

FINANCIAL STRUGGLES AND (RARE) SUCCESSES OF
MINERS IN GENERAL AND AT TE AROHA IN PARTICULAR

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Abstract: *The price for gold mined at Waiorongomai was comparatively good during the 1880s and 1890s. But miners hoping for a windfall from their efforts found that the reality of their lives was a constant struggle to make a reasonable living. Although the cost of living in the Te Aroha district was somewhat lower than in some other mining centres, they faced considerable costs in obtaining mining requisites, treating ore, and paying for tramway cartage.*

As wages were low, usually not significantly above those of unskilled labourers, it was common to supplement wages with other work plus working small allotments. In general, miners preferred to be independent workers rather than 'wage slaves', in the expectation of higher rewards, but in practice such miners had to combine mining with other work. At least wages men (when in work) received a steady income compared with independent miners. Holidays were unpaid. Increasingly, contractors were preferred by mine owners, with competition for these sometimes driving down tenders to unprofitable levels. Wages were paid monthly, if then, forcing miners to sue for unpaid wages and to live on credit, which caused problems for storekeepers and miners alike, the latter being encouraged by this system to live beyond their means. Many were forced to borrow money, and many were sued for small debts. Bankruptcy was common, and some were fraudulent. Sometimes debts of both individuals and companies had to be waived, and sometimes debtors evaded paying, for instance by moving elsewhere.

Work was not always available, nor was it constant; shortage of water-power, for instance, meant batteries could not operate and mining had to cease, forcing miners to seek other work. Irregular employment usually meant poverty, and local and national government was asked to provide work in periods of high unemployment. Financially desperate miners (like others) sought work elsewhere, with varying success. Unemployment could lead to suicide, and in one case financial loss provoked an attempted murder. In general, the standard of living was low, and few miners were able to save much money. Indeed some did not try to save, wastefully spending any sudden (and rare) wealth, notably on alcohol.

Examples are provided of poverty and its consequences for both miners and non-miners. Before old-age pensions were provided, children were required by law to assist their aged parents. Charity, both institutional and

personal, assisted many poor, elderly, sick, or (in the case of wives and families) abandoned.

Although some examples of prosperity are given, these were unusual. It has been argued that nineteenth century miners should be seen as 'free independent capitalists', but their freedom rarely brought significant financial rewards.

INTRODUCTION: THE PRICE OF GOLD¹

As Gary Hawke has noted, the 'most significant depletable in nineteenth-century New Zealand was gold', all of which had to be exported, there being no local mint. Proceeds from selling gold were 'shared among successful miners, those who supplied them with food and materials, and those who shipped the gold to the mints'.² As part of international currency conventions, the Royal Mint purchased 'all the gold offered to it at a price that varied only with its degree of purity. The price that would be received for bullion exports was fixed once an assay had determined the gold content'. As prices generally fell 'from about 1870 to the mid-1890s, the fixed price of gold' rose relative to price.³

Making reasonable returns depended on the value and quantity of ore and the costs of mining, transport, and treatment, meaning different mining districts differed in profitability for miners and companies. Different fields had different values for their ore, which changed over time as good mines faded and new deposits were found. For instance, in April 1881 it was noted that the Thames reefs that provided the largest returns were 'those that have given a steady average of 2 1/2oz' of bullion to the ton.⁴

In the 12 months to 31 March 1881, the price of gold won at Te Aroha was £2 16s per ounce.⁵ During the following year, when mining had mostly shifted to Waiorongomai, it was £2 14s 4d.⁶ Next year, it was once more £2

¹ For an explanation of how to calculate the meaning of wages and prices from 1891 in present-day terms, see *Year Book of New Zealand, 1990* (Wellington, 1990), p. 614, or <http://www.rbnz.govt.nz/statistics/0135595.html>.

² G.W. Hawke, *The Making of New Zealand: An economic history* (Cambridge, 1985), p. 39.

³ Hawke, p. 40.

⁴ Te Aroha Correspondent, *Waikato Times*, 14 April 1881, p. 2.

⁵ *AJHR*, 1881, H-17, p. 43.

⁶ *AJHR*, 1882, H-19, p. 45.

16s.⁷ With the start of crushing, in the 12 months to the end of March 1884 the minimum return was £2 6s and the maximum £3 7s.⁸ During the following two years, the price ranged from £2 16s to £3 5s.⁹ In the three subsequent years, the maximum remained the same but the minimum was slightly lower at £2 13s.¹⁰ To 31 March 1890, there was no range, and the return was at the lower end of the scale: £2 14s. This was still a reasonable return compared with the rest of the Hauraki district, where the price ranged from £2 10s to £3 10s.¹¹ What little gold was obtained in the following year received the same price.¹² To the end of March 1892, the price rose by 2s.¹³ Some very poor ore was extracted in the following two years, as the price varied from 5s to £2 15s.¹⁴ Values improved in 12 months to 31 March 1896, prices being in a narrow range from £2 8s to £2 18s.¹⁵ Even better were the succeeding two years, with prices ranging from £2 11s to £3 9s; the next highest price was £3 2s 6d, for 'North Hauraki'.¹⁶ The highest amount ever was received in the 12 months to the end of March 1899, £3 12s; all other Hauraki fields were lower.¹⁷ The value remained constant for another 12 months.¹⁸ To the end of March 1901, a narrow range of from £2 12s 6d to £2 16s 8d was received, and in the following nine months the range was from £2 10s to £3.¹⁹ The highest value ever, £4 4s, equal to 'Paeroa', probably mostly Waihi, was received during 1902; this price was received for subsequent years, but as production fell to minimal levels it has not been recorded beyond 1905.²⁰

HOPES AND REALITY

⁷ *AJHR*, 1883, H-5, p. 54.

⁸ *AJHR*, 1884, H-9, p. 50.

⁹ *AJHR*, 1885, C-2, p. 59; 1886, C-4A, p. 42.

¹⁰ *AJHR*, 1887, C-6, p. 51; 1888, C-6, p. 50; 1889, C-2, p. 142.

¹¹ *AJHR*, 1890, C-3, p. 184.

¹² *AJHR*, 1891, C-4, p. 197.

¹³ *AJHR*, 1892, C-3A, p. 59.

¹⁴ *AJHR*, 1893, C-3, Appendix 2, p. viii; 1894, C-3A, p. 61; 1895, C-3A, p. 57.

¹⁵ *AJHR*, 1896, C-3A, p. 45.

¹⁶ *AJHR*, 1897, C-3A, p. 53; 1898, C-3A, p. 79.

¹⁷ *AJHR*, 1899, C-3A, p. 82.

¹⁸ *AJHR*, 1900, C-3, p. 206.

¹⁹ *AJHR*, 1901, C-3, p. 172; 1902, C-3, p. 175.

²⁰ *AJHR*, 1903, C-3, p. 230; 1904, C-3, p. 184; 1905, C-3, p. 169; 1906, C-3, p. 186.

‘The possibility of being a lucky miner brought many immigrants to New Zealand and took settlers away from other productive activities so that the gain in income had to be shared among many people’, but the rate of increase in income was not maintained after the mid-1890s.²¹ Mining could provide a ‘boost to incomes’, but for those involved in the industry ‘no more than a windfall was involved directly’.²² Miners hoped for this windfall, in the meantime earning somewhat minimal incomes, as noted by an immigrant who visited Thames in 1868:

What a strange excitement there is about getting gold when we remember that take the quantity of gold obtained, the number of men on the field and the time taken to get it the average per man is very far less per day than a mechanic or even a labourer in the old country would earn. Why even in the Australian diggings during its best days the men only earned on an average 8d per day per man.²³

The *Thames Advertiser* noted, during a dull phase in Thames mining in 1887, that mining was ‘a very precarious pursuit’. Although occasionally a miner had ‘some rare good luck’, the average return was ‘by no means a large one. Months of dead work have to be passed, with but poor returns, and sometimes, such is the uncertainty’ that ‘not infrequently’, even ‘after toiling day after day to obtain a crushing’, it would be unprofitable.

In some cases, it is true, tributers are exceptionally lucky, and are enabled to put by a respectable portion of their earnings for the proverbial rainy day; but, in the majority – in fact we might safely say the large majority – of cases it is a matter of working life out, in order to keep life in. The struggle for existence continues from boyhood to the grave, and few there are who reap anything more than a bare subsistence. To command sufficient to keep the miners and their families in physical health is about all that even the most sanguine can expect, for experience shows that for every one who makes a handsome competence by mining,

²¹ Hawke, p. 40.

²² Hawke, p. 41.

²³ William Moon, ‘Large Book on his Voyage from London to New Zealand (port of Auckland)’, entry for 19 October 1868, manuscript, n.d., MS 5 150, Auckland Public Library.

there are hundreds who only succeed in making but a poor living for themselves and those dependant on them.²⁴

James Belich agreed that ‘for miners, the trick was to make a profit *after* high expenses, from especially rich claims. These were rare, and the lottery element emerged at this level’.²⁵

COST OF LIVING

A Waitoa correspondent, before the opening of the Te Aroha goldfield, argued that ‘a more favourable locality’ for one ‘could not be well met with. With freight from Auckland at 25s a ton on the one hand, and a land “flowing with cattle and sheep” on the other, there would be no fabulous prices to pay for tucker, etc’.²⁶ In the 12 months to 31 March 1881, the average prices of provisions compared with the rest of Hauraki varied for reasons not now apparent. Whereas bread, coffee, mutton and salt were slightly more expensive, beer, butter, flour, beef, port, milk, rice, and sugar were much the same or even identical, and brandy, cheese, wheat, tea, tobacco, and wine were cheaper.²⁷ These modest differences continued in later years. For instance, one year later pork was again 6d a pound as compared with 7d at ‘North Hauraki’ and 5d at ‘South Hauraki’.²⁸

In general, Te Aroha remained cheaper than some other mining areas.²⁹ Indeed, in December 1880 prices for beef and bread were ‘unprecedentedly low’.³⁰ But in January 1884 ‘the cost of living and supplies generally’ were higher than at Thames,³¹ and the local newspaper considered the cost of living to be ‘considerably higher’ than all other Hauraki goldfields. ‘An old Thames miner, whose word we place implicit reliance in assures us that he could live at Grahamstown for just half what

²⁴ Editorial, *Thames Advertiser*, 10 September 1887, p. 2.

²⁵ James Belich, *Making Peoples: A history of the New Zealanders, from Polynesian settlement to the end of the nineteenth century* (Auckland, 1996), p. 346.

²⁶ Waitoa Correspondent, *Waikato Times*, 19 October 1880, p. 2.

²⁷ *AJHR*, 1881, H-17, p. 44.

²⁸ *AJHR*, 1882, H-19, p. 46.

²⁹ For example, *Handbook of New Zealand Mines* (Wellington, 1887), p. 391.

³⁰ *Waikato Times*, 7 December 1880, p. 2.

³¹ *Thames Advertiser*, 8 January 1884, p. 2.

it costs him to subsist up the hill',³² presumably at Quartzville, where cartage would increase prices. 'A Miner' argued there would 'always have to be more wages given here than at the Thames and other places where the men can be at home with their families every night, for here the miners are so far away in the hills that the men can only go home once or twice a week, consequently having to keep two houses open'.³³ There were complaints about bread prices in subsequent years.³⁴ Storekeepers seem to have agreed amongst themselves about prices to charge; in 1890, for instance, the butchers 'agreed to raise the price of meat 1d per lb all round'.³⁵

For clothing, a Thames draper's offer of 'A Working Man's Parcel' to be sent anywhere in the Waihou Valley indicated the cheapest prices available in 1882. His 50s special included a pair of tweed trousers and vest costing 15s 9d; 'Good Moles, White or Coloured', meaning moleskin trousers, for 5s 11d; a stout cotton shirt twill for 2s 3d; two pairs of good woollen socks for 2s; and a large blanket, white and grey calico, 'capital wincey', 'ladies' hose, merino', and a towel.³⁶ In the same year, strong nailed boots cost 12s 6d, and canvas laced shoes for men 4s 9d; women's house shoes were 5s 9d, and kid walking shoes were 6s 4d.³⁷

The cost of living declined during the 1880s and into the early 1890s.³⁸ In 1888, using this as the justification, the Piako County Council debated cutting wages for labourers working on their roads from 8s or 7s to 6s per day. One councillor argued that 5s a day was 'nearly as good as 8s a few years back.... Then beef was 8d per pound, now 2d. There were lots of farmers at the present time who would gladly give up their own work to earn 8s a day'. Council agreed to pay 6s, over the opposition of the miners' representatives.³⁹

COSTS OF MINING

³² Editorial, *Te Aroha News*, 12 January 1884, p. 2.

³³ Letter from 'A Miner', *Te Aroha News*, 26 January 1884, p. 7.

³⁴ Letters from 'Economy', *Te Aroha News*, 25 October 1884, p. 2, and 'New Chum', 9 May 1885, p. 7.

³⁵ 'Te Aroha', *Observer*, 20 September 1890, p. 17.

³⁶ Advertisement for Cloonan's 'Working Man's Parcel', *Thames Star*, 8 July 1882, p. 6.

³⁷ Advertisements, *Waikato Times*, 8 April 1882.

³⁸ Hawke, p. 40.

³⁹ Piako County Council, *Te Aroha News*, 16 May 1888, p. 2.

When the battery started crushing, an editorial warned potential miners that Waiorongomai it was not ‘a poor man’s diggings’. ‘It is not a place where a man with mattock and shovel for his capital can hope to run up a “pile” ’.⁴⁰ Newspapers in mining districts were well aware of the heavy costs, as illustrated by an editorial in the *Thames Advertiser* in 1887:

To pierce the earth, in order to strike the reefs lying hundreds of feet in from the surface, and to properly timber up the work as it progresses, not only energy, but money is required. Candles, picks, powder, dynamite and fuse, all have to be obtained in order to allow the miner to prosecute his work with even the smallest chances of success. The expense attendant on it is very great.⁴¹

In a paper delivered to the New Zealand Institute of Mining Engineers in 1898, James Park, a leading geologist who had been director of the Thames School of Mines and would soon be director of its Otago equivalent,⁴² discussed the costs of mining and treating ore:

The cost of mining the ore and mine-development are dependent on many conditions, of which the more important are the situation and size of the ore body; the character of the ore and of the enclosing rock; the nature of the walls; the monthly output; the cost of timber, explosives, and mine supplies; of tramming, hauling, and winding; of pumping or drainage rates; and last, but not least, of management and office expenses. Gold-milling is not subject to the same range of widely varying conditions as mining; hence the cost exhibit a narrower range of difference. The causes which modify milling costs are: The situation, size, and design of mill; character of ore; mode of treatment; cost of fuel, water, and supplies.⁴³

Costs of crushing at Waiorongomai varied over the years, usually being similar to and sometimes cheaper than other parts of Hauraki. To 31 March 1881, it was from 10s to 12s per ton, for the following 12 months 10s, for the following 12s, and then 10s for three years, with, in 1886, only some

⁴⁰ Editorial, *Waikato Times*, 15 November 1883, p. 2.

⁴¹ Editorial, *Thames Advertiser*, 10 September 1887, p. 2.

⁴² See *Cyclopedia of New Zealand*, vol. 2, p. 478; vol. 4, p. 155.

⁴³ *Thames Star*, 9 November 1898, p. 1.

batteries in 'South Hauraki' being cheaper at 8s 6d.⁴⁴ For the 12 months to the end of March 1887, at 6s 8d it was the cheapest; it remained at that level for two more years, some batteries in South Hauraki and Ohinemuri being cheaper at 5s.⁴⁵ For the 12 months to the end of March 1890, it was almost the most expensive field, at 10s to 12s.⁴⁶ Costs fell to from 7s 6d to 12s 6d in the subsequent year and then became the cheapest in Hauraki at only 4s.⁴⁷ No costs were recorded for 1893 and 1894, reflecting the state of the field, but for the 12 months to the end of March 1895 the charge was 8s.⁴⁸ The following year, it was 10s, the highest along with Ohinemuri, but then for four years was 7s 6d, which in 1900 compared with 6s in Ohinemuri.⁴⁹ With the end of most mining apart from Edwin Hardy's efforts after that year,⁵⁰ later costs have not been noted.

Tramway costs were a constant cause of complaint.⁵¹ In 1884, it cost 4s 6d to convey one ton to the battery, where it was crushed for 10s; for this total cost of 14s 6d, an average return of 5 1/4dwt was received.⁵² When the yield was below 15dwt per ton, it ceased to be payable.⁵³ Josiah Clifton Firth, reluctant to reduce the crushing charge at his battery,⁵⁴ exaggerated the cost of conveyance as £1 per ton but correctly stated it was much more expensive than at Thames.⁵⁵

As an indication of goods required even for small mines, between 14 August and 19 October 1883 the owners of the Young Caledonian were charged £5 0s 3d for dynamite, caps, fuses, candles, coal, one steel hammer

⁴⁴ *AJHR*, 1881, H-17, p. 43; 1882, H-19, p. 45; 1883, H-5, p. 54; 1884, H-9, p. 50; 1885, D-2, p. 59; 1886, C-4A, p. 42.

⁴⁵ *AJHR*, 1887, C-6, p. 51; 1888, C-6, p. 50; 1889, C-2, p. 142.

⁴⁶ *AJHR*, 1890, C-3, p. 184.

⁴⁷ *AJHR*, 1891, C-4, p. 1897; 1892, C-3A, p. 59.

⁴⁸ *AJHR*, 1893, C-3, Appendix 2, p. viii; 1894, C-3A, p. 61; 1895, C-3A, p. 57.

⁴⁹ *AJHR*, 1896, C-3A, p. 45; 1897, C-3A, p. 53; 1898, C-3A, p. 79; 1899, C-3A, p. 82; 1900, C-3, p. 206.

⁵⁰ See paper on his life.

⁵¹ See paper on the Piako County tramway at Waiorongomai.

⁵² H.A. Gordon to Minister of Mines, 20 May 1884, *AJHR*, 1884, H-9, p. 2.

⁵³ H.A. Gordon to Minister of Mines, 4 May 1886, *AJHR*, 1886, C-4, p. 37.

⁵⁴ See paper on the Battery Company.

⁵⁵ Piako County Council, *Waikato Times*, 2 August 1884, p. 3.

(the most expensive single item, 14s), and handles.⁵⁶ When its claim was liquidated, the lawyer's costs amounted to £41.⁵⁷ At the end of 1883, when the *Pride of the West* was liquidated, the costs incurred since the previous year were tabulated:

25 July 1882: one miner for 28 days at 9s a day
 28 October 1882: two miners for 24 days at 9s a day each
 3 December 1882: one miner for 28 days at 9s a day
 4 picks and handles
 2 shovels
 20lb dynamite
 10 coils of fuse
 15lb drills
 2 striking hammers with handles
 1 'scraper'
 pick and hammer handles
 coal
 'loan of Barrow & dish'
 Rent for 1883,

a total cost of £71 9s 8d for an unsuccessful claim.⁵⁸ In July 1887 the owners of the *Champion* were presented with their account by a Te Aroha ironmonger for items purchased between October 1885 and March 1887, plus freight and rent. The total debt was £95 5s, but three part-payments totalling £16 18s 5d had been made earlier.

1885
 22 October: 1 scythe stone
 28 October: 2 hammer handles, 1 spoke shave
 29 October: 1 mattock & handle
 17 November: 7lb powder
 17 December: 2 1/2lb dynamite
 1886
 4 January: 5lb dynamite, 11lb chain, 4 needles, 1 hank twine
 14 January: 2 1/2lb dynamite
 18 January: 1 coil fuse, 5lb dynamite
 1 February: 15lb dynamite, 1 box detonators, 4 coils fuse

⁵⁶ [Young] Caledonian Licensed Holding, debtors to Applegate and James, 14 February 1885, in Statement of Accounts of Young Caledonian L.H., Te Aroha Warden's Court, Plaints 1885, 12/1884, BBAV 11572/1a, ANZ-A.

⁵⁷ Statement of Accounts of Young Caledonian L.H., 3 February 1885, Te Aroha Warden's Court, Plaints 1885, 12/1884, BBAV 11572/1a, ANZ-A.

⁵⁸ Te Aroha Warden's Court, Plaints 1884, 10/1884, BBAV 11572/1a, ANZ-A.

3 February: 1 mattock, 2 handles
 4 February: 2 picks & handles, 1 file
 8 February: 1 pair Smith's Bellows
 9 February: 1 axe, 2 axe handles, 5 bags, 5 sacks,
 13 February: 1 steel hammer, 1 handle
 15 February: 5lb dynamite, 2 coils fuse
 16 February: 2 tin plates, 2 panicans, 2 tea spoons, 2 iron spoons,
 2 knives & forks, 1 sheath, 1 knife
 17 February: 10lb dynamite, 3 coils fuse, 1 box detonators
 18 February: 1 ball twine, 2 needles
 23 February: 1 boy's axe
 26 February: 18 1/2 spawling hammer, 2 hammer handles, 5lb
 dynamite
 3 March: 6 miners' picks, 3 hammer handles
 8 March: 1 3 1/2ft saw, 1 adze & handle
 10 March: 1 windlass, 1 bucket, carting, 19lb Manila rope, 1
 shovel
 16 March: 2 1/2lb mixed nails, 3 1/2lb 2 inch W nails, 4lb 4 inch
 nails, 1 gimlet
 24 March: 16 1/2lb plough chain, 6 1/4lb 'Mau Rope', reins, split
 links, clothes line, 2 wheel sleighs
 30 March: 6lb mixed W nails
 1 April: 1 one-chain measuring tape
 7 April: 2 coils fuse, 2 needles, 1 sheet 7ft corrugated iron, 1 box
 detonators
 12 April: 2 hammer handles, 1 pair 9-inch 'T Hinges', 41lb Sorby's
 steel, 1 case Nobel's dynamite, 12 coils fuse, 1 padlock, 2ft chain,
 1 18-inch grindstone, 1 set fittings, 1 wheelbarrow, 4lb nails, 1
 dozen pick handles, 5lb Lithrofracteur
 17 April: 2lb missed W nails
 1 May: 1 box detonators
 10 May: 6 coils fuse
 10 June: 3 coils fuse, 1 box detonators, 18lb wedges
 12 June: 1 hank twine
 19 June: 25 fire bricks
 26 June: 6 1/2lb Manila rope
 30 June: 1 hank twine, 2 sail needles
 12 July: 3 hammer handles, 2 axe handles
 14 July: 3 hanks twine
 20 July: 80lb smith's coal
 29 July: 5lb dynamite, 6 coils fuse, 1 box detonators
 30 July: 10lb dynamite
 31 July: 2 hanks twine
 14 August: freight on bags on railway
 16 August: 2 axe handles
 17 August: 2lb W nails
 21 August: 1 camp oven 10 1/2lb
 23 August: 1 'H. Rd file'

24 August: 4 hammer handles, 1/2 dozen pick handles, 1 box
detonators, 30lb dynamite
25 August: 6 coils fuse
31 August: 6 hanks twine
25 September: 1cwt coal, 7 coils fuse, 1 axe, 1 box detonators, 2lb
candles
7 October: 2 hanks twine, 3 needles
16 October: 1 box detonators
22 October: 5lb dynamite, 3 hammer handles
8 November: 3 sewing needles
1887
3 February: 5lb dynamite
28 February: 10lb dynamite, 3 coils fuse, 3 hammer handles, 1
box detonators, 1cwt coal, 1 bag, 2 pick handles
1 March: 1 hank sewing twine
5 March: 1 axe handle

In addition, at an unrecorded date the ironmonger had advanced £30 to pay the rent on their claim. The most expensive single item was the smith's bellows, at £8, most of the others being a few shillings, but the total soon mounted up,⁵⁹ and the merchant had become tired of providing credit.

In November 1895, another ironmonger, John Benjamin Johnson,⁶⁰ hoping to cash in on the mining boom, advertised cheap wares:

THE COMING BOOM.

J.B. JOHNSON

Is determined that he will be
to the front, as he is offering all

MINING REQUISITES

AT

GREATLY REDUCED RATES.

Mining Shovels at 2s 6d each, long handle Shovels as 3s 6d each, square mouth Shovels at 2s 6d, strapped Spades, full size, 2s 6d each. Nobel's Dynamite and Gelignite, in case lots, at £4 5s the case, or by the lb, 1s 10d per lb. Noble's Detonators 5s 6d per box of 100, Rockford's Double Tape Fuse, in 25 coil lots, at 9d per coil, Roburite 1s 6d per lib, Blasting Powder, by the keg, 7 1/2d per lb. Light Miners' Picks 3s, heavy do. 3s 6d.⁶¹

MINERS' WAGES

⁵⁹ J.M. Chambers and C.A. Cornes, bought from D.J. Frazer, 1 July 1887, Te Aroha Warden's Court, Plaints 1887, 3/1887, BBAV 11572/1a, ANZ-A.

⁶⁰ See paper on private lives in the Te Aroha district.

⁶¹ Advertisement, *Te Aroha News*, 2 November 1895, p. 3.

A London publication boosting the Hauraki mines when the mining boom of the 1890s was fading informed potential investors that amongst the district's advantages was that freight charges were low 'and labour cheap'.⁶² Low wages might suit investors, but was not a cause of delight to miners. From 1881 to 1888, when wages in the Te Aroha district were recorded separately from 'North Hauraki' and 'South Hauraki', those of mine managers were similar to their colleagues elsewhere. During the initial rush, the average was 7s 6d a day.⁶³ One miner managed to be paid 10s a day for working a sleeping partner's share for 'as long as the claim was worked'. When told to cease work, he was offered 8s a day, 'which he refused', although he did work for 11 days at this rate of 1s per hour.⁶⁴ When Waiorongomai was first developed, some companies applied for protection because they could not obtain miners despite 'offering 10s a day'.⁶⁵ Increased wages created by temporary shortages of labour did not last long, and in the same month men who had been receiving 9s a day had this rate reduced by 1s.⁶⁶ In the year to 31 March 1882, miners received £2 14s a week, equivalent to the highest wage paid in South Hauraki and higher than in North Hauraki.⁶⁷ During the following 12 months, this rate was the highest in Hauraki; elsewhere the highest was £2 8s.⁶⁸ To the end of March 1884, the range was between £2 8s and £2 14s, still the highest.⁶⁹ After the unsuccessful strike at the start of 1884 to prevent a cut of 1s a day,⁷⁰ the rate was reduced to £2 8s a week, remaining at that level for the remainder of the 1880s. This was similar to elsewhere in Hauraki, although some miners on other fields received only £2 2s.⁷¹ From 1889 onwards, Te

⁶² J.A. Wauchope, *The Goldfields of the Hauraki District, New Zealand* (London, n.d. [1897]), p. 48.

⁶³ *AJHR*, 1881, H-17, p. 45.

⁶⁴ Te Aroha Warden's Court, *Plaint Book 1880-1898*, 11/1880, BBAV 11547/1a; *Plaints 1880*, 11/1880, BBAV 11572/1a, ANZ-A; Te Aroha Warden's Court, *Thames Advertiser*, 23 December 1880, p. 3.

⁶⁵ *Thames Advertiser*, 19 August 1882, p. 2.

⁶⁶ Letter from 'A Miner', *Thames Star*, 23 August 1882, p. 3.

⁶⁷ *AJHR*, 1882, H-19, p. 47.

⁶⁸ *AJHR*, 1883, H-5, p. 57.

⁶⁹ *AJHR*, 1884, H-9, p. 53.

⁷⁰ See chapter on the strike of 1884.

⁷¹ *AJHR*, 1885, C-2, p. 62; 1886, C-4A, p. 44; 1887, C-6, p. 52; 1888, C-6, p. 52.

Aroha miners were merged into the South Hauraki rate of between £2 2s and £2 8s.⁷²

In 1890, the average annual income of goldminers throughout New Zealand was £60. The *Thames Star* commented that this was ‘comparatively small’, but cited the Wellington *Evening Press* noting that, especially in the South Island, ‘a very large number of miners combine farming, spade-industry, and other comfortably remunerative occupations with their mining’, which meant that many were ‘in substantially comfortable circumstances’.⁷³ No mention was made of the stress involved in trying to earn a living wage from several jobs, especially when contracts in the ‘spade-industry’ were fiercely competed for.

In 1896, the average annual earnings for Hauraki miners was £122 15s 9d, whereas on the West Coast it was £151 5s 1d and for Otago £77 10s 9d. An Auckland newspaper commented that, ‘considering the climate and the possibility of much cheaper living’, Hauraki miners were ‘certainly in the best position’.⁷⁴ In 1901, a Paeroa merchant considered that ‘the living standard of miners was good. He had known families to live comfortably on 8s per day. Miners always had money to spend on amusements’.⁷⁵

Whereas wages men received a steady and guaranteed income for as long as investors were willing to pay them, those dependent on extracting ore from their small mines often received more meagre rewards. In 1889, a Waiorongomai correspondent considered it was not possible ‘for individual miners to make a pile’.⁷⁶ One newspaper noted in 1894 that the 29 men mining at Waiorongomai had produced bullion worth £2,500, which, ignoring other costs, meant an average wage of £1 11s 7d, whereas Ohinemuri miners received £4 10s 7d.⁷⁷ In contrast, it was recalled in 1925 that an unnamed man prospecting at Waiorongomai in 1889 had obtained plenty of work ‘sinking shafts, building trestles’, and other jobs, and, apart from meeting his ‘bare living expenses’, had saved all his money, which he converted into sovereigns, carrying 42 around with him in a canvas bag.⁷⁸

⁷² *AJHR*, 1889, C-2, p. 144, and subsequent years.

⁷³ Editorial, *Thames Star*, 14 October 1890, p. 2.

⁷⁴ *Auckland Weekly News*, 8 August 1896, p. 17.

⁷⁵ *Auckland Weekly News*, 7 June 1901, p. 34.

⁷⁶ Waiorongomai Correspondent, *Waikato Times*, 26 February 1889, .p. 3.

⁷⁷ *Thames Advertiser*, 15 May 1894, p. 2.

⁷⁸ C.J.C., ‘Treasure Trove: A Remarkable Story’, *Te Aroha News*, 17 July 1925, p. 5.

Wages for miners, a skilled occupation or, for some less experienced men, a semi-skilled one, was sometimes the same or little more than the unskilled received. In 1884, navvies constructing the railway line between Morrinsville and Te Aroha were paid 8s a day, the same as miners.⁷⁹ Four years later, all Te Aroha labourers received 7s a day, 1s less than miners.⁸⁰ The general manager of the Komata Reefs Company noted, in 1906, that the 'standard wage for skilled miners is 8s a day, a week's work consisting of 46 hours; labourers receive 7s 6d to 8s a day, a week's work being 48 hours. As a rule, good men can be obtained at these wages'.⁸¹ Other skilled workers could obtain higher incomes, especially when their skills were in short supply: for instance, in 1882 carpenters were 'much wanted' at Te Aroha and could 'command 12s per day'.⁸²

Some investors complained that miners were paid too much. George Fraser, an Auckland foundry owner associated with Te Aroha mining,⁸³ in 1886 claimed that the price of labour was 'so high, it very often turns out that much more Capital is required than the most careful could calculate on before starting operations'.⁸⁴ Albert Augustine Adams⁸⁵ justified his 1921 application for suspending labour conditions on his four Tui claims by claiming that labour was 'unprocurable except at prohibitive wages'. The 'high wage required by expert labourers' meant he was unable to develop his ground without large overseas capital.⁸⁶

A common fear was that increased wages would scare away English capital. During the Thames Miners' Union's 1901 efforts to increase wages,⁸⁷ an editorial in a Paeroa newspaper raised this issue. 'We are not in any way acting for capital as against labour, we believe in every man

⁷⁹ Advertisement, *Waikato Times*, 3 April 1884, p. 3.

⁸⁰ *Waikato Times*, 25 October 1888, p. 2.

⁸¹ Memorandum by F.C. Brown (General Manager, Komata Reefs Ltd), 1 March 1906, Mines Department, MD 1, 23/4/54, ANZ-W.

⁸² *Waikato Times*, 2 May 1882, p. 2.

⁸³ See papers on the Tui district, Peter Ferguson, and the Waitoa Find.

⁸⁴ George Fraser to Minister of Mines, 18 December 1886, Mines Department, MD 1, 87/1442, ANZ-W.

⁸⁵ See paper on mining in the Te Aroha district between the turn of the century and the Depression.

⁸⁶ Te Aroha Warden's Court, Mining Applications 1921, nos. 3136, 3137, BCDG 11289/1a, ANZ-A.

⁸⁷ See paper on Michael Dineen O'Keeffe.

earning a good and fair wage, but cannot help, but doubt the wisdom of the increased demands of the Miners' Union'. The issue was very straightforward:

If the demands of the Union are maintained English capital will be harder still to obtain and many good propositions which might command British capital and give employment to many miners will remain unworked as the great B.P. [British Public] will say to itself, they are getting in New Zealand 9s to-day they might want 10s next year, and a proposition which paid on the original basis would become valueless with the increased wage.⁸⁸

The union could obtain only modest adjustments, in 1908 increasing the daily rate from 8s to 8s 6d.⁸⁹

Many considered miners were underpaid. A Waiorongomai correspondent considered wages were 'inconsistent with the risks'.⁹⁰ The *Coromandel News* wanted a minimum wage law in Hauraki; 'until it is passed, the labourer will not receive his due recognition'.⁹¹ One investor, Thomas Macffarlane,⁹² in 1881 said he hoped the Alburnia Company, of which he was the chairman of directors,⁹³ 'would not follow the lead of the Moanataiari in cutting down the men's wages'.⁹⁴ It did not. The quality of the miners was considered to be relevant, an editorial at the time of the Waiorongomai strike commenting that some 'of the very best class of Thames miners' were mining there, 'men well worth a higher wage'.⁹⁵ William John Cornes, a mine manager who became a mining contractor at Waihi because he preferred contracting to working for wages,⁹⁶ when giving

⁸⁸ Editorial, *Ohinemuri Gazette*, 10 April 1901, p. 2.

⁸⁹ 'Obadiah', 'Shares and Mining', *Observer*, 7 November 1903, p. 20, 14 November 1903, p. 20; *Auckland Weekly News*, 16 April 1908, p. 32.

⁹⁰ Waiorongomai Correspondent, *Waikato Times*, 26 February 1889, p. 3.

⁹¹ *Coromandel News*, n.d., cited in *Observer*, 8 July 1899, p. 4.

⁹² See *New Zealand Herald*, 11 May 1885, p. 5.

⁹³ *Thames Advertiser*, 20 August 1877, p. 2, 30 April 1878, p. 3, 30 April 1881, p. 3, 12 May 1885, p. 3.

⁹⁴ *Thames Advertiser*, 30 April 1881, p. 3.

⁹⁵ Editorial, *Thames Advertiser*, 8 January 1884, p. 2.

⁹⁶ *New Zealand Gazette*, 6 February 1896, p. 260, 16 July 1896, p. 1125; *Thames Star*, 23 September 1901, p. 2.

evidence on behalf of owners to the arbitration court stated that experienced miners were worth 10s a day.⁹⁷

Conditions of work were regarded another reason why wages should not be too low according to one investor and supporter of the union, Edwin Edwards.⁹⁸ In a report on the Kia Ora mine at Tui, he argued that ‘with white labour’ it was not possible to reduce the cost of obtaining ore. ‘Indeed no man under existing circumstances could be offered less than 9s per day to work on this almost perpetually wet mountain’.⁹⁹

Miners often moved to other fields to obtain higher wages. In 1897, after those driving the low level tunnel for Aroha Gold Mines struck for higher wages, unsuccessfully, many left for Waitekauri (they were replaced with miners from Karangahake).¹⁰⁰

In 1890, the new Thames Miners’ Union determined that 8s per day should be the rate for all miners.¹⁰¹ Not everyone approved of a fixed rate for everyone, as ‘Obadiah’, for years a commentator on mining and investment, illustrated when referring to the union and mine owners agreeing on a new rate:

The curse of unionism, mining or otherwise, is that workmen of any class receive the same rate of wages – irrespective of ability. The poorest worker sets the pace for all the rest. Naturally, the good man degenerates, while the inferior individual never advances, under such a pernicious system. It is a case of levelling downwards, and not upwards, and the country where this system is maintained must take a back seat in the struggle for supremacy that is now going on amongst nations.¹⁰²

Holidays were unpaid, prompting one Thames miner to protest at the ‘enforced holidays’ over Christmas and New Year:

I am a married man, with a family, and am not able to afford the luxury of a nine or ten days holiday, and I am sure plenty more men are in the same fix. If the directors of our leading mines are of opinion that their employees would be benefited by a holiday of

⁹⁷ *Thames Star*, 24 September 1901, p. 4.

