlement in 1884 because his business had become isolated from the developing township. A baker and grocer, as at Thames he acquired small interests in Te Aroha's mines, which would not have provided any profit unless he sold them speedily. He was so successful financially that he could become a moneylender, a rapacious one in the case of one man who became indebted to him. Concentrating on making money, he had only a limited involvement in the community.

HIS LIFE BEFORE SETTLING IN THE TE AROHA DISTRICT

In his entry in the *Cyclopedia of New Zealand* in 1902, William Dibsell's life before settling in Te Aroha was outlined:

He was born in Middlesex, England, in 1835, and learned his trade in London, where he continued until 1862, in which year he arrived in Auckland by the ship "Ironside." In the year 1865-6, he was baking for the troopship "Tauranga," and in 1868 he settled at the Thames, where he was for five years in business in partnership with Mr [George] A[lexander] Douglas. In 1879 he commenced business as a hotelkeeper in Waihou, and settled in Te Aroha in 1884, when he established his present business.

In fact, he was born in 1834, in Hownslow, to James William Dibsell, a baker, and Harriet Keen.³ Because for some reason he cut himself off from his English family soon after arriving in New Zealand, an Auckland newspaper published a message in 1889: 'William Dibsell who went to Auckland in 1864, and got employment in Hobson-street, is sought by his

¹ See Death Certificate of George Alexander Douglas, 1892/748, BDM; advertisement, Thames Advertiser, 12 October 1874, p. 2; Bay of Plenty Times, 15 April 1876, p. 2; Thames Star, 11 April 1892, p. 2.

² Cyclopedia of New Zealand, vol. 2 (1902), p. 830.

³ Ancestry.co.uk.

sister'. Dibsell did not respond, but another Te Aroha resident sent his contact details, for which the sister thanked the newspaper. 'We think it must be the same person we seek, as it is in the same name and trade'. As he did not tell anybody about his family, his death certificate could not include his parents' names. He retained some contact with his nephews: both the English one and the Auckland one were left £1,500 in his 1909 will, and the former's five sisters and the latter's three sons each received £250.7

AT THAMES

After Dibsell settled in Thames early in 1868,⁸ he was a partner in Douglas and Company, bakers, until April 1880.⁹ He was not a prominent resident. In 1875, he was mentioned in a newspaper, but only because of being fined for letting a horse be at large in a street.¹⁰ The only other time he came to the attention of the press was early in 1880:

On Wednesday last a silver hunting watch, gold chain, and mounted greenstone pendant stolen from Mr Wm. Dibsell, a partner in the firm of Douglas & Co., bakers, in November, 1874, over four years ago, was found in a tin case by a child, named Riley, in Burke-street. The robbery took place in a backhouse which has just been pulled down, Mr Dibsell working there at the time, and the articles stolen consisting of a pocket book, seven £1 notes, and the watch, chain, and pendant. When last seen they were in Mr Dibsell's coat, and the person suspected of taking them was one of the bakery hands, since deceased: but the offence could not be sheeted home. The tin case in which the watch and appendages were found was hidden under the oven; but did not excite the curiosity of those engaged in demolishing the structure, and was thrown aside, and picked up by Riley, who opened it, and

⁴ Auckland Weekly News, 25 May 1889, p. 35.

⁵ Auckland Weekly News, 14 September 1889, p. 36.

⁶ Death Certificate of William Dibsell, 13 November 1910, 1910/6254, BDM.

⁷ Probate of William Dibsell, Probates, BBAE 1569/7842, ANZ-A.

⁸ Thames Warden's Court, Miners' Rights Register 1867-1868, no. 3744, BACL 14358/1a, ANZ-A.

⁹ See *Thames Advertiser*, 1 January 1870, p. 2, 8 December 1873, p. 2, advertisement, 12 October 1874, p. 2, 15 February 1878, p. 2, 3 February 1880, p. 3, 6 April 1880, p. 2; *Thames Star*, 19 September 1880, p. 2.

¹⁰ Thames Advertiser, 23 April 1875, p. 3.

saw what its contents were. The articles are in good condition, and have been handed over to the owner.¹¹

Dibsell invested in a small way in mining in the Thames district. In June 1868, he was one of three owners, all with equal shares, in the Little Republic at Tapu, and the following year was allotted 334 shares in the company of that name. ¹² In August 1868 he became one of the two owners of the Great Mogul, also at Tapu, selling half his interest three months later. ¹³ In 1878, his 100 shares in the Piako Company were forfeited for non-payment of a call of 1s. ¹⁴ In 1881, his 150 shares in the Columbia Company were liable for forfeiture if he did not pay the 6d call. ¹⁵ No other investments have been traced.

PUBLICAN AND STOREKEEPER AT TE KAWANA

The Te Kawana Block was on the opposite bank of the river to the future Te Aroha. In 1879, Dibsell erected a store a short distance from the landing there, and for the next two years ran the 'local river-port'. ¹⁶ In June 1880, he was granted a license for his Waihou Hotel. ¹⁷ An early settler recalled that it 'served as a store and post office; he did a thriving business for some years'. ¹⁸ Also in June 1880, he was appointed postmaster. ¹⁹ Six months later, speculators trying to sell land at Ruakaka offered £200 for a

¹¹ Thames Advertiser, 3 February 1880, p. 3.

¹² Thames Warden's Court, Claims Register 1868, folio 258, BACL 14397/1a, ANZ-A;
Auckland Provincial Government Gazette, 13 September 1869, p. 1041.

¹³ Thames Warden's Court, Claims Register 1868-1869, no. 741, BACL 14397/2a, ANZ-A.

¹⁴ Advertisement, *Thames Advertiser*, 14 August 1878, p. 2; advertisement, *Thames Star*, 17 August 1878, p. 3.

¹⁵ Advertisement, *Thames Star*, 28 May 1881, p. 3.

Field Book no. 343, issued to F.H. Edgecumbe, 9 September 1879, p. 6, DOSLI, Hamilton; Plan of Te Aroha showing 'Dibsell's Hotel', Waikato Times, 30 October 1880, p. 2; C.T. Harris, 'The Upper Thames Valley', Te Aroha News, 19 June 1936, p. 8; for the site, see Te Aroha and the Fortunate Valley, ed. F.W. Wild (Te Aroha, 1930), p. 337.

¹⁷ Licensing Commission, *Thames Star*, 12 June 1880, p. 2.

¹⁸ Recollections of Frederick Marychurch Strange, *Te Aroha News*, 30 April 1948, p. 2.

¹⁹ New Zealand Gazette, 4 November 1880, p. 1573.

bridge over the river 'provided the local bodies erected the bridge at Dibsell's Hotel'.²⁰ It was not erected.

A Thames journalist inspecting the gold find in October 1880 described a memorable visit:

We were not at all sorry when we reached the Omahu landing, and were all safe in Mr Dibsell's comfortable and hospitable hotel. This hostelry I can confidently recommend to all paying a visit to the Aroha. It is situated within twenty minutes walk of the Hot Springs, and though separated from the mountain by the river it is no drawback as there are two excellent punts. The proprietor is one of the jolliest of fellows, and all visitors to his place can depend on having what is commonly known as a "high old time." Those who were cute enough went straight off to bed, and when the balance came to look for a place on which to lay their weary heads, they found there was nothing available but a long table and a corner of the dining room. These places were speedily occupied. I relate this to paye the way for telling

AN AMUSING OCCURRENCE

That happened during the night. A Press man, who is an inveterate practical joker, was unable to enjoy the sleep of [the] just himself, and he determined that Mr James Baggott, 21 who was sleeping calmly on the table, should not either. He therefore placed his back under the table and the next moment the bewildered sharebroker was lying on the floor. He soon espied our friend, and concluded that that gentleman had something to do with his downfall, and the remembrance of the sight of the nimble Press man dodging the infuriated Baggott will long irritate my risible faculties. 22

Another journalist who arrived on the same boat did not mention this disturbance, but did report that 'good accommodation was secured' provided 'for the whole party, the worthy landlord and his courteous manager', Thomas Robson,²³ 'doing their utmost to make their guests comfortable',

²⁰ Thames Star, 2 December 1880, p. 2.

²¹ See Cyclopedia of New Zealand, vol. 2, p. 878; Thames Star, 26 April 1906, p. 2, 16 May 1906, p. 2; Observer, 28 April 1906, p. 17, 5 May 1906, p. 2.

²² Special Reporter, 'The Te Aroha Goldfield', *Thames Star*, 25 October 1880, p. 2.