⁹⁸ See paper on the Thames Miners’ Union.

⁹⁹ *Ohinemuri Gazette*, 8 January 1904, p. 2.

¹⁰⁰ ‘Werahiko’, ‘Our Te Aroha Letter’, *New Zealand Mining Standard*, 6 March 1897, p. 5.

¹⁰¹ *Waikato Times*, 25 October 1890, p. 2.

¹⁰² ‘Obadiah’, ‘Shares and Mining’, *Observer*, 7 November 1903, p. 20.

unreasonable length, the best thing they can do is to pay the wages of those men, who are prepared and anxious to resume work, for the time they are idle.¹⁰³

WAGES IN THE BATTERIES

If Waiorongomai battery hands employed to 31 March 1884 received the standard weekly rate for labourers in the district, £2 8s, they were receiving at least 8s more than their colleagues elsewhere in Hauraki.¹⁰⁴ Amalgamators had received £4, but with the general reduction of wages after the first crushings this rate was reduced to £3 9s in January.¹⁰⁵ Labourers also had their rates cut because of these poor returns, and for the remainder of the 1880s received £2 2s, still more than on some other Hauraki fields, but less than in North Hauraki in 1886-1887.¹⁰⁶ In the return for the year ending 31 March 1889, Te Aroha figures were subsumed in the South Hauraki one of only £1 16s.¹⁰⁷

Carpenters working on the battery being erected for Aroha Gold Mines in 1896 were able to obtain 10s a day by threatening to strike.¹⁰⁸

WAGES ON THE TRAMWAY

When construction of the Waiorongomai tramway commenced, one newspaper commented that the work was 'principally for pick and shovel men for some time to come, and 9s per diem for such unskilled labor should procure an abundant supply'.¹⁰⁹ It did. Soon after the tramway began operating, the council discovered that the cost of running it was too high, and in January 1884 the number of hands was reduced and wages cut to 8s a day 'for competent hands'.¹¹⁰ All those currently employed were dismissed and those taken on after an unsuccessful strike protesting at the reduction

¹⁰³ Letter from 'Miner', *Thames Star*, 31 December 1883, p. 2.

¹⁰⁴ *AJHR*, 1884, H-9, p. 53.

¹⁰⁵ *Te Aroha News*, 26 January 1884, p. 7.

¹⁰⁶ *AJHR*, 1885, C-2, p. 62; 1886, C-4A, p. 44; 1887, C-6, p. 53; 1888, C-6, p. 52.

¹⁰⁷ *AJHR*, 1889, C-2, p. 144.

¹⁰⁸ *Thames Advertiser*, 2 October 1896, p. 2, 8 October 1896, p. 2.

¹⁰⁹ *Thames Star*, 11 December 1882, p. 3.

¹¹⁰ Piako County Council, *Te Aroha News*, 12 January 1884, p. 2.

accepted the new rate on condition that working hours were shortened.¹¹¹ With the rapid decline in mining, they had much shorter hours than they wanted. In April 1885, the manager reported that the line was being worked 'about two days a week in consequence of the very small output from the mines. The men are very discontented at this especially as they are kept so long waiting for their wages'.¹¹²

In 1891, the council resolved that the workers should receive the same rate as 'at present paid in the mines', 8s.¹¹³ For a time the manager received the same as everyone else, but from 1903 his rate was increased by 1s a day and later increased still further, meaning he was paid, in 1911, 2s 6d more than his two highest-paid workers.¹¹⁴

CONTRACTORS

In their evidence in 1901 to the conciliation board against the union's desire for increased wages, two men who had managed Waiorongomai mines, John and William Goldsworthy,¹¹⁵ argued that contractors worked harder than wages men. Indeed, William confirmed another manager's statement that 'the same men who worked for wages did twice as much work when contracting'.¹¹⁶ Another manager estimated that 'the average contractors did 20 per cent more work than wages men'.¹¹⁷ 'Shareholder' asked why managers did not let more contracts. 'It is a fact well known that miners that go in for contracts are the cream of workmen, with no 7s 6d stokers about them', men he described as 'Come day, go day, God send Sunday' workers.¹¹⁸ 'One Who Knows Something About Mining' responded

¹¹¹ *Thames Advertiser*, 12 January 1884, p. 2, 25 February 1884, p. 2; *Thames Star*, 30 January 1884, p. 2.

¹¹² Piako County Council, *Te Aroha News*, 4 April 1885, p. 2.

¹¹³ Piako County Council, Minutes of Meeting of 4 August 1891; Letterbook 1899-1901, p. 44, Matamata-Piako District Council Archives, Te Aroha.

¹¹⁴ Piako County Council, Letterbook 1902-1903, pp. 167, 243; Minutes of Meetings of 28 October 1903, 22 February 1909, 21 March 1911, Matamata-Piako District Council Archives, Te Aroha; J.S. Hill, Waiorongomai Tramway Account Book 1910-1912, Report of 23 September 1911, J.S. Hill Papers, MSC0116, Hamilton Public Library.

¹¹⁵ See paper on the Goldsworthy brothers.

¹¹⁶ *Thames Star*, 24 May 1901, pp. 3, 4.

¹¹⁷ *Auckland Weekly News*, 26 September 1901, p. 36.

¹¹⁸ Letter from 'Shareholder', *Thames Advertiser*, 24 August 1883, p. 3.

that contractors were the worst class, not the best, and that shareholders should give miners fair play.¹¹⁹ Contracts were undoubtedly cheaper, because management had to do less supervision and miners were induced to work harder and faster, even if it possibly meant rushed and unsafe work.¹²⁰

In early 1881, it was realized that the first Te Aroha mines had wasted both money and labour, and by May it was 'beginning to be perceived that contract work, when carefully defined and precisely measured', was better than employing men on wages. Accordingly, the Waitoa Company had discharged all its wages men and advertised for contracts to drive 100 feet.¹²¹ By early 1884, 'wherever practicable' work in the New Find was being done by contract. The local newspaper considered there could be 'no doubt that this system will prove more economical and in other respects more satisfactory both to manager and shareholder'.¹²² Clearly it would not be as 'satisfactory' to miners. Shortly afterwards, in the Colonist 'a considerable number' of wages men were discharged as a 'preliminary to the introduction of a new system of working', namely calling tenders to take out ore 'at per ton'.¹²³ By the following January, all work in this mine was done on contract 'wherever practicable'.¹²⁴ In 1887, in all mines work was carried on 'almost entirely by contract'.¹²⁵ In early 1898, Aroha Gold Mines' low level tunnel was driven by 12 contractors and two wages men.¹²⁶

Some miners' desperation to earn money resulted in tenders being accepted that would not provide a living wage. After the Colonist Company accepted a tender to drive its low level in 1884, the party who had won the contract refused to carry on the work.¹²⁷ By abandoning their contract after having driven 78 feet, they forfeited the 25 per cent held by the company as

¹¹⁹ Letter from 'One Who Knows Something About Mining', *Thames Advertiser*, 28 August 1883, p. 3.

¹²⁰ A.G. Nightingale, 'Waiuta: A History of a Quartz Mining Community on the West Coast' (University of Canterbury, MA thesis, 1985), pp. 30-31, 70, 72.

¹²¹ *Waikato Times*, 17 May 1881, p. 2.

¹²² *Te Aroha News*, 29 March 1884, p. 2.

¹²³ *Te Aroha News*, 17 May 1884, p. 2.

¹²⁴ *Te Aroha News*, 10 January 1885, p. 2.

¹²⁵ *Te Aroha News*, 7 May 1887, p. 2.

¹²⁶ *New Zealand Mines Record*, 16 February 1898, p. 299.

¹²⁷ *Te Aroha News*, 31 May 1884, p. 2.

a guarantee.¹²⁸ Clearly the nature of the rock encountered and the price of the contract made this penalty less of a financial loss than continuing the work. The following year, in a court case over an uncompleted contract,¹²⁹ the New Find's manager commented that it depended 'on the class of men working, whether they made it pay or not'.¹³⁰ Having earned from 5s to 6d a day, the contractors abandoned their contract 'knowing they had been losing money by the job'.¹³¹ Despite these examples, contracts continued to be let at a probable loss. In 1888, when James Wiseman, an experienced contractor,¹³² won one contract for driving 100 feet, a newspaper wrote that this was 'hard country, and we wish Mr Wiseman all sorts of success'.¹³³ Three months later, when Wiseman obtained a contract for part of a water race, this newspaper could not see how he could make it pay because it had to be constructed through heavy bush.¹³⁴ Late the same year, when 50 feet of driving in the Bonanza was let at 10s per foot, a correspondent noted that 'about sixteen tenders were received, ranging up to 32s. Some experienced hands consider it will cost nearly the 10s for material alone'.¹³⁵ In 1897, after miners driving Aroha Gold Mines' low level tunnel 'threw up their contract' because 'they considered the price too low for the hard country they were passing through', fresh tenders had to be called.¹³⁶ The new contract was for £2 17s a foot, but it was thought that the 'very hard' rock would 'take the contractors all their time at that price to make anything more than fair wages'.¹³⁷

For all these reasons, the contract system was disliked by miners. One Waiorongomai resident stated in 1889 that many living there opposed mining on this basis.¹³⁸ One Thames miner described it as 'a system of

¹²⁸ *Te Aroha News*, 14 June 1884, p. 2.

¹²⁹ See paper on the New Find mine.

¹³⁰ Magistrate's Court, *Te Aroha News*, 21 March 1885, p. 2.

¹³¹ Warden's Court, *Te Aroha News*, 8 August 1885, p. 2.

¹³² For example, *Te Aroha News*, 16 June 1883, p. 3, 5 April 1884, p. 2, 14 November 1885, p. 7, 13 February 1886, p. 2, 10 December 1887, p. 2, 16 January 1889, p. 2.

¹³³ *Waikato Times*, 15 May 1888, p. 2.

¹³⁴ *Waikato Times*, 18 August 1888, p. 2, 25 August 1888, p. 3.

¹³⁵ Te Aroha Correspondent, *Waikato Times*, 10 November 1888, p. 2.

¹³⁶ *Ohinemuri Gazette*, 3 March 1897, p. 3.

¹³⁷ *Thames Advertiser*, 11 March 1897, p. 3.

¹³⁸ Letter from 'Rory O'More', *Te Aroha News*, 31 July 1889, p. 2.

sweating'.¹³⁹ One reason why miners opposed it was because it compelled 'workers to fight amongst themselves'.¹⁴⁰ Miners argued in the arbitration court that, because it was not possible to anticipate the nature of the country to be driven through, underground contracting was immoral and speculative and should be replaced by a daily wage. The court rejected this argument, and by late 1902 the Waihi Company used contracts 'to the manifest disadvantage of the men', in the view of the *Observer*, for they were 'necessarily better off with steady work than with occasional contracts'.¹⁴¹ Early the following year, in noting this company only used contractors, it commented that this might 'be a good policy from the mine point of view, but we doubt it'.¹⁴² It certainly was good for the owners, for 'Obadiah' discovered that since this system had been instituted it was claimed that ore was 'costing about one third less for breaking than was the cost in the wages period. Although the staff of hands has been considerably reduced, more ore is being broken than heretofore'.¹⁴³ 'Waiheathen' responded that, since the introduction of the contract system, 'the percentage of fatal accidents, in this mine alone, had risen fully two hundred per cent, and ordinary minor accidents considerably more'. In addition, Waihi was 'commercially in a worse state than it has been for a considerable time'. All this had happened for the benefit of a few.¹⁴⁴

Many at best marginally profitable contracts for non-mining work were taken up by men desperate to earn money. One builder, complaining in 1885 about not being paid by the council for erecting a stable on Fern Spur, 'stated the contract had been taken very low for cash'. As with other contracts, clauses could cause loss; in this instance, being 'subject to a fine of £2 a week for every week the work was delayed beyond the three weeks allowed by specifications for completion'.¹⁴⁵ Peter Ferguson, in referring to the 'faulty work' of contractors constructing his tramway,¹⁴⁶ considered this was 'another instance of the many that have occurred in the district of contractors undertaking work and afterwards proving themselves unable to

¹³⁹ *Thames Star*, 9 May 1901, p. 4.

¹⁴⁰ *Auckland Weekly News*, 10 November 1910, p. 20.

¹⁴¹ *Observer*, 11 October 1902, p. 2.

¹⁴² *Observer*, 21 February 1903, p. 5.

¹⁴³ 'Obadiah', 'Shares and Mining', *Observer*, 9 May 1903, p. 20.

¹⁴⁴ Letter from 'Waiheathen', *Observer*, 16 May 1903, p. 16.

¹⁴⁵ Piako County Council, *Te Aroha News*, 4 April 1885, p. 2.

¹⁴⁶ See paper on Peter Ferguson and his New Era.

perform same in time specified'.¹⁴⁷ If his complaint was correct, clearly men were tendering in the hope that, somehow, they would be able to perform to specifications and within time. Three years later, commenting on a very low tender for constructing the water race from Wairakau to the battery, a correspondent thought 'how these people expect to make this sort of thing pay' was 'a puzzler'.¹⁴⁸ The *Te Aroha News* wrote in 1889 that it was 'under the impression that contracting for road works and such like, had been almost reduced to a fine art in this district, seeing the ridiculously low prices at which work had been taken during the past couple of years'.¹⁴⁹ Early in 1892, contractors constructing the railway line between Te Aroha and Paeroa obtained a higher rate because the original tender meant they 'could not possibly make wages'.¹⁵⁰

One small farmer who, like others, moved to the Te Aroha district in early 1887 with the expectation of obtaining work making roads and draining swamps 'until such time as they were able to get their sections under cultivation' complained in late December about his experiences:

When we arrived, we found others like ourselves, who were fencing and otherwise improving their land and waiting for the promised work. After waiting some months, work was called for by public tender, requesting what seemed to us a large deposit – about 30 per cent of the amount of the contract. We could not raise the amount, and consequently were debarred from tendering. After waiting another month, I got a contract for £14 5s, which with extras amounted to about £18. Out of this I had £3 19s 6d to pay for dynamite, and the balance is all myself and family have had for sustenance since leaving Auckland. Only one of our other settlers has got a job during the whole time, and that only for £10 odd. I have an acre and a half in orchard and in cultivation; and others also are struggling on.

He claimed they were handicapped by contracts being let privately rather than tendered publicly.¹⁵¹ Clearly poor men like this would take any contract, no matter how marginal the return, because of desperation to make at least a pittance.

¹⁴⁷ Letter from Peter Ferguson, *Te Aroha News*, 10 October 1885, p. 2.

¹⁴⁸ Te Aroha Correspondent, *Waikato Times*, 25 August 1888, p. 3.

¹⁴⁹ *Te Aroha News*, 20 April 1889, p. 2.

¹⁵⁰ *Auckland Weekly News*, 13 March 1892, p. 23.

¹⁵¹ Letter from 'Fair Play', *Auckland Weekly News*, 7 January 1888, p. 15.

DELAYS IN PAYING WAGES AND CLAIMS FOR UNPAID WAGES

Miners were usually paid monthly, but sometimes had to wait longer. In 1882 one complained that Waiorongomai miners had ‘any amount of trouble to get their money when due’.¹⁵² During the January 1884 strike, complaints were ‘rife’ that wages ‘due up to Christmas time, and tradesmen’s accounts for mining requisites, still remain unpaid. This is most unjust to the men, and calculated to rather increase than diminish the present difficulty’.¹⁵³ In mid-1897, ‘a number’ of miners were ‘being subjected to harassing suspense and other inconveniences through their wages remaining unpaid over nine weeks. Storekeepers are complaining bitterly on account of not being able to get their money in’.¹⁵⁴

Tramway workers were also affected. Despite the manager complaining in April 1885 that his men were ‘kept so long waiting for their wages’, the problem continued, and four months later about £200 was owed, workers not having been paid for the previous month.¹⁵⁵ One month later, one worker wrote ‘a strong letter’ to the council complaining about the arrears:

He thought things were brought to a climax. Neither he nor his fellow-labourers had unlimited credit at the bank, and could not carry without their wages. Did the council think that the storekeepers were going to advance the money for working the tramway, and was he (Richard Hill)¹⁵⁶ to be tormented continuously by their demands for money, simply because he could not get his own hard earned money? Perhaps if some of the worthy councillors ran a store on the field they would get credit for as long as the wages would run unpaid, which he ventured to say, would not be three months.¹⁵⁷

¹⁵² Letter from ‘A Miner’, *Thames Star*, 23 August 1882, p. 3.

¹⁵³ Te Aroha Correspondent, *Waikato Times*, 17 January 1884, p. 2.

¹⁵⁴ ‘Twinkler’, ‘Te Aroha Notes’, *Thames Advertiser*, 4 June 1897, p. 2.

¹⁵⁵ Piako County Council, *Te Aroha News*, 4 April 1885, p. 2, 22 August 1885, p. 2.

¹⁵⁶ See paper on the Piako County tramway at Waiorongomai.

¹⁵⁷ Letter from Richard Hill to Piako County Council, printed in *Waikato Times*, 19 September 1885, p. 3.

Edward Cookson, the tramway manager,¹⁵⁸ confirmed ‘the very great inconvenience the men suffer through not getting their pay regularly. They are continually giving orders on me to their trades people for the amounts that are due to them. This is very unpleasant to me and unfair to the men’.¹⁵⁹ The clerk responded that they had been paid,¹⁶⁰ and this problem did not recur.

Many miners sued for wages, sometimes for very small amounts, and sometimes debtors had difficulty in paying. For instance, in February 1881 one miner successfully sued for £2 10s, of which £1 was to be paid immediately and the balance a week later.¹⁶¹ The subsequent suit, for £8 15s, also had to be paid in instalments: £1 at once, £1 within a week, and the balance within another two weeks.¹⁶²

Not all suits for wages were valid. Thomas Hood, a 19-year-old miner, sued in May 1889 for £28 10s for work done in the Lord Nelson since mid-December. He claimed that an owner who employed him to protect the claim ‘promised to leave an order’ with a storekeeper ‘to supply me with tucker’. After obtaining ‘about 14s worth of tucker’ in this way, he had to purchase the rest himself. He had ‘partly built a whare’ on the claim, which was under protection, ‘for amusement in the evenings’. He spent most of his time prospecting with his father ‘in another part of the field’, and after giving a small amount of ore to the other owner he demanded his wages, but the owner ‘repudiated my claim, said he never engaged me, and told me to clear out’. Hood admitted knowing the claim was legally protected, but claimed he had been told ‘not to leave the ground’ and denied being offered ‘a share in the claim for looking after it’. The owner, who lived in Auckland, said that ‘when the boy came to me for wages, I told him to get out of my sight or I would punch his head. How dare he come and stick me up for wages, when I never employed him. Any man might as well stick me up in the street for money with as good a reason as this boy has’. Prior to giving judgment against Hood, the magistrate commented on the evidence:

The boy stated in his evidence he made all the entries as to days worked and other matters in the proper book (produced in

¹⁵⁸ See paper on the Piako County tramway at Waiorongomai.

¹⁵⁹ *Waikato Times*, 22 September 1885, p. 4.

¹⁶⁰ Piako County Council, *Te Aroha News*, 19 September 1885, p. 2.

¹⁶¹ Te Aroha Warden’s Court, *Plaint Book 1880-1898*, 14/1881, BBAV 11547/1a, ANZ-A.

¹⁶² Te Aroha Warden’s Court, *Plaint Book 1880-1898*, 15/1881, BBAV 11547/1a, ANZ-A.

evidence) himself and with the pencil then in the book. He had at his ... request re-written some of the entries, and he had no hesitation in saying the entries written by the boy in Court were not written by the same pencil as those in the book. The boy had also stated on his oath that the whole time he spent in the erection of another whare was in the evenings, in his own time after being at work on the claim during the day; whereas the witness [Alexander] McLeod¹⁶³ distinctly stated he saw him working at it in the day time. And with respect to the length of time he alleged he was at work on the claim, his evidence was flatly contradicted by other witnesses. Taking it all through he considered the evidence of the plaintiff was unreliable. He had little doubt an arrangement had been come to at one time, whereby plaintiff was to have an interest in the claim, at a time when no doubt it was thought a share might prove very valuable, and it looked very like as though the idea of trying for wages was thought of afterwards, when it seemed as though a share in the claim would prove of very little value.¹⁶⁴

Sometimes plaintiffs sought too much. For instance, in 1887 one miner, James Goard,¹⁶⁵ sought £100 for wages owed by John Bealby Smith¹⁶⁶ for working in the Success. After the case was adjourned at Smith's request to enable his lawyer to attend, Smith admitted owing £30, which Goard accepted as full payment.¹⁶⁷

As one way of defending miners, because wages were unpaid the warden declined the Tui Company's application for six months' protection.¹⁶⁸ The following year, when an overseas syndicate sought protection of ground 'pending formation of Company', the application was withdrawn after the warden received a letter from four employees objecting

¹⁶³ See *Te Aroha News*, Warden's Court, 5 September 1888, p. 2, 23 February 1889, p. 7, 23 March 1889, p. 2, Magistrate's Court, 29 May 1889, p. 2; *Auckland Weekly News*, 27 October 1888, p. 37.

¹⁶⁴ Magistrate's Court, *Te Aroha News*, 29 May 1889, p. 2.

¹⁶⁵ See *Te Aroha News*, 24 August 1889, p. 2, 27 April 1895, p. 2; *Waikato Times*, 28 April 1892, p. 3.

¹⁶⁶ See paper on the Waitoa Find.

¹⁶⁷ *Te Aroha* Magistrate's Court, Civil Record Book 1884-1889, 38/1887, heard 22 November 1887, 6 December 1887, BCDG 11221/1b, ANZ-A; Magistrate's Court, *Te Aroha News*, 26 November 1887, p. 3.

¹⁶⁸ *Te Aroha* Warden's Court, *Ohinemuri Gazette*, 16 October 1897, p. 2.

to it being granted 'owing to non-payment of wages due to us'.¹⁶⁹ One man owed £21 in wages after working on a machine site for 60 days at 7s a day had a lien imposed to enforce payment.¹⁷⁰

LIVING ON CREDIT

Credit 'reflected the speculative and optimistic ideals which underlay the economic philosophy' of mining districts. 'Credit in all its aspects, from mining stocks to grocery accounts, provided capital for development'.¹⁷¹ As probably most miners 'were wholly without capital', storekeepers had to provide credit for the necessities of life and of mining.

A few months, during which no money is obtained from crushings, will result in long tradesmen's bills, with large totals, and when a crushing is obtained the miner generally finds he has to hand over the fruits of his untiring exertion to the storekeepers who have supplied him with the necessities of life.¹⁷²

As in most mining settlements throughout the world, too many merchants sought custom, leading to discounts and special sales to attract customers.¹⁷³ On one Australian field, indebtedness was 'almost universal', most shopkeepers making informal arrangements to recover, or pay, debts rather than using expensive legal processes.¹⁷⁴ In all New Zealand communities, 'a storekeeper who did not run a slate would have found it hard to do business'.¹⁷⁵ 'To cut down overheads and thereby lower prices', accounts were collected at the end of each month, a universal problem illustrated by an American example:

¹⁶⁹ Te Aroha Warden's Court, Mining Applications 1898, 9/1898, BBAV 11289/15a, ANZ-A.

¹⁷⁰ James Eager, lien for wages, 12 June 1899, Te Aroha Warden's Court, Plaints 1899, BBAV 11572/2a, ANZ-A.

¹⁷¹ Duane A. Smith, *Rocky Mountain Mining Camps* (Bloomington, Illinois, 1967), pp. 170-171.

¹⁷² Editorial, *Thames Advertiser*, 10 September 1887, p. 2.

¹⁷³ For an American example, see Smith, p. 168.

¹⁷⁴ June Philipp, *A Poor Man's Diggings: Mining and Community at Bethanga, Victoria, 1875-1912* (Melbourne, 1987), p. 98.

¹⁷⁵ Belich, p. 376.

The bane of existence to businessman and tradesman was credit and credit buying. Business could be conducted on this principle, cash and carry, or a combination of both. The second guaranteed a stable income and less risk, but in the speculative nature of the mining economy, credit prevailed as a fundamental condition. Miners might be paid once a month, purchasing on account until payday, or those who worked their own claims might not hit pay dirt, necessitating credit to continue operations. Mining companies ran up bills while waiting for richer ore or more money from the stockholders; the merchants themselves used the system to stock their own stores. If these debts could be collected at the end of a month or within an allotted time, the creditor suffered no loss and had to an extent stimulated economic growth. If, however, a mine failed, or the debtor simply decamped without paying his arrears, the merchant found himself saddled with a loss. The normal practice of carrying a debt on the books for months, while the storekeeper collected a portion of it, and the debtor in turn received more goods on credit, only made matters worse. The creditor found himself in a dilemma. He could continue to extend credit, hoping finally to achieve payment, or he could stop it and face the possibility of losing the tardy customer with the debt still unpaid. A final recourse remained – placing the account in the hands of a lawyer for collection – but by then the merchant had accepted the unlikelihood of total or even partial payment.¹⁷⁶

One problem for merchants was ‘competition within a small area of limited population’, for ‘if one merchant offered credit, the rest, out of necessity, had to follow’.¹⁷⁷ In 1888 a businessman responded to several *Observer* articles (which no longer exist, these issues having been lost) on the ‘tick system’:

You recommended that tradesmen should enter into some sort of compact for their mutual protection not to give credit. But, Sir, it is a good deal easier to give advice than to show how to follow it. Take my own case: I am a retailer carrying on business in a small way. Up to within six months ago I gave credit, but found I was making bad debts so fast that I was compelled to go upon a fresh tack, and I now buy and sell for cash only.

If I were to wind up my business to-morrow, I could not pay 20/- in the £, even were I to sacrifice everything I have in the world, including my furniture and personal belongings. To square up in full would ruin me. And yet I have sufficient book debts – if I

¹⁷⁶ Smith, p. 169.

¹⁷⁷ Smith, p. 170.

could only get the money in – to satisfy everybody and give me a first rate start again.

When I knocked off giving “tick” I lost between forty and fifty customers. These good people were highly indignant when informed that in future all transactions would have to be cash ones. “Oh they could get plenty of credit elsewhere!” Unfortunately this is quite true. What is the use of A.’s stopping “tick” if B. next door is ready and willing to give it? And how can B. afford to give unlimited “tick” on the off-chance of some of his customers paying up? It is plain that somebody must suffer, and if it is not B. it must be the wholesale firm or firms who supply him. Hence it is that there are so many failures. The demon “Tick” is responsible for many more than half of them.

I am happy to say that I have, as yet, seen no reason to regret abandoning the credit system. My “turn over” does not compare so favourably in my books to what it did 12 months ago, when I gave credit, but my business is, in reality, on a much sounder basis than it was, and if all traders would “go and do likewise” I think they would have no reason to regret it. Unity is strength indeed.¹⁷⁸

One effect of giving credit was that merchants increased prices ‘to allow for expected loss’.¹⁷⁹ One example of loss was reported in 1895, about a visiting troupe of actors. ‘The Kennedy Company have visited Te Aroha and vanished, leaving as usual a few who have cause to remember them owing to unpaid accounts’, and warned merchants in other areas to ‘look out if they come your way’.¹⁸⁰

A Coromandel correspondent, writing in 1873, argued that the almost universal practice of paying miners once a month was ‘open to many objections’, being the single most important reason for ‘extravagance and intemperance’:

In addition to its inconvenience may be added the risks which storekeepers and others constantly run in giving “tick” for such a period. If payments were made every alternate week the miners would, as a rule, be in a position to pay ready money for their goods, have less cash for going in for a “burst” [spree],¹⁸¹ and be less likely to lose their shifts, and, as a consequence, their

¹⁷⁸ Letter from ‘A Business Man’, *Observer*, 13 October 1888, p. 5.

¹⁷⁹ Smith, p. 170.

¹⁸⁰ *Te Aroha News*, 5 October 1895, p. 2.

¹⁸¹ Eric Partridge, *A Dictionary of Slang and Unconventional English*, 8 ed., ed. Paul Beale (London, 1984), p. 161.

employment. As it is, miners who receive their cheques monthly, and who go to their creditors to discharge their debts, generally at a hotel, meet some of their mates or companions, renew their bonds of friendship or good feeling in the “cup” several times, get hearty, spend their money, and very likely before the day is over their available balance to meet the current month’s requirements is nil, and the natural result with this class of persons follows – after a feast a famine.

Fortnightly payment would avoid this behaviour and ‘establish a healthier feeling amongst the miners and business people’.¹⁸² As payment at shorter intervals was not introduced, nearly 25 years later the *Coromandel News* complained that because English companies would not pay weekly or fortnightly miners had to live on ‘tick’.¹⁸³

In 1897, the Auckland Chamber of Commerce was told that ‘a great many complaints had been received from storekeepers in the mining districts’ that ‘the mine accounts were made up monthly, on a day a fortnight previous to the pay day, and they always kept a fortnight’s pay in hand. A man would then receive from £10 to £14 by cheque’, and in places without a bank these were cashed in hotels. Sometimes miners went for weeks without pay.¹⁸⁴ Nearly six months later, the Chamber of Mines refused to pay wages weekly and in cash because it would ‘entail considerable additional cost and risk’ and miners had not objected to the ‘present mode of payment’.¹⁸⁵ In 1901, when it discussed plans to abolish imprisonment for debt, one member stated that goldfields storekeepers, especially at Coromandel,

were suffering severely as a result of the existence of the measure. The storekeepers had to run the whole show, keeping the men and their families, as the miners did not, in some cases, receive their wages monthly, and numbers of them had not actually been paid for years. Although the men were upright and honest enough, they simply did not get the money, and consequently could not pay.

Another member claimed that ‘people had come to recognize that they could not be compelled to pay, and when they got into difficulties they

¹⁸² Coromandel Correspondent, *Auckland Weekly News*, 3 May 1873, p. 5.

¹⁸³ *Coromandel News*, n.d., cited in *Observer*, 22 January 1898, p. 4.

¹⁸⁴ Chamber of Commerce, *Auckland Weekly News*, 16 October 1897, p. 35.

¹⁸⁵ *Auckland Weekly News*, 2 April 1898, p. 20.

simply said that the tradespeople could whistle for their money, and moved away to another place'. A third speaker believed 'the question was really one of giving credit; no storekeeper was compelled to give credit. The great difficulty to be confronted in the case of those who could not pay but would not pay was that of proving that that person actually had the means to pay'.¹⁸⁶

Some people exploited creditors by living on credit and obtaining luxuries they could not afford.¹⁸⁷ One warden criticized a miner for not paying for his food. 'It is a mean thing to keep a tradesman waiting for you to pay your tucker when you make a little rise. You know that dozens of families at the Thames live on the storekeepers and others, who keep them in tucker till they are able to pay them'.¹⁸⁸ In mid-1884, the *Te Aroha News* outlined the abuses of credit:

That "credit is the life of trade" is in a certain sense perhaps true, but only to a certain extent is it true, and unfortunately it is liable to gross abuse. In the past, even more than in the present, far too much credit has been the rule amongst all classes of the community. Previous to the commencement of our commercial depression everybody seemed to trust everybody. Anyone not having money at command found that they could get credit, which many thought was just as good. But as was to be expected this sort of thing eventually did great injury to all concerned. People quickly got into the way of living beyond their means, simply because it was so easy to get goods on credit. Many finding their credit good began to invest in land and shares with money not really their own, and which had to be accounted for sooner or later. Over speculation was a result, and land, and shares, and nearly all classes of goods rose far beyond their intrinsic value. But, as was to be expected, after a while a reaction set in, and credit was greatly curtailed. Bills were largely dishonoured, bankers called up overdrafts, and bankruptcies were numerous. Everyone tried to realize with the result [that] prices rapidly declined. Merchants have been severely bitten, and are now not so anxious to force goods on storekeepers about whose true financial position they know but little as they were once. How many instances could be cited within the past few years of men with little or no capital starting in stores and hotels, and quickly running into debt [by] a few thousands. It is scarcely necessary to refer to what has happened at our very doors in the last year or

¹⁸⁶ Chamber of Commerce, *Auckland Weekly News*, 19 September 1901, p. 39.

¹⁸⁷ For example, *Bay of Plenty Times*, n.d., reprinted in *Thames Star*, 29 April 1881, p. 2.

¹⁸⁸ *Thames Sentinel and Miners' Journal*, 1 March 1895, p. 3.

two. During the past few years in nearly every case of bankruptcy “book debts” form a large proportion of the assets. It is a good thing that traders of late are not so free to let people run up scores out of all proportion to their means. The public should be taught that they will be expected to pay for what they get. Much good will have been done by the depression if it puts an end to the reckless giving of credit. If merchants would sell goods on *shorter* terms to storekeepers, the latter would likewise refuse to part with their goods unless they were speedily paid for them, and everybody would learn to pay promptly. Whilst considerable reform has taken place – still even now far too much credit is given, and with the natural result; the man who intends to pay, and does pay, is charged a higher price than is necessary, to make up for the losses sustained through those who have prove “bad marks.” It’s an old and true saying that “short reckonings make long friends.” It is the absolute duty of every trader and businessman in our district to encourage in every possible way the payment of *cash*. Traders themselves would quickly find it far more remunerative to sell for cash at a small profit, saving the expense and worry of so much extra book-keeping, and the writing off of many accounts as bad debts, than the booking of goods at high prices with the uncertainty of ever getting paid. There are of course many cases in which the cash system cannot be enforced, but without doubt it deserves to be encouraged far more than it is in our midst.¹⁸⁹

Storekeepers were aware of the benefits of cash sales, but had to offer both methods of payment. The previous year, the Waiorongomai Butchery and General Provision Store, operated by Thomas David Tierney¹⁹⁰ and his partner, had advertised ‘Terms Cash or Monthly Payments’.¹⁹¹ Tierney much preferred the former, telling the magistrate that he was unable to pay a debt until the miners got paid, having ‘given large credit’.¹⁹² When the partnership was dissolved and he ceased selling groceries to concentrate on his butchery in ‘new and enlarged premises’, he retained the options of paying cash or making monthly payments, presumably out of necessity.¹⁹³ At the time the *Te Aroha News* published its article urging cash sales, a Waiorongomai butcher offered a ‘very Liberal Discount’ to those paying

¹⁸⁹ *Te Aroha News*, 21 June 1884, p. 2.

¹⁹⁰ See *Te Aroha News*, 20 September 1943, p. 3.

¹⁹¹ Advertisement, *Te Aroha News*, 22 September 1883, p. 4.

¹⁹² Magistrate’s Court, *Te Aroha News*, 1 September 1883, p. 2.

¹⁹³ *Te Aroha News*, 15 December 1883, p. 7, advertisement, p. 8.

cash.¹⁹⁴ One Te Aroha butchery reduced the price by a quarter for cash customers.¹⁹⁵ In September 1884 another Te Aroha storekeeper joined those offering cheaper prices for cash.¹⁹⁶ Two years later, a firm advertised that it was ‘selling for cash at prices quoted by any other business houses’.¹⁹⁷ The following year, customers were told they would ‘get advantage on co-operative principles FOR CASH’.¹⁹⁸ John Williams¹⁹⁹ advertised himself in 1888 as ‘the cheap cash storekeeper’.²⁰⁰

In August 1884, Laybourn Brothers, Robert Elliott and Thomas, had settled into their new store at Waiorongomai and were doing a good cash-only trade.²⁰¹ In the following month they opened a branch store at Quartzville, promising to sell all goods ‘at the lowest possible remunerative prices. Messrs Laybourn’s endeavour to establish a cash trade in our midst at low prices has, so far, been most successful’.²⁰² The following June, they were able to lease a ‘commodious and well situated store at Waiorongomai’. As they had ‘established a good connection since they started’ and their goods were of ‘excellent quality’ and the prices ‘extremely modest’, the local newspaper expected their business was ‘bound to largely increase. The present store has for some time been found too small’.²⁰³ In May 1886, they had a ‘special cheap–cash sale in all departments for one month, owing to the lease of their present premises having almost expired’.²⁰⁴ ‘To save removal of goods’, they sold some at ten per cent under Auckland prices and drapery and clothing at 25 per cent less, and managed to sell all their stock.²⁰⁵ Late in the year, they reopened in Te Aroha as grocers and general storekeepers. ‘The firm was well and favourably known’ in Waiorongomai

¹⁹⁴ Advertisement, *Te Aroha News*, 28 June 1884, p. 7.