²³ His life has not been traced, but see Auckland Correspondent, *Thames Advertiser*, 6 February 1897, p. 2; for his full name, see Te Aroha Correspondent, *Thames Advertiser*, 18 December 1880, p. 3.

including a 'substantial breakfast'.²⁴ The following month, the first coach party from Hamilton stayed in the hotel 'and received every attention at the hands of the genial host'.²⁵ He advertised his 'strict attention to business' and providing 'the best of Liquors and Beer', along with 'good accommodation; also good stables, second to none in the district'.²⁶

When his license was renewed in June 1881, the licensing committee told him to remove his store from the bar.²⁷ His license was renewed twice more before being cancelled in January 1884.28 When applying for renewal in May 1882, the building contained six rooms in addition to those he occupied personally.²⁹ One year later, when his license was renewed, the committee approved moving the building closer to the site of a proposed bridge.³⁰ As people had not used the punt at the landing for the past two years, he wanted to be besides the new crossing instead of 'almost isolated from the business world'. The Te Aroha News considered the move was 'certainly a wise one for himself and should be a great convenience to the late travelling public, who, not being able to attract the attention of the punt man on a cold night, will be able to repose ... under the roof of Host Dibsell'. 31 Immediately after obtaining permission, he moved the building 'in instalments'.³² In December 1883, just after purchasing a bakery in Te Aroha, he advertised the sale of the hotel and its stock.³³ Having closed it 'some time' previously, after being 'charged with failing to maintain accommodation' his license was forfeited.34

²⁴ Special Reporter, 'The Gold Discovery at Te Aroha', *Thames Advertiser*, 25 October 1880,p. 3.

²⁵ Waikato Times, 20 November 1880, p. 2.

²⁶ Advertisement, *Thames Star*, 25 October 1880, p. 3.

²⁷ Licensing Court, *Thames Star*, 7 June 1881, p. 2.

²⁸ Waitoa Licensing District, Register of Licenses 1882-1893, folio 3, BBAV 11563/1c, ANZ-A.

²⁹ Waikato Times, 11 May 1882, p. 3.

³⁰ Waikato Times, 9 June 1883, p. 2.

³¹ Te Aroha News, 9 June 1883, p. 2.

³² Te Aroha News, 16 June 1883, p. 2.

 $^{^{33}}$ Te Aroha News, 8 December 1883, p. 2, 15 December 1883, p. 7.

³⁴ Thames Advertiser, 11 January 1884, p. 3; Magistrate's Court, Te Aroha News, 12 January 1884, p. 7; New Zealand Police Gazette, 17 September 1884, p. 161.

In January 1882 he was fined £5 for selling liquor 'to certain natives not being bona fide travellers on Sunday the 27th Nov 1881'. The native policeman was examined, and his evidence went to show that he had cautioned defendant against supplying liquor to the natives in question, but he disregarded the warning'. The two Maori women admitted buying liquor when already being drunk. He was fined £5 for selling liquor 'to certain natives not being a supplying liquor went to show that he had cautioned defendant against supplying liquor to the natives in question, but he disregarded the warning'. The two Maori women admitted buying liquor when already being drunk.

BAKER AND STOREKEEPER AT TE AROHA

In December 1883, Dibsell purchased the existing 'Pioneer Bakery' at Te Aroha for £260.³⁷ Employing a man to do the baking, he retained this name throughout the time he owned it, despite selling other goods beside bread.³⁸ He delivered 'to all parts of the District'.³⁹ In mid-1887, by purchasing the business and stock of a grocer he expanded his grocery and 'general provision' branch.⁴⁰ In 1884 he acquired a Quartzville business site, 'known as Dibsell's', but did not erect a branch store as planned; he forfeited it in October 1887 for non-payment of rent.⁴¹

In 1897 ham, dried fruit, cakes, and grass were some of the 'wholesale and retail' items for sale. ⁴² The following year, he announced that he was taking orders for picnic pork pies. ⁴³ In 1902 he described himself as 'Baker and Storekeeper'. His premises, in the main street, consisted 'of a double shop and dwelling, with a large verandah, with bakehouse at the rear. Mr Dibsell does a bakery trade, which covers over ten miles of country', readers of the *Cyclopedia of New Zealand* were informed. ⁴⁴

³⁵ Te Aroha Magistrate's Court, Criminal Record Book 1881-1896, 1/1882, BCDG 11220/1a, ANZ-A.

³⁶ Te Aroha Police Court, *Thames Advertiser*, 13 January 1882, p. 3.

³⁷ Te Aroha News, 8 December 1883, p. 2, advertisement, 2 February 1884, p. 7.

³⁸ Advertisement, *Te Aroha News*, 19 January 1884, p. 7; advertisement, *Te Aroha Times* and Waiorongomai Advocate, 3 November 1897, p. 1.

³⁹ For example, advertisement, Te Aroha News, 7 February 1885, p. 7.

⁴⁰ Te Aroha News, 18 June 1887, p. 2, 12 November 1887, p. 2.

⁴¹ Te Aroha Warden's Court, Register of Applications 1883-1900, 41/1884, BBAV 11505/1a; Forfeiture of Business Site no. 604, Quartzville, Te Aroha Warden's Court, Certified Instruments 1887, BBAV 11289/11a, ANZ-A; *Te Aroha News*, 23 October 1887, p. 3.

⁴² Advertisement, Te Aroha Times and Waiorongomai Advocate, 3 November 1897, p. 1.

⁴³ Te Aroha News, 3 May 1898, p. 2.

⁴⁴ Cyclopedia of New Zealand, vol. 2, p. 830.

On one evening in the winter of 1896, a fire broke out in a small outbuilding of his store, but was extinguished before any kerosene tins ignited. Ten years later, a curtain in a room at the back of his store caught fire, but was put out before setting fire to the woodwork. In December 1907, he sold his 'Pioneer Supply Stores', which comprised a bakery, grocery, hardware section, and 'general supply'. The following year, it was recalled as having been the main shop in the town.

INVESTING IN TE AROHA MINING

Dibsell's only involvement in the Te Aroha rush was to acquire 500 shares in the Waitoa Company. 49 At Waiorongomai, he became an owner of the Dalcoath in February 1882, with six of the 60 shares. 50 The following month, the Arizona No. 2, of which he was one of three owners, was forfeited for non-working. 51 On 19 April that year he was again registered as one of the three owners of this claim, which they abandoned 13 days later. 52 In January 1883, he purchased a half share in the Virginia City for £15, and the following month purchased a half share in the Three Fools for £20; both interests were later transferred to the Waiorongomai Company. 53 In March 1884, his 250 shares in the Phoenix Company were liable for forfeiture if a call remained unpaid. 54

In late 1893, Dibsell was a subscriber to the Te Aroha Prospecting Association.⁵⁵ In May 1895, during the mining boom, he applied for the

⁴⁵ Thames Advertiser, 25 June 1896, p. 2.

⁴⁶ Auckland Weekly News, 26 April 1906, p. 29.

⁴⁷ Auckland Weekly News, 5 December 1907, p. 38.

⁴⁸ Te Aroha News, 22 October 1908, p. 2.

⁴⁹ New Zealand Gazette, 9 June 1881, p. 744.

⁵⁰ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 57, BBAV 11500/9a, ANZ-A.

⁵¹ Te Aroha Warden's Court, Plaint Book 1880-1898, 29/1882, BBAV 11547/1a, ANZ-A.

⁵² Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folio 247, BBAV 11567/1a, ANZ-A.

⁵³ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folios 64, 118, BBAV 11500/9a; Transfers and Assignments 1883, nos. 80, 81, BBAV 11581/3a, ANZ-A.

⁵⁴ Advertisement, *Te Aroha News*, 29 March 1884, p. 7.

⁵⁵ Te Aroha Warden's Court, Letterbook 1883-1900, p. 307, BBAV 11534/1a, ANZ-A; Mines Department, MD 1, 93/1281, ANZ-W.

Wellington special claim, of 70 acres, near Te Aroha, and was granted just over 23 acres.⁵⁶ One month after it was occupied in May 1896, and before any work had been done, he applied for six months protection as 'claim under offer in London'.⁵⁷ The following January, he sought permission to work with one man for four months.⁵⁸ Shortly afterwards, he was allotted 6,000 of the 100,000 scrip shares in the Inland Reefs Company, an English concern.⁵⁹ In early January 1899 he applied for the Te Aroha Reefs special claim, 40 acres close to the Hot Springs Domain, which was granted in August; he surrendered it in December 1900.⁶⁰ From 1908 until his death he held shares in the Bendigo Company.⁶¹

It is unlikely that Dibsell made much, or any, profit from these investments in these unsuccessful mines, unless he managed to sell his interests at the right time.