¹⁹⁵ *Te Aroha News*, 5 July 1884, p. 2.

¹⁹⁶ *Te Aroha News*, 6 September 1884, p. 2.

¹⁹⁷ Advertisement, *Te Aroha News*, 10 July 1886, p. 3.

¹⁹⁸ Advertisements, *Te Aroha News*, 5 March 1887, p. 3, 2 April 1887, p. 3.

¹⁹⁹ See paper on Joseph Campbell.

²⁰⁰ Advertisement, *Te Aroha News*, 16 June 1888, p. 7.

²⁰¹ *Te Aroha News*, 16 August 1884, p. 2, 4 October 1884, p. 7; *New Zealand Herald*, 18 November 1936, p. 16.

²⁰² *Te Aroha News*, 30 August 1884, p. 2, 13 September 1884, p. 2.

²⁰³ *Te Aroha News*, 13 June 1885, p. 2.

²⁰⁴ *Te Aroha News*, 8 May 1886, p. 2.

²⁰⁵ *Te Aroha News*, 29 May 1886, p. 7, 12 June 1886, p. 3.

‘for the excellent quality of the goods supplied, and very moderate prices’.²⁰⁶ They advertised that all their goods would be ‘Sold at Prices hitherto Unheard of in the District’.²⁰⁷ They moved to a ‘Co-operative Store’ in April, again offering low prices for cash.²⁰⁸ Two months later they sold out to a rival storekeeper, a forced sale because Robert Laybourn had handed over his estate to be administered for the benefit of his creditors.²⁰⁹ Knowing his business was failing, at the beginning of April he had made an absolute assignment to his wife of his furniture and effects,²¹⁰ to protect them from creditors. For a time he was an agent for his father’s firm, selling grass seeds,²¹¹ until his father became bankrupt in 1889.²¹² Four years later, Thomas also went bankrupt.²¹³ Robert avoided bankruptcy, but gave up storekeeping and became a miner after he left the district, to the detriment of his health.²¹⁴ Not allowing credit meant he had never had to sue a customer for unpaid goods; when a miner himself he was sued by a co-operative store for goods worth £8 15s 8d.²¹⁵

In 1889, the *Te Aroha News* was delighted that an auctioneer would conduct all future auctions on ‘cash principles’, meaning cash must be paid before purchases were handed over. ‘The announcement is an important one and decidedly a step in the right direction. The long credit style of doing business has prevailed far too long ... for the good of the country’.²¹⁶ That credit continued to be commonly available was indicated six months later

²⁰⁶ *Te Aroha News*, 13 November 1886, p. 2.

²⁰⁷ Advertisement, *Te Aroha News*, 19 March 1887, p. 1.

²⁰⁸ *Te Aroha News*, 2 April 1887, p. 2, advertisement, 9 April 1887, p. 1.

²⁰⁹ *Te Aroha News*, 18 June 1887, p. 2, 25 June 1887, p. 3.

²¹⁰ *Mercantile and Bankruptcy Gazette*, 16 April 1887, p. 114.

²¹¹ *Te Aroha News*, 21 March 1888, p. 11, 15 September 1888, p. 7.

²¹² *Auckland Weekly News*, 24 August 1889, p. 20, 31 August 1889, p. 30, 28 September 1889, p. 21, 21 September 1889, p. 21, 18 January 1890, p. 10.

²¹³ *Auckland Weekly News*, 28 January 1893, p. 29.

²¹⁴ *New Zealand Herald*, 18 November 1936, p. 16; Inspectors’ Reports on applications for warrants to act as Provisional Mine Manager, no. 116, Mines Department, MD 4, 2/47, ANZ-W; *New Zealand Mining Standard and Financial News*, 6 February 1897, p. 3; Goldfields and Mines Committee, *AJHR*, 1936, I-4, p. 3; Death Certificate of Robert Elliott Laybourn, 13 November 1936, 1936/23667, BDM.

²¹⁵ Waihi Magistrate’s Court, Plaintiff Book 1900-1908, folio 43, entry for 9 December 1901, BAFV 13684/2b, ANZ-A.

²¹⁶ *Te Aroha News*, 26 January 1889, p. 2.

by an editorial again urging cash purchases rather than credit.²¹⁷ In mid-1905, the *Observer* reported that some Te Aroha tradesmen ‘formed themselves into an Association under the name of “Hard Cases,” with the object of checking the mad career of the credit system’.²¹⁸ This decision resulted in the *Te Aroha News* ‘bristling with correspondence’, now lost through the destruction of the relevant issues, ‘from infuriated “tick” seekers, protesting against the Tradesmens’ Protection Association’, which was ‘finding redress in paying them back in their own coin, and tick v. no-tick looks as if it will end in a strike’.²¹⁹ This policy had been adopted elsewhere; four years previously a Waihi correspondent reported that mine contracts were ‘all the rage here at present, so much so that the local tradespeople are about to contract the credit system and sell strictly for cash’.²²⁰

The dangers of giving credit was illustrated by Louis Kalman, a Waiorongomai storekeeper,²²¹ who filed as bankrupt in November 1884.²²² At the court hearing, when it was reported that his liabilities were £450 and his assets were valued at £228, Kalman explained why he had failed:

The deficiency in his affairs arose through the giving of credit and inability to collect his book debts, which amounted to about £160. This was chiefly due to the depression existing in the district, and the efflux of population. His property at Waiorongomai had depreciated in value to the extent of about £120, and he had sunk about £50 in mining speculations. Had he not suffered these losses he would have been able to pay his way comfortably.²²³

The amount given for losses in mining speculation seems exaggerated, as he had only one share out of the 15 in the Commercial, which was converted into 1,000 scrip shares when a company was formed;²²⁴ no other

²¹⁷ Editorial, *Te Aroha News*, 19 June 1889, p. 2.

²¹⁸ *Observer*, 15 July 1905, p. 16.

²¹⁹ *Thames Star*, 16 June 1905, p. 2.

²²⁰ ‘Waihi’, *Observer*, 6 July 1901, p. 21.

²²¹ For his life in this district, see *Te Aroha News*, 9 February 1884, p. 2, 19 April 1884, p. 2, 6 September 1884, pp. 2, 7, 16 May 1888, p. 2.

²²² *Thames Star*, 28 November 1884, p. 3.

²²³ District Court, *Thames Advertiser*, 4 February 1885, p. 3.

²²⁴ Te Aroha Warden’s Court, Register of Licensed Holdings 1881-1887, folio 143, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 18 October 1883, p. 1518.

investments were recorded. His house and land, which had cost £170, was worth only £50 because of the decline in property values caused by the decline of mining.²²⁵ As all his property was handed over to the assignee, there was no opposition to his speedy discharge.²²⁶

One reason why miners lived on credit was their small incomes and consequent lack of capital. To develop mines before ore was produced they had no choice but to live off shopkeepers; and after a successful crushing they had to hand over the proceeds to those who had kept them afloat.²²⁷ Credit was only available when prospects were favourable. In mid-1881, in commenting on the collapse of the Te Aroha rush, a correspondent noted that ‘that worn-out old horse, “Tick,” which so many of our diggers rode successfully for a time, is dead’.²²⁸ The mining boom of the 1890s encouraged ‘overtrading’ on the basis of ‘reckless credit’ provided by storekeepers, who soon felt ‘the pinch’ when the boom faded.²²⁹

Sometimes credit was refused. For example, James Munro, a Waiorongomai blacksmith,²³⁰ was sued by a butcher for £5 1s 10s. The butcher explained that the meat had been supplied on credit, which he had stopped when the debt had risen to £3 18s.²³¹

BORROWING MONEY

In 1884, Henry John Hyde, a miner,²³² was sued for £12 13s 6d, being cash lent by Michael Hennelly,²³³ a Thames sharebroker.²³⁴ The latter

²²⁵ District Court, *Te Aroha News*, 7 February 1885, p. 7; District Court, Bankruptcy Cases 1885-1887, entries for 3 February 1885, 3 March 1885, BACL 14415/1a, ANZ-A.

²²⁶ District Court, *Thames Advertiser*, 4 February 1885, p. 3, 4 March 1885, p. 3.

²²⁷ Editorial, *Thames Advertiser*, 10 September 1887, p. 2.

²²⁸ Te Aroha Correspondent, *Thames Advertiser*, 14 June 1881, p. 3.

²²⁹ Bank of New Zealand, Ohinemuri Branch, Half-Yearly Balance Books, Balance as at 31 March 1897, ‘General Remarks by Manager’, Bank of New Zealand Archives, Wellington.

²³⁰ See paper on John Squirrell.

²³¹ Te Aroha Magistrate’s Court, Civil Record Book 1884-1889, 43/1889, BCDG 11221/1b, ANZ-A; Magistrate’s Court, *Te Aroha News*, 15 June 1889, p. 7.

²³² See chapter on mining in the Te Aroha district until the Depression.

²³³ See ‘Thames Talk’, *Observer*, 8 August 1885, p. 16; *Thames Advertiser*, 16 December 1885, p. 2; *Auckland Weekly News*, 19 December 1885, p. 14.

²³⁴ Thames Magistrate’s Court, Civil Record Book 1883-1885, 335/1884, BACL 13735/2a, ANZ-A.

informed the magistrate that, in 1882, Hyde had asked him to sell 150 shares in a Waitekauri claim, 'naming the lowest price for them as £15. Told him that there were no purchasers just then, but he said he was anxious to take up some ground at Te Aroha, and wanted money'. Hennelly lent him £10 'and agreed to send him a cheque for the balance' if he sold the shares. They were not sold; Hennelly had sold the last ones over a month before Hyde asked him to sell his. When Hennelly asked for his money back, Hyde 'replied that he was under the impression that witness had bought the shares, but he said he would see what he could do'. Hennelly commented that, 'in the state of the market at the time, he would not have bought the shares at any price'. Hyde's version of events was that Hennelly had said that if he could not get £15, he would 'consider the shares his. Heard nothing more of the matter for two years and a half, and had not had the transfer returned to him'. The magistrate ordered Hyde to pay £10 and the costs of the case.²³⁵

SUED

As Belich observed, there was a 'massive amount of litigation over small unpaid debts'.²³⁶ Paying debts was not a priority for many, a Te Aroha correspondent noting that as a visiting American's entertainment extracted an 'amazing amount of money' from 'some very hard nails', it was 'most likely the butchers and the bakers will have cause to regret this gentleman's visit'.²³⁷ One morning, at the Te Aroha railway station, 'a Waiorongomai butcher pronounced maledictions on the head of a debtor who would not square up, and he might have given greater force to this funny sort of prayer by the imposition of his wiry hands, but the bobbies were too near'.²³⁸ In 1895, a former Hauraki magistrate criticized miners for not paying their 'tucker' bills. 'I have seen a man kicked about and then chucked into a creek at Thames because he tried to sneak out of paying his tucker account'.²³⁹

It was quite usual for debtors not to pay until forced to, even though the sums involved were small. For instance, Henry John Hyde had to be

²³⁵ Magistrate's Court, *Thames Star*, 22 August 1884, p. 2.

²³⁶ Belich, p. 377.

²³⁷ Te Aroha Correspondent, *Auckland Weekly News*, 11 November 1893, p. 23.

²³⁸ 'Te Aroha', *Observer*, 1 March 1890, p. 14.

²³⁹ *Thames Sentinel and Miners' Journal*, 1 March 1895, p. 3.

sued in 1882 to get him to pay £3 14s 3d owed to a tailor.²⁴⁰ Only a distress warrant forced him to pay £1 13s to his butcher in 1886.²⁴¹ Just over a year later, another distress warrant forced him to pay £4 0s 1d to another storekeeper.²⁴² A draper had to sue for £4 2d 4d in 1894 and seven years later used a judgment summons to obtain £5 0s 10d.²⁴³

Gregory Goiss, a miner,²⁴⁴ was sued by four storekeepers and one publican during 1884, all debts being between £3 10s and £4 apart from one of £16 5s 11d. In four cases he was to pay in monthly instalments of £1 and in one case £1 1s.²⁴⁵ Two years later, when a Karangahake merchant, Alexander Hogg,²⁴⁶ had a judgment summons issued against him to enforce payment of £7 3s 6d, he explained why he could not pay:

No money – Working for Davis for 9 months – 9/- a day – Not working for Davis since 4 May. I worked for Woodstock from up to 28 June & paid Mr Hogg £10 by order. I worked in Adeline in March & April incurred this debt then – could not pay it as I was paying other debts. I was ill for a week earned [£]6-11-8 during 4 weeks – a subscription got up for me – I am now at contract not payable – am willing to pay but not able.- Have a wife and two children – Lost everything by fire.

Hogg responded that Goiss had been ‘in continuous work for 8 or 9 months earning high wages’ and had been asked to pay when he was

²⁴⁰ Te Aroha Magistrate’s Court, Civil Record Book 1881-1884, 27/1882, BCDG 11221/1a, ANZ-A.

²⁴¹ Te Aroha Magistrate’s Court, Home Warrant Book 1883-1928, 11/1886, BBAV 11498/1a, ANZ-A.

²⁴² Te Aroha Magistrate’s Court, Home Warrant Book 1883-1928, 52/1888, BBAV 11498/1a, ANZ-A.

²⁴³ Te Aroha Magistrate’s Court, Civil Record Book 1889-1896, 32/1894, BCDG 11221/1c; Record of Judgment Summonses 1894-1929, 2/1901, BBAV 11222/2a, ANZ-A.

²⁴⁴ See *Te Aroha News*, 21 February 1885, p. 2, 3 October 1885, p. 2.

²⁴⁵ Te Aroha Magistrate’s Court, Civil Record Book 1881-1884, 58, 80, 101, 113, 160/1884, BCDG 11221/1a, ANZ-A; Magistrate’s Court, *Te Aroha News*, 26 April 1884, p. 7, 17 May 1884, p. 2, 28 June 1884, p. 2.

²⁴⁶ See *Cyclopedia of New Zealand*, vol. 2, pp. 907-908.

employed by the Adeline Company; instead, he had paid debts of £9 and £5 to two others. The magistrate did not order him to pay this debt.²⁴⁷

His mention of fire and a subscription referred not to one but to two fires. In June 1885, his home between Waiorongomai and the mines was burnt to the ground, 'the whole of the contents except for a few articles of clothing being totally consumed'. As his wife had given birth two days previously and had to escape with her baby and child, 'much sympathy' was felt locally and subscriptions were 'raised to give them a fresh start in life'.²⁴⁸ The fresh start was at Karangahake, where his new cottage burned down six months later, all his possessions being lost once more; another subscription was raised.²⁴⁹

In 1891, when a distress warrant was taken out against him over £22 8s 6d owed to a Paeroa butcher, Goiss had no property that could be sold to pay it.²⁵⁰ Two years later, a Thames draper sued for £1 10s 3d.²⁵¹ Nine months later, Goiss solved his financial and personal problems by abandoning his family and probably going to Australia; as he could not be traced, his destitute family had to rely on welfare.²⁵²

If poverty was proven, a debt could be waived. When a merchant sued Joseph Roberts, a miner,²⁵³ for £3 11s 1d, the magistrate was sympathetic to the latter. Roberts told him that, 'although receiving 9s a day for the past six weeks, he had previously been working as a tributer at Thames for five months unsuccessfully; was a married man with three young children to support, and had no means whereby to pay off this debt since judgment had

²⁴⁷ Paeroa Magistrate's Court, Notes of Evidence 1884-1892, entry for 9 June 1886, ZAAP 13790/1a, ANZ-A.

²⁴⁸ Te Aroha Correspondent, *Waikato Times*, 30 June 1885, p. 2.

²⁴⁹ *Te Aroha News*, 2 January 1886, p. 2.

²⁵⁰ Paeroa Magistrate's Court, Home Warrant Book 1881-1928, 23/1891, BACL 13748/1a, ANZ-A.

²⁵¹ Thames Magistrate's Court, Plaintiff Book 1890-1895, entry for 1 June 1893, BACL 13737/2a, ANZ-A.

²⁵² *New Zealand Police Gazette*, 18 April 1894, p. 61; Thames Hospital Board, Letterbook 1896-1901, p. 344, YYBP 14067/1b, ANZ-A.

²⁵³ See Magistrate's Court, *Thames Advertiser*, 17 May 1884 p. 3; *Te Aroha News*, 6 December 1884, p. 2, 27 March 1889, p. 2; *New Zealand Herald*, 29 January 1900, p. 5.

been obtained'. An order to require payment was refused, and the plaintiff was required to pay the court costs.²⁵⁴

Obadiah David Grant, a baker,²⁵⁵ arranged for a party to prospect Te Aroha a month before the field opened, and believed they found gold.²⁵⁶ He provided the party with tools and provisions and 'wisely' refrained from saying 'anything more than a mere assertion of the value and importance of the find'. Some of the stone was to be tested.²⁵⁷ No more was heard of this discovery, but after arriving in Te Aroha two days after the opening he became one of nine owners of Te Aroha No. 2 South and a director of the subsequent company.²⁵⁸ Unlike so many others, he restricted himself to this one claim; perhaps his caution was prompted by his having been imprisoned for debt and then filing as bankrupt in 1870.²⁵⁹ His assets had consisted of book debts of £150 and 'estimated value of certain goldmining companies' shares' of £12 5s;²⁶⁰ which could mean his assets were worthless. The trustee's report was 'very unfavourable to the bankrupt', but his creditors abandoned their opposition to his discharge because of the cost and 'the smallness of the estate'.²⁶¹ His bankruptcy was attributed to mining speculations.²⁶²

In July 1881, he was ordered to pay £19 19s 4d.²⁶³ Nearly five months later, as he had not been paid, a judgment summons resulted in his being

²⁵⁴ Te Aroha Magistrate's Court, Civil Record Book 1884-1889, judgment summons heard on 18 January 1887, BCDG 11221/1b, ANZ-A; Magistrate's Court, *Te Aroha News*, 22 January 1887, p. 2.

²⁵⁵ See *Thames Advertiser*, Magistrate's Court, 21 August 1875, p. 3, 14 August 1870, p. 3, Police Court, 21 February 1880, p. 3, 18 July 1881, p. 3, 3 March 1884, p. 2.

²⁵⁶ *Thames Advertiser*, 29 October 1880, p. 3.

²⁵⁷ *Thames Advertiser*, 1 November 1880, p. 3.

²⁵⁸ Te Aroha Warden's Court, Miner's Right no. 548, issued 27 November 1880, Miners' Rights Butt Book 1880, BBAV 11533/1d; Register of Te Aroha Claims 1880-1888, folio 173, BBAV 11567/1a, ANZ-A; *Thames Star*, 13 December 1880, p. 2.

²⁵⁹ *Auckland Weekly News*, 16 December 1870, p. 22.

²⁶⁰ *Auckland Weekly News*, 14 January 1871, p. 13.

²⁶¹ *Auckland Weekly News*, 6 May 1871, p. 13, Supreme Court, 3 June 1871, p. 14; Supreme Court, *New Zealand Herald*, 26 May 1871, p. 3.

²⁶² Supreme Court, *New Zealand Herald*, 2 June 1871, p. 3.

²⁶³ Thames Magistrate's Court, Civil Record Book 1881-1883, 242/1881, BACL 13735/1b, ANZ-A.

required to pay in instalments or be imprisoned for one month.²⁶⁴ This summons was before the court three times. On the first occasion, Grant ‘pleaded inability to pay, and was cross-examined at considerable length as to his recent transactions, and his actions since giving up business’. The case was adjourned to enable him to make an offer.²⁶⁵ The second hearing was adjourned for the same reason.²⁶⁶ A week later, as he had not made an offer and had not appeared in court, he was ordered to pay what was now £22 in instalments of £5 a month or be imprisoned for one month.²⁶⁷ Despite this threat, he still did not pay, and was arrested under a warrant of committal and ‘Lodged in Mt Eden’.²⁶⁸

Frederick James Lawrence²⁶⁹ erected dining rooms during the Te Aroha rush.²⁷⁰ In June 1882, an auctioneer successfully sued him for £42 15s.²⁷¹ As this was not paid immediately, a distress warrant was issued, and the bailiff was ordered to seize Lawrence’s business site license along with his dining rooms.²⁷² As £32 17s 7d was still owing in October 1883, Lawrence was ordered to pay by March the following year or be imprisoned for one month.²⁷³ His estate was transferred to trustees, who in April 1884 obtained a warrant of commitment to prison to enforce payment of £12 5s; as proceedings were stayed,²⁷⁴ he must have paid up. Having failing to

²⁶⁴ Thames Magistrate’s Court, Civil Record Book 1881-1883, 242/1881, judgment summons hearings on 16 December 1881, 13 January 1882, BACL 13735/1b, ANZ-A.

²⁶⁵ Magistrate’s Court, *Thames Advertiser*, 17 December 1881, p. 3.

²⁶⁶ Magistrate’s Court, *Thames Advertiser*, 7 January 1882, p. 3.

²⁶⁷ Magistrate’s Court, *Thames Advertiser*, 14 January 1882, p. 3.

²⁶⁸ Thames Magistrate’s Court, Home Warrant Book 1881-1933, entry for 16 February 1882, BACL 13741/1a, ANZ-A.

²⁶⁹ See *New Zealand Herald*, 16 May 1932, p. 11, 4 July 1932, p. 11.

²⁷⁰ See *Waikato Times*, 16 December 1880, p. 2, 26 May 1881, p. 3, 28 March 1882, p. 2.

²⁷¹ Thames Magistrate’s Court, Civil Record Book 1881-1883, 114/1882, BACL 13735/1b, ANZ-A.

²⁷² Te Aroha Magistrate’s Court, Plaints 1882, Leydon vs. Lawrence, Distress Warrant issued 7 July 1882, BBAV 11572/1a, ANZ-A; *Waikato Times*, 15 July 1882, p. 3.

²⁷³ Te Aroha Magistrate’s Court, Civil Record Book 1881-1884, Judgment Summons heard on 23 October 1883, 6 November 1883, BCDG 11221/1a, ANZ-A.

²⁷⁴ Te Aroha Magistrate’s Court, Home Warrant Book 1883-1928, 14/1884, BBAV 11498/1a, ANZ-A.

make a living at Te Aroha, he became a farmer in Hokianga and then an orchardist at Henderson.²⁷⁵

Rates owing to local government were often left unpaid for long periods, or never paid. In 1888, the county council's clerk noted that many rates owed at Te Aroha were never paid.²⁷⁶ Four years after the death of a carpenter and miner, his widow had to apply for remission of rates 'on the grounds of poverty'.²⁷⁷

BANKRUPTED

Bankruptcy was a common feature of commercial life in the late nineteenth century, the blame usually being placed on circumstances rather than malfeasance. For instance, a Te Aroha cordial manufacturer who filed as bankrupt in 1885 'estimated that he had lost £500 owing to the decrease of business in the district, and the bankruptcy of some of those with whom he had had dealings'.²⁷⁸

Charles Henry Albert Tonge, a carpenter and boarding house keeper,²⁷⁹ spent far too much on drink, causing both domestic violence and poverty.²⁸⁰ In 1884, his wife charged that by 'excessive drinking of liquor [he] mis-spends and wastes his estate and interrupts the peace of his family'.²⁸¹ Four years later, she was granted a protection order under the Married Women's Property Protection Act and given custody of their children.²⁸² She told the magistrate that for the past two years she had supported herself and her two sons by her small store at Waiorongomai 'for the sale of fruit, etc'. Her husband was 'in the habit of staying out till all

²⁷⁵ *New Zealand Herald*, 16 May 1932, p. 11.

²⁷⁶ Piako County Council, *Te Aroha News*, 14 July 1888, p. 2.

²⁷⁷ Death Certificate of John Erasmus, 27 March 1890, 1890/323, BDM; Piako County Council, *Waikato Times*, 18 September 1894, p. 7.

²⁷⁸ District Court, *Thames Advertiser*, 17 June 1885, p. 3.

²⁷⁹ See Magistrate's Court, *Te Aroha News*, 29 September 1883, p. 2; advertisement, *Te Aroha Times and Waiorongomai Advocate*, 3 November 1897, p. 2.

²⁸⁰ For an example of the former, see Police Court, *Thames Advertiser*, 16 December 1881, p. 3.

²⁸¹ Te Aroha Magistrate's Court, Criminal Record Book 1881-1896, 55/1884, BCDG 11220/1a, ANZ-A.

²⁸² Te Aroha Magistrate's Court, Criminal Record Book 1881-1896, 59/1888, BCDG 11220/1a, ANZ-A.

hours of the night drinking and playing cards, and then comes home and turns me out in the street, and ill-treats me'. He drank 'all he earns', and for the past fortnight had been 'out drinking and playing cards in the public house'.²⁸³

If providing for his family was not a high priority for Tonge, neither was paying his debts. In September 1883, two judgment summonses required him to pay £4 17s 8d within one week or be imprisoned for 14 days in Thames, and to pay £12 8s 3d in weekly instalments of £2 or be imprisoned for one month in Mount Eden prison. He paid.²⁸⁴ Answering the first case against him, he 'admitted having been in constant work. He had built and been paid for several bridges, and now had a contract on for £95. He also admitting having a large boarding house, and that he had been building a house for himself to the value of £900'. Answering the second charge, he admitted having 'contracts in hand of over £100. Should make £10 out of it, and expected to make 12s a day for three weeks out of them. He valued his property at £300 over the mortgages on it, and stated as a reason for not selling that he expected to make more out of it'.²⁸⁵ Five and a half months later, his boarding house and adjoining shop was sold by the mortgagee and he filed as bankrupt.²⁸⁶ He stated that the cause of his failure was

his building largely at Te Aroha, prior to the decadence of the field. The buildings and furnishing cost him about £900, and he had opened it as a boarding house, for which there was a great necessity at the time. He had borrowed £500, giving a mortgage and bill of sale over the property as security. The mortgagee foreclosed, offered the property by action, and bought it at the amount of the bill. In consequence of the losses in this respect he had been unable to meet his liabilities.²⁸⁷

²⁸³ Magistrate's Court, *Te Aroha News*, 4 December 1888, p. 2.

²⁸⁴ Te Aroha Magistrate's Court, Civil Record Book 1881-1884, Judgment Summonses heard on 25 September 1883, BCDG 11221/1a, ANZ-A.

²⁸⁵ Magistrate's Court, *Te Aroha News*, 29 September 1883, p. 2.

²⁸⁶ *Thames Advertiser*, 12 March 1884, p. 2; *Te Aroha News*, 15 March 1884, p. 2.

²⁸⁷ District Court, *Thames Advertiser*, 4 June 1884, p. 3.

He was discharged the following year, paying 1s in the £.²⁸⁸

One of the many examples that could be given of merchants forced into bankruptcy through over-sanguine mining investments combined with giving too much credit was Edward O'Brien Moore. In 1866, when aged 21, he had a successful butchery at Onehunga, but after 'the subsequent collapse of the place compelled him to give up business there' he had earned a living 'as best he could'. In 1873, when he had a one-fifth interest in a syndicate cutting timber at Turua, near Thames, earning just sufficient to support his family, his Onehunga debts forced him into bankruptcy. Had not his Onehunga book debts of £890 been valueless, he could have paid 20s in the £, but instead he was penniless and had no assets.²⁸⁹

Moore later became a popular master mariner on several steamers on the Waihou River and a director of the Thames River Steam Navigation Company.²⁹⁰ After intending to live in Norfolk Island and participate in the Pacific Island trade, he joined the Te Aroha rush.²⁹¹ On opening day it was announced that he would open a general store, and five days later his 'large, handsome' shop featuring two show windows was being erected at the corner of two of the main streets.²⁹² His premises were still 'the largest of the kind in the district' in 1882.²⁹³ He also erected a 'really desirable residence' of ten rooms with a 'magnificent view', being 'splendidly situated'

²⁸⁸ *Mercantile and Bankruptcy Gazette of New Zealand*, 7 February 1885, p. 43, 7 March 1885, p. 80; District Court, *Thames Advertiser*, 4 March 1885, p. 3; *Te Aroha News*. 24 April 1885, p. 7.

²⁸⁹ Marriage Certificate of Edward O'Brien Moore, 6 June 1865, 1865/4913, BDM; Notices of Intention to Marry, Births Deaths and Marriages, BDM 20/10, folio 74, no. 2324, ANZ-W; *Thames Advertiser*, 20 June 1873, p. 2, District Court, 6 July 1873, p. 3; Thames Magistrate's Court, Minute Book 1870-1884, entry for 5 August 1873, BACL 13817/1a; Grahamstown Bankruptcy Files 1872-1875, E.O.B. Moore, BACL 14471/2a, ANZ-A.

²⁹⁰ *Thames Advertiser*, 20 November 1877, p. 3, 9 September 1878, p. 3, 15 March 1879, p. 3, 29 September 1879, p. 3, 1 April 1881, p. 2, 13 April 1881, p. 3, 29 June 1881, p. 3; Mackaytown Armed Constabulary Letterbook and General Order Book 1875-1877, entry for 23 March 1875, Police Department, BAVA 4895/1a; Company Files, BADZ 5181, box 34 no. 207, ANZ-A.

²⁹¹ *Thames Advertiser*, 24 August 1880, p. 2; Te Aroha Warden's Court, Miner's Right no. 336, issued 25 November 1880, Miners' Rights Butt Book 1880, BBAV 11533/1a, ANZ-A.

²⁹² *Thames Advertiser*, 25 November 1880, p. 3, 30 November 1880, p. 3.

²⁹³ *Thames Advertiser*, 10 June 1882, p. 3.

on the boundary of the domain.²⁹⁴ It was sufficiently large to be turned into a boarding house by George O'Halloran²⁹⁵ in 1883.²⁹⁶ Its cost was not recorded, but when sold in 1884 it fetched £525.²⁹⁷

Moore had very small investments in the Thames goldfield in 1869,²⁹⁸ and was not involved with mining again until moving to Te Aroha, where he became an enthusiastic investor. At the end of November 1880, he was an owner of Morgan's Claim.²⁹⁹ At the beginning of the next month, it was reported that a quarter of a promoter's share in the Aroha Company had been sold for £20 'to a gentlemen connected with a river steamer', clearly Moore, who had 166 scrip shares in the company formed later that month.³⁰⁰ He had shareholdings in the Bonanza and Te Aroha Quartz Crushing Companies.³⁰¹ Although all these companies failed, he retained his faith in the Bonanza, becoming an owner of the revived claim in June 1882 with a half share, half of which he sold for £10 three months later. He would have been wise to have sold the other half, for it was taken by the receiver when the claim was abandoned in the following February.³⁰² When Waiorongomai was discovered, he invested in several unprofitable claims. In December 1881, he was an owner of the Panmure, with two and a-half shares, all of which were sold by the bailiff in August 1883 to meet its debts.³⁰³ At the end of the following January, he was an owner of the Queen, with a one-fifteenth interest, and for a short time was treasurer for

²⁹⁴ *Te Aroha News*, 29 March 1884, pp. 2, 7, 15 December 1883, p. 2, 19 July 1884, p. 2.

²⁹⁵ See paper on his life.

²⁹⁶ *Thames Advertiser*, 18 December 1883, p. 2.

²⁹⁷ *Te Aroha News*, 19 July 1884, p. 2.

²⁹⁸ Thames Warden's Court, Claims Register 1869, no. 1639, BACL 14397/4a, ANZ-A; *Auckland Provincial Government Gazette*, 30 August 1869, p. 840, 1 September 1869, p. 889, 26 October 1869, p. 1401.

²⁹⁹ Te Aroha Warden's Court, Complaint Book 1880-1898, 2/1880, BBAV 11547/1a, ANZ-A.

³⁰⁰ *Te Aroha Mail*, n.d., cited in *Waikato Times*, 4 December 1880, p. 2; *New Zealand Gazette*, 30 December 1880, p. 1796.

³⁰¹ *New Zealand Gazette*, 20 January 1881, p. 111, 28 April 1881, p. 476.

³⁰² Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folio 254, BBAV 11567/1a; Transfers and Assignments 1882, no. 637, BBAV 11581/2a, ANZ-A.

³⁰³ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 47, BBAV 11500/9a, ANZ-A.

the syndicate prospecting it.³⁰⁴ He held 12 of the 60 shares in the Dalcoath, registered in February 1882, but foolishly sold none of them.³⁰⁵ In that month he successfully sued for possession of Yatapa No. 1, whose owner admitted not working it;³⁰⁶ any work Moore did on it would have been wasted, as this claim was never heard of again. In April, he purchased two quarter shares in the Queen of Beauty for a total of £17 10s, which in August became 375 script shares in the Vulcan Company.³⁰⁷ Also in May, he purchased a quarter share in Diamond Gully for £30, which was converted into 250 scrip shares in November.³⁰⁸ When the Arizona Company was formed in May, he had 250 shares and was elected a director.³⁰⁹ In October he purchased a quarter share and an eighth share in the Waitoki Extended, the former for £8, which he sold, curiously, for £8 one month later, on the same day he sold the remaining interest.³¹⁰ In December, when the company of that name was registered, Moore had 250 shares.³¹¹ By not paying a call in the following July, these were forfeited.³¹²

To acquire other interests, Moore used his son, David Alexander, born in 1866,³¹³ as a dummy. In February 1882, David was listed as an owner of the Union Jack No. 2, with a quarter share.³¹⁴ One of the five owners of the Wellington, formed in May, Moore held four of the 15 shares, transferring them all to David seven months later for a presumably notional £10; they

³⁰⁴ Te Aroha Warden's Court, Licensed Holdings Grant Book 1880-1882, entry for 31 January 1882, BBAV 11549/1a, ANZ-A; *Te Aroha News*, 22 March 1884, p. 7.

³⁰⁵ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 57, BBAV 11500/9a, ANZ-A.

³⁰⁶ Te Aroha Warden's Court, Plaint Book 1880-1898, 15/1882, BBAV 11547/1a, ANZ-A.

³⁰⁷ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 55, BBAV 11500/9a; Transfers and Assignments 1882, nos. 290, 299, BBAV 11581/1a, ANZ-A; *New Zealand Gazette*, 17 August 1882, p. 1132.

³⁰⁸ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 5, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 14 December 1882, p. 1885.

³⁰⁹ *New Zealand Gazette*, 13 July 1882, p. 961; Company Files, BBAE 10286/11a, ANZ-A.

³¹⁰ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 88, BBAV 11500/9a; Transfers and Assignments 1882, nos. 735, 736, BBAV 11581/2a, ANZ-A.

³¹¹ *New Zealand Gazette*, 14 December 1882, p. 1885.

³¹² *Te Aroha News*, 28 July 1883, p. 3.

³¹³ Birth Certificate of David Alexander Moore, 1866/5309, BDM.

³¹⁴ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 65, BBAV 11500/9a, ANZ-A.

were sold for £12 in August the following year.³¹⁵ An interest was purchased in David's name in the Waitoki Extended in October 1882 for £15, and transferred to the company one month later.³¹⁶ This transfer gave him 1,000 scrip shares; despite being aged only 15, David's occupation was recorded as 'storekeeper'.³¹⁷ He, or rather his father, did not pay calls, and in July 1883 all these shares were forfeited.³¹⁸ David's name was also used to acquire a residence site in Te Aroha.³¹⁹

Thomas William Carr purchased Moore's 'extensive storekeeping business' in June 1882,³²⁰ but soon went bankrupt himself.³²¹ Amongst the assets of his estate were Moore's 'store, stock, and alterations, £3132; extra stock, £4000; book debts, £2500'.³²² Clearly Moore had spent too much on a goldfield that soon failed, and had given too much credit, most of which was unrecoverable. In October 1882, Moore sued five people for a total of £54 15s 3d, of which £21 11s 10d was settled out of court, and the remaining amount was ordered to be paid.³²³ After he filed as bankrupt in March 1883, the trustees of his estate sued 24 debtors, 11 of them Maori, for a total of £388 17s 11 1/2d.³²⁴ Some of the amounts were challenged, and either a reduced sum was to be paid or the suit was withdrawn.³²⁵ When he sought

³¹⁵ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 65, BBAV 11500/9a; Transfers and Assignments 1882, no. 775, BBAV 11581/2a; Transfers and Assignments 1883, no. 379, BBAV 11581/4a, ANZ-A.