FINANCIAL POSITION

During the mining boom, Dibsell invested in five companies mining at Thames, Kuaotunu, Waitekauri, Puhipuhi, and Tairua.⁶² In the early twentieth century, he invested in another five companies outside the Te Aroha district.⁶³ In addition, he had shares in some non-mining companies. In January 1882, he had 50 of the 10,000 shares in the Thames River Steam Navigation Company, and by December 1885 had increased his

⁵⁶ Te Aroha Warden's Court, Mining Applications 1895, 24/1895, BBAV 11289/14a, ANZ-A; AJHR, 1897, C-3, p. 98.

⁵⁷ Te Aroha Warden's Court, Register of Applications 1883-1900, 87/1896, BBAV 11505/1a; Mining Applications 1896, 87/1896, BBAV 11289/14a, ANZ-A.

⁵⁸ Te Aroha Warden's Court, Register of Applications 1883-1900, 3/1897, BBAV 11505/1a, ANZ-A.

⁵⁹ New Zealand Gazette, 6 May 1897, p. 1036.

⁶⁰ Te Aroha Warden's Court, Mining Applications 1899, 1/1899, BBAV 11289/15a; Mining Applications 1901, 1/1901, BBAV 11289/16a, ANZ-A.

⁶¹ Bendigo Company, Lists of Shares Allotted, 10 September 1908, 3 November 1909, 11 May 1910, 11 May 1911, Company Files, BADZ 5181, box 226 no. 1332, ANZ-A.

⁶² New Zealand Gazette, 12 September 1895, p. 1441, 10 October 1895, p. 1604, 20 February 1896, p. 363, 22 October 1896, p. 1782, 8 April 1897, p. 842.

⁶³ Company Files, BADZ 5181, box 190 no. 1155, box 208 no. 1242, box 211 no. 1255, box 223 no. 1318, box 247 no. 1445, ANZ-A.

holding to $88.^{64}$ In the early twentieth century he bought shares in the Bank of New Zealand. 65

In 1888, Dibsell owned two shops and a house, and during that year leased a two-roomed house. ⁶⁶ In 1902, he described himself as 'interested in farming', owning 'about 100 acres'. ⁶⁷ Four years later, he owned three shops and a billiard room on one section, rateable value £68; two shops, a bakeroom, and a stable on another, rateable value £50; another three shops on another, rateable value £45; three houses on three different sections, total rateable value £55; and 18 acres at Ruakaka, rateable value £6. ⁶⁸

In 1884, Dibsell was warned by solicitors to pay £69 6s 8d owed to a brewery, and one year later was warned that he would be sued if he did not pay a flour miller £37 4s 1d.⁶⁹ In later years, his financial success was such that, in 1895, his bank manager recorded that he 'Does a good business and is undoubted'.⁷⁰ One year later, he was described as 'Of good means'.⁷¹ In 1895 and 1896, he had £1,512 on fixed deposits.⁷² In 1898, £1,000 was on

⁶⁴ Company Files, BADZ 5181, box 34 no. 207, ANZ-A.

⁶⁵ Bank of New Zealand, Shares Register 1894-1905, p. 110, Bank of New Zealand Archives, Wellington.

⁶⁶ Te Aroha Town Board, Rate Book 1888, Sections 3, 13, 14 Block XI, Matamata-Piako District Council Archives, Te Aroha; advertisement, *Te Aroha News*, 21 July 1887, p. 7.

⁶⁷ Cyclopedia of New Zealand, vol. 2, p. 830.

⁶⁸ Te Aroha Borough Council, Rate Book 1906-1907, Section 15 Block VI, Section 17 Block XI, Section 14 Block XI, Section 3 Block XI, Section 4 Block XI, Section 15 Block V, Part of Ruakaka, Matamata-Piako District Council Archives, Te Aroha.

⁶⁹ Brown Campbell & Co to William Dibsell, 14 February 1884, Letterbook 1882-1884, p. 660, Brown Campbell & Co Papers, MS 51, no. 126; Jackson and Russell to William Dibsell, 21 January 1885, 30 January 1885, Letterbook no. 29, pp. 648, 685, Jackson and Russell Papers, MS 360, Library of the Auckland Institute and War Memorial Museum.