³¹⁶ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 88, BBAV 11500/9a; Transfers and Assignments 1882, no. 658, BBAV 11581/2a, ANZ-A.

³¹⁷ *New Zealand Gazette*, 14 December 1882, p. 1885.

³¹⁸ *Te Aroha News*, 28 July 1883, p. 3.

³¹⁹ Te Aroha Warden's Court, Register of Applications 1880-1882, folio 160, BBAV 11594/1a, ANZ-A.

³²⁰ *Thames Advertiser*, 10 June 1882, p. 3.

³²¹ See paper on his life.

³²² *Auckland Weekly News*, 17 March 1883, p. 9.

³²³ Te Aroha Magistrate's Court, Civil Record Book 1881-1884, 43, 62, 73/1882; Judgment Summons heard on 21 November 1882, BCDG 11221/1a, ANZ-A.

³²⁴ Re Aroha Magistrate's Court, Civil Record Book 1881-1884, 28, 55, 141, 142, 146, 159, 160, 161, 163, 165, 172, 173, 190, 194, 195/1883; 25, 26, 28, 162, 187-188/1884; Judgment Summons heard on 8 May 1883, 5 June 1883, BCDG 11221/1a, ANZ-A.

³²⁵ Te Aroha Magistrate's Court, Civil Record Book 1881-1884, 55, 159, 172/1883, 25, 26, 187, 162/1884, Judgment Summons heard on 22 January 1884, BCDG 11221/1a, ANZ-A.

his discharge, the trustee's report was 'very unfavourable'. After he sold his business 'very advantageously', Moore seemed

to have paid away this money – about £2000 – in a preferential manner; paying some of his creditors in full and leaving others unpaid. His liabilities at the date of filing were £639, while his assets were a house at Te Aroha (mortgaged to its full value), mining scrip worth about £1, while his book debts amounted to £686.

As the total assets were £687, clearly his remaining mining investments were valueless, as were most of his book debts. He denied making preferential payments. The trustee stated that 'his business books were badly kept', but was not opposed to his being discharged; as the judge was, the certificate of discharge was suspended for three months.³²⁶

Moore returned to captaining river steamers, being described in September 1883 as 'the most popular of our local skippers on the Te Aroha trade', whose 'kindness and courtesy' was 'daily referred to'.³²⁷ Three years later, he left for the Kimberley gold rush in South Africa,³²⁸ and did not return to New Zealand.

Thomas Joseph Niland was a Te Aroha contractor who also did some mining.³²⁹ In 1889, when ordered to pay £18 1s 4d to a Cambridge merchant, he told the magistrate that he 'had no means of paying the debt, and could make no offer'. He admitted having 'earned money since the judgment was obtained, but not sufficient to keep himself. Earned over £40 by a contract from the Domain Board, but it did not leave him anything after paying the men he had employed at it'. For the past week or so he had been employed at 7s a day, and said he had offered to pay 3s in the £. 'Admitted making over two horses to his sister' since ordered to pay, but he had given these in 'compensation' for her loaning him £25 about two years previously. 'Had no property now but one steer, and did not know where that was. Had others depending on him, his parents for instance', who were living in Ireland: he had not been able to send them anything for two years,

³²⁶ Supreme Court, *New Zealand Herald*, 23 October 1883, p. 6.

³²⁷ 'Thames Tittle Tattle', *Observer*, 15 September 1883, p. 14; *Thames Directory for 1886* (Thames, 1886), p. 162.

³²⁸ *Thames Advertiser*, 1 July 1886, p. 2.

³²⁹ For example, *Te Aroha News*, Piako County Council, 12 May 1888, p. 2, Magistrate's Court, 8 August 1888, p. 2, 17 April 1889, p. 2; *Waikato Times*, 24 November 1888, p. 2.

‘as he had been unfortunate’. He had also paid his lawyer and a shopkeeper’s account. The magistrate ordered him to pay the amount sued for within two months or be imprisoned for three months, ‘he having the means but transferred the property to defraud’ the merchant.³³⁰

Instead of paying, Niland declared himself bankrupt.³³¹ At the statutory meeting with his creditors, he was ‘examined at great length as to his affairs’. He explained that he had taken a farm about three years, bought grass seed, ‘farming material’, and ‘about 40 sheep and 50 cattle’, and employed labour. The grass seed purchased from William Souter, a Cambridge merchant,³³² who later took out the judgment summons against him, ‘did not grow; in consequence his cattle strayed away and he lost 25 of them. His sheep were worried by dogs’. Having ‘found himself in difficulties’, he was advised by his solicitor ‘to offer his creditors a composition. This he did, offering to pay 3s in the £’. This was refused, Souter wanting 10s. He said that the ‘immediate cause’ of his filing was ‘pressure’ from Souter, ‘a warrant being out for his apprehension’. Souter noted that Niland had kept no books ‘and had distributed his estate unequally before filing’; there was ‘nothing in the estate’.³³³ In a letter about what he considered ‘a very one-sided’ report of this meeting, Souter clarified that, when Niland claimed to have purchased about £14-worth of grass seed, this was shown ‘to be false, the amount being £8 14s’. The seed was purchased in March 1887, and on the last day of the following January ‘the bankrupt wrote to me that he would come over and pay me in full if I would wait a little time’. The letter did not mention bad seed. ‘No payment being made in April following I sent him a summons. He then offered 3s in the £ and then first stated that his grass seed did not grow’. The judgment summons that prompted Niland to file as bankrupt had been issued by another creditor (as the editor confirmed). As for his ‘pressure’, Niland was ‘a single man in good health, and in good employment’ who had stated that ‘he had been at work on the permanent way for six or seven months at 6s 6d a day’, and had worked on a contract for a farmer ‘with four horses and

³³⁰ Te Aroha Magistrate’s Court, Civil Record Book 1889-1896, Judgment Summons heard on 5 March 1889, BCDG 11221/1c, ANZ-A; Magistrate’s Court, *Te Aroha News*, 6 March 1889, p. 2.

³³¹ *Te Aroha News*, 17 April 1889, p. 2.

³³² See *Waikato Times*, 7 May 1885, p. 3, 19 September 1885, p. 3, 29 January 1887, p. 3, 2 April 1887, p. 2, 6 August 1888, p. 3, 5 January 1889, p. 3.

³³³ *Waikato Times*, 25 April 1889, p. 2.

three drays belonging to himself, getting 16s per day for each horse, and also being at Te Aroha where he got 7s per day for himself besides 30s per week for his horses, taking contracts'. As he was earning so much, 'I failed to see why I should take 3s in the £, although I offered to take 10s'.³³⁴ After whatever funds available were received by officials, bankruptcy proceedings were closed in August 1890.³³⁵

One off-and-on miner, Allen Christey, went bankrupt three times. When he died, the *Observer* gave a brief summary of his life: 'First he was at sea, rose to be captain, and sailed to almost every quarter of the globe. Then ... he took up mining, and became manager of the Russell manganese mine. Next he studied engineering, and gained a certificate of proficiency at that; and the rest of his life was spent at watch-making'.³³⁶ Another obituary referred to his being one of the first to take up a claim in the unsuccessful Puhipuhi field near Whangerei.³³⁷ Such complete changes of occupation, for this was not a complete list, were typical of many settlers seeking to make money in any way likely to be profitable. He participated in the early days of the Thames goldfield,³³⁸ and in the Te Aroha rush.³³⁹

He first went bankrupt in June 1868, when he was a merchant.³⁴⁰ As the report on his business affairs was 'satisfactory', he was discharged within two months.³⁴¹ Details of his assets and liabilities have not been traced. In September 1870, when a mine manager and mining agent, he was bankrupted once more, with unsecured liabilities of £644 6s 2d and

³³⁴ Letter from William Souter, *Waikato Times*, 27 April 1889, p. 2.

³³⁵ Supreme Court, Bankruptcy Register 1887-1892, p. 181, BBAE 5639/1a, ANZ-A.

³³⁶ *Observer*, 3 January 1903, p. 4.

³³⁷ *New Zealand Herald*, 27 December 1902, p. 5.

³³⁸ For example, Thames Warden's Court, Miners' Rights Register 1867-1868, no. 4591, BACL 14358/1a; Register of Deeds 1869, folios 356, 357, BACL 14417/3a; Register of Deeds 1869, folios 7, 360, BACL 14417/4a, ANZ-A.

³³⁹ Te Aroha Warden's Court, Miner's Right no. 308, issued 25 November 1880, Miners' Rights Butt Book 1880, BBAV 11533/1a; Register of Te Aroha Claims 1880-1888, folios 154, 181, 185, 200, BBAV 11567/1a; Plaintiff Book 1880-1898, 14/1880, BBAV 11547/1a, ANZ-A; *New Zealand Gazette*, 24 February 1881, p. 258; *Thames Advertiser*, Te Aroha Correspondent, 1 December 1880, p. 3, 6 December 1880, p. 2, Warden's Court, 18 December 1880, p. 3; *Thames Star*, 8 January 1881, p. 2.

³⁴⁰ *New Zealand Gazette*, 21 August 1871, p. 415.

³⁴¹ Supreme Court, Judges' Notebooks, Chief Justice, Bankruptcy 1860-1870, p. 26, BBAE A304/1047, ANZ-A.

assets worth £108 16s.³⁴² The liabilities were later adjusted to £344 3s 2d, and the nominal assets slightly devalued to £103 15s.³⁴³ Most of his debt was owed to the Albert Gold Mining Company for ‘unpaid-up capital’, and the assets were mining scrip, ‘the value of which was stated to be “fictitious”’.³⁴⁴ He was discharged in October.³⁴⁵ The third bankruptcy was filed in July 1886, when he was a contractor and mine inspector living at Kawakawa.³⁴⁶ Unsecured liabilities amounted to £355 13s 2d, and assets, including ten tons of manganese ore and a lease of a manganese mine at Russell, totalled £545.³⁴⁷ In reality, the mine was more of a liability than an asset,³⁴⁸ as his statement to the assignee confirmed:

About five years ago I obtained from the Waste Lands Board a piece of ground of 32 acres, near Russell, for the purpose of mining for manganese. I leased it for 14 years at an annual rental of 1s per acre.³⁴⁹ I had £50 cash to work on. After spending this money, and having good prospects, I represented my position to Mr James Macfarlane, of Auckland [a prominent mining investor and company director],³⁵⁰ who had known me for several years. He advanced me money from time to time for the purpose of developing the mine. The understanding was that he was to ship the ore to England, and draw upon it. After working about two years the price of manganese fell so low in England that it would not pay to continue working, and I was left in debt to Mr Macfarlane to the amount of £283 9s 10d, and to others £42 7s 6d, and since then I have incurred further debts to the amount of £29 16s 3d. After giving up the mine I worked as engineer on board the s.s. *Ida* for fifteen months, after which I started the business of watch repairer, etc, at Kawakawa, and continued at that up to the time of filing, making a bare living. Pressure from creditors compelled me to seek the protection of the Bankruptcy Court. All my liability, £355 13s 2d, is unsecured, and my assets consist of tools of trade and furniture, £25, 10 tons of manganese at the

³⁴² *New Zealand Gazette*, 21 August 1871, pp. 415, 442.

³⁴³ *Thames Advertiser*, 22 September 1870, p. 2, 15 October 1870, p. 3.

³⁴⁴ Supreme Court, *Auckland Weekly News*, 15 October 1870, p. 11.

³⁴⁵ Supreme Court, Judges’ Notebooks, Chief Justice, Bankruptcy 1860-1870, BBAE A304/1047, ANZ-A.

³⁴⁶ *Mercantile and Bankruptcy Gazette of New Zealand*, 24 July 1886, p. 230.

³⁴⁷ *Mercantile and Bankruptcy Gazette of New Zealand*, 21 August 1886, p. 264.

³⁴⁸ See paper on Edward Kersey Cooper.

³⁴⁹ For different details, see Crown Land Board, *Auckland Weekly News*, 8 July 1882, p. 9.

³⁵⁰ See *Auckland Star*, 24 July 1899, p. 4.

mine, worth about £15 where it lies, and negotiations are now pending for the sale of my interest in the mine for £500, making my total estimated assets £545, or a surplus to the good of £189 6s 10d. I told some of my creditors of my prospects of selling the mine, and asked for time, believing that I should be able to pay everybody 20s in the pound in twelve months.³⁵¹

Because this optimistic forecast was not fulfilled, he was not discharged until January 1891.³⁵² His estate realized only £1 4s 6d, but as the assignee's report was favourable and no creditors were opposed, he was discharged.³⁵³

Some bankrupts behaved, or were believed to have behaved, in a fraudulent manner. For example, James Courtney mined at Waiorongomai in the 1880s.³⁵⁴ In July 1889, when he filed as bankrupt, he explained his circumstances to the assignee:

During the last three years I have been out of work a great deal. I do not think I have had work for four days a week on average. When I have work my wages are 8s a day, and out of this I have a wife and three children to support. It is entirely owing to scarcity of work that I have got into difficulties, my wages when I am in full work being only just sufficient to keep me. I have nothing in the way of assets, excepting the furniture, which I value at £5. I am unable to make any offer to my creditors.³⁵⁵

His liabilities were £59 12s. 6d to 15 creditors, in small sums.³⁵⁶ Shortly afterwards, the local newspaper reported 'An Impudent Attempt to Baffle Creditors'. At the meeting of the latter, Courtney refused to take the oath unless the chairman produced his authority; he was told to mind what he was saying 'or you may get yourself into trouble'. He claimed to have

³⁵¹ *Auckland Weekly News*, 7 August 1886, p. 15.

³⁵² Bankruptcy Register 1884-1927, folio 29, BAEA 11029/1a, ANZ-A.

³⁵³ Supreme Court, *New Zealand Herald*, 24 December 1890, p. 3, 21 January 1891, p. 3.

³⁵⁴ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folio 132, BBAV 11567/1a, ANZ-A; *Te Aroha News*, 2 June 1888, p. 2, 18 August 1888, p. 2, 9 March 1889, p. 2.

³⁵⁵ Supreme Court, Bankruptcy Register 1888-1892, p. 206, BBAE 5629/1a, ANZ-A; *Te Aroha News*, 6 July 1889, p. 2.

³⁵⁶ *Mercantile and Bankruptcy Gazette*, 6 July 1889, p. 204; *Te Aroha News*, 10 July 1889, p. 2.

been bankrupted because of judgment bring given against him for £12 15s 3d in late June, 'which I could not pay having no means'. Yet after this judgment he had obtained goods from four other merchants. He denied promising to pay for a pair of trousers from one shopkeeper 'and something off the account' out of his wages. 'I did not borrow money from any person after the date judgment was obtained against him'. Despite receiving £4 15s for two weeks' work on 29 June he did not pay any of his debts out of this amount. 'The house I lived in belonged to me but I sold it' to another miner for £10, which he 'spent in procuring certain necessities of life'. He paid 2s a week in rent. 'I had £8.10s on me when I went to Auckland, the whole of which I spent, and have nothing to offer my creditors'. A butcher accused him of making a 'deliberate attempt to defraud the whole of your creditors, and then come here in a defiant manner'. When the meeting adjourned to consult the assignee, Courtney said, 'I shall not attend the meeting next week unless I get an order from the Official Assignee to do so; or else a guarantee that my wages for the day will be paid, which will be 8s'.³⁵⁷ Creditors 'expressed considerable dissatisfaction with' his obtaining 'goods without any probability of his being able to pay for them', and the supreme court was to be asked to set apart 'a portion of his future earnings towards the discharge of his debts'.³⁵⁸ He told the court that, being unemployed, he could not pay any of his debts to his creditors.³⁵⁹ Not till the end of the following year was the assignee released from administering his estate.³⁶⁰

WRITING OFF MINING DEBTS

When mines did not pay, the ground was abandoned and companies or syndicates wound up. This often left rent unpaid, for which the owners were liable. In the case of the Waiorongomai Gold Mining and Quartz Crushing Company, its shareholders decided in December 1887 to abandon the ground and wind the company up, as its legal manager explained to the mining inspector.

³⁵⁷ *Te Aroha News*, 10 July 1889, p. 2.

³⁵⁸ Supreme Court, *Auckland Star*, 28 August 1889, p. 4; *Te Aroha News*, 31 August 1889, p. 2.

³⁵⁹ *Te Aroha News*, 9 October 1889, p. 2.

³⁶⁰ Supreme Court, Bankruptcy Register 1888-1892, p. 206, BBAE 5629/1a, ANZ-A.

Having spent a considerable amount of money in opening up the mine and taking out quartz, several parcels of which we have crushed which have not proved remunerative, we very much regret that it is impossible for us to work the Mine any longer and would beg to suggest that the several Licenses be forfeited for nonpayment of rent due.³⁶¹

In other words, the company hoped by forfeiting the ground and explaining its financial position it would not to be required to pay the rent outstanding; and as it was not sued for the amount owing, officials must have agreed to this arrangement. When another unsuccessful company, the New Munster, ceased operating in 1898 after less than two years, when summonses were issued to enforce payment of rent the managers could not be traced. After seven years of trying to find them, the council recommended that the arrears of £211 10s should be treated as unrecoverable. Rent had only been paid for the first 18 months of its existence.³⁶²

Individual miners and investors also had debts waived when poverty prevented, or appeared to prevent, their paying without incurring unreasonable hardship. For instance, John Tallentire,³⁶³ a typically optimistic prospector,³⁶⁴ struggled to meet the rent on his three Waiorongomai village sections. Five years after obtaining them, in late 1915 he promised to pay the rent 'shortly'.³⁶⁵ Eight months later, he stated that 'the amount of the rent could not be made out of his section', and convinced his landlords to halve the rent.³⁶⁶ Two years later, when he

³⁶¹ F.A. White to George Wilson, 20 December 1887, Te Aroha Warden's Court, Mining Applications 1888, BBAV 11289/12a, ANZ-A.

³⁶² Te Aroha Warden's Court, Letterbook 1883-1900, pp. 399, 426, 588, BBAV 11534/1a; Complaint Book 1880-1898, 39/1898, BBAV 11547/1a; Complaint Book 1899-1907, entry for 27 July 1900, BBAV 11551/1a; Complaints 1900, 22/1900, BBAV 11572/2a, ANZ-A; Piako County Council to Minister of Mines, 29 September 1905, Piako County Council, Letterbook 1905-1906, p. 239, Matamata-Piako District Council Archives, Te Aroha.

³⁶³ See paper on James Alexander Pond.

³⁶⁴ See in particular, *Te Aroha News*, 4 December 1909, p. 2, 9 December 1909, p. 2.

³⁶⁵ Thames High School, Minutes of Meetings of Board of Governors of 6 July 1909, 12 July 1910, 2 November 1915, High School Archives, Thames.

³⁶⁶ Thames High School, Minutes of Meeting of Board of Governors of 4 July 1916, High School Archives, Thames.

surrendered the sections, £20 was accepted to settle his arrears.³⁶⁷ Nearly five years later, a further £40 was written off as unrecoverable.³⁶⁸ When he died, two months later, of miners' complaint, he left an estate valued at under £500,³⁶⁹ revealing that he could have paid the rent.

Patrick O'Meagher,³⁷⁰ a publican before, during, and after his years at Te Aroha,³⁷¹ in 1899 acquired a special claim near the township which was forfeited in August 1903.³⁷² As rent had not been paid since December 1900, he was sued in June 1904 under a distress warrant for £9 2s, but the bailiff discovered he had no effects that could be seized.³⁷³ The following year, the arrears were treated as unrecoverable.³⁷⁴ It seems highly unlikely that a popular publican was unable to pay this small amount; perhaps his alcoholism, which was to kill him,³⁷⁵ meant he drank his profits?

John McIsaac, also known as McIsaacs, one of the brothers who were notable Hauraki prospectors,³⁷⁶ participated in the Te Aroha rush but soon

³⁶⁷ Thames High School, Minutes of Meetings of Board of Governors of 15 May 1918, 17 July 1918, High School Archives, Thames.

³⁶⁸ Thames High School, Minutes of Meeting of Board of Governors of 28 February 1923, High School Archives, Thames.

³⁶⁹ Death Certificate of John Tallentire, 17 April 1923, 1923/3984, BDM; Hamilton Probates, BCDG 4420/1675, ANZ-A.

³⁷⁰ See paper on his life.

³⁷¹ See *Observer*, 26 October 1889, p. 13, cartoons, 21 December 1889, p. 21, 8 February 1898, p. 2, 16 June 1898, p. 2, 23 January 1900, p. 2; *Thames Advertiser*, 30 June 1894, p. 3, 5 April 1897, p. 2, 5 August 1897, p. 3, 16 June 1899, p. 2 *Mercantile and Bankruptcy Gazette*, 5 October 1893, p. 390; *Cyclopedia of New Zealand*, vol. 2, p. 830.

³⁷² Te Aroha Warden's Court, Mining Applications 1899, 6, 15, 16/1899, BBAV 11289/15a; Plaints 1903, 6/1903, BBAV 11572/3a, ANZ-A.

³⁷³ Te Aroha Magistrate's Court, Home Warrant Book 1883-1928, 6/1904, BBAV 11498/1a, ANZ-A.

³⁷⁴ Clerk, Piako County Council, to Minister of Mines, 25 September 1905, Piako County Council, Letterbook 1905-1906, p. 239, Matamata-Piako District Council Archives, Te Aroha; Te Aroha Warden's Court, Register of Licensed Holdings and Special Claims 1887-1909, folio 137, BBAV 11500/8b, ANZ-A.

³⁷⁵ Licensing Committee, *Thames Star*, 7 June 1900, p. 2; Death Certificate of Patrick O'Meagher, 17 December 1910, Deaths, 1910/9018, BDM; Te Aroha Correspondent, *Auckland Weekly News*, 22 December 1910, p. 49.

³⁷⁶ For example, T.M. Humphreys, *Handbook of the Auckland Goldfields, New Zealand* (Auckland, 1888), p. 17; Thames Warden's Court, Claims Register 1868-1869, no. 1179,

abandoned the district.³⁷⁷ He did not make much money out of a life of mining, his drinking not helping either his finances or his health; in his last years he was a pit sawyer in the King Country.³⁷⁸ Rent owing on a Coromandel claim was treated as non-recoverable in 1912, 14 years after it had been forfeited.³⁷⁹ Two years later, a notice requiring payment of rent owing on another Coromandel claim since 1903 was sent to his last address, and returned inscribed: 'Not known Not found'.³⁸⁰ As he had died in 1910, aged 59,³⁸¹ these attempts to enforce payment illustrate how formerly prominent miners could sink into obscurity.

Thomas Hill mined only at Waiorongomai.³⁸² His weak financial position was illustrated by his telling his landlords in 1903 of his 'inability to pay the rent due'; as he could not pay the arrears, his lease was terminated in the following year.³⁸³ In 1885, when working as a driver on the tramway, he was 'seriously lamed by a full truck running over his foot' and the council agreed to pay him £1 a week until he was fit to work

BACL 14397/3a, ANZ-A; *Auckland Weekly News*, 18 April 1868, p. 8, 25 April 1868, p. 3, 23 January 1869, p. 23, 30 November 1872, p. 5, 'Quaintan Queer', 'Trip to Thames', 5 November 1887, p. 8; *Auckland Provincial Government Gazette*, 27 February 1869, p. 137; R.M. Hawkes, 'The Early Days of Tapu', *Thames Advertiser*, 10 June 1891, p. 4, 11 June 1891, p. 1.

³⁷⁷ Te Aroha Warden's Court, Miner's Right no. 603, issued 25 November 1880, Miners' Rights Butt Book 1880, BBAV 11533/1e; Register of Te Aroha Claims 1880-1888, folio 176, BBAV 11567/1a, ANZ-A.

³⁷⁸ Thames Magistrate's Court, Criminal Record Book 1881-1883, 152, 153/1882, BACL 13736/35a; Record Book of Criminal Cases 1908-1911, 48-49/1910, BACL 13736/7a, ANZ-A; *Thames Advertiser*, 16 May 1882, p. 3, Police Court, 17 May 1882, p. 3; Death Certificates of John McIsaac, 21 March 1910, 1910/784; Allan McIsaac, 14 May 1924, 1924/2081, BDM; Inquests, Justice Department, J 46 COR, 1910/337, ANZ-W.

³⁷⁹ Coromandel Warden's Court, Register of Licensed Holdings and Special Claims 1897-1898, folio 618, ZAAN 14044/3a, ANZ-A.

³⁸⁰ Coromandel Warden's Court, Register of Special Claims 1898-1908, ZAAN 14044/3b, ANZ-A.

³⁸¹ Death Certificate of John McIsaac, 21 March 1910, 1910/784, BDM.

³⁸² See paper on private lives in the Te Aroha district.

³⁸³ Thames High School, Minutes of Meetings of Board of Governors of 7 December 1903, 3 August 1904, 7 September 1904, High School Archives, Thames.

again.³⁸⁴ That accident would have had a serious financial impact had not the council been sympathetic, but his serious drinking problem was a self-inflicted financial injury.³⁸⁵ Granted the Surprise in July 1901, he paid the rent for just five months; the arrears of £1 17s 11d were treated as unrecoverable in 1905.³⁸⁶ He later moved to Auckland, where his steady job as a tramway motorman meant that on his death in 1920 he left an estate worth £188 4s 8d.³⁸⁷

Going overseas was a good way to avoid having to pay rent on mining properties. For instance, William Shaw, an Auckland mining agent, acquired ground at Tui in 1896, claiming to be 'in treaty with a Firm of English capitalists with a view to the floatation of a company to work and develop' it.³⁸⁸ Four years later, he was sued for rent, but when it was discovered that he had left Auckland the plaint was withdrawn.³⁸⁹ Rent on claims at Waihi, Karangahake, and Thames was also written off because as he had gone to England the writs could not be served.³⁹⁰ Another Auckland mining agent, formerly a mine manager, Robert Kelly,³⁹¹ in September 1896 acquired the Merchant of Venice at Tui.³⁹² In January 1898, when he

³⁸⁴ *Te Aroha News*, 12 December 1885, p. 2; Piako County Council, *Waikato Times*, 19 December 1885, p. 3, 19 January 1886, p. 3.

³⁸⁵ See Te Aroha Magistrate's Court, Criminal Record Book 1896-1907, 19, 25/1899, 66, 67/1901, BCDG 11220/1b, ANZ-A.

³⁸⁶ Te Aroha Warden's Court, Mining Applications 1901, 22/1901, BBAV 11289/16a, ANZ-A; Clerk, Piako County Council, to Minister of Mines, 25 September 1905, Piako County Council, Letterbook 1905-1906, p. 236, Matamata-Piako District Council Archives, Te Aroha.

³⁸⁷ Death Certificate of Thomas Hill, 16 October 1920, 1920/4728, BDM; Testamentary Register 1920-1921, folio 487, BBCB 4208/12, ANZ-A.

³⁸⁸ Te Aroha Warden's Court, Mining Applications 1896, 21/1896, BBAV 11289/14a, ANZ-A.

³⁸⁹ Te Aroha Warden's Court, Plaints 1900, 30/1900, BBAV 11572/2a, ANZ-A.

³⁹⁰ Paeroa Warden's Court, Register of Special Claims 1896-1897, folios 3, 100, ZAAP 13294/2a; Thames Warden's Court, Register of Licensed Holdings and Special Claims 1896-1897, folio 179, BACL 14355/4a, ANZ-A.

³⁹¹ See *Thames Advertiser*, 1 November 1887, p. 2, Warden's Court, 24 May 1895, p. 3; Warden's Court, *Thames Star*, 31 January 1896, p. 2; *Cyclopedia of New Zealand*, vol. 7, p. 26.

³⁹² Te Aroha Warden's Court, Mining Applications 1896, 26/1896, BBAV 11289/14a, ANZ-A.

owed £25 in rent, he was believed to be living in Auckland, but the summons was 'not served'.³⁹³ Nor could he be found in August 1900, when another summons was issued.³⁹⁴ Although his office address was known,³⁹⁵ he was no longer at it. In September 1905, by which date the arrears amounted to £120, it was decided to treat them as unrecoverable.³⁹⁶ The receiver of gold revenue at Paeroa was better informed than his Te Aroha counterpart; knowing in December 1897 that Kelly had left New Zealand, he wrote off his rents then.³⁹⁷

Ernest John Nankivell of Paeroa became a mining and financial agent in May 1896.³⁹⁸ In that same month he applied for a claim and water race between Tui and Te Aroha township but then withdrew his applications.³⁹⁹ He was not in a strong position financially, having only 6s in his Bank of New Zealand account in March,⁴⁰⁰ which he closed in September. The Paeroa manager curtly noted the reason for its closure: 'Refused accommodation. Troublesome'.⁴⁰¹ With this bank glad to see the back of him, he took his custom to the Auckland branch of the National Bank. In December 1897, the bank's inspector noted that this 'mining expert' was overdrawn by £63. 'Manager says he is a respectable man with a few hundreds, and that advance will soon be covered by money owing to him by

³⁹³ Te Aroha Warden's Court, Plaint Book 1880-1898, 11/1898, BBAV 11547/1a, ANZ-A.

³⁹⁴ Te Aroha Warden's Court, Plaints 1900, 23/1900, BBAV 11572/2a, ANZ-A.

³⁹⁵ Te Aroha Warden's Court, Register of Licensed Holdings and Special Claims 1887-1909, folio 93, BBAV 11400/8b, ANZ-A.

³⁹⁶ Clerk, Piako County Council, to Minister of Mines, 25 September 1905, Piako County Council, Letterbook 1905-1906, p. 236, Matamata-Piako District Council Archives, Te Aroha.

³⁹⁷ Paeroa Warden's Court, Register of Special Claims 1896-1897, folios 59, 112, ZAAP 13294/2a; Register of Licensed Holdings 1896-1900, folios 113, 114, ZAAP 13293/2a, ANZ-A.

³⁹⁸ See *Ohinemuri Gazette*, 13 May 1896, p. 2; *List of Companies Registered with the Auckland Chamber of Mines* (Auckland, 1896), p. 6.

³⁹⁹ Te Aroha Warden's Court, Mining Applications 1896, 4, 25/1896, BBAV 11289/14a, ANZ-A.

⁴⁰⁰ Bank of New Zealand, Ohinemuri Branch, Half-Yearly Balance Books, Balance as at 31 March 1896, Current Accounts, Bank of New Zealand Archives, Wellington.

⁴⁰¹ Bank of New Zealand, Ohinemuri Branch, Half-Yearly Balance Books, Balance as at 30 September 1896, Accounts Closed, Bank of New Zealand Archives, Wellington.

a good syndicate'.⁴⁰² Nothing came of this expectation, and by mid-1898 Nankivell had become superintendent of a Klondike company.⁴⁰³ The bank's inspector reported in February 1899 that the overdraft had risen to £78. 'This does not look well. He left the Colony however Manager tells me he is coming back shortly, and expresses himself as confident he will secure payment'.⁴⁰⁴ He did not return to New Zealand; incomplete bank records make it impossible to know whether he paid off his overdraft, but it seems unlikely. The receiver of gold revenue at Coromandel shared the manager's optimism, for not until 1912 was rent owing on a claim forfeited in 1898 'treated as not recoverable'.⁴⁰⁵

UNEMPLOYMENT AND UNDER-EMPLOYMENT

Belich has pointed out that waged work was 'spasmodic and restricted in availability. It was available mainly to fit men and fit single women – ill health or injury was also economic disaster'.⁴⁰⁶ Although miners were rarely unemployed for long periods because they could find other work, sometimes in other districts, they were sometimes only partially employed, scratching around for whatever work was available as well as trying to work their claims. Shortage of work drove wages down. 'Cyclops' noted that, when *Te Aroha* was founded, labourers received 9s a day and carpenters from 10s to 12s. By 1889, 'good men' were 'idle, or working 10 hours for from 4s to 6s per day'.⁴⁰⁷ The initial building boom had created great demand for carpenters, who commanded 'good wages' and were 'difficult to get even at that',⁴⁰⁸ but with the decline of mining these special circumstances no longer applied. Low wages were of concern when employment was not continuous. A Paeroa newspaper in 1892 argued that the miners' daily wage

⁴⁰² National Bank, Inspector's Report on Auckland Branch, 13 December 1897, National Bank Archives, Wellington.

⁴⁰³ *Thames Advertiser*, 12 July 1898, p. 1.

⁴⁰⁴ National Bank, Inspector's Report on Auckland Branch, 13 February 1899, Advances, National Bank Archives, Wellington.

⁴⁰⁵ Coromandel Warden's Court, Register of Kuaotunu Special Claims 1896-1907, folio 316, ZAAN 14057/1b, ANZ-A.

⁴⁰⁶ Belich, p. 379.

⁴⁰⁷ Letter from 'Cyclops', *Te Aroha News*, 11 December 1889, p. 2.

⁴⁰⁸ *Thames Advertiser*, 19 April 1882, p. 3.

of 7s 6d was too low, especially considering that many might work for only 150 or 200 days a year.⁴⁰⁹

Doing one's civic duty by serving on a coroner's jury had a financial penalty. Referring to the problem of obtaining such a jury in Waiorongomai, a newspaper commented that it seemed 'particularly hard on the miner to lose half a day, perhaps more, and get nothing for it'.⁴¹⁰

Whenever work was unavailable, even for a short time, usually workers were dismissed immediately. For instance, when the New Zealand Exploration Company was not granted a water right in August 1896, 14 men were discharged, although it was anticipated that the right would be granted the following month, 'when there will be a number of men required to carry out the necessary works'.⁴¹¹

Any disruption to working, whether caused by managerial decision, the weather, or industrial action, meant a loss of income. For instance, during the 1884 strike at Waiorongomai, the tramway hands were paid off and the battery was closed once all the ore and tailings had been treated.⁴¹² In January 1886, the 'usual number of men' could not be employed until rain fell. 'Owing to the long continued drought the working of the battery has been so reduced as to admit of very little crushing being done, and it would be unprofitable to pile up large quantities of quartz at the claims, to lie there perhaps for weeks to come'. Accordingly, only a small number of miners would work underground until full crushing power returned.⁴¹³ The battery ceased operating later in the month, resulting in 20 of the 28 miners in the New Find being laid off.⁴¹⁴ 'A large number' of other miners were also temporarily out of work.⁴¹⁵ When rain fell late the following month, 'operations, so long suspended', were 'resumed forthwith, much to the satisfaction of the miners whose lengthened spell of enforced idleness was beginning to make itself seriously felt'.⁴¹⁶ The following summer, lack of water again made some miners jobless.⁴¹⁷ In the summer of 1889, another

⁴⁰⁹ *Ohinemuri Gazette*, 2 April 1892, p. 4.

⁴¹⁰ *Thames Advertiser*, 25 August 1888, p. 2.

⁴¹¹ *Thames Advertiser*, 17 August 1896, p. 2.

⁴¹² *Te Aroha News*, 12 January 1884, p. 2.

⁴¹³ *Te Aroha Correspondent*, *Waikato Times*, 9 January 1886, p. 3.

⁴¹⁴ *Te Aroha News*, 23 January 1886, p. 2.

⁴¹⁵ *Te Aroha News*, 30 January 1886, p. 2, 6 February 1886, p. 2.

⁴¹⁶ *Te Aroha Correspondent*, *Waikato Times*, 23 February 1886, p. 2.

⁴¹⁷ *Waikato Times*, 19 February 1887, p. 3.

water shortage prevented the battery from operating, and once its hoppers were full the number of miners employed was reduced.⁴¹⁸ Some carpenters and battery hands were also laid off, and ‘several’ tramway hands were ‘temporarily suspended’.⁴¹⁹ A continued shortage of water would mean ‘a large number’ would be out of work. All the tramway hands were told that ‘their services would have to be temporarily suspended’, and the ten head of stampers worked by ten men might ‘have to be stopped soon should the “glorious” weather not change’.⁴²⁰ In addition to lack of water power closing batteries, unprofitable mining meant battery hands would be reduced and sometimes the normal three eight-hour shifts in the battery would be reduced to one or two.⁴²¹

Tramway workers temporarily out of a job ‘always have work to go to, viz, splitting sleepers for the tramway’.⁴²² Timber cutting was resorted to by unemployed miners also, in 1888 some of them being ‘able to scratch out a living through bush-felling, etc’.⁴²³ Sometimes workers would advertise their need for employment, as one Te Aroha man did in 1885. ‘Wanted – By a Married Man, a Situation on a Farm; can plough, milk, fence; am used to horses, and am willing to make myself generally useful. Excellent testimonials from former employer’.⁴²⁴ The reference to being a married man indicated both the necessity for finding work quickly and an implication that he would be a steady and reliable employee.

Another cause of some miners losing their jobs was a change in management. According to the *Thames Advertiser*, the usual custom when a new mine manager took up his post was for him to choose his own men, and to dismiss those he did not want.⁴²⁵ In batteries, changing the machinery could mean part or all of the process might cease, meaning some or all of the hands would be jobless for a time.⁴²⁶ Carpenters and labourers would be in great demand when batteries were constructed or altered, but

⁴¹⁸ *Te Aroha News*, 23 March 1889, p. 2, Waiorongomai Correspondent, 6 April 1889, p. 2.

⁴¹⁹ *Te Aroha News*, 13 April 1889, p. 2, 24 April 1889, p. 2.

⁴²⁰ Waiorongomai Correspondent, *Waikato Times*, 27 April 1889, p. 2.

⁴²¹ For example, Waiorongomai Correspondent, *Te Aroha News*, 18 September 1889, p. 2.

⁴²² *Te Aroha News*, 13 April 1889, p. 2, 24 April 1889, p. 2.

⁴²³ *Waikato Times*, 8 November 1888, p. 2.

⁴²⁴ Advertisement, *Waikato Times*, 20 January 1885, p. 3.

⁴²⁵ *Thames Advertiser*, 8 January 1896, p. 3.

⁴²⁶ For example, *Te Aroha News*, 27 July 1889, p. 2.

immediately such work was completed their employment ended.⁴²⁷ Those seeking to float companies would employ men to develop their ground, but work would cease should the ore prove unpayable or the sale not proceed. For example, in 1897 ‘the action of the option-holders over the Cadman’ at Waiorongomai ‘in shutting down the mine’ had ‘thrown a considerable number of men out of work’.⁴²⁸

Another source of unemployment, constantly complained about by miners, was granting too much protection enabling companies and claimholders to work with fewer men.⁴²⁹ The Miners’ Union was very concerned about this practice.⁴³⁰ Also of concern to the union and to miners generally was the tendency of companies to replace most or all their wages men with contractors,⁴³¹ a cheaper option.⁴³² Faced with the alternative of having no work, many miners were willing to seek contracts.⁴³³ In the 1890s, there was considerable competition for building roads and the railway line to Paeroa under the co-operative system.⁴³⁴

A mine with unprofitable ore quickly ceased work. For example, in early 1885 all work ceased in the Colonist because of poor returns, making 20 to 30 miners redundant.⁴³⁵ Some mines intending to reduce their workforce dismissed mostly single men.⁴³⁶ Sometimes mine owners offered tributes, but these normally provided work for only a small fraction of the wages men formerly employed.⁴³⁷ Some men remained in the district hoping for employment as prospectors.⁴³⁸ When potential mining districts such as Te Aroha were first being examined, some unemployed men were funded by sleeping partners to prospect.⁴³⁹

⁴²⁷ For example, *Te Aroha News*, 22 June 1889, p. 2, 3 August 1889, p. 2.

⁴²⁸ *Thames Advertiser*, 9 October 1897, p. 2.

⁴²⁹ Editorial, *Thames Advertiser*, 4 June 1897, p. 2.

⁴³⁰ See chapter on the Thames Miners’ Union.

⁴³¹ For example, *Waikato Times*, 8 November 1888, p. 2.

⁴³² See paper on miners’ lives in general and at Te Aroha in particular.

⁴³³ For example, *Te Aroha News*, 31 May 1884, p. 2.

⁴³⁴ *Te Aroha News*, 20 March 1895, p. 2, 23 March 1895, p. 2, letter from ‘Willing’, 17 April 1895, p. 2, 10 July 1895, p. 2.

⁴³⁵ *Waikato Times*, 3 February 1885, p. 2.

⁴³⁶ Waiorongomai Correspondent, *Waikato Times*, 17 September 1889, p. 2.

⁴³⁷ For example, Waiorongomai Correspondent, *Waikato Times*, 28 September 1889, p. 2.

⁴³⁸ For example, Waiorongomai Correspondent, *Waikato Times*, 8 October 1889, p. 2.

⁴³⁹ *Waikato Times*, 18 November 1880, p. 2.

Most of those who lost their jobs would, at least initially, seek employment in the same district. When in 1889 the Te Aroha Silver and Gold Mining Company dismissed ‘upwards of 20 hands principally of the carpentering and labouring classes’ within ten days, ‘solely on the ground that their services are no longer required at present’, it was expected this ‘surplus labour’ would be used in three weeks’ time to instal machinery at the New Era battery.⁴⁴⁰ Some may have been, but some carpenters who had erected stampers at Waiorongomai went to Waihi instead to erect stampers there.⁴⁴¹

Joseph Read, a miner,⁴⁴² was an example of financial problems created by irregular employment. Earlier a storekeeper in Thames, he had been bankrupted in 1874 because of ‘dullness of the times and losses by giving too much credit’.⁴⁴³ In mid-1883, failure to pay his rent led to a bailiff listing his personal effects, for which Read severely assaulted him because he claimed a bankrupt had no right to receive rent. His request to pay only half the rent had been refused, and his finances were such that the landlord considered there was ‘no hope’ of obtaining damages.⁴⁴⁴ In this case, when £13 7s was owed, as in another two years later, when butchers were owed £9 15s, the bailiff found no property of value that could be seized.⁴⁴⁵ In the second case, Read ‘confessed judgment, and said he had been unable to pay the amount having been a long time without any work’. The butchers also sued his daughter for £1 14s 9d, she having bought the meat on his behalf, claiming not to know her father’s credit had been stopped. Read told the magistrate his daughter ‘always paid his house accounts out of his earnings. His daughter was a dressmaker, and when he was short of money assisted to pay for the housekeeping’.⁴⁴⁶ Two years later, he was sued for rent arrears amounting to £37 14s. ‘Defendant admitted the debt; but stated that owing to the general depression had been out of work for nearly two years. He was willing to pay the amount as soon as he had funds’. The

⁴⁴⁰ Waiorongomai Correspondent, *Waikato Times*, 3 August 1889, p. 3.

⁴⁴¹ Waiorongomai Correspondent, *Waikato Times*, 20 August 1889, p. 2.

⁴⁴² See *Te Aroha News*, 13 July 1909, p. 2.

⁴⁴³ Trustee’s Report, 16 May 1874, Thames Magistrate’s Court, Bankruptcy Files 1872-1875, Joseph Read, BACL 14471/2a, ANZ-A.

⁴⁴⁴ Resident Magistrate’s Court, *Te Aroha News*, 23 June 1883, p. 2.

⁴⁴⁵ Te Aroha Magistrate’s Court, Home Warrant Book 1883-1928, 10/1883, 9/1885, BBAV 11498/1a, ANZ-A.

⁴⁴⁶ Magistrate’s Court, *Te Aroha News*, 15 August 1885, p. 2.

plaintiff, not expecting this to happen, instead sought and received permission to take possession of the house.⁴⁴⁷

Another example of irregular work and its consequences was revealed when Josiah Mallett, a stonemason by trade but also a miner and mining investor off and on,⁴⁴⁸ who participated in the Te Aroha rush,⁴⁴⁹ went bankrupt in 1885. He had earlier had financial problems for a variety of reasons, including his wife Ellen's drunkenness. In mid-1879, when he ceased to maintain her and gave notice that he would not be responsible for her debts, Ellen charged him with 'Malletting and Deserting a Wife', as a headline put it.⁴⁵⁰ He admitted not maintaining her, 'but not without cause, as his wife was always drunk'. He had 'several times left his wife, and did not leave her any means of support'. When Ellen denied being drunk, he responded that she had been drinking for the past three years.

He could not live with his wife, who was frequently lying drunk on the couch when he returned from work, and when there was often no fire or supper for him. He had lived a miserable life with her. While down at Coromandel he had heard she was "carrying on" and getting drunk, but he could not send for her as he had no money. His wife would keep herself as well as he could, as he had not a penny to bless himself with.⁴⁵¹

Another account quoted Mallett saying that 'hundreds of times within the past three years he had come home' from mining, 'wet, cold, and hungry', to find his wife drunk and no meal prepared. 'He had no money and was not worth 5s now. He could bring witnesses to prove that she was always drinking, but had no money to subpoena them. He was now working

⁴⁴⁷ Te Aroha Magistrate's Court, Civil Record Book 1884-1889, 37/1887, entries for 22 November 1887, 6 December 1887, BCDG 11221/1b, ANZ-A; Magistrate's Court, *Te Aroha News*, 10 December 1887, p. 2.

⁴⁴⁸ For example, *Thames Advertiser*, 30 December 1872, p. 2, 26 March 1873, p. 2, 28 May 1873, p. 3, Magistrate's Court, 22 November 1873, p. 3.

⁴⁴⁹ Te Aroha Warden's Court, Miner's Right no. 590, issued 1 December 1880, Miners' Rights Butt Book 1880, BBAV 11533/1d; Register of Te Aroha Claims 1880-1888, folios 178, 191, 201, BBAV 11567/1a, ANZ-A; Te Aroha Warden's Court, *Thames Star*, 27 January 1881, p. 2.

⁴⁵⁰ Advertisement, *Thames Advertiser*, 18 July 1879, p. 2; Magistrate's Court, *Thames Star*, 12 July 1880, p. 2.

⁴⁵¹ Magistrate's Court, *Thames Star*, 12 July 1880, p. 2.

in a tribute. He had been most unfortunate of late. He was now laid up with a bad hand'. Whilst she had obtained some money (in an unspecified way) while he was working at Coromandel, 'during the past three weeks he had only received £5. He got that working in a claim at Tararu. He had received nothing from the tribute yet'. As constable gave evidence that Ellen had been 'very drunk', her case failed, despite her husband admitting striking her once.⁴⁵²

Although Ellen insisted to the magistrate that 'she had never been drunk in her life',⁴⁵³ she would be convicted for drunkenness on many future occasions,⁴⁵⁴ which must have been a financial strain on her husband. In 1885, when working as a stonemason in Auckland, he filed as bankrupt.⁴⁵⁵ His liabilities were first recorded as £148 4s 6d, and his assets, furniture and jewellery, £40 8s; these were later adjusted to £125 16s 6d and £18 respectively.⁴⁵⁶ His statement explaining why he was forced to file detailed his low earnings and irregular work, but did not mention his wife's drinking that must have soaked up, literally, much of his money:

I am a journeyman stonemason, but have devoted a great deal of my time to gold prospecting in the Thames district up to three years ago, when I came to Auckland, and have worked at my trade, off and on, ever since. I was not successful as a gold prospector, and when I left the Thames I owed about £80.... During the three years I have been in Auckland I have been laid up thirteen weeks with a bad leg; on another occasion I was incapacitated for nine weeks; besides this my work had been very uncertain – sometimes out of work for many days together, and on one occasion for seven weeks at a stretch.... When I got work I

⁴⁵² Police Court, *Thames Advertiser*, 13 July 1880, p. 3.

⁴⁵³ Police Court, *Thames Advertiser*, 13 July 1880, p. 3.

⁴⁵⁴ Auckland Magistrate's Court, Criminal Record Book 1887-1888, 592/1888, BADW 10254/11a; Criminal Record Book 1889-1890, folios 118, 135, 242, BADW 11254/13a; Criminal Record Book 1890-1891, folios 175, 232, BADW 11254/14a; Criminal Record Book 1891-1892, folios 66, 374, 378, BADW 10254/15a; Criminal Record Book 1895-1896, folios 77, 80, BADW 10254/18a; Coromandel Magistrate's Court, Proceedings in Criminal Cases 1898-1904, Hearings of 22 June 1899, 25 November 1899, 21 June 1901, 19 November 1901, 12 December 1901, BACL 13751/1a, ANZ-A; Police Court, *New Zealand Herald*, 31 December 1891, p. 3.

⁴⁵⁵ *Mercantile and Bankruptcy Gazette of New Zealand*, 14 March 1885, p. 87.

⁴⁵⁶ *Mercantile and Bankruptcy Gazette of New Zealand*, 21 March 1885, p. 95; Supreme Court, *Auckland Weekly News*, 27 June 1885, p. 19.

earned 12s a day, but during the whole three years I have not earned on an average more than half that sum. I can positively say that I have not had fifteen months' work in the three years, so that with loss of time and doctor's bills my earnings were not sufficient to meet expenses, hence an increase in my indebtedness, in that time, by £68 4s 6d, I have about 25s worth of tools, and my furniture, set down at £18, would not fetch £10 at a sale. I have nothing else in the shape of assets, and cannot hold out any hopes of satisfying my creditors.⁴⁵⁷

Sudden cessation of work caused immediate financial distress. When all hands were dismissed from the New Find in September 1889, 50 to 60 men were suddenly without an income, 'a good number of them being married men with large families'. Some immediately left the district to find work in either Reefton and Australia. 'As this community, like the bulk of mining centres, has not been a saving one, the experience of being out of work, even for a week, will be felt by not a few of them'.⁴⁵⁸

A good miner and 'exceptionally clever prospector', Robert Worth,⁴⁵⁹ had problems caused by an erratic income. When aged 23, he could not meet a judgment summons for £3 14s. 'Not been able to pay it – not working – I have done a little work only. No property or means'. He had received £20 'for four months work', and then £8 for three weeks of piece work, not 'enough to pay my tucker'; he was currently unemployed. Despite this plea, he was ordered to pay the amount by instalments of 5s a week 'or in default one week's prison'.⁴⁶⁰ Later, his mining at Waihi was modestly profitable, for example when he sold a claim in 1901 for £100 in cash and 50,000 shares partly paid up.⁴⁶¹ When he died aged 70, after ten years of suffering from miners' complaint,⁴⁶² his wife inherited an estate estimated to be under £475.⁴⁶³

⁴⁵⁷ *Auckland Weekly News*, 21 March 1885, p. 15.

⁴⁵⁸ Waiorongomai Correspondent, *Waikato Times*, 21 September 1889, p. 2.

⁴⁵⁹ See testimonials written in 1892, Mines Department, MD 1, 92/649, ANZ-W.

⁴⁶⁰ Paeroa Magistrate's Court, Notes of Evidence 1884-1892, entry for 16 March 1885, ZAAP 13790/1a, ANZ-A; for his age, see Marriage Certificate of Robert Worth, 5 October 1886, 1886/2753, BDM.

⁴⁶¹ Company Files, BADZ 5181, box 159 no. 1009, ANZ-A.

⁴⁶² Death Certificate of Robert Worth, 5 April 1930, 1930/3034, BDM.

⁴⁶³ Probate of Robert Worth, BBAE 1570, 305/30, ANZ-A.

During periods of unemployment, central and local governments were encouraged to provide work on local infrastructure. For example, in June 1885 the Mines Department was asked to construct a sledge track linking Fern Spur and Butler's Spur because 'winter coming on men going away for want of work'.⁴⁶⁴ The following January, Josiah Clifton Firth drew the council's attention 'to the fact that mining work was very scarce' because the dry weather meant the battery had almost stopped. The council should 'do all in its power to commence the formation of new tracks at once'. Other councillors agreed, and resolved to make some tracks 'at once, in order that there may be some work for the men to go on with'.⁴⁶⁵ At its next meeting, the tramway manager reported 'that the men were discontented at the long period of idleness, and suggested that work be found on the tramway to keep them employed, as he would not like to lost them'.⁴⁶⁶ The council immediately granted money to repair Te Aroha's streets. A correspondent wrote that this work was provided 'most opportunely, as, owing to the stoppage of work at the mines, a considerable number of men are at present out of employment'. He expected the work would be 'done at a cheaper rate' than if done 'a couple of months ago',⁴⁶⁷ implying that unemployed miners were willing to work at lower than normal wages. In 1913, unemployed tramway workers rebuilt the bridge linking Fern Spur and the battery after it burnt down.⁴⁶⁸

There was strong competition amongst the unemployed for county work. For instance, in 1899 'Workman' of Waiorongomai complained that only borough ratepayers were employed to excavate a reservoir for the Te Aroha water supply, a 'very wrong and most improper' decision that created 'widespread indignation' amongst 'the working-classes in the neighbourhood'.⁴⁶⁹

Unemployment had psychological effects. William Griffiths' widow explained to a coroner's inquest in 1888 into her 60-year-old husband's

⁴⁶⁴ Henry Buttle to Minister of Mines, 1 June 1884 (telegram), Mines Department, MD 1, 87/689, ANZ-W.

⁴⁶⁵ Piako County Council, *Waikato Times*, 19 January 1886, p. 3.

⁴⁶⁶ Piako County Council, *Waikato Times*, 13 February 1886, p. 2.

⁴⁶⁷ Te Aroha Correspondent, *Waikato Times*, 16 February 1886, p. 2.

⁴⁶⁸ Piako County Council, Letterbook 1910-1913, pp. 976-977, Matamata-Piako District Council Archives, Te Aroha.

⁴⁶⁹ Letter from 'Workman', *Te Aroha News*, 4 March 1899, reprinted in *Thames Advertiser*, 6 March 1889, p. 2.

sudden death that ‘of late’ he had been ‘in good spirits and he was not given to depression except when out of work’.⁴⁷⁰ As he was a gardener,⁴⁷¹ his employment depended on the financial position of the townspeople. Three months later, William Lincoln, a 50-year-old painter and glazier, committed suicide by jumping into the river from the railway bridge.⁴⁷² He had periodically complained of ‘dull times’ and owed about £1; his estate was valued at under £2.⁴⁷³

Thomas George Bamford was a bushman in the 1860s and 1870s before becoming a clerk in Auckland at the time gold was discovered at Waiorongomai.⁴⁷⁴ He invested enthusiastically in this field, having shares in seven claims and five companies.⁴⁷⁵ After his wife of five years died,⁴⁷⁶ he did not remarry, and his last months were spent alone at Riverhead, on the Waitemata Harbour, in which his drowned body was found in 1892. He was only 49.⁴⁷⁷ The licensee of the Riverhead Hotel, in whose cottage he lived, described him as ‘sober and steady’. He ‘did but very little work. He was in a poor state of health’ with what he called ‘creeping paralysis’. Bamford ‘always had some money until about a fortnight before his death’. Shortly before his death, he returned from Auckland ‘very much disappointed’, and two days later, when the mail brought no letter, ‘seemed very despondent indeed. It was my impression that he expected some money in the letter’. For the last few months of his life he ‘was in low spirits, and expressed

⁴⁷⁰ *Te Aroha News*, 22 August 1888, p. 2.

⁴⁷¹ See *Tauranga Electoral Roll, 1887*, p. 11.

⁴⁷² *Te Aroha News*, 28 November 1888, p. 2.

⁴⁷³ Justice Department, Inquests, J 46 COR, 1888/718, ANZ-W; *New Zealand Gazette*, 10 January 1889, p. 3.

⁴⁷⁴ Coromandel Magistrate’s Court, Criminal Cases Notebook 1863-1868, Hearing of 26 June 1863, BACL 14442/1b; Auckland Hospital, Register of Admissions 1870-1885, 543/1878, ZAAP 15287/2a, ANZ-A; *New Zealand Gazette*, 22 June 1882, p. 895.

⁴⁷⁵ Te Aroha Warden’s Court, Register of Licensed Holdings 1881-1887, folios 4, 8, 16, 19, 21, 26, 64, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 18 May 1882, p. 728, 22 June 1882, p. 895, 16 November 1882, p. 1733, 14 December 1882, p. 1885, 31 May 1883, p. 722.

⁴⁷⁶ Notices of Intentions to Marry, Births Deaths and Marriages, BDM 20/12, folio 058, ANZ-W; Marriage Certificate of Thomas George Bamford, 28 January 1867, 1867/4429; Death Certificate of Margaret Bamford, 24 May 1872, 1872/148, BDM.

⁴⁷⁷ Death Certificate of Thomas George Bamford, date unknown [before 4 November 1892], 1892/4584, BDM.

himself as dissatisfied with the way he was living, as being a burden on others'.⁴⁷⁸ As nobody had seen him enter the water, the coroner's jury kindly gave him the benefit of the doubt and recorded the cause of death as 'drowned' rather than suicide.⁴⁷⁹

Unemployment also created despair leading to suicide in higher levels of society. For instance, Henry John Hartnoll held responsible positions in Australian and Auckland firms until, according to the press, ill health forced him to resign. During the two years after his retirement he was not 'engaged in active business'.⁴⁸⁰ According to his doctor, 'his habits were not temperate and steady, which led to a loss of his situation', his wife confirming that he was often away from work because of drinking.⁴⁸¹ His inability to earn money to support his wife and nine children made him greatly depressed, and he unsuccessfully attempted suicide three months before succeeding through swallowing Rough on Rats.⁴⁸² He died intestate in 1898, and not until 1945 was probate sought. There were no assets when he died apart from three sections at Opuia 'of very little value'; not till 1945 were they sold for £25.⁴⁸³

The most dramatic example of solitary brooding over financial misfortunes natural to mining was the case of Clement James Moore. An Irishman, it was believed he came 'from a well-connected family, one of his brothers being an Anglican clergyman'.⁴⁸⁴ He never married,⁴⁸⁵ which may help explain how he ended his life. Having served in the English Army, he was a policeman in the Waikato from 1870 to 1876.⁴⁸⁶ When he became a miner, two tunnels in his All Nations claim at Karangahake were especially tall because of his height, reportedly six feet six inches although the police

⁴⁷⁸ Inquests, Justice Department, J 46 COR, 1892/705, ANZ-W.

⁴⁷⁹ Death Certificate of Thomas George Bamford, date unknown [before 4 November 1892], 1892/4584, BDM.

⁴⁸⁰ *New Zealand Herald*, 8 March 1898, p. 5.

⁴⁸¹ Inquests, Justice Department, J 46 COR, 1898/212, ANZ-W.

⁴⁸² Inquests, Justice Department, J 46 COR, 1898/212, ANZ-W; *Auckland Weekly News*, 12 March 1898, p. 12.

⁴⁸³ Probate, BBAE 1570, 946/45, ANZ-A.

⁴⁸⁴ *Coromandel County News*, 13 December 1901, p. 3.

⁴⁸⁵ Death Certificate of Clement James Moore, 11 December 1901, 1901/5957, BDM.

⁴⁸⁶ Armed Constabulary Force, Register of Appointments, p. 11, Police Department, P 8/3; Description Book, no. 1433, Police Department, P 8/1, ANZ-W.

recorded it as six feet three and a half inches.⁴⁸⁷ His height meant he was commonly known as 'Long Moore' or 'Moore, the Long'.⁴⁸⁸ After leaving the police to take up an offer of work as an amalgamator at the Karangahake battery, a position he did not obtain because the mines failed,⁴⁸⁹ he worked his All Nations. After this proved to be unprofitable, he remained at Karangahake and, it was later assumed, 'dabbled extensively and profitably' in Ohinemuri mining, being a large shareholder in the Talisman.⁴⁹⁰ He mined at both Karangahake and Waitekauri for over two decades.⁴⁹¹ He acquired interests in one claim and one company during the Te Aroha rush, and in two claims and one company (which acquired one of these claims) at Waiorongomai.⁴⁹² Of his original 500 shares in this company, the Colonist, he retained 195 shares in 1885, but would lose them if a call remained unpaid.⁴⁹³

In 1878, a judgment summons was taken out against him by a baker over an unpaid debt of £6 7s 6d. The bread had been obtained for a party including Moore that was working a claim at Owharoa. Moore told the magistrate that the baker had 'refused to pay his calls. He was out of work, and had only £7 to his name'. Despite this plea of poverty, he was required to pay half the amount immediately and the remainder in three months' time.⁴⁹⁴ Although a supporter of temperance at the time of his death,⁴⁹⁵ a

⁴⁸⁷ *Ohinemuri Gazette*, 18 December 1901, p. 3; A.F. Sawyer, *Recollections*, n.d. [1940s], W.G. Hammond Papers, folder 34a, MS 134, Library of the Auckland Institute and War Memorial Museum; Armed Constabulary Force, Description Book, no. 1433, Police Department, P/1, ANZ-W.

⁴⁸⁸ *Ohinemuri Gazette*, 11 December 1901, p. 3. 18 December 1901, p. 3.

⁴⁸⁹ Sub-Inspector Stuart Newall to Inspector Thomas Broham, 12 December 1876, Armed Constabulary, Mackaytown Letterbook and General Order Book 1875-1877, BAVA 4895/1a, ANZ-A.

⁴⁹⁰ *Thames Advertiser*, 7 April 1876, p. 2; *Ohinemuri Gazette*, 18 December 1901, p. 3; for examples of his investments, see Te Aroha Warden's Court, Register of Ohinemuri Claims 1875, folios 35, 58, 93, 101, 334, 335, BBAV 11568/1a, ANZ-A.

⁴⁹¹ *Thames Advertiser*, 7 April 1876, p. 2, Magistrate's Court, 29 June 1878, p. 3, 2 May 1882, p. 3, 13 July 1885, p. 2, 5 April 1890, p. 2, Warden's Court, 26 June 1891, p. 2.

⁴⁹² Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folio 202, BBAV 11567/1a; Register of Licensed Holdings 1881-1887, folios 2, 22, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 20 January 1881, p. 111, 10 August 1882, p. 1101;

⁴⁹³ *Te Aroha News*, 1 August 1885, p. 7.

⁴⁹⁴ Magistrate's Court, *Thames Advertiser*, 29 June 1878, p. 3.

pub fight in 1885 when he was stabbed in the face revealed that he had been illegally drinking in a Thames hotel on a Sunday afternoon. When the licensee was prosecuted for serving him, Moore gave evidence that he and his companions may have told the barmaid that they had come from Waitekauri, which was true, but they had arrived on Friday. He admitted he 'would probably have told her he had come from Waitekauri, if he had wanted a drink'.⁴⁹⁶

During the 1890s, as his mining ventures 'did not turn out as anticipated' he brooded over his losses. He 'dwelt very much apart from the rest of his fellows', living the life of a 'hatter'. In particular, he was concerned about the Imperial, at Karangahake, described 'in mining parlance' as a 'stringer'; 'many a man beside Moore, bit his fingers in following its varying fortunes'.⁴⁹⁷ On 11 December 1901, when he was 63,⁴⁹⁸ he caused 'A Sensational Affair':

A most sensational affair occurred in Brown Street at about quarter to one this afternoon, when Mr Samuel Howard, the licensee of the Royal Hotel, was attacked in a most determined manner by Mr Clement James Moore (known as "Long Moore") of Karangahake, and shot in two places, after which the would-be murderer turned the revolver against himself and shot himself in the temple, falling dead instantly.

It appears that Moore, who is a shareholder in the Imperial mine at Karangahake, and has taken considerable interest in the development of the property, had a grievance against Howard, who was formerly manager of the property, and had on several occasions said that the property should have been made a valuable one and that he (Moore) and the others interested should have made a lot of money out of the mine. It appears that he has said this on more than one occasion and he evidently entertained the idea that Mr Howard was to blame for any faults in the development of the property and any hitch that took place in connection with the financial arrangements that the company had lately undertaken to carry out.

⁴⁹⁵ *Thames Star*, 12 December 1901, p. 4; *Ohinemuri Gazette*, 13 December 1901, p. 2.

⁴⁹⁶ *Thames Advertiser*, 13 July 1885, p. 2, Police Court, 14 July 1885, p. 3, Police Court, 15 July 1885, p. 3.

⁴⁹⁷ *Thames Advertiser*, n.d., reprinted in *Ohinemuri Gazette*, 18 December 1901, p. 3.

⁴⁹⁸ Death Certificate of Clement James Moore, 11 December 1901, 1901/5957, BDM.

The night before these actions, Moore had come to Thames from Paeroa and 'was perfectly sober and conversed quite rationally with the landlord' of the hotel where he was staying.

There was very little mention made of mining, but in the course of conversation Moore said he was displeased with the way the Imperial mine had been managed, that if he had his deserts he would be a rich man, and that he disapproved of the way in which Mr Howard had developed the property. He made no threats whatever.

On the following morning he went out, possibly looking for Howard, who had seen him and told a member of his household 'that "Long Moore" was at Thames and that it would be advisable to have as little to do with the man as possible'. When Howard went to be shaved, Moore 'was seen to stop outside the shop and walk up and down as though waiting for his victim'. An acquaintance was about to speak to him when Howard walked into the street. 'Moore approached him and muttering some words pulled the revolver out of his pocket, took steady aim', and fired three times, the first one missing; Howard, not knocked down by the shots, started to walk away. Seeing 'his victim was about to escape', Moore 'stood for a moment as though hesitating' and then shot himself.⁴⁹⁹

The inquest was told by an old friend of Moore's that the latter blamed Howard's management for his losing £250. Howard said he had 'never had any disagreement with the deceased', whom he had once shown around the mine. He understood that Moore 'lent £20 to a man in Paeroa, and the latter promised to see that his Calls were paid, this was not done', and the shares were forfeited.⁵⁰⁰ On the day of the shooting, when Howard saw Moore he said, 'Good day, Moore'; the latter 'mumbled a reply', and Howard 'saw his lips twitching in a peculiar way. Then he fired the shots'. Howard had never quarrelled with Moore but knew he had threatened to shoot the Paeroa man who had not paid the calls 'and had called on him prior to his arrival at Thames. The Coroner said it was evident he had been brooding over his losses, and that his mind had become affected on this one particular

⁴⁹⁹ *Thames Star*, 11 December 1901, p. 3.

⁵⁰⁰ Inquest into death of Clement James Moore, Justice Department, J 46 COR, 1901/986, ANZ-W.

subject'.⁵⁰¹ The coroner's jury was blunt: the cause of death was 'Suicide by shooting with revolver'.⁵⁰²

The *Thames Advertiser* examined his career to find a reason for the 'shocking shooting tragedy'. Many recalled him in the 1870s as 'a dashing powerful man, the tallest in the camp of 30 or 40 armed constabulary'. Tiring of the life of a constable, he became a miner, literally making a mark on the Thames landscape through driving two tunnels 'so high that they even now tell the story of the man of 6ft 6in, who hewed them out of the rock. The All Nations, however, never justified the hopes of its promoters'. After this failure, he lived at Karangahake from 1885 onwards:

He became a large shareholder in the Talisman and no doubt, in the course of the 20 years he resided in that district dabbled extensively and profitably in mining. His later ventures, however, notably the Imperial, did not turn out as anticipated, and this, coupled with the fact that he was a man who dwelt very much apart from the rest of his fellows, caused him to brood over his losses.

It may, therefore, be charitably suggested that he was strange in his manner at the time of his visit to Thames and that the tragedy was the consequence of that peculiar method [of] obliquity not uncommon in those who live the life of a "hatter."

In other words, the balance of his mind had been disturbed. 'At any rate, the fall of the curtain upon so tragic a scene will perhaps not obscure in the minds of not a few, memories of times when "Moore, the Long" loosened both the strings of a warm heart and a full pocket'.⁵⁰³ Moore died intestate,⁵⁰⁴ and it seems his pocket was not very full when he died. He was buried at the cost of the charitable aid board, which sought to recover its costs from the proceeds of the sale of his effects.⁵⁰⁵

SEEKING WORK ELSEWHERE

In 1896, the Te Aroha Rifles lost their capititation payment because they were three-quarters of a man short; 'he with a good many more men

⁵⁰¹ *Thames Star*, 11 December 1901, p. 2.

⁵⁰² Death Certificate of Clement James Moore, 11 December 1901, 1901/5957, BDM.

⁵⁰³ *Thames Advertiser*, n.d., reprinted in *Ohinemuri Gazette*, 18 December 1901, p. 3.

⁵⁰⁴ *New Zealand Gazette*, 10 April 1902, p. 848.

⁵⁰⁵ Hospital and Charitable Aid Board, *Thames Star*, 14 January 1902, p. 1.

have had to go elsewhere to get work'.⁵⁰⁶ Early the following year, when 'a large number' of Waiorongomai miners were dismissed 'at a moment's notice', they sought work in Ohinemuri, but were warned 'not to be disappointed if at first they do not succeed', for men had been dismissed at Waihi also.⁵⁰⁷ Fluctuations in employment were common in all mining districts, and miners had to expect to have to find work, not always mining work, away from their families.⁵⁰⁸

Unemployed men were always tempted by new prospects, as in January 1886, when lack of water prevented the Waiorongomai battery working. 'Most of the miners are idle, and the slightest whisper of a payable gold discovery in the King Country would have the effect of taking a number of them away from the district'.⁵⁰⁹ As no such discovery was made, this potential rush did not occur. Unskilled men could always find labouring jobs, assuming they were willing and able to move. For instance, in 1885 the *Te Aroha News* printed an advertisement for '20 to 30 Good Pick and Shovel Men for Main Trunk Railway, Puniu Contract'.⁵¹⁰

Miners moved from field to field either chasing work or hoping the new district would prove more remunerative despite warnings against rushing 'blindly' to new fields.⁵¹¹ For instance, in early 1896 the 'great surplus of miners at the Coromandel and Upper Thames goldfields' made it 'inexpedient for more miners to go there seeking work'.⁵¹² Such warning were ignored, as a Waihi correspondent reported three months later:

As was to be expected, the boom has caused a large influx of labour into Waihi, and in consequence the market is overstocked. There are applications to every mine manager each day which have to be refused. Several men have evidently started bush-felling on spec on the chance of being able to secure orders for firewood.⁵¹³

⁵⁰⁶ James Mills to R.J. Seddon, 2 June 1896, *Te Aroha Rifles*, Nominal Roll to 29 February 1896, Army Department, ARM 41, 1911/66v, ANZ-W.

⁵⁰⁷ Paeroa Correspondent, *Waikato Argus*, 23 February 1897, p. 3.

⁵⁰⁸ For example, Nicholas Twohill, 'Thomas Quinn: A Life Full of Experience and Travel', *Ohinemuri Regional History Journal*, n. 47 (September 2003), pp. 23-30.

⁵⁰⁹ Te Aroha Correspondent, *Waikato Times*, 21 January 1886, p. 2.

⁵¹⁰ Advertisement, *Te Aroha News*, 18 April 1885, p. 7.

⁵¹¹ *Waihi Miner*, n.d., cited in *Observer*, 28 August 1897, p. 4.

⁵¹² *Thames Advertiser*, 18 February 1896, p. 2.

⁵¹³ 'Yorrick', 'Waihi', *Thames Advertiser*, 13 May 1896, p. 3.