⁷⁰ Bank of New Zealand, Paeroa Branch, Half-Yearly Balance Books, Balances as at 30 September 1895, Report on Advances, Bank of New Zealand Archives, Wellington.

⁷¹ Bank of New Zealand, Paeroa Branch, Half-Yearly Balance Books, Balances as at 30 September 1896, Report on Advances, Bank of New Zealand Archives, Wellington.

⁷² Bank of New Zealand, Paeroa Branch, Half-Yearly Balance Books, Balances as at 30 September 1895, Fixed Deposits; Balances as at 31 March 1896, Fixed Deposits, Bank of New Zealand Archives, Wellington.

fixed deposit for one year, and three years later he had £1,219 on fixed deposit. 73

Dibsell's financial position was so strong that he was able to lend money. In 1890 he lent a farmer and ploughing contractor £75 at 10 per cent, the security being a bill of sale over the animals and implements.⁷⁴ In July 1901, he sued Akuhata, otherwise Augustus, Lipsey⁷⁵ for repayment of the £156 3s 11d he had loaned him. 76 Almost two years later, the bankrupt Lipsey owed him £137.77 In 1909, Dibsell obtained judgment against him for £905 18s 5d, of which £569 was monies paid from time to time. As this sum was not paid, Lipsey was forced into bankruptcy on Dibsell's petition.⁷⁸ Dibsell was the principal creditor, being owed £908 out of a total of £1,245. Lipsey claimed that one reason for his failure was 'the exorbitant rate of interest', unstated, 'charged by some of his creditors'. 79 Presumably Dibsell was one of these. Lipsey's father-in-law, Alf Bossons, protested to James Carroll, the Native Minister, that, in his first bankruptcy, Dibsell had provided Lipsey with £700 'that he was supposed to have borrowed for gambling', and that he had again made Lipsey bankrupt, £900 having been borrowed for gambling. It seems to me as if this man has laid himself out to ruin this young fellow & starve his wife & family'.80

A year after Dibsell's death, Bossons again complained to Carroll about his treatment of Lipsey:

⁷³ Bank of New Zealand, Ohinemuri Branch, Half-Yearly Balance Books, Balances as at 30 September 1898, Fixed Deposits; Balances as at 30 September 1901, Report on Advances, Bank of New Zealand Archives, Wellington.

Mercantile and Bankruptcy Gazette, 11 September 1890, p. 282; Thames Advertiser, 10 May 1894, p. 2; Thames Star, 10 May 1894, p. 2; Waikato Times, 17 May 1894, p. 5, 7 July 1894, p. 8.

⁷⁵ See paper on his life.

⁷⁶ Te Aroha Magistrate's Court, Civil Record Book 1896-1907, 22/1901, BCDG 11221/2a, ANZ-A.

⁷⁷ A.K. Lipsey's Liabilities, 16 April 1903, Maori Affairs Department, MA 1, 13/87, ANZ-W.

⁷⁸ Memorandum by Official Assignee, n.d. (1911), Aroha Block IX Section 17B, Maori Affairs Department, Hamilton Office, BACS A102/8395, ANZ-A.

⁷⁹ Auckland Weekly News, 15 July 1909, p. 25.

⁸⁰ Alf Bossons to James Carroll (Native Minister), 2 July 1909, Maori Affairs Department, MA-MLP 1, 10/46, No. 1, ANZ-W.

I understand he paid Dibsell nine hundred pounds the first time. After this he must have invited Lipsey to start borrowing again without any security & now says he owes him another £900. Dibsell seems to have refused to go on with the case while he was alive.... If Lipsey honestly owed the money & had had it for food or necessaries of life it would be different, but if he had had it at all it must of been for betting & was prepared to pay any interest that he asked. I saw a letter from Dibsell in which he asked Lipsey to get me to pay £200 & he would settle it.⁸¹