‘All experience shows’, the *Waihi Miner* cautioned the following year, ‘that, whenever labour is largely employed, there is an excessive influx of men seeking work and finding none’. It used as an example the discharging of over 100 miners at Waitekauri and Golden Cross during the previous week.⁵¹⁴

Te Aroha rarely attracted large numbers of unemployed, and in 1888 the *Te Aroha News* sought to discourage outsiders competing with locals for work because there were ‘quite sufficient men already in the district to supply the demand for labour for some time to come, as numbers of men are continually arriving from various parts of the country in the expectation of finding immediate employment, only to be disappointed’. When the improved battery was operating there would ‘no doubt be employment for newcomers, but at present the work is only sufficient for local men’. It was ‘absolutely useless for men to seek employment in the township at present, spending the little money they have in coming to the district only finding that they have to leave again’. Because there had been ‘many instances of this kind’ during the past week, it asked newspapers in adjacent districts to assist by making these facts known.⁵¹⁵ Two months later, it referred to this warning against ‘the influx into Waiorongomai of all classes of workmen from all parts of the country, who have been impelled there with the false hope of obtaining work’, and ‘spending what little they might have’ in travelling there. ‘The township has recently been visited by a number of such men, but of course they were obliged to take their swags again, no work being open to them’.⁵¹⁶

Many of the new fields proved disappointing. In September 1886, a number of miners returning from the Kimberley rush in Western Australia confirmed the report that the field was a duffer. ‘They state that every third man they met over at Kimberley was turned out to be a New Zealander’ who had gone there because of shortage of work. ‘Some of the descriptions of the state of the diggers returning from Kimberley are very sad. The men came in with nothing but a bag tied around their loins, and many of them are suffering from scurvy’.⁵¹⁷ ‘The stir created in other parts of the colony’ by the Kimberley discoveries had not spread to the Te Aroha district,

⁵¹⁴ *Waihi Miner*, n.d., cited in *Observer*, 28 August 1897, p. 4.

⁵¹⁵ *Te Aroha News*, 1 August 1888, p. 2.

⁵¹⁶ *Te Aroha News*, 22 August 1888, p. 2.

⁵¹⁷ *Thames Advertiser*, 30 September 1886, p. 2.

‘perhaps’, a correspondent mused, because ‘so few people’ there were unemployed. In addition, some local miners ‘have had experience of the climate in Western Australia, and well know the hardships that have to be endured. Nothing but the news of a rich and extensive gold field could attract them thither’.⁵¹⁸

One of those tempted by the good reports of Kimberley was Robert Clements, who mined for several years in Otago, Owharua, Karangahake, and Waiorongomai.⁵¹⁹ Upon arriving at the coast and finding the reports exaggerated, he immediately returned to New Zealand. ‘If I had heard good news I would have gone on to the field. I had left to go there, I had money enough, but all the reliable information I could obtain was unfavourable’.⁵²⁰ When he died 13 years later, he left an estate of £75 7s 6d.⁵²¹

Joseph John Dillon was a prospector at Tapu and later at Thames before joining the Te Aroha rush.⁵²² Also tempted by the prospects of Western Australia, he died near Kalgoorlie in 1898. ‘Few effects found ... and Sold by Police realizing 15/-’. His widow and eight children inherited £45.⁵²³

The best time to find work was when a goldfield was new. The *Te Aroha Miner* reported in December 1880 that through ‘several mines starting work, there was quite a shortage of men on Tuesday night. Most of the Thames unemployed were quickly picked up’.⁵²⁴ In 1885, most of Te

⁵¹⁸ Te Aroha Correspondent, *Waikato Times*, 17 June 1886, p. 3.

⁵¹⁹ See *Te Aroha News*, 19 January 1884, p. 2, *Thames Advertiser*, 21 August 1885, p. 2, Warden’s Court, 29 August 1885, p. 3, 26 September 1885, p. 3, 24 October 1885, p. 2, 31 March 1886, p. 2, 22 November 1898, p. 4; *Auckland Weekly News*, 18 September 1886, p. 7.

⁵²⁰ *Auckland Weekly News*, 18 September 1886, p. 7.

⁵²¹ Probate of Robert Clements, BBAE 1569/3279; Testamentary Register 1896-1900, folio 170, BBCB 4204/4, ANZ-A.

⁵²² For Tapu and Upper Karaka, see Thames Warden’s Court, Claims Register 1868, folio 148, BACL 14397/1a, ANZ-A; *Thames Advertiser*, 20 November 1880, p. 3, 14 October 1880, p. 2; for Te Aroha, see Te Aroha Warden’s Court, Miner’s Right no. 382, Miners’ Rights Butt Book 1880, BBAV 1533/1a; Register of Te Aroha Claims 1880-1888, folio 155, BBAV 11567/1a, ANZ-A; *Thames Star*, 6 December 1880, p. 3; *Thames Advertiser*, 2 December 1880, p. 3, 16 December 1880, p. 3.

⁵²³ Probate of Joseph John Dillon, BBAE 1569/343; Testamentary Register 1896-1899, folio 193, BBCB 4208/4, ANZ-A.

⁵²⁴ *Te Aroha Miner*. n.d., reprinted in *Thames Star*, 9 December 1880, p. 3.

Aroha's unemployed went to Karangahake, where work was more plentiful.⁵²⁵ Michael Dineen O'Keefe, an ex-Waiorongomai miner,⁵²⁶ reported in 1899 that Kuaotunu 'was first peopled by a colony from Waiorongomai. Some ten or twelve years ago a gold famine set in at Waiorongomai, and one of those worthy pioneers struck out in search of new fields, and landed at Kuaotunu, and, like a flock of geese, all the others followed him'.⁵²⁷ They had no choice but to leave in late 1889 after being discharged by almost the sole employer; most, especially the younger men, left immediately.⁵²⁸

Shepherding limited the number of miners employed. For instance, in 1882 a miner responded to the warden's statement that there was work for 40 miners at Waiorongomai. 'Having lately come from Te Aroha, and being out of employment a month there, myself and mates would be thankful were he to indicate where such work is available'. The reason why they could not find work was that 'those who have the ground pegged out do not want to work it, but merely hold it in the hope of raising a few pounds on it as best they can'.⁵²⁹ When Stephen Catran, a pioneer of Te Aroha and Tui,⁵³⁰ received a summons in December 1882 about a claim he had marked out two months previously, he replied from Thames:

When I left Te Aroha about five weeks ago, I had no intention of abandoning the Claim mentioned and should have returned to that District, had it not been that I found employment here – which I should lose if I were to leave it to appear at your Court on the 19th Inst.

My omitting to give notice of abandonment was pure forgetfulness. I now enclose notice and trust that you will be pleased to waive penalty.⁵³¹

⁵²⁵ Te Aroha Correspondent, *Waikato Times*, 10 September 1885, p. 3.

⁵²⁶ See paper on his life.

⁵²⁷ M.D. O'Keefe, 'Overland from Thames to Kuaotunu', *Thames Advertiser*, 9 March 1899, p. 4.

⁵²⁸ *Waikato Times*, Waiorongomai Correspondent, 8 October 1889, p. 2, Te Aroha Correspondent, 17 October 1889, p. 2.

⁵²⁹ Letter from 'A Miner', *Thames Star*, 23 August 1882, p. 3.

⁵³⁰ See papers on the Te Aroha rush, including the 1881 murder; *Thames Star*, 5 December 1910, p. 2, 5 July 1922, p. 4.

⁵³¹ Stephen Catran to Harry Kenrick, 17 December 1882, Te Aroha Warden's Court, Notices of Marking Out Claims 1882, no. 197, BBAV 11557/2a, ANZ-A.

After meeting basic living needs some miners had sufficient money left over to travel to fields promising a better or more secure income. For instance, after the Te Aroha Silver and Gold Mining Company ceased work late in 1889, 'a considerable number of working men' left for Reefton, where it was rumoured that work was 'plentiful and wages good'.⁵³² Once there, they attracted 'a number of citizens and miners' by reporting 'favourably' about wages and that work was 'plentiful'.⁵³³ Two and a half months later, one newspaper heard

from some of the friends of some of the young men who recently left Te Aroha for the West Coast, that the labour question in these parts is not altogether satisfactory. It seems there was some dispute going on and contrary to a warning received, two of our young men went to work, and as a caution had their tent burned down and all that was in it destroyed.⁵³⁴

Nine years later, the *Observer* reported that Thames miners who had gone to Reefton found themselves without work and were 'trying all they know to get back again'.⁵³⁵

Thomas Roberts, who mined at Waiorongomai in the mid-1880s,⁵³⁶ went to Reefton in 1887. In August 1893, his wife applied for charitable relief:

Her husband had been away from her for six years, and although sending a little money, but not enough to keep her, and when he sent the last £1 nine weeks ago, he said he was leaving his then address, and he did not say where he was going. He had gone to look for work, and had sent money from time to time, but not enough for her three children and herself.

While her case was investigated, the charitable aid board agreed to provide temporary relief if required, and the police were asked to trace

⁵³² Te Aroha Correspondent, *Waikato Times*, 31 December 1889, p. 2.

⁵³³ Te Aroha Correspondent, *Waikato Times*, 14 January 1890, p. 2.

⁵³⁴ *Waikato Times*, 29 March 1890, p. 2.

⁵³⁵ *Observer*, 1 April 1899, p. 3.

⁵³⁶ Te Aroha Warden's Court, Notices of Marking Out Claims 1884-1885, no. 35, BBAV 11557/2c; Register of Te Aroha Claims 1880-1888, folio 134, BBAV 11567/1a, ANZ-A; *Te Aroha News*, 7 November 1885, p. 2.

Roberts.⁵³⁷ The following month, she was granted 5s worth of stores per week, temporarily.⁵³⁸ One month later, the Reefton constable reported that Roberts was working for a company. 'He had not earned 12s a week for some time past, things there being in a deplorable state, but if he heard of Roberts' circumstances improving he would at once communicate with the Board'.⁵³⁹ Another month later, his wife 'wrote that she had received some money from her husband with a promise of more in the future, and she would not require any further relief. She thanked the Board for their kind assistance'.⁵⁴⁰ Roberts eventually abandoned Reefton and returned to Waiorongomai, where he died in 1902, aged 56.⁵⁴¹ It is not known how much money he left, but six years later his widow applied for an old age pension.⁵⁴²

Not all miners could afford to seek work elsewhere. It was stated in 1884 that 'many' of Waiorongomai's unemployed 'had to pawn their goods and chattels to go away' to find work, and some had been forced to remain because they were 'without means to leave'.⁵⁴³

In January 1890, 'a number of citizens' left Te Aroha for Westport because former residents who had gone there reported 'favourably upon wages, and say that work is plentiful'.⁵⁴⁴ In that month, John Howell, who had left Waiorongomai to manage a Broken Hill mine,⁵⁴⁵ wrote to a Te Aroha resident that he could 'give you or any of the old hands employment here'. Although the wages he offered for miners, 'service hands and truckers' were higher than in New Zealand, and he 'would give contracts whereby men could earn better wages', the *Te Aroha News* considered that many would 'not care to exchange the climate of New Zealand for that of Broken Hill'.⁵⁴⁶ Some did take up the offer, nine in early February alone.⁵⁴⁷ A

⁵³⁷ Hospital and Charitable Aid Board, *Waikato Times*, 3 August 1893, p. 2.

⁵³⁸ Hospital and Charitable Aid Board, *Waikato Times*, 7 September 1893, p. 2.

⁵³⁹ Hospital and Charitable Aid Board, *Waikato Times*, 5 October 1893, p. 2.

⁵⁴⁰ Hospital and Charitable Aid Board, *Waikato Times*, 2 November 1893, p. 2.

⁵⁴¹ Death Certificate of Thomas Roberts, 12 July 1902, 1902/4555, BDM.

⁵⁴² Te Aroha Magistrate's Court, Old Age Pension Claim Register 1899-1909, no. 102, BBAV 11503/1a, ANZ-A.

⁵⁴³ Letter from 'A Shareholder', *Te Aroha News*, 31 May 1884, p. 7.

⁵⁴⁴ Te Aroha Correspondent, *Waikato Times*, 14 January 1890, p. 2.

⁵⁴⁵ See paper on the Te Aroha Silver and Gold Mining Company.

⁵⁴⁶ *Te Aroha News*, 29 January 1890, p. 2.

⁵⁴⁷ *Te Aroha News*, 12 February 1890, p. 2, 15 February 1890, p. 2.

Waiorongomai correspondent noted the departure of ‘ten more of our dwindling population’ leaving for Broken Hill ‘under a six-month engagement’.

They are mostly hands who have been engaged in smelting, the others being experienced miners. The pay stipulated for is at the rate of ten shillings per day, and as a further inducement to leave debt, poverty, and consequent duns, the company have arranged to pay the men’s passage to their destination, where the advance can be repaid by small regular instalments from their pay. It is hardly to be wondered at that these men are continually being drawn away, the most of them leaving wives and families behind them – when one looks at the bad state things have been in since the reduction works were closed down, and the want of any hopeful information as to the future. The fact is, the bulk of the men who have gone have been starved out of the place.⁵⁴⁸

In March, there were complaints in Broken Hill about the number of New Zealanders arriving, for it was overstocked with miners.⁵⁴⁹ The *Waikato Times*’ Te Aroha correspondent had moved there and liked it.⁵⁵⁰

Cecilia Tonge, estranged wife of Charles Henry Albert Tonge,⁵⁵¹ in 1890 took her two youngest sons to Broken Hill, ‘where the lads have been promised employment at first rate wages. They are both smart, industrious boys, and are sure to get on’.⁵⁵² Clearly the experience was not as positive as hoped, for by at least 1893 they had returned, one finding work at Te Aroha and one in Hamilton.⁵⁵³

Henry John Hyde⁵⁵⁴ left for the Australian goldfields and Broken Hill in 1894, but, finding no work and running out of money, was forced to

⁵⁴⁸ Waiorongomai Correspondent, *Waikato Times*, 11 February 1890, p. 2.

⁵⁴⁹ *Te Aroha News*, 29 March 1890, p. 2.

⁵⁵⁰ *Waikato Times*, 26 April 1890, p. 2.

⁵⁵¹ See paper on women’s lives in the Te Aroha district.

⁵⁵² *Te Aroha News*, 31 May 1890, p. 2.

⁵⁵³ *Ohinemuri Electoral Roll, 1893*, p. 56; *Te Aroha News*, 6 March 1895, p. 2; Intestate Probates, BBAE 1591/30, ANZ-A.

⁵⁵⁴ See Mines Department, MD 1, 11/260, ANZ-W; *Te Aroha News*, 29 August 1885, p. 2, 7 November 1885, p. 2, Warden’s Court, 5 April 1888, p. 2, 1 May 1899, p. 2, 6 November 1914, p. 3, 30 March 1927, p. 8; *Waikato Times*, 25 October 1926, p. 6.

return. Regarding Coolgardie he commented that ‘a man requires a big pile of money to go there, I landed home with 2s 6d a sadder but a wiser man’.⁵⁵⁵

Edmund Cookson, a miner and, for a time, tramway manager,⁵⁵⁶ became bankrupt in 1886.⁵⁵⁷ He had had to sell his interest in a claim on which he had employed a prospector for two years, ‘thinking he had something good’, to raise £5, sufficient ‘to raise amount of costs to enable him to file’. His liabilities were £48 3s 7d, and his only property a three-roomed house at Waiorongomai with an estimated value of £50.⁵⁵⁸ It must have been worth much less, for after its sale (when it was reported to have four rooms) he paid his creditors only 1s 6d in the £.⁵⁵⁹ Having acquired land at the Gordon Special Settlement, in March 1889 he was asked to show cause why it should not be forfeited, he having failed to be ‘continuously in residential occupation’.⁵⁶⁰ Cookson claimed to have done his ‘best to improve the land according to my means’, but ‘for the last two years I have not been employed half my time I had to go away to the King Country to get work therefore it took all I earned to keep two homes’. He had lived in a hut there for three months while he ploughed four acres and ‘cleared line round bush ready for fencing’.⁵⁶¹ Little more work was done, and after he left for Broken Hill in March 1890 the section was forfeited.⁵⁶² He wrote from there in December seeking 50 acres because, as a member of the Commissariat Transport Corps between 1863 and 1865 he had been under fire on three occasions.⁵⁶³ As his application was unsuccessful because he had lost his

⁵⁵⁵ *Waikato Times*, 24 November 1894, p. 9.

⁵⁵⁶ See paper on the Piako County tramway at Waiorongomai.

⁵⁵⁷ *Waikato Times*, 5 October 1886, p. 3, 9 October 1886, p. 2, District Court, 21 April 1887, p. 2, 2 June 1887, p. 3, District Court, 18 August 1887, p. 2.

⁵⁵⁸ *Te Aroha News*, 9 October 1886, p. 2.

⁵⁵⁹ *Te Aroha News*, 16 October 1886, p. 2, 23 July 1887, p. 3.

⁵⁶⁰ A.P. Ethridge to Edmund Cookson, 4 March 1889, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁵⁶¹ Edmund Cookson to Crown Lands Board, 18 March 1889, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁵⁶² Gordon Special Settlement, Memoranda on arrears and legal proceedings, 1890; memorandum of 27 July 1891, Lands and Survey Department, BAAZ 1108/102b, ANZ-A; Application of Edmund Cookson, 27 October 1890, Lands and Survey Department, LS 69, box 36, no. 2121, ANZ-W.

⁵⁶³ Application of Edmund Cookson, 27 October 1890, Lands and Survey Department, LS 69, box 36, no. 2121, ANZ-W.

discharge papers and his medal had been stolen, in 1892 he asked his former commander and current member of parliament to substantiate his claim.

I went to Te Aroha at the opening of that field & resided there until 2 years ago, when I was compelled to leave on account of the scarcity of work & was therefore unable to provide for my wife & family & much against my wish had to go to Broken Hill where I have resided since, but I fully expect to be able to return to my home at Waiorongomai this coming year & settle there for good.⁵⁶⁴

Two months later he applied for 60 acres or £30, unsuccessfully because he delayed sending in his form the Act he applied under did not apply to his service.⁵⁶⁵ In June 1893, having returned to Waiorongamai and 'settled for good in New Zealand', he applied again, and continued to do so in subsequent years, still unsuccessfully.⁵⁶⁶ He lived for years at Waitekauri and at other parts of Ohinemuri, 'engaged in mining and other pursuits'.⁵⁶⁷ In May 1907, when thanked for sending part of the money owed for his stay in Thames hospital, the secretary regretted he had been 'so unfortunate in regard to your health. If the balance of the account is paid by the end of the year it will do'.⁵⁶⁸ When he died in 1910, he left an estate of £46.⁵⁶⁹

It was commonly assumed that people moving to other districts were likely to avoid paying their creditors. In October 1897, for example, there were 'quite a large number of absconders from Karangahake'.

⁵⁶⁴ Edmund Cookson to William Fraser, 25 April 1892, Lands and Survey Department, LS 69, box 36, no. 2121, ANZ-W.

⁵⁶⁵ Gerhard Mueller to Edmund Cookson, 31 May 1892; Application of Edmund Cookson, 30 June 1892; Memorandum of Gerhard Mueller, 1 August 1892, Lands and Survey Department, LS 69, box 96, no. 2121, ANZ-W.

⁵⁶⁶ Edmund Cookson to Gerhard Mueller, 12 June 1893; William Kensington to Edmund Cookson, 16 June 1893; petition of Edmund Cookson, 1907, and subsequent correspondence, Lands and Survey Department, LS 69, box 96, no. 2121, ANZ-W.

⁵⁶⁷ *Ohinemuri Gazette*, 12 August 1910, p. 2.

⁵⁶⁸ J.E. Banks (Secretary) to Edmund Cookson, 16 May 1907, Thames Hospital Board, Letterbook 1901-1911, p. 517, YYBP 14067/2a, ANZ-A.

⁵⁶⁹ Hamilton Probates, BCDG 4420/63; Testamentary Register 1908-1911, folio 170, BBCB 4208/7, ANZ-A.

The “clearing of the track” has reached such proportions that the business people have received some very severe shocks. Most of the men who have cleared out were, it is understood, miners hailing from Australia. All business people were served alike. The boardinghouse keepers, however, have suffered most, one proprietor being “let in” [robbed]⁵⁷⁰ for £16 at the beginning of this week by four of these fellows taking their departure in the dead of the night, or at a time when they were supposed to be going on twelve o’clock shift. Two others from another house were scampering off when the proprietor caught them and handled them so severely that they paid up.⁵⁷¹

After a miner, Joseph Roberts,⁵⁷² left Te Aroha for Thames, he sued Alfred Henry Whitehouse, a bootmaker,⁵⁷³ in May 1884 for £9 19s 6d for wrongful conversion of furniture. Roberts explained that he had occupied one of Whitehouse’s houses, but after he left the district ‘his wife determined to remove’ to Thames also. After she placed her furniture in a neighbour’s house, Whitehouse had seized it because of rent due. As Roberts assured the magistrate he was willing to pay the rent, Whitehouse was fined 1s on condition the goods were delivered to the steamship company at Te Aroha within 48 hours.⁵⁷⁴ Whitehouse’s suspicions that the family intended to avoid paying their rent were justified, as the following month he sued for the £3 4s owing, which Roberts was ordered to pay.⁵⁷⁵ As he did not, a year later a distress warrant was obtained against him, but the bailiff found no assets to seize.⁵⁷⁶ Not until a judgment summons was heard in December 1885 was the debt, which with court fees had risen to £4 6s, paid into court.⁵⁷⁷ In January 1887, when sued for £3 11s 1d, Roberts explained that ‘although receiving 9s a day for the past six weeks, he had previously been working as a tributer at Thames for five months unsuccessfully; was a

⁵⁷⁰ Partridge, p. 677.

⁵⁷¹ Paeroa Correspondent, *Auckland Weekly News*, 23 October 1897, p. 35.

⁵⁷² See *Te Aroha News*, 6 December 1884, p. 2, 27 March 1889, p. 2.

⁵⁷³ See paper on his life.

⁵⁷⁴ Magistrate’s Court, *Thames Advertiser*, 17 May 1884, p. 3.

⁵⁷⁵ Te Aroha Magistrate’s Court, Civil Record Book 1881-1884, 137/1884, BCDG 11221/1a, ANZ-A.

⁵⁷⁶ Te Aroha Warden’s Court, Home Warrant Book 1883-1928, 8/1885, BBAV 11498/1a, ANZ-A.

⁵⁷⁷ Te Aroha Magistrate’s Court, Civil Record Book 1884-1889, Judgment Summons heard on 4 December 1885, BCDG 11221/1b, ANZ-A.

married man with three young children to support, and had no means whereby to pay off this debt'. Not only did the magistrate accept his plea, he required the plaintiff to pay the costs of the case.⁵⁷⁸

STANDARDS OF LIVING

An 1896 sketch of the inside of the hut occupied by 'Harry Skene, an Old Waitekauri Prospector',⁵⁷⁹ known as 'the boss hatter of Waitekauri',⁵⁸⁰ revealed it to be very modest, with one main room doubling as bedroom and dining room and lounge.⁵⁸¹ He may have had more money than this image suggested, because some men carried large sums around with them, possibly for safety, certainly for spending. In 1883, 'one of the bacchanalians' brought before the Thames magistrate 'was a miner from Te Aroha, who had a sum of £67 in his possession'.⁵⁸² Another drunk, locked up at Te Aroha in 1881, was a prominent prospector with £16 'on his person'.⁵⁸³

Mine manager John Goldsworthy,⁵⁸⁴ in arguing against increasing wages in 1901, claimed that miners 'could keep a family respectably on 8s a day and be able to take a holiday occasionally'.⁵⁸⁵ This should be seen as special pleading on behalf of his employers. One newspaper recommended miners supplement their erratic income through having small landholdings. 'With fruit trees bearing wholesome and delicious fruit; garden yielding a multiplicity of vegetables; and cows, pigs, and fowls – he need never fear that the Spectre of Want will ever cause uneasiness to his children'.⁵⁸⁶

An example of a man struggling to provide for a large family was George Robert Beeson, a carpenter and contractor at Waiorongomai and

⁵⁷⁸ Magistrate's Court, *Te Aroha News*, 22 January 1887, p. 2.

⁵⁷⁹ See *Thames Star*, 27 April 1887, p. 3, 23 April 1888, p. 2, 13 August 1889, p. 2.

⁵⁸⁰ *Thames Star*, 28 December 1893, p. 2.

⁵⁸¹ 'Harry Skene, an Old Waitekauri Prospector', *New Zealand Graphic*, 12 September 1896, p. 324.

⁵⁸² *Thames Star*, 24 December 1883, p. 2.

⁵⁸³ Armed Constabulary Force, Report of Charges taken at Te Aroha Lock Up 1880-1903, no. 5, in private possession.

⁵⁸⁴ See paper on the Goldsworthy brothers.

⁵⁸⁵ *Thames Star*, 17 September 1901, p. 3.

⁵⁸⁶ Editorial, *Thames Advertiser*, 10 September 1887, p. 2.

many other places.⁵⁸⁷ From January 1885 until September 1886 he was also clerk of the Waiorongomai tramway, for £1 a week.⁵⁸⁸ Not all his financial struggles are recorded here, but when at Coromandel in the 1870s he had continual legal difficulties through failing to pay debts owed on his land and was forced into bankruptcy in 1876.⁵⁸⁹ In 1887, when working as a carpenter at Waiorongomai, he acquired 97 acres at the Gordon Special Settlement, of which he was the secretary.⁵⁹⁰ Despite this leadership role, in March 1889 he was asked to show cause why he should not forfeit his land for failing to be ‘continuously in residential occupation’.⁵⁹¹ Beeson explained he had ‘a family of 8 to provide for, and if I had gone to reside on the Settlement, my family would not have been provided for as there is no work nearer than 10 miles of the Settlement’. He outlined the small amount of work done and the larger amount promised, including erecting a cottage immediately. He planned to ‘reside on Section (by substitute) if so allowed, as by removing my family there at once they would be debarred from attending school, until this last 12 months times have been very bad, but since then I have been putting a little money on one side for purchasing

⁵⁸⁷ See *Te Aroha News*, 27 May 1909, p. 2; *Observer*, 5 June 1909, p. 5; *New Zealand Herald*, 8 February 1934, p. 14.

⁵⁸⁸ See *Te Aroha News*, 17 January 1885, p. 2, 21 August 1886, pp. 2, 3, Piako County Council, 4 September 1886, p. 2, Piako County Council, 2 October 1886, p. 2.

⁵⁸⁹ Jackson and Russell to G.R. Beeson, 20 April 1870, 13 May 1870, 21 July 1870, 30 July 1870, 24 January 1871, Letterbook no. 6, pp. 168, 243, 500, 517, 972; 3 April 1871, 1 September 1871, 20 September 1871, Letterbook no. 7, pp. 113, 730, 806; 13 May 1872, 4 June 1872, Letterbook no. 8, pp. 812, 899; 8 January 1873, 14 January 1873 [to Joanna Beeson], 12 March 1873 Letterbook no. 9, pp. 510, 535, 913; 5 August 1873, 17 September 1873, 18 November 1873, 17 December 1873 [to Joanna Beeson], Letterbook no. 10, pp. 74, 250, 449, 574; 28 May 1875, Letterbook no. 13, p. 336; Jackson and Russell to Joanna Beeson, 10 November 1875, Letterbook no. 14, p. 236; Jackson and Russell to T.E. Fitzgerald, 30 October 1875, Letterbook no. 14, p. 215; Jackson and Russell to Bailiff, Coromandel District Court, 6 March 1876, Letterbook no. 14, p. 637, Jackson and Russell Papers, MS 360, Library of the Auckland Institute and War Memorial Library; *Thames Advertiser*, 27 December 1876, p. 2, 13 January 1877, p. 2.

⁵⁹⁰ Gordon Special Settlement, Memoranda of 16 March 1887, 19 March 1888, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁵⁹¹ A.P. Etheridge (Chief Clerk, Crown Lands Board, Auckland) to G.R. Beeson, 4 March 1889, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

wire etc'.⁵⁹² By late that year he owed £14 10s 6d in rent; being unable to pay this at once, he wanted to pay in three stages.⁵⁹³ When his request was declined and legal proceedings taken, he wrote to 'Dear Cadman', Alfred Jerome Cadman, a Liberal Member of Parliament and a future Minister of Mines, whom he had known when they lived at Coromandel, asking for aid. 'You know pretty well how I am situated. I was obliged to leave home to look for employment, and am now at work at Waihi at 9/- a day, 10/- a week rent to pay, and a family of 9 to keep'. After spending over £40 developing his farm, to lose it would be a 'serious loss'. If Cadman could get the Minister of Lands to stay proceedings 'you would greatly oblige for old acquaintance sake'.⁵⁹⁴ (He would eventually have 15 children, some of whom died in infancy;⁵⁹⁵ the ever-increasing family meant an ever-increasing financial burden.) Despite this plea, action for recovery of rent proceeded, and after paying some of the debt had further arrears of £14 8s.⁵⁹⁶ In August 1890, he promised to pay this by the end of the year. Having been employed to erect a quartz reduction plant across the range from Coromandel township, 'as I am to receive a fair Salary I shall be able to pay you'.⁵⁹⁷ However, by December he had paid only £10 of the £19 18s 6d owed.⁵⁹⁸ It was considered that, as secretary of the association, he had set a bad example, never having resided on the land and making few improvements apart from erecting a small house valued at £10; immediate

⁵⁹² G.R. Beeson to A.P. Etheridge, 6 March 1889, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁵⁹³ Gordon Special Settlement, Memorandum on defaulters, 25 November 1889; G.R. Beeson to Thomas Humphreys, 18 December 1889, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁵⁹⁴ G.R. Beeson to A.J. Cadman, 12 January 1890, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁵⁹⁵ Death Certificate of George Robert Beeson, 25 May 1909, 1909/2775, BDM; *New Zealand Herald*, 8 February 1934, p. 14.

⁵⁹⁶ Gordon Special Settlement, Memoranda on arrears and legal proceedings, n.d. [mid-1890], Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁵⁹⁷ G.R. Beeson to Thomas Humphreys, 8 August 1890, Lands and Survey Department, BAAZ 1108/102b, ANZ-A.

⁵⁹⁸ Gordon Special Claim, Memorandum, n.d. [December 1890], Lands and Survey Department, BAAZ 1108/102b, ANZ-A.

payment of most of the arrears was demanded.⁵⁹⁹ In October 1891, Beeson, once more working at Waihi, gave details of fencing and other improvements. 'I hope to pay all the rent due by the end of the year, and to be settled on the section with my family in the early part of the summer'.⁶⁰⁰

At the same time as Beeson was struggling to pay his rent at Gordon, Peter Ferguson, a Waiorongomai mine manger,⁶⁰¹ with his partner, an Auckland solicitor, pursued him through the courts, and in 1889 he was ordered to pay them £78.⁶⁰² The following year, a cousin claimed possession of a 'house on skids' that had been sold by the bailiff under Ferguson's distress warrant against Beeson. The latter explained that although this house had been on a Waiorongomai section for about 12 months he 'had not paid any rent for the section'. He had sold it for £5, knowing that 'if Ferguson was aware of the house being his, he would pounce on it'. He had removed it and sold it two days before the bailiff seized it (when Beeson was at Waihi). The magistrate 'considered the alleged sale was a bogus one' and the cousin 'had not satisfactorily established his title to the house'.⁶⁰³

Two years later, Beeson stated that the amount he had been ordered to pay Ferguson was £62, for rent. A judgment summons pending was, he claimed, designed 'to compel me to sell my land to satisfy the judgment'. Three months previously, when another Gordon settler had asked how much he would sell the land for, Beeson had named a higher figure than the settler would pay. Ferguson, having heard of the offer, was to use this offer as proof that the land must be sold to meet the debt, and Beeson asked whether the land had to be sold.⁶⁰⁴ His solicitor was assured him this was not the case.⁶⁰⁵ At the hearing of the judgment summons for £82 3s, it was

⁵⁹⁹ Thomas Humphreys to Under-Secretary, Lands Department, 6 August 1890, Lands and Survey Department, BAAZ 1108/102b, ANZ-A.

⁶⁰⁰ G.R. Beeson to Commissioner of Crown Land Board, 2 October 1891, Lands and Survey Department, BAAZ 1108/102b, ANZ-A.

⁶⁰¹ See paper on Peter Ferguson and his New Era.

⁶⁰² Te Aroha Magistrate's Court, Civil Record Book 1889-1896, 68/1889, BCDG 11221/1c, ANZ-A.

⁶⁰³ Magistrate's Court, *Te Aroha News*, 19 February 1890, p. 2.

⁶⁰⁴ G.R. Beeson to Commissioner of Crown Land, 20 September 1892, Lands and Survey Department, BAAZ 1108/102b, ANZ-A.

⁶⁰⁵ W. Kensington to W.M. Hay, 22 September 1892, Lands and Survey Department, BAAZ 1108/102b, ANZ-A.

mutually agreed that he would pay this off by 10s a month.⁶⁰⁶ Late in the year, he agreed to sell his land to John Squirrell.⁶⁰⁷ Although he claimed to have cultivated the land, the ranger could find little sign of this, but he had erected a house, dug 20 chains of drain, and ploughed two acres, the total value of these improvements being £39, and he had paid the rent to the end of the year.⁶⁰⁸ In requesting permission to transfer the land, Beeson mentioned that ‘during last winter my wife was laid up with a very serious illness, which has left her so weak and low that I am afraid she would never be able to undertake the duties of a Settler wife, and she is now almost a confirmed invalid’.⁶⁰⁹ (Despite this assessment of her health, his wife outlived him by nearly 35 years; he died aged 63 at Waiorongomai after years of suffering from miners’ complaint, whereas she died aged 85, having had more children – the grand total was 15 – after 1892.)⁶¹⁰

In May 1893, the arrangement with Ferguson was changed to payments of £10 at three three-monthly intervals and the balance to be paid at £2 a month. Failure to comply would mean two months’ imprisonment, ‘it having been proved’ that Beeson ‘since the former decision was made had sufficient means to satisfy the sum’.⁶¹¹ When £12 17s still owing was sued for in March 1894, an order was made ‘by consent to pay judgment debt and costs forthwith in default thirteen days imprisonment’. The warrant of committal to prison would be suspended if £10 was paid into court immediately and the balance paid by monthly instalments of £1.⁶¹² He was not imprisoned.

⁶⁰⁶ Te Aroha Magistrate’s Court, Civil Record Book 1889-1896, Judgment Summons heard on 27 September 1892, BCDG 11221/1c, ANZ-A.

⁶⁰⁷ See paper on his life.

⁶⁰⁸ Memorandum by Ranger, 6 December 1892, Lands and Survey Department, BAAZ 1108/102b, ANZ-A.

⁶⁰⁹ G.R. Beeson to Commissioner of Crown Lands, 20 November 1892, Lands and Survey Department, BAAZ 1108/102b, ANZ-A.

⁶¹⁰ Death Certificate of George Robert Beeson, 25 May 1909, 1909/2775, BDM; Death Notice, *New Zealand Herald*, 2 February 1934, p. 1; obituary of Joanna Beeson, *New Zealand Herald*, 8 February 1934, p. 14.

⁶¹¹ Te Aroha Magistrate’s Court, Civil Record Book 1889-1896, Judgment Summons heard on 29 May 1893, BCDG 11221/1c, ANZ-A.

⁶¹² Te Aroha Magistrate’s Court, Civil Record Book 1889-1896, Judgment Summons heard on 9 March 1894, BCDG 11221/1c, ANZ-A.

In 1898, when contracting at Waitekauri, Beeson had an overdraft of £31 in his 'fluctuating' bank account. He had 'not done well. Recently held a private meeting with his creditors' and 'assigned his Estate' to them.⁶¹³ In the early twentieth century, the Thames High School accepted a reduced payment of rent for his grazing lease at Waiorongomai after previously threatening to terminate the lease.⁶¹⁴ Despite these difficulties, when he died in 1909 he left an estate valued under £250.⁶¹⁵

Even a mine manager, mining company director, sharebroker, and (his description) a speculator, John Blennerhasset Beeche,⁶¹⁶ had difficulty in paying his way. In 1881 he described himself as being 'of comparatively small means'.⁶¹⁷ In subsequent years, he had to be prompted by A. & G. Price, ironfounders of Thames, to pay for goods supplied.⁶¹⁸ He had £122 6s 5d of bad book debts in September 1887 and £123 of good ones.⁶¹⁹ In December 1889, the firm's remarkably patient accountant complained more forcibly. 'It is nearly two years since you paid us any money on account ... and although we have no wish to be considered hard – we must in fairness to ourselves take steps to recover the balance due us £195-6-5 ... without interest added'.⁶²⁰ The amount owed one month later, £195 2s 5d, was recorded as a bad debt.⁶²¹ Nevertheless, in May 1890 the firm sold him £137 16s 5d worth of goods, though whether for cash or on credit was not

⁶¹³ National Bank, Paeroa Inspection Report, 16 December 1898, National Bank Archives, Wellington.

⁶¹⁴ Thames High School, Minutes of Meetings of Board of Governors of 7 December 1903, 3 August 1904, 7 September 1904, 5 October 1904, High School Archives, Thames.

⁶¹⁵ Intestate Probates, BBAE 1591/101, ANZ-A.

⁶¹⁶ See for example *Thames Advertiser*, 15 November 1873, p. 2, 5 December 1873, p. 3, 3 May 1875, p. 3, 5 July 1875, p. 3, 15 November 1875, p. 3, 15 January 1876, p. 3; *New Zealand Gazette*, 29 December 1881, p. 1696, 19 January 1882, p. 90, 13 July 1882, p. 962, 27 July 1882, pp. 1026, 1027; Reefton Correspondent, *Te Aroha News*, 21 May 1890, p. 2; *Auckland Weekly News*, 13 April 1895, p. 21.

⁶¹⁷ 'Petition of J.B. Beeche, of Reefton', *AJHR*, 1881, H-45, p. 3.

⁶¹⁸ John Watson to J.B. Beeche, 11 November 1886, 27 June 1886, Letterbook 1886-1888, pp. 2, 33; John Watson to J.B. Beeche, 3 April 1889, Letterbook 1888-1889, p. 464, A. & G. Price Archives, Thames.

⁶¹⁹ A. & G. Price, Letterbook 1886-1888, p. 738, A. & G. Price Archives, Thames.

⁶²⁰ John Watson to J.B. Beeche, 5 December 1889, Letterbook 1889-1891, p. 121, A. & G. Price Archives, Thames.

⁶²¹ A. & G. Price, Letterbook 1889-1891, p. 980, A. & G. Price Archives, Thames.

noted.⁶²² He ‘paid’ some of his account through promissary notes, but in 1892 one was returned ‘endorsed refer to maker’.⁶²³ In 1893 and 1894 the £137 16s 5d owing was recorded as a ‘bad and doubtful’ debt.⁶²⁴

Despite either laxity or inability to pay Prices’ accounts, he was able to own some property. He had a comfortably furnished house at Thames in the 1870s, and when he moved to Reefton acquired freehold property worth £250.⁶²⁵ When he died at Coolgardie, Western Australia, in 1895, his estate was valued under £400, a modest amount for a man described as ‘one of the leading businessmen’ at Reefton.⁶²⁶

It was commonly argued that miners as a class were feckless wastrels. According to one observer of the industry world-wide, a miner who saved ‘his money with the idea of bettering himself’ was ‘in a minority’. Despite good wages in nearly every mine in every country, and the possibility of earning more by taking contracts, ‘only the few get any good from this high wage. The steady men save their money’, and many of these ‘buy shares with their savings. But the majority literally squander their wages on drink or gambling, and live from hand to mouth all the time’. No miner need be poor, as it was ‘easily’ possible to ‘lay aside quite a substantial sum’ each year.⁶²⁷ For the erratic but usually poor fortunes of most mines at Te Aroha, this assessment was questionable, but the general thrust of his argument was correct, a Waiorongomai correspondent noting in 1889 that ‘this community, like the bulk of the mining centres, has not been a saving one’.⁶²⁸

Examples are easy to find of spendthrift behaviour whereas it is difficult to discover the thrifty, though these undoubtedly existed. Eric Coppard, who worked in the Norpac mine at Tui in the 1960s and early 1970s, commented that miners spent freely, but the wiser ones saved

⁶²² A. & G. Price, Ledgers 1890-1896, folio 16, A. & G. Price Archives, Thames.

⁶²³ John Watson to J.B. Beeche, 20 June 1892, Letterbook 1891-1893, A. & G. Price Archives, Thames.

⁶²⁴ A. & G. Price, Letterbook 1891-1893, p. 717; Letterbook 1893-1895, p. 986, A. & G. Price Archives, Thames.

⁶²⁵ *Thames Advertiser*, 14 December 1876, p. 2; *A Return of the Freeholders of New Zealand* ... (Wellington, 1884), p. B 29.

⁶²⁶ Probates, BBAE 1569/2094; Testamentary Register 1892-1896, folio 158, BBCB 4208/3, ANZ-A; *Thames Advertiser*, 5 April 1895, p. 2.

⁶²⁷ J.H. Curle, *The Gold Mines of the World*, 2 ed. (London, 1902), p. 10.

⁶²⁸ Waiorongomai Correspondent, *Waikato Times*, 21 September 1889, p. 2.

enough to buy houses or even their own businesses.⁶²⁹ One early settler of the Te Aroha district claimed that most of his contemporaries were, by 1910, ‘in comfortable circumstances’.⁶³⁰ The evidence suggests that his was a rose-coloured perspective, and that for most miners life was a continuing financial struggle, in many cases brought about by their feckless behaviour.

James Mackay, warden on several goldfields, stated in 1875 that ‘diggers have a habit when they find a claim, of behaving like men-of-war’ who have just been paid off, giving shares to Tom, Dick, and Harry’.⁶³¹ One example periodically referred to was what happened to the fortunes made in the bonanza period of the Thames field. A Thames newspaper reported in 1881 that a man ‘who in the early days of the field amassed a fortune of about £40,000 by “striking it heavy” in one of the Tookey Flat mines, and succeeded in spending every penny of it within eight years’, was ‘working as a labourer in the Bay of Islands coal mine, at 8s per diem’.⁶³² Two years later, it was reported that the only man to benefit from the Shotover bonanza was ‘a shrewd bank clerk’ who bought a small interest from one of the four original prospectors. Whereas the former bank clerk was now a ‘bloated capitalist’, the man he bought his interest from, William Hunt, had filed as bankrupt.⁶³³ Eleven years later, the *Observer* commented on Hunt having spent all his fortune and now making another one at Coolgardie. ‘Will he profit by the experiences of the past and bar shouting unlimited champagne for the crowd this time? Doubtful. Your old hand digger doesn’t understand how to save’.⁶³⁴ In 1919, William Goldsworthy⁶³⁵ talked about early Thames, ‘when men made money freely and spent it with equal freedom’.⁶³⁶

During the Te Aroha rush, ‘men began to crowd here with pocketfuls of money, which they were ready to fling about rather recklessly in discount of the coming success’.⁶³⁷ One participant, Thomas Hamilton,⁶³⁸ when

⁶²⁹ Interview with Eric Coppard, Waihi, 8 December 1985, pp. 27, 53 of transcript.

⁶³⁰ Recollections of Reuben Parr, *Te Aroha News*, 29 October 1910, p. 2.

⁶³¹ Evidence of James Mackay, ‘Report of the Tairua Investigation Committee’, *AJHR*, 1875, I-1, p. 5.

⁶³² *Thames Advertiser*, 28 April 1881, p. 2.

⁶³³ *Otago Daily Times*, n.d., reprinted in *Te Aroha News*, 6 October 1883, p. 2.

⁶³⁴ *Observer*, 13 October 1894, p. 3.

⁶³⁵ See paper on the Goldsworthy brothers.

⁶³⁶ *Observer*, 26 July 1919, p. 4.

⁶³⁷ Te Aroha Correspondent, *Waikato Times*, 10 May 1881, p. 2.

lamenting his difficulties in trying to work a Waitekauri claim in 1883, referred to having to work, unprofitably, in Waikato swamps ‘after I got broke’ at Te Aroha ‘at the first rush’.⁶³⁹ He had had shares in two worthless claims.⁶⁴⁰ In 1930 an early settler recalled that in the 1880s, ‘on a Saturday night, when the miners came down from the hills for the weekend, the main street presented a lively spectacle. Business was brisk, and money seemed plentiful’.⁶⁴¹ In 1888, progress on the Waiorongomai water race extension was ‘somewhat slow’ because ‘some of the contractors’ had been ‘painting the town red’.⁶⁴² Ohinemuri miners were reckless with the profits made during the boom of the 1890s: in one case, ‘a couple of Ohinemurites’ bill at a certain Auckland hotel was, for a long time, something like a hundred pounds a week’, and they ended up losing all their money.⁶⁴³

One parliamentarian, William Francis Buckland, a farmers’ representative, incurred the wrath of the Te Aroha mining community in 1884 by describing miners as ‘a peculiar set of men. Their money comes and goes easily, and, as far as their labour is concerned, they are the best-paid class of labourers in New Zealand.... They have short hours, they work easily, and they are well paid’.⁶⁴⁴ What Hansard did not record, but was recorded in the press, was his follow-on comment: ‘They too often spent their earnings in riotous living. (Oh!)’.⁶⁴⁵ Two other parliamentarians explicitly rejected Buckland’s statement. John Bevan, representing the mining constituency of Hokitika, referring to the charge of ‘riotous living’, wondered how that was possible ‘when their earnings only average about £80 a year each. The miners are no more riotous in their mode of living than any other class in the community’.⁶⁴⁶ Richmond Hursthouse, representing the partly agricultural and partly mining constituency of Motueka, had ‘no

⁶³⁸ See *Waikato Times*, 16 December 1880, p. 2; *Thames Advertiser*, 28 December 1880, p. 3.

⁶³⁹ Thomas Hamilton to Warden, 19 March 1883, Thames Warden’s Court, Inward Letters 1879-1896, BACL 13388/1a, ANZ-A.

⁶⁴⁰ Te Aroha Warden’s Court, Register of Te Aroha Claims 1880-1888, folios 197, 225, BBAV 11567/1a, ANZ-A.

⁶⁴¹ Recollections of J.T. Maingay, *Te Aroha News*, 14 April 1930, p. 5.

⁶⁴² Waiorongomai Correspondent, *Waikato Times*, 14 June 1888, p. 2.

⁶⁴³ *Ohinemuri Gazette*, 28 June 1901, p. 2.

⁶⁴⁴ *New Zealand Parliamentary Debates*, vol. 48, p. 164.

⁶⁴⁵ *New Zealand Herald*, 6 September 1884, p. 5.

⁶⁴⁶ *New Zealand Parliamentary Debates*, vol. 48, p. 173.

sympathy whatever' with Buckland's claim that miners were 'an undesirable class of people, who constantly waste their time in riotous living'. They included 'some of the ablest and best men' of the colony, and were 'an honest, intelligent, and industrious class of men'.⁶⁴⁷

Buckland's statement provoked the trial and subsequent blowing up of his effigy at Quartzville,⁶⁴⁸ and a more measured response by a sharebroker who insisted that, during several years' 'close and intimate association' with Thames and Ohinemuri miners he had never seen any riotous living. 'Rather was it the reverse. I have almost invariable found them a quiet, sober, industrious, and intelligent class of men'.⁶⁴⁹ Nevertheless, these fine characteristics could be combined with squandering the fruits of their industrious life.

POVERTY

Belich has argued that 'colonial poverty had a nasty bias. It tended to avoid young, healthy men and single women', and instead 'hunted children, mothers, the young and old, as well as the sick, lame and helpless of both sexes and all ages'.⁶⁵⁰ To these categories should be added many miners, impoverished because of erratic work, unprofitable mines, sickness, or improvidence. Few were far above the breadline, although hopes of making their fortune were fulfilled for a lucky few.

Miners lacked the conditions of employment and social welfare provisions later generations took for granted. For instance, holidays were unpaid. Shortly before the end of year holidays in 1884, a Te Aroha correspondent anticipated the 'customary Christmas exodus of large number of miners and others who look for pleasure elsewhere than in the scene of their daily labours'. There had been the 'usual hoarding up of money wherewith to gratify their inclination, and local business people are already feeling the effect of it'.⁶⁵¹

Several Waiorongomai residents made a meagre living cutting firewood and carting it down to sell in the settlement.⁶⁵² They received 3s

⁶⁴⁷ *New Zealand Parliamentary Debates*, vol. 48, pp. 173-174.

⁶⁴⁸ See paper on social relations and class divisions in the Te Aroha district.

⁶⁴⁹ Letter from Alfred Buttle, *New Zealand Herald*, 8 September 1894, p. 3.

⁶⁵⁰ Belich, p. 380.

⁶⁵¹ Te Aroha Correspondent, *Waikato Times*, 13 December 1884, p. 2.

⁶⁵² Piako County Council, *Waikato Times*, 27 November 1884, p. 2.

per ton for rata and 2s 6d for tawa.⁶⁵³ Others attempted to make money through farming. Malcolm Robertson, for instance, who had an interest in one claim,⁶⁵⁴ was the first secretary of the Gordon special settlement.⁶⁵⁵ In 1894, he explained his problems:

I know that the ranger's report cannot, in my case, be favourable. My plea for not effecting improvements since his previous visit is ill health (which I am thankful to state is now improving) and want of means to employ labour. As regards arrears I was at one time nearly twice as far behind as I am at present & yet made it up, and will again D.V. [God Willing] if I am given time.

I lived in the settlement for 18 months before any other settler came to reside in it and for over two years before most of them. Last spring a heavy storm blew down my domicile – a comfortable raupo whare. Since, I am living in a neighbour's unoccupied house, within about 80 yards of the boundary of the section I occupy.... To state the matter briefly my outlay in hard cash in connection with the section, to date, has been £108-19- exclusive of county rates and my own labour. Neither the present ranger nor his predecessor has given me full value for the area, surface sown, on account, I suppose, of its being partially overgrown with fern for want of stock to keep it down....

All I ask is the leniency of the Board for another six months, with a view to either over take what I am behind in improvements, or to transfer, with the sanction of your Board, my interest to some younger man with means.⁶⁵⁶

As he had cultivated 26 acres less than required, had failed to make improvements costing £134, and owed two instalments of his deferred payments, the Crown Land Board resolved that he either transfer his land or forfeit it.⁶⁵⁷ The following year he transferred it to a Paeroa settler.⁶⁵⁸

Because of his financial difficulties, in 1893 Robertson wrote to the council 'offering to work out on the roads the sum due by him for rates on

⁶⁵³ *Te Aroha News*, 8 August 1888, p. 2.

⁶⁵⁴ Te Aroha Warden's Court, Register of Applications 1883-1900, 55/1888, BBAV 11505/1a, ANZ-A.

⁶⁵⁵ *Te Aroha News*, 18 April 1885, p. 2.

⁶⁵⁶ Malcolm Robertson to Crown Land Board, Auckland, 10 July 1894, Lands and Survey Department, BAAZ 1108/103a, ANZ-A.

⁶⁵⁷ Ranger's Report and subsequent Crown Land Board resolution, July 1894, Lands and Survey Department, BAAZ 1108/103a, ANZ-A.

⁶⁵⁸ *Te Aroha News*, 13 April 1895, p. 2.

what he called the usual “dead horse” terms’, meaning ‘work in redemption of a debt’.⁶⁵⁹ ‘He had no money, and submitted the Council could not by any possibility “take the breeks off a Highlandman when he only wears the garb of old Gaul.” – It was agreed that the rates must be paid’.⁶⁶⁰ Thirteen months later, he tried again, asking ‘to work off his rates on the dead horse system, half cash and half to go towards paying rates’. Once more, councillors ‘agreed that this could not be allowed’.⁶⁶¹

An example of how living from hand to mouth made it difficult to meet basic requirements, such as paying rent, was Charles Johnson, a Waiorongomai bricklayer,⁶⁶² who invested in one Tui claim in early 1881.⁶⁶³ In September 1883, he explained to the mining inspector he could not immediately pay the rent owing on his section: ‘on account of my takeing a contract I might get no money for another fortnight or three weeks But as soon as i get it i will fetch it in’.⁶⁶⁴ One month later, he explained why he could renew his miner’s right:

Sir

Mr Wilson I wright to in form you that my Miniers Right is up and all though me been sick I have not any money yet But as soon as i get settled up, I will fetch in the money for one as you must not summons me.⁶⁶⁵

In 1882, Charles Jenkins, a Waiorongomai miner,⁶⁶⁶ withdrew his application for a forfeited claim ‘as I have not sufficient funds to go on with

⁶⁵⁹ Partridge, p. 294.

⁶⁶⁰ Piako County Council, *Waikato Times*, 3 August 1893, p. 2.

⁶⁶¹ Piako County Council, *Waikato Times*, 18 September 1894, p. 7.

⁶⁶² Advertisement, *Te Aroha News*, 9 June 1883, p. 1.

⁶⁶³ Te Aroha Warden’s Court, Register of Te Aroha Claims 1880-1888, folio 189, BBAV 11567/1a; *Plaint Book 1880-1898*, 19/1881, BBAV 11547/1a, ANZ-A.

⁶⁶⁴ Charles Johnson to George Wilson (Inspector of Mines), 10 September 1883, Te Aroha Warden’s Court, *General Correspondence 1883*, BBAV 11584/2a, ANZ-A.

⁶⁶⁵ Charles Johnson to George Wilson, 15 October 1883, Te Aroha Warden’s Court, *Mining Applications 1883*, BBAV 11591/1a, ANZ-A.

⁶⁶⁶ See *Thames Star*, 26 November 1880, p. 2; *Te Aroha Miner*, 11 January 1881, reprinted in *Thames Star*, 12 January 1881, p. 2; Waiorongomai Correspondent, *Te Aroha News*, 20 July 1889, p. 2.

the purchase'.⁶⁶⁷ Two months previously, he had been sued by a fellow miner for 9s, being unpaid wages.⁶⁶⁸

William McLean had been involved in the Te Aroha rush, managing the Prospectors' Claim for a time, and later both invested in and mined at Waiorongomai, where for a time he managed the tramway.⁶⁶⁹ All this work and share trading should have produced a reasonable income, but he wasted some of it on drink, eventually dying of cirrhosis of the liver.⁶⁷⁰ In mid-1887, his wife, Harriet, wrote to the council 'expressing regret that she had been unable to pay her rates, and stating that her husband had left for Kimberley over a year ago, she had received no support from him since he left, and had only the milk of four cows wherewith to support a family of seven children', six of whom were aged under 12. The council exempted her from having to pay rates 'on the ground of poverty'.⁶⁷¹ McLean did not return until early December 1888, 'having visited most of the goldfields of Australia during the last two or three years'. He planned to return to a Queensland field,⁶⁷² but either did not do so or went for a short time only.

⁶⁶⁷ Charles Jenkins to Warden, 4 July 1882, Mining Applications 1882, BBAV 11591/1a, ANZ-A.

⁶⁶⁸ Te Aroha Magistrate's Court, Plaint Book 1881-1893, 26/1882, BCDG 11224/1a, ANZ-A.

⁶⁶⁹ See for example Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folios 156, 263, 264, 276, BBAV 11567/1a; Register of Licensed Holdings 1881-1887, folios 1, 6, 8, 15, 23, 25, 39, 41, 46, 53, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 23 March 1882, p. 490, 13 July 1882, p. 961, 17 August 1882, p. 1132, 2 November 1882, p. 1616, 16 November 1882, pp. 1732, 1733, 14 December 1882, p. 1885; *Thames Advertiser*, 15 November 1880, p. 3, Warden's Court, 13 January 1882, p. 3, 3 June 1882, p. 2; *New Zealand Herald*, 27 November 1883, p. 6; Piako County Council, Minutes of Meetings of 22 December 1891, 1 March 1892, 5 July 1892, 22 November 1892, 31 January 1893, Matamata-Piako District Council Archives, Te Aroha.

⁶⁷⁰ Warden to Chairman, Piako County Council, 11 November 1892, Thames Warden's Court, Letterbook 1886-1893, p. 667, BACL 14458/2b, ANZ-A; Piako County Council, *Waikato Times*, 26 November 1892, p. 2; Death Certificate of William McLean, 13 July 1911, 1911/5448, BDM.

⁶⁷¹ Piako County Council, *Te Aroha News*, 18 June 1887, p. 2.

⁶⁷² *Waikato Times*, 8 December 1888, p. 2.

Harriet later helped the family budget by owning a 'dairy' and selling milk.⁶⁷³

When their eldest daughter married a schoolteacher in January 1898, they provided a stylish wedding and invited all Te Aroha residents to a celebration in the public hall.⁶⁷⁴ After they moved to Auckland in 1904, Harriet was sued for £4 11s for rent owing on her section, but the bailiff found she had no property to seize to meet this debt.⁶⁷⁵ Three years later, McLean applied for charitable aid; being 64 he was a year away from being able to obtain an old age pension.⁶⁷⁶ When he died, four years later, he did not leave a will, and the value of his estate is unknown. As he had been suffering from cardiac degeneration for an unspecified number of years,⁶⁷⁷ he can have done little work since leaving Te Aroha, and would have had a low standard of living. When Harriet died of cancer, two years after her husband,⁶⁷⁸ she left an estate estimated to be worth under £300 but which was totally valueless.⁶⁷⁹

Lack of ready cash could mean imprisonment when fines were not paid. For instance, a labourer was imprisoned for one month in 1881 for being unable to pay £5 plus costs for assaulting a policeman.⁶⁸⁰ The following year, a drunk unable to pay 5s plus costs was imprisoned for half an hour in the lock-up.⁶⁸¹ Vagrants were liable to be imprisoned. For instance, in 1884 a 35-year-old miner arrested in Te Aroha whose swag contained only clothing and whose only other possession was a pocketknife

⁶⁷³ *Cleave's Auckland Directories*, 1892, p. 352, 1893, p. 274, 1894, p. 620, 1896, p. 291, 1898, p. 692, 1900, p. 694; *Te Aroha News*, 2 April 1898, p. 2, letter from 'Lyddite', 15 February 1900, p. 2, letter from C. Brunn, 17 February 1900, p. 2.

⁶⁷⁴ *Te Aroha News*, 20 January 1898, p. 2.

⁶⁷⁵ Te Aroha Magistrate's Court, Home Warrant Book 1883-1928, 12/1904, BBAV 11498/1a, ANZ-A.

⁶⁷⁶ Auckland Hospital and Charitable Aid Board, Applications for Relief 1894-1907, folio 467, no. 17228, YCAB 15245/2a, ANZ-A.

⁶⁷⁷ Death Certificate of William McLean, 13 July 1911, 1911/5448, ANZ-A.

⁶⁷⁸ Death Certificate of Harriet McLean, 22 November 1913, 1913/7997, BDM.

⁶⁷⁹ Probate of Harriet McLean, BBAE 1569/9298; Testamentary Register 1913-1914, folio 102, BBCB 4208/9, ANZ-A.

⁶⁸⁰ Armed Constabulary Force, Report of Charges Taken at Te Aroha Lock-Up 1880-1903, no. 3, in private possession.

⁶⁸¹ Armed Constabulary Force, Report of Charges Taken at Te Aroha Lock-Up 1880-1903, no. 30, in private possession.

was sentenced to one month in the Thames gaol.⁶⁸² Eight years later, a 38-year-old labourer having no visible means of support was ‘convicted and discharged with a caution on promising to go to work’.⁶⁸³ Sometimes justice was tempered with mercy, as illustrated in 1897:

A man was brought up at the Te Aroha Police Court the other morning and remanded, charged under the Vagrancy Act, with not having any visible means of subsistence. The story told by the accused was a pitiful one. For three days and three nights he was unable to get food or shelter, and from the wind and rain he had found refuge among the friendly pine trees on the domain. The accused gave a rambling account of his doings prior to his arrest, and it appeared he was in the habit of filling his stomach with hot water from the pump-house. He is described as a slim, dark haired and bearded man of about 35. His eyes are somewhat hollowed, while his cheeks are sunken. The case is a somewhat remarkable one by reason of the straits the unfortunate man got into when in all the country around there should be plenty of work available.⁶⁸⁴

The justices of the peace not only discharged him but collected funds amongst themselves to send him to his parents in Hamilton.⁶⁸⁵ Nine months later, they were more severe to a 54-year-old blacksmith: convicted of being ‘an idle and disorderly person, having no visible lawful means of support’, he was sentenced to one month’s hard labour in Mount Eden.⁶⁸⁶ In 1904 an uneducated labourer was sentenced to 24 hours hard labour for the same offence, and two years later, being ‘Deemed to be an Incurable Rogue and Vagabond’, despite claiming to be 69 he was sentenced to three months’ hard labour.⁶⁸⁷ In 1907, this ‘old offender’ was sentenced to six

⁶⁸² Armed Constabulary Force, Report of Charges Taken at Te Aroha Lock-Up 1880-1903, 8/1884, in private possession.

⁶⁸³ Armed Constabulary Force, Report of Charges Taken at Te Aroha Lock-Up 1880-1903, 8/1892, in private possession.

⁶⁸⁴ *Thames Advertiser*, 17 February 1897, p. 2.

⁶⁸⁵ *Thames Advertiser*, 18 February 1897, p. 2.

⁶⁸⁶ Armed Constabulary Force, Report of Charges Taken at Te Aroha Lock-Up 1880-1903, 24/1897, in private possession.

⁶⁸⁷ New Zealand Constabulary, Charges Taken at Te Aroha Lock-Up 1903-1917, 16/1904, 48/1906, BADB 11355/1a, ANZ-A.

months' hard labour for vagrancy.⁶⁸⁸ Once released, he returned to Te Aroha and was convicted of the same offence because, although carrying a 'swag of sundries', he had no money; another 12 months' hard labour was imposed.⁶⁸⁹ Nine months later, when aged 71, he was convicted of the same offence and received the same punishment.⁶⁹⁰ Convicted of being idle and disorderly, in 1914 he was sent to the Thames gaol for seven days; by then he had accumulated 32 previous convictions.⁶⁹¹

In 1889, 'Cyclops' lamented the fate of tenants in Te Aroha:

When this place was opened with the flourish of trumpets nine years ago, a labourers' wages were 9s per day; carpenters, 10s to 12s. Anyone having houses to let could get high rents for anything with a roof on it; tradesmen could get high prices and large profits, and get in their money very much better than they can do now. But what a different tale we have to tell now. Good men idle, or working ten hours for from 4s to 6s per day; comfortable dwellings empty, or else let at ridiculously low rents. You can put up with this as best you may, but pay the landlord you must without delay, or else lose all you have put together. I will give one case to illustrate my meaning: A widow, who was one of the first to come here and start business, has had to succumb to the hard times and work at washing, charring, etc, to support a young family. She is the unfortunate holder of a business section, for which she must pay five pounds per annum.... Last year this poor woman had to borrow £5 for her rent, which is again due, and she is compelled to part with her sewing machine to raise the necessary money.⁶⁹²

Some residents had little to show for years of hard work. When Patrick Hogan, a Waiorongomai miner,⁶⁹³ filed as bankrupt in 1886, his liabilities were £45 and his assets were nil. As his house was owned by his wife,

⁶⁸⁸ New Zealand Constabulary, Charges Taken at Te Aroha Lock-Up 1903-1917, 57/1907, BADB 11355/1a, ANZ-A; *Te Aroha News*, 9 July 1907, p. 2.

⁶⁸⁹ New Zealand Constabulary, Charges Taken at Te Aroha Lock-Up 1903-1917, 90/1908, BADB 11355/1a, ANZ-A.

⁶⁹⁰ New Zealand Constabulary, Charges Taken at Te Aroha Lock-Up 1903-1917, 105/1909, BADB 11355/1a, ANZ-A.

⁶⁹¹ New Zealand Constabulary, Charges Taken at Te Aroha Lock-Up 1903-1917, 40/1914, BADB 11355/1a, ANZ-A.

⁶⁹² Letter from 'Cyclops', *Te Aroha News*, 11 December 1889, p. 2.

⁶⁹³ See *Thames Star*, Warden's Court, 19 March 1891, p. 2, 20 March 1892, p. 2.

having been bought with her money,⁶⁹⁴ it could not be sold for the benefit of his creditors, but his furniture, valued at £20,⁶⁹⁵ could be.

Some men left miniscule estates. When Robert McKee, a Waihou carpenter, drowned in a ditch in 1891, 'having fallen in while intoxicated', he left an estate valued at under £5.⁶⁹⁶ Henry Crump, an unmarried surveyor, civil engineer, and architect, who managed batteries in Coromandel in the 1870s and was engineer to the Te Aroha Domain Board in the following decade,⁶⁹⁷ might have been expected to have earned 'a competence', but still struggled financially. When he died, aged 57, his estate was valued at under £25.⁶⁹⁸ John Brumby, a small farmer at Shaftesbury,⁶⁹⁹ whose mining investment was the smallest possible, one share in a Stoney Creek claim,⁷⁰⁰ left such a small estate that probate was not sought for over 14 years after his death. His widow declared that the family had delayed applying 'due to the want of funds, and the estate being of very small value consisting of only three acres of land – to which it has not hitherto been considered necessary to complete a title'. The effects were

⁶⁹⁴ *Waikato Times*, 2 October 1886, p. 3, 9 October 1886, p. 2.

⁶⁹⁵ *Mercantile and Bankruptcy Gazette of New Zealand*, 23 October 1886, p. 336 [first name recorded as Peter].

⁶⁹⁶ *Te Aroha Electoral Roll, 1890*, p. 2; *Thames Star*, 16 October 1891, p. 2; *New Zealand Gazette*, 3 December 1891, p. 1367.

⁶⁹⁷ See advertisement, *Coromandel Mail*, 16 January 1873, reprinted in A.R. McNeil, *Memories of Early Coromandel* (Auckland, 1965), p. 40; *Auckland Weekly News*, 4 May 1872, p. 5, 21 September 1872, p. 9, 15 February 1873, p. 14; advertisement, *Te Aroha Mail*, 10 June 1882, p. 1; *Te Aroha News*, 9 June 1883, advertisement, p. 1, 8 September 1883, p. 2, 31 July 1886, p. 2; *Thames Advertiser*, 19 April 1882, p. 3, 2 April 1884, p. 3, 29 June 1885, p. 3, 27 July 1885, p. 3, 26 September 1885, p. 2, 9 April 1885, p. 2, 23 August 1894, p. 2; 'Thames Gossip', *Observer*, 1 September 1894, p. 23.

⁶⁹⁸ Death Certificate of Henry Crump, 22 August 1894, 1894/4041, BDM; *New Zealand Gazette*, 8 November 1894, p. 1651.

⁶⁹⁹ See Register of Land Orders by Messrs Grant and Foster, Te Aroha, entry for 2 May 1882, Lands and Survey Department, LS 22/2, ANZ-W; *Te Aroha News*, 24 February 1923, p. 1, 16 November 1938, p. 5.

⁷⁰⁰ Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folio 140, BBAV 11567/1a, ANZ-A.

valued as less than £50.⁷⁰¹ Four years after his death, the shanty erected on his three acres was valued at £20.⁷⁰²

William Loder was an unskilled labourer who worked at various times as fish hawker, miner, contractor, and stonebreaker.⁷⁰³ Bestowed with the nickname of ‘Stuttering Billy’, his affliction made him the target of small boys, and he was known for quarrelling with a variety of people.⁷⁰⁴ He was sometimes in trouble for excessive drinking.⁷⁰⁵ The only time he was recorded as coming into some money was in early 1880, when he found ‘a valuable patch of guano’ on the coast somewhere between Thames and Tauranga, ‘a cargo of which has been sold to an Auckland firm at £8 per ton’.⁷⁰⁶ Loder’s greatest single financial loss was when his Karangahake hut and its contents were destroyed in a fire. His tools, clothes, and provisions were all lost – and, like the hut, were all uninsured. He valued his loss at £19 10s.⁷⁰⁷

In December 1885, a lawyer he sued for the cost of carting timber stated that Loder ‘had frequently spoken to me about property belonging to him in England and asking me to act on his agent’. At Loder’s request, he wrote a ‘long letter to my agents in London requesting them to proceed to take Counsel’s opinion’.⁷⁰⁸ Fourteen years later, Loder told the magistrate

⁷⁰¹ Hamilton Probates, BCDG 4420/1468, ANZ-A.

⁷⁰² Piako County Council, Valuation Rolls, Te Aroha Riding, 1911, Section 48 Block II Wairere Survey District, BBBC 14670, A150/903, ANZ-A.

⁷⁰³ See *Thames Electoral Roll, 1880*, p. 25; *Te Aroha Electoral Roll, 1891*, p. 19; Te Aroha Warden’s Court, Register of Te Aroha Claims 1880-1888, folio 227, BBAV 11567/1a; Paeroa Magistrate’s Court, Complaint Book 1881-1896, 26/1881, 46/1885, BAAC 13745/1a; Thames Hospital Board, Admissions Register 1884-1902, folios 66, 138, YCAH 14075/1a, ANZ-A; *Thames Advertiser*, 26 November 1881, p. 3, Ohinemuri County Council, 17 August 1886, p. 2, 25 October 1897, p. 1; Ohinemuri County Council, *Te Aroha News*, 20 March 1886, p. 7, 12 March 1887, p. 2.

⁷⁰⁴ Police Court, *Thames Advertiser*, 30 September 1872, p. 3, 14 March 1873, p. 3, 15 June 1874, p. 3, 6 July 1874, p. 3, 4 July 1876, p. 3, 30 December 1879, p. 3; *Thames Advertiser*, 19 April 1879, p. 2, 26 November 1881, p. 3.

⁷⁰⁵ Police Court, *Thames Advertiser*, 28 December 1877, p. 3; Paeroa Magistrate’s Court, Notes of Evidence 1884-1892, hearing of 13 April 1885, ZAAP 13790/1a, ANZ-A.

⁷⁰⁶ *Thames Advertiser*, 20 March 1880, p. 2.

⁷⁰⁷ *Thames Advertiser*, 26 September 1892, p. 2.

⁷⁰⁸ Paeroa Magistrate’s Court, Notes of Evidence 1884-1892, entry for 13 April 1885, ZAAP 13790/1a, ANZ-A.

that he 'ought to have property in Ayrshire which the mortgagees are doing me out of. The property used to bring over £400 a year'.⁷⁰⁹ When an inmate in an old man's home in 1907, he was still 'supposed to be entitled to some property', now recorded as being in Oxfordshire.⁷¹⁰ His hoped-for inheritance never eventuated. Another potential source of money was from fighting in Taranaki, when his valour meant being mentioned in dispatches but also being wounded.⁷¹¹ In 1903, he petitioned parliament for 'some compassionate allowance or other relief'.⁷¹² The following year, his local Member of Parliament asked if a small pension could be paid, as he was aged 70 and 'feeble, penniless, and nearly blind'.⁷¹³ He was granted £30 as a compassionate allowance for his wounds.⁷¹⁴

In 1899, when applying for the old age pension, Loder referred to having been wounded in the war. He had 'earned £25 last year', had a 'shanty' to which he did not hold a title, and had no property in New Zealand.⁷¹⁵ He was granted £18 a year, and in addition in some years managed to earn a small amount. In the 12 months to mid-1902, he earned £10 and in the following year earned £7 3s 4d, but thereafter was too ill to earn anything. Until moving to the home for the aged, he lived alone (he had never married) in 'a small shanty on Crown land', valued at about £5.⁷¹⁶

John Blain, a prospector of Ohinemuri, the King Country, and the Urewera,⁷¹⁷ found that prospecting, small mining investments, and some involvement in purchasing Maori land did not provide a reasonable

⁷⁰⁹ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 5, ZAAP 13788/1a, ANZ-A.

⁷¹⁰ Thames Hospital Board, District Home, Tararu, Register of Inmates 1906-1921, folio 65, YCAH 14073/1a, ANZ-A.

⁷¹¹ *Thames Star*, 26 April 1913, p. 4.

⁷¹² 'Report of Public Petitions A to L Committee', *AJHR*, 1903, I-1, p. 11.

⁷¹³ *Ohinemuri Gazette*, 28 September 1904, p. 3.

⁷¹⁴ Maori War Index, MW 69, Army Department, AD 32, ANZ-W.

⁷¹⁵ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 5, ZAAP 13788/1a, ANZ-A.

⁷¹⁶ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folios 43, 44, 74, 75, 133, 161, ZAAP 13788/1a, ANZ-A.

⁷¹⁷ See Adam Porter to Superintendent, Auckland Province, 14 February 1876, Auckland Provincial Government Papers, ACFM 8180, 500/76, ANZ-A; *Thames Advertiser*, 22 April 1873, p. 3, 26 September 1895, p. 2; *Auckland Star*, 1 October 1895, p. 2.

standard of living. A participant in the Te Aroha rush, he acquired shares in three claims and one company.⁷¹⁸ He also pegged out a claim which was not registered.⁷¹⁹ To pay for living there for about three months, he tributed in a claim, having a one-fifth share in any gold found.⁷²⁰ In mid-1884, to repay a commission of £10 on a failed land deal, he had to pay the amount by £2 a month.⁷²¹ Eleven months later, a Thames publican sued because a promissory note for £34 was dishonoured, and one month later took out a judgment summons to enforce payment.⁷²² Blain caused this suit to be withdrawn by filing as bankrupt.⁷²³ It was then disclosed that his liabilities were £200 and his assets were nil.