Dibsell left an estate of £9,270 4s. 82 His will left a total of £4,950 to a nephew in England and another in Auckland and their children, £500 to Richard Maxwell, a Te Aroha baker, 83 and £2,000 to two Auckland men, William Charles Ricketts, who had several jobs, 84 and his son George Elrington Ricketts, a clerk. 85 William and his nephews were to receive equal shares in the residue. 86 According to a rumour repeated by Alf Bossons one year after Dibsell's death, 'a traveller who is no relation of Dibsell's seems to have worked himself into Dibsell's favour getting most of his money & leaving Dibsell's relations threatening Law to get some of this money from him'. 87 In fact, Ricketts received exactly the same amount as each of the two nephews. 88

INVOLVEMENT IN THE COMMUNITY

⁸¹ Alf Bossons to James Carroll, 12 September 1911, Maori Affairs Department, MA-MLP 1, 1910/46, ANZ-W.

⁸² Testamentary Register 1908-1911, folio 186, BBCB 4208/7, ANZ-A.

⁸³ See Tauranga Electoral Roll, 1911, p. 76.

⁸⁴ See advertisements, New Zealand Herald, 5 August 1882, p. 3, 20 August 1912, p. 12;
Press, 12 December 1900, p. 3; Auckland East Electoral Roll, 1908, p. 98; Probates, BBAE 1569/8735, ANZ-A; Evening Post, 3 July 1913, p. 10.

⁸⁵ See Army Department, AABK 18805, W5550, box 74, no. 97802, ANZ-W; New Zealand Herald, 22 August 1935, p. 12; Auckland Star, 7 December 1936, p. 5; Probates, BBAE 1570, P276/1961, ANZ-A.

 $^{^{86}}$ Probate of William Dibsell, Probates, BBAE 1569/7842, ANZ-A.

⁸⁷ Alf Bossons to James Carroll, 12 September 1911, Maori Affairs Department, MA-MPL 1, 1910/46, ANZ-W.

⁸⁸ Probate of William Dibsell, Provates, BBAE 1569/7842, ANZ-A.

According to the *Observer* Man, in 1893 Dibsell played the flute for 'the pretty boys' ball'.⁸⁹ He seconded two nominations to the town board.⁹⁰ His only other recorded involvement in community life was as a member of the licensing committee. At his first attempt, in 1888, he received the lowest number of votes of those elected, 23; the highest scorer received 39.⁹¹ The following year, he received 21 votes, but the last man elected had one more.⁹² In 1890, he was nominated, but as his seconder was not on the ratepayers' roll, his nomination was informal; he nominated two other contenders.⁹³ Shortly before his death, the local newspaper described Dibsell as 'well and favourably known throughout the district'.⁹⁴

ILLNESS AND DEATH

After retiring from business, Dibsell settled in Auckland. In August 1908, the *Te Aroha News* announced that 'one of Te Aroha's oldest identities, Mr Wm Dibsell, who is staying at Waverley House, is in a very precarious state of health'. 95 Later that month, his right leg was amputated above the knee because he had been suffering from a good deal of pain and 'complications'. 96 Although at first recovering well, a year later 'leg trouble' required him to be admitted to Auckland hospital, where his other leg was amputated in March 1910. 97 That November, he died, aged 76, from chronic kidney disease, which had afflicted him for 'several years'. 98

CONCLUSION

Dibsell, a pioneer of the Te Aroha district, made a living in whatever way he could, and was financially successful. When loaning money, he could be ruthless. Although a long-time member of the community, he played only

^{89 &#}x27;Te Aroha', Observer, 30 September 1893, p. 22.

⁹⁰ Te Aroha News, 10 December 1887, p. 2, 12 September 1888, p. 2.

⁹¹ Te Aroha News, 25 February 1888, p. 3.

⁹² Waikato Times, 21 February 1889, p. 2.

⁹³ *Te Aroha News*, 26 February 1890, p. 2.

⁹⁴ Te Aroha News, 10 March 1910, p. 2.

⁹⁵ *Te Aroha News*, 8 August 1908, p. 2.

⁹⁶ Te Aroha News, 20 August 1908, p. 2.

 $^{^{97}\} Te\ Aroha\ News,\, 27\ August\, 1908,\, p.\ 2,\, 12\ August\, 1909,\, p.\ 2,\, 10\ March\, 1910,\, p.\ 2.$

⁹⁸ Death Certificate of William Dibsell, 13 November 1910, 1910/6254, BDM.

a minor role in its affairs, concentrating on making money, like many other businessmen with a relatively low profile.