John Blain deposed that he had been a miner, but was now engaged as a native land agent. He began to get into debts six or seven years ago, his losses arising in the first place from unlucky speculations in cattle, by which he lost £50 or £60. About two years ago he lost £100 on Prince Imperial shares, and about £50 in mining ventures at Tairua, besides smaller sums in speculations at Karangahake, Waihi, and in a claim named the Ellen, on the Karaka creek. He had been unable to retrieve these serious misfortunes, and lately he had not earned more than the expenses of living.⁷²⁴

Being unmarried, these expenses were far less than for a miner attempting to provide for the generously sized families of that time. His last seven years were spent prospecting the Urewera country, fruitlessly, dying aged 66 of the 'hardships and exposure' suffered. Although he had returned in poor health to Paeroa three months before his death, when struck down by influenza he had refused at first to go to the hospital for reasons of pride,

⁷¹⁸ Te Aroha Warden's Court, Miner's Right no. 302, issued 25 November 1880, Miners' Rights Butt Book 1882, BBAV 11533/1a; Register of Te Aroha Claims 1880-1888, folios 141, 193, BBAV 11567/1a; Plaintiff Book 1880-1898, 1/1880, BBAV 11547/1a, ANZ-A; Warden's Court, *Thames Star*, 12 January 1881, p. 2; *New Zealand Gazette*, 20 January 1881, p. 111.

⁷¹⁹ *Thames Star*, 15 January 1881, p. 2.

⁷²⁰ Supreme Court, *Auckland Weekly News*, 15 October 1881, p. 21.

⁷²¹ Magistrate's Court, *Thames Advertiser*, 14 June 1884, p. 3, 28 June 1884, p. 3.

⁷²² Thames Magistrate's Court, Plaintiff Book 1884-1887, 156/1885, Judgment Summons heard on 2 June 1885, BACL 13737/13a, ANZ-A.

⁷²³ *Thames Advertiser*, 13 June 1885, p. 2, Magistrate's Court, p. 3.

⁷²⁴ District Court, *Thames Advertiser*, 5 August 1885, p. 3.

believing only paupers went there.⁷²⁵ He left no estate, being a pauper himself.

Another lifetime miner, Matthew Quinton,⁷²⁶ briefly associated with the Te Aroha field,⁷²⁷ died a pauper, as he was recorded in the register of the hospital where he died of miners' complaint, aged 66.⁷²⁸ In the year preceding his death, he had earned £59 12s 6d by working for the Waihi Company, sufficient to make him ineligible for an old age pension; it was used up by the time he died, for his hospital expenses were not paid.⁷²⁹ In 1889, when sued for £16, he immediately filed as bankrupt;⁷³⁰ details of his indebtedness have not survived. Five years later, when working at Te Aroha, he was sued for leaving his wife without adequate means of support and ordered to pay £1 a week for her and 2s a week for each of his four sons, aged between nine and two and a half.⁷³¹ Later that year his ten-year-old daughter stole a purse and some money, for which she was imprisoned until the rising of the court, but another theft the following month resulted in her being sent to St Mary's Industrial School.⁷³² Once she attained 15 years of age she could be released, but first he had to pay arrears of from £5 to £6 owing on her maintenance.⁷³³ As another example of his straightened circumstances, in 1895 failure to pay rent of £3 10s for his Karangahake

⁷²⁵ *Thames Advertiser*, 6 April 1889, p. 2, 13 March 1890, p. 2, 26 September 1895, p. 2; Death Certificate of John Blaine, 25 September 1895, 1895/5746, BDM.

⁷²⁶ For his mining at Coromandel in the 1870s, see paper on Billy Nicholl.

⁷²⁷ Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folio 321, BBAV 11567/1a, ANZ-A; *Te Aroha News*, 19 January 1884, p. 7.

⁷²⁸ Waihi Hospital, Register of Patients 1903-1910, folio 3, no. 58, ZABW 4935/1a, ANZ-A; Waihi Correspondent, *Thames Star*, 31 December 1903, p. 1.

⁷²⁹ Paeroa Magistrate's Court, Old Age Pension Minute Book 1899-1906, folios 107, 112, ZAAP 13788/1a; Waihi Hospital, Register of Patients 1903-1910, folio 3, no. 58, ZABW 4935/1a, ANZ-A.

⁷³⁰ Supreme Court, Bankruptcy Register 1888-1892, p. 254, BBAE 5639/1a, ANZ-A; Paeroa Magistrate's Court, *Te Aroha News*, 13 November 1889, p. 2.

⁷³¹ Te Aroha Magistrate's Court, Criminal Record Book 1881-1896, 1, 2/1894, BCDG 11220/1a, ANZ-A.

⁷³² Te Aroha Magistrate's Court, Criminal Record Book 1881-1896, 15/1894. BCDG 11220/1a, ANZ-A; Paeroa Magistrate's Court, *Thames Advertiser*, 1 December 1894, p. 2.

⁷³³ Clerk of Court, Paeroa, to Matthew Quinton, 23 July 1898, Paeroa Magistrate's Court, Letterbook 1897-1899, p. 474, ZAAP 13842/1a, ANZ-A.

tenement prompted his landlord to sue for its possession.⁷³⁴ He did not spend his money wisely; one year before his death, he was convicted of being drunk.⁷³⁵

Another example of 30 years of mining leading to bankruptcy was Thomas Kneebone,⁷³⁶ who filed in 1894, when his assets were nil.⁷³⁷ He explained his position to the creditors' meeting:

I have been 30 years in this colony, and during the greater part of that time, have been engaged in mining operations in the Thames district. I have mostly worked on tribute, and have always paid my way until now. Latterly I have been working for wages at 8s per day. I have a wife and eight children to support.... My bankruptcy has been caused by the pressure of a creditor who obtained judgment against me. I have no assets. I am living in a hut built by myself in the bush, and without furniture. My liabilities amount to £145 11s 11d, due to eleven creditors at Coromandel and the Thames. The bulk of my debts have been owing for several years (many of them over six years), but my earnings have not been sufficient to enable me to reduce them. About two years ago I endeavoured to make a compromise with my creditors, but it was refused. The filing fee was lent me by a friend.⁷³⁸

This offer 'to compromise some old debts' was for him to pay 10s in the pound.⁷³⁹ One year later, he was discharged.⁷⁴⁰ Able to recoup his finances through managing mines, when he died in 1902, of miners' complaint,⁷⁴¹ his estate was valued at £179 9s.⁷⁴²

Poverty meant bad housing. In 1884, for example, one miner working in the New Find lived in a 'one-roomed shanty' at Waiorongomai.⁷⁴³ Daniel

⁷³⁴ Paeroa Magistrate's Court, Complaint Book 1881-1896, 106/1895, BACL 13745/1a; Home Warrant Book 1881-1928, 106/1895, BACL 13748/1a, ANZ-A.

⁷³⁵ Waihi Magistrate's Court, Criminal Record Book 1899-1902, 145/1902, BAFV 13710/1a, ANZ-A.

⁷³⁶ See *Auckland Weekly News*, 20 March 1902, p. 21.

⁷³⁷ *Mercantile and Bankruptcy Gazette*, 6 September 1894, p. 417.

⁷³⁸ *Auckland Weekly News*, 8 September 1894, p. 37.

⁷³⁹ *Mercantile and Bankruptcy Gazette*, 13 September 1894, p. 431.

⁷⁴⁰ Bankruptcy Register 1893-1905, folio 91, BBAE 5639/2a, ANZ-A.

⁷⁴¹ Death Certificate of Thomas Kneebone, 4 March 1902, 1902/1152, BDM.

⁷⁴² Testamentary Register 1900-1902, folio 150, BBCB 4208/14, ANZ-A.

⁷⁴³ *Te Aroha News*, 16 August 1884, p. 2.

Redwood, who mined at Waiorongomai and close to Te Aroha township,⁷⁴⁴ in 1888 had a one-roomed house with a rateable value of £3.⁷⁴⁵ Being a bachelor, as were other owners of such houses, would have been less of a problem than those with children. One milkman and occasional miner, for instance, squeezed a wife and three children into a two-roomed house.⁷⁴⁶

Cornelius Murphy, son of Denis,⁷⁴⁷ attempted to become a farmer at Gordon, but did not settle there and had made few improvements when the ranger visited in 1889.⁷⁴⁸ He claimed to have ‘complied with the Regulations until I was unable to pay my instalments, & then had to get work to enable me to pay them, and erect a good house as the one I have got now is only composed of sacks’.⁷⁴⁹ In the 1920s, Michael John Geaney [sometimes recorded as Gainey], who had mined at Waiorongomai and near Te Aroha in the 1880s and 1890s,⁷⁵⁰ was renting a four-roomed house owned by a leading local businessman. An inspection by the Health Department revealed serious problems:

The weather-boards are worm-eaten and rotten in several places. The chimney register is broken causing the chimney to smoke badly.

The roof is leaking over the lean-to. Spouting and down-pipes are leaking and falling off. Glass in windows broken in several places. There is no bath.

The verandah floor-boards are rotten and broken. Posts and plates are rotten. The building is low-lying with surface-water lodging underneath.

⁷⁴⁴ For example, *AJHR*, 1899, C-3, p. 69.

⁷⁴⁵ Te Aroha Town Board, Rate Book 1888, no pagination, Section 41 Lipsey’s Block, Matamata-Piako District Council Archives, Te Aroha.

⁷⁴⁶ Te Aroha Town Board, Rate Book 1888 [no pagination], entry for William Hyde, house and stable near Ruakaka, Matamata-Piako District Council Archives, Te Aroha; Birth Certificates of Clara Ellen Hyde, 18 April 1884, 1884/11626; Alfred William Hyde, 30 May 1885, 1885/5772; Elizabeth Hyde, 30 June 1887, 1887/5263, BDM.

⁷⁴⁷ See paper on Denis Murphy.

⁷⁴⁸ A.P. Etheridge (Chief Clerk, Crown Lands Board, Auckland) to Cornelius Murphy, 4 March 1889; Ranger’s Report, 19 March 1889, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁷⁴⁹ Cornelius Murphy to A.F. Etheridge, 11 March 1889, Lands and Survey Department, BAAZ 1108/102a, ANZ-A.

⁷⁵⁰ *Waikato Supplementary Electoral Roll, 1887*, p. 2; Te Aroha Warden’s Court, Plaintiff Book 1881-1898, 19/1895, BBAV 11457/1a, ANZ-A.

The paper and scrim in all the rooms is dirty, torn and falling off.⁷⁵¹

The landlord was required to repair make the building 'fit for occupation' by making a long list of repairs within 28 days.⁷⁵²

Ill health was a common cause of poverty. Peter Sweeney, who participated in the Te Aroha rush in a very modest way,⁷⁵³ was a butcher who was able to pay £1 8s 10d into court in May 1881 but one year later could only pay £7 15s by spreading this over two months.⁷⁵⁴ In April 1884, a Thames newspaper reported his serious illness and noted the assistance he received because of his poverty:

Peter Sweeney, destitute and suffering from a mortifying foot, was yesterday admitted to the Auckland Hospital. He had been brought down gratuitously to the Thames by steamer from Te Aroha, and then freely conveyed by the Rotomahana to Auckland. He was a resident in the Waikato, where he leaves a wife and family unprovided for.⁷⁵⁵

Four months later, he died in hospital, of diabetes, aged 54.⁷⁵⁶ His family inherited £1.⁷⁵⁷

Lack of money meant that a decent burial could not be provided unless the charitably minded assisted. John Walsh, a carpenter who became a miner,⁷⁵⁸ had an interest in one Te Aroha claim.⁷⁵⁹ He soon left for the new

⁷⁵¹ B. T. Franklin (Inspector) to Medical Officer of Health, Auckland, 29 May 1921, Health Department, BCAA 1900/346d, ANZ-A.

⁷⁵² Medical Officer of Health, Auckland, to Town Clerk, Te Aroha Borough Council, 1 June 1921, Health Department, BCAA 1900/346d, ANZ-A.

⁷⁵³ Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folio 213, BBAV 11567/1a, ANZ-A.

⁷⁵⁴ Thames Magistrate's Court, Plaintiff Book 1881-1884, 157/1881, BACL 13737/12a; Te Aroha Magistrate's Court, Civil Record Book 1881-1884, 23/1882, BCDG 11221/1a, ANZ-A.

⁷⁵⁵ *Thames Advertiser*, 30 April 1884, p. 2.

⁷⁵⁶ Auckland Hospital, Register of Admissions 1870-1885, folio 220, 318/1884, ZAAP 15287/2a, ANZ-A; Death Certificate of Peter Sweeney, 5 August 1884, 1884/2082, BDM.

⁷⁵⁷ *New Zealand Gazette*, 9 October 1884, p. 1442.

⁷⁵⁸ Inquest into John Welsh, evidence of Timothy Doyle, Justice Department, J 1 COR, 1881/1393, ANZ-W.

Tiki rush near Coromandel township, where he died suddenly and unexpectedly of ‘serious apoplexy’.⁷⁶⁰ A mate was ‘not aware that he had any property’.⁷⁶¹ ‘As there were no funds to bury him’, Michael Fitzgerald, a fellow Coromandel miner,⁷⁶² ‘kindly and generously set out in the teeming rain to collect subscriptions to give the poor fellow a respectable burial and erect a railing round the grave. Over £10 was obtained’.⁷⁶³

Poverty could mean dying without medical aid. In 1891, a man living near Te Aroha ‘was dying in a destitute condition’. When ‘the doctor refused to go and see the man until his expenses were paid’, the local member of the Waikato Hospital and Charitable Aid Board guaranteed payment; the doctor then went and prescribed medicine, but he died the same night. The board honoured the commitment to pay the doctor.⁷⁶⁴

Secretaries of syndicates could be ruined by being sued, for, having signed the applications for claims, when these were abandoned rents continued if the warden’s office was not informed. When bailiffs were sent to seize goods to pay arrears, usually only the secretary was ‘squeezed’, yet he had given his services for free, ‘besides sharing the risk’.⁷⁶⁵

Excessive drinking caused poverty for many. For instance, a Waiorongomai correspondent wrote about an unnamed ‘poor military man’ who was ‘not so flash as when he was spending his two hundred notes on grog, etc. Now, his place of abode on the hill lets in the sunshine and the rain, and his only companion is grouse, which supply both the place of a blanket and a long-haired mate. A good job that he did not get Martini-Henry’, a horse in the Auckland Cup consultation, for ‘if he had, one chequered life would very soon be ended’,⁷⁶⁶ clearly by drinking himself to death. This unnamed person was probably John Long, whose nickname was ‘Blucher’ because during a long military career he had fought in the Crimea

⁷⁵⁹ Te Aroha Warden’s Court, Miner’s Right no. 1724, issued 13 January 1881, Miners’ Rights Butt Book 1881, BBAV 11533/1h; Register of Te Aroha Claims 1880-1888, folio 225, BBAV 11567/1a, ANZ-A.

⁷⁶⁰ Death Certificate of John Walsh, 1 July 1881, 1881/4424, BDM.

⁷⁶¹ Evidence of Timothy Doyle at inquest into John Welch, Justice Department, J 1 COR, 1881/1393, ANZ-W.

⁷⁶² *Thames Star*, 14 March 1906, p. 1.

⁷⁶³ *Coromandel Mail*, 9 July 1881, p. 4.

⁷⁶⁴ Hospital and Charitable Aid Board, *Waikato Times*, 5 February 1891, p. 2.

⁷⁶⁵ *Observer*, 4 September 1897, p. 2.

⁷⁶⁶ ‘Waiorongomai’, *Observer*, 8 December 1883, p. 12.

and New Zealand.⁷⁶⁷ He was mining at Waiorongomai when this report was published.⁷⁶⁸ For over 40 years he was in trouble with the law for being drunk and disorderly, mostly in mining towns, and was crippled by being run over by a coach when lying in a drunken stupor on the road to Waihi.⁷⁶⁹ In 1899, when aged 65 and living at Paeroa, he applied for an old age pension. During the past year he had earned £22 5s 2d, but had ‘no property – no money’, and was living ‘in shanty with another man’. As he had been ‘in the hands of the Police’ previously, more information was sought.⁷⁷⁰ At that time pension-seekers were required to show that they were of good character and would not spend their pension on drink. Despite his alcoholic indulgence, he did receive a pension, but in 1902 it was decided that it should be paid through a Catholic clergyman, Dean Hackett, Long being of that faith;⁷⁷¹ it must be assumed Hackett was expected to control how it was spent. By January 1904, he was ‘old and inform’, doing no work, earning no money, owning no property, and ‘Living in hut by myself’ at Karangahake. He did receive an Imperial pension of 1s a day for his

⁷⁶⁷ Applications for Land Grants, 1882, no. 540, Lands and Survey Department, LS 65/3, ANZ-W; ‘Naval and Military Claims’, *AJHR*, 1898, H-13, p. 20; *New Zealand Police Gazette*, 19 December 1899, p. 271; *Thames Star*, 5 January 1912, p. 2.

⁷⁶⁸ ‘Waiorongomai’, *Observer*, 30 June 1883, p. 229; Te Aroha Warden’s Court, Register of Te Aroha Claims 1880-1888, folio 311, BBAV 11567/1a; Register of Applications 1883-1900, 90/1883, BBAV 11505/1a; Te Aroha Magistrate’s Court, Civil Record Book 1881-1884, 179/1883, BCDG 11221/1a, ANZ-A.

⁷⁶⁹ *Auckland Weekly News*, 8 April 1871, p. 18; Coromandel Magistrate’s Court, Minute Book 1870-1874, Hearing of 4 March 1873, BACL 14442/2a; Te Aroha Magistrate’s Court, Criminal Record Book 1881-1896, 58, 59/1884, 3/1888, BCDG 11221/1a, ANZ-A; Armed Constabulary Force, Report of Charges taken at Te Aroha Lock Up 1880-1903, 32, 33/1884, 3/1888, in private possession; Thames Magistrate’s Court, Criminal Record Book, Mercury Bay, 69, 70/1883, 55/1886, 141/1888, BACL 13725/1a; Criminal Record Book 1908-1911, 279/1909, BACL 13736/7a; Thames Hospital, Admissions Register 1884-1902, folio 128, YCAH 14075/1a, ANZ-A; *Auckland Weekly News*, 10 October 1901, p. 35; N.S. Climie and G. Staples, *Karangahake: The years of gold 1875-1935* (Whakatane, 1983), p. 46.

⁷⁷⁰ Paeroa Magistrate’s Court, Old Age Pensions Minute Book 1899-1906, folio 2, ZAAP 13788/1a, ANZ-A.

⁷⁷¹ Paeroa Magistrate’s Court, Old Age Pensions Minute Book 1899-1906, folios 83, 84, ZAAP 13788/1a, ANZ-A; Death Certificate of John Long, 5 January 1912, 1912/2701, BDM.

military service. As the police report was favourable, the pension, £18 a year, was renewed.⁷⁷² In July, in response to a police report that he had been drinking, the magistrate acted to stop this waste of government money:

Pension to be stopped for 3 months. Long should be informed he is dealt with leniently on account of his infirmity on this occasion, and if he does not give up his drinking habits a prohibition order will be issued against him which will prevent his receiving any further pension for five years, and then only if a favourable report is forthcoming as to his conduct at the expiration of that time.⁷⁷³

In November, when as an invalid he could not appear in court, the £18 was renewed.⁷⁷⁴ Three months later, 'Pensioner having been reported for drunkenness, Dean Hackett is appointed to draw instalments falling due'.⁷⁷⁵ One year later, when he was 'not able to walk' and the police report was 'favourable', he was granted £26.⁷⁷⁶ Four years later, he was admitted to the district home for the aged at Tararu, Thames, because of 'Senility & Incapacity'; his health was only 'fair'.⁷⁷⁷ Finally, in 1912, he died, aged 78, of senility combined with kidney failure.⁷⁷⁸ His liver cannot have been in a good condition either.

A reporter visiting the district in 1887 was pleased to discover that two of the three Waiorongomai hotels had been closed, 'thus giving the hard-working miners a show of getting out of the gully with at least a portion of

⁷⁷² Paeroa Magistrate's Court. Old Age Pensions Minute Book 1899-1906, folio 117, ZAAP 13788/1a; District Home, Tararu, Register of Inmates 1906-1921, folio 113, YCAH 14073/1a, ANZ-A.

⁷⁷³ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 138, ZAAP, 13788/1a, ANZ-A.

⁷⁷⁴ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 148, ZAAP, 13788/1a, ANZ-A.

⁷⁷⁵ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 154, ZAAP 13788/1a, ANZ-A.

⁷⁷⁶ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 188, ZAAP 13788/1a, ANZ-A.

⁷⁷⁷ District Home, Tararu, Register of Inmates 1906-1921, folio 113, YCAH 14073/1a, ANZ-A.

⁷⁷⁸ Death Certificate of John Long, 5 January 1912, 1912/2701, BDM.

their earnings'.⁷⁷⁹ Another cause of poverty was gambling, a common pastime in mining communities.⁷⁸⁰ In 1897, a more than usually dramatic loss was reported:

On Wednesday last a few miners with more money than brains staked the whole of their available cash on a game of billiards at Owharoa. The sum so raised amounted to £75, and a controversy arose as to who should hold the stakes, and it was decided to hand them to a bejewelled individual who was a listless looker-on. He held the stakes, and he holds them yet. The excitement and exigencies of the game fatigued him, and he faded away to obtain a good regeneration. Not only is the man and £75 hard cash gone, but a horse belonging to the owner of a third of the stake is missing also.⁷⁸¹

Another hazard was 'lambing down', a method whereby a worker with money was kept drunk until all his funds were exhausted.⁷⁸² After this happened to Charles Lanton [the spelling of his name varied] in 1888, he publicized the experience in the *Thames Advertiser*. An 'old miner' well known at Thames, he had mined at Waiorongomai for some years and owned 'different claims' there. After having an unsuccessful 'prospecting tour to the Waikato', he went to Auckland to catch a boat to a South Island field.

While in Auckland, and on the first day he was in that city, he went into an hotel in Shortland Street and asked for a drink. He had previously drawn £20 from the Bank of New Zealand (receiving four £5 notes) and intended [using] one of them in payment for his liquor. At this time, there was a gentleman, well known to the Maoris, and who at one time held an important position under the Government, standing by the bar. In the act of drawing the money from his pocket, Lanton accidentally pulled out his handkerchief, and three remaining £5 notes with it. The gentleman who was standing before mentioned, remarked to him "How careless you miners are – you carry money about with you, and are almost certain to lose it if you are so careless." Lanton

⁷⁷⁹ Special Reporter, 'A Trip to Te Aroha', *Auckland Weekly News*, 30 July 1887, p. 29.

⁷⁸⁰ See, for example, John Milton Hutchins, *Diggers, Constables, and Bushrangers: The New Zealand gold rushes as a frontier experience, 1852-1876* (Lakewood, Colorado, 2010), pp. 160-162.

⁷⁸¹ *Thames Advertiser*, 16 August 1897, p. 2.

⁷⁸² Partridge, p. 663.

replied, “Well, if you think that I shall lose the money I will deposit two £5 notes with the proprietor of the hotel for his safe keeping.” Acting in accordance with this observation, Lanton handed two £5 notes to the proprietor, who remarked “If you call at nine o’clock tomorrow morning I will give you back your money.” Lanton (who was not drunk, but was slightly elevated) then left the hotel, and next morning applied to the proprietor of the hotel for his two £5 notes. That individual refused at first to “part,” but subsequently took Lanton into a side room and handed him £3. Lanton thereupon demanded the reason why he had not returned the whole of the money, when the proprietor said, “Oh do you not remember instructing me to give a £5 to ---- (being the gentleman well-known to the Maoris) and you agreed to pay a bill of £2 that was owed to me by another miner.” Lanton demanded to see the receipts, but the proprietor did not show them to him, and he left saying he would sue the proprietor of the hotel for the whole money.

Lanton contacted a former Thames lawyer, Thomas Mace Humphreys,⁷⁸³ who, after the publican refused to pay the money back, took the case to court, where it was lost and Lanton was ordered to pay costs. ‘Subsequently he was informed that the gentleman well known to the natives had gone to Coromandel, where he was having a “spree” on the money wrongfully appropriated’. A subsequent case was recommended by Humphreys, but instead of conducting it he went to Coromandel.

Lanton found to his sorrow that he had been plundered of his money by the proprietor of the hotel in the first place, the man well known to the natives in the second, and the lawyer in the third – and that he was completely fly-blown [penniless].⁷⁸⁴ He wishes to warn miners against committing the folly of drinking in hotels, making friends with men who though at one time in a good position, are now loafers and swindlers, and who have no other way of earning their living than by robbing semi-intoxicated miners of their hard earnings.⁷⁸⁵

Humphreys wrote explaining that the case had failed because Lanton had not appeared, adding that he had not been paid for his services and had ‘paid the court fees out of my own pocket, and lent him some money in

⁷⁸³ See *Thames Star*, 3 December 1885, p. 2; *Auckland Star*, 21 July 1887, p. 5, 2 July 1891, p. 2, 15 July 1891, p. 5, 10 June 1896, p. 2.

⁷⁸⁴ Partridge, p. 412.

⁷⁸⁵ *Thames Advertiser*, 1 October 1888, p. 2.

addition'. He sent a copy of the court proceedings, which confirmed that Lanton had not appeared,⁷⁸⁶ and noted that he had been informed that Lanton had 'received a sum of money from Mr Mackay to settle the case'.⁷⁸⁷ James Mackay, 'the man well known to the Maoris', did not explain his actions, though his lawyer told the magistrate that Lanton was 'being instigated by somebody else to bring the case here'.⁷⁸⁸ That Mackay had sunk to become a 'loafer and swindler' was accurate. Four years later, when living in Auckland with a woman who was not his wife, it was reported that, not only had he 'succumbed to temptations which have been the ruin of many', but he had endangered his life by self-mutilation 'of a character which cannot be fully described'.⁷⁸⁹ It was an attempt to castrate himself.⁷⁹⁰

OLD AGE

David Thomson has shown that 'good neighbourliness' was common, but only in cases of special need, and did not provide constant assistance. Charity was normally provided to widows and the sick rather than to the aged, for governments in the nineteenth century expected the elderly to be assisted by their relatives or receive charity.⁷⁹¹

Not only were relatives expected to assist, they could be required to assist. Daniel Dillon participated in the Te Aroha rush.⁷⁹² His father, also Daniel, died in April 1897, leaving his widow, Mary, an estate of £87 18s.⁷⁹³ As she had chronic heart disease and presumably was unable to earn any

⁷⁸⁶ See Magistrate's Court, *New Zealand Herald*, 22 September 1888, p. 3.

⁷⁸⁷ Letter from T.M. Humphreys, *Thames Advertiser*, 4 October 1888, p. 2.

⁷⁸⁸ Magistrate's Court, *New Zealand Herald*, 22 September 1888, p. 3.

⁷⁸⁹ *Auckland Weekly News*, 31 December 1892, pp. 19-20.

⁷⁹⁰ Auckland Hospital, Register of Admissions 1884-1893, p. 229, no. 390, ZAAP 15288/1a, ANZ-A.

⁷⁹¹ David Thomson, *A World Without Welfare: New Zealand's colonial experiment* (Auckland, 1998), especially pp. 138-139.

⁷⁹² Te Aroha Warden's Court, Miner's Right no. 328, issued 25 November 1880, Miners' Rights Butt Book 1880, BBAV 11533/1a; Register of Te Aroha Claims 1880-1888, folios 155, 158, 217, 223, BBAV 11567/1a, ANZ-A; *Thames Advertiser*, 2 December 1880, p. 3.

⁷⁹³ Death Certificate of Daniel Dillon, 8 April 1897, 1897/2609, BDM; Testamentary Register 1896-1899, folio 62, BBCB 4308/4; Probate of Daniel Dillon, BBAE 1569/2671, ANZ-A.

money at her age, 64,⁷⁹⁴ the legacy was soon spent, and in October the following year she successfully applied for a maintenance order of 3s a week against her son John, then working at the Mamaku sawmill. ‘Enquiries are to be made where her son Daniel is, and then proceedings are to be taken against him’.⁷⁹⁵ He was traced to Waitekauri, where he was mining, and ordered to pay 5s weekly.⁷⁹⁶ Four days after her death in November 1900, both sons were sued for arrears.⁷⁹⁷ Her estate of £10 probably went to her daughter.⁷⁹⁸ Dillon himself died in 1917 after three years combating miners’ complaint, aged only 51. His funeral expenses were met under the Miners’ Phthisis Act, and his last years, when he was a widower trying to provide for twins who were aged nine when he died, must have been poverty-stricken.⁷⁹⁹

Another miner, Geoffrey (or Jeffrey) Morton, who had participated in the Te Aroha rush,⁸⁰⁰ was similarly charged, in 1895, for ‘Failing to Contribute to the Support of his Mother Ann Morton a destitute person’, and required to pay 5s weekly in a suit laid by his mother.⁸⁰¹ He could afford to pay, in the following March having £183 18s 2d in his bank account.⁸⁰² Alexander Clune, who was briefly involved in the Te Aroha

⁷⁹⁴ Death Certificate of Mary Dillon, 4 November 1900, 1900/5687, BDM.

⁷⁹⁵ Cambridge Magistrate’s Court, *Waikato Argus*, 8 October 1898, p. 2.

⁷⁹⁶ Cambridge Magistrate’s Court, *Waikato Argus*, 5 November 1898, p. 2.

⁷⁹⁷ Death Certificate of Mary Dillon, 4 November 1900, 1900/5687, BDM; Cambridge Magistrate’s Court, Minute Book 1894-1919, folios 4, 5, BCDG 11237/1a, ANZ-A.

⁷⁹⁸ Testamentary Register 1900-1902, folio 107, BBCB 4208/14; for daughter to receive her father’s estate after her mother’s death, see Probate of Daniel Dillon, BBAE 1569/2671, ANZ-A.

⁷⁹⁹ Death Certificate of Daniel Dillon, 15 January 1917, 1917/446, BDM; Miners’ Funeral Expenses paid under Miners’ Phthisis Act 1915, Mines Department, MD 1, 7/11, Part 1, ANZ-W.

⁸⁰⁰ Te Aroha Warden’s Court, Miner’s Right no. 563, issued 29 November 1880, Miners’ Rights Butt Book 1880, BBAV 11533/1d; Register of Te Aroha Claims 1880-1888, folios 163, 191, BBAV 11567/1a, ANZ-A; *Te Aroha Miner*, 2 December 1880, 4 December 1880, reprinted in *Thames Star*, 3 December 1880, p. 2, 6 December 1880, p. 3; *Thames Advertiser*, 20 December 1880, p. 3, 25 February 1881, p. 3.

⁸⁰¹ Thames Magistrate’s Court, Criminal Record Book 1893-1896, 75/1895, BACL 13736/37a, ANZ-A.

⁸⁰² Bank of New Zealand, Ohinemuri Branch, Half Yearly Balance Books, Balances as at 31 March 1896, Current Accounts, Bank of New Zealand Archives, Wellington.

rush,⁸⁰³ in 1894 was ordered to pay £5 15s in arrears for his father's support or be imprisoned for one month.⁸⁰⁴ Three years later, he was charged with failing to comply with a court order to support him and ordered to pay 2s 6d per week.⁸⁰⁵ Even after old age pensions were introduced, sons could still be liable. In 1911, Ann Tilsley's application that orders against her three sons⁸⁰⁶ for maintenance be cancelled was dismissed because it was informal.⁸⁰⁷ The following year, they were charged with failing to comply with a maintenance order and required to pay arrears.⁸⁰⁸

When old age pensions were introduced, in 1899, they were granted only to the respectable, and those known to be drunkards could forfeit their pension. For example, a 66-year-old man convicted at Te Aroha in 1903 of being drunk in charge of a horse forfeited it for one month.⁸⁰⁹ Joseph Wilson, a miner who participated in the Te Aroha rush, mined close to Te Aroha in the early 1880s.⁸¹⁰ A single man, in 1901 he was living in a one-

⁸⁰³ Te Aroha Warden's Court, Miner's Right no. 574, issued 30 November 1880, Miners' Rights Butt Book 1880, BBAV 11533/1d; Register of Te Aroha Claims 1880-1888, folio 228, BBAV 11567/1a, ANZ-A.

⁸⁰⁴ Police Court, *New Zealand Herald*, 1 October 1894, p. 3.

⁸⁰⁵ Police Court, *New Zealand Herald*, 25 October 1897, p. 3, 1 November 1897, p. 3.

⁸⁰⁶ For George and Walter David later mining at Tui, see Te Aroha Warden's Court, Register of Applications 1921-1934, hearings of 13 December 1926, 12 December 1927, BBAV 11505/6b; Mining Applications 1927, 27/1927, BCDG 11288/9a; Matthew Paul (Inspector of Mines) to Under-Secretary, Mines Department, 18 August 1927, 25 May 1928, Inspector of Mines, BBDO 10046, A902 S152, ANZ-A.

⁸⁰⁷ Auckland Magistrate's Court, Criminal Record Book 1911, folio 55, BBAE 10254/69a, ANZ-A.

⁸⁰⁸ Auckland Magistrate's Court, Criminal Record Book 1912, folios 69, 93, 113, BBAE 10254/76a, ANZ-A.

⁸⁰⁹ Armed Constabulary Force, Report of Charges taken at Te Aroha Lock-Up 1880-1903, 1/1903, in private possession.

⁸¹⁰ Te Aroha Warden's Court, Miner's Right no. 671, issued 4 December 1880, Miners' Rights Butt Book 1880, BBAV 11533/1e; Register of Te Aroha Claims 1880-1888, folios 190, 227, 266, BBAV 11567/1a; Register of Licensed Holdings 1881-1887, folio 122, 126, 129, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 4 October 1883, p. 1437; *Te Aroha News*, 1 March 1884, p. 7.

roomed hut.⁸¹¹ Like some other Irishmen, he had a problem with drink. In 1888, when he was a labourer, he pleaded guilty to being drunk twice in four days.⁸¹² As he paid the first fine, 5s, but not the second, £1, he was imprisoned for 24 hours.⁸¹³ The year after he became a pensioner, in a drunken brawl with another labourer he was wounded by a spade.⁸¹⁴ In 1904, when again pleading guilty to being drunk, he forfeited two months' instalments of his pension.⁸¹⁵ Two years later, pleading guilty once more to the same offence, he was fined 5s and forfeited it for five years.⁸¹⁶ Two months later, an attempt to impose a prohibition order on him was struck out.⁸¹⁷ Being without funds, he lived in the old men's home at Hamilton until his death in 1913, aged 77.⁸¹⁸

Pensions, which had to be applied for, initially had a full rate of £18 per year,⁸¹⁹ but lesser amounts might be awarded should the pensioner be able to earn some money or relatives provided some assistance. As an example of how charitable aid boards examined their client's financial circumstances, in 1899 the Waikato one agreed to pay the funeral expenses

⁸¹¹ Te Aroha Magistrate's Court, Old Age Pension Claim Register 1899-1909, no. 38, BBAV 11503/1a, ANZ-A; Supreme Court, Judges' Notebooks, Conolly J, Criminal 1901, p. 243, BBAE A304/130, ANZ-A.

⁸¹² Te Aroha Magistrate's Court, Criminal Record Book 1881-1896, 22, 23/1888, BCDG 11220/1a, ANZ-A.

⁸¹³ Armed Constabulary Force, Return of Charges taken at Te Aroha Lock Up 1880-1903, 16, 17/1888, in private possession.

⁸¹⁴ Armed Constabulary Force, Return of Charges taken at Te Aroha Lock Up 1880-1903, 27/1901, in private possession; Supreme Court, Judges' Notebooks, Conolly J, Criminal 1901, pp. 242-244, BBAE A304/130, ANZ-A; *Auckland Weekly News*, 3 October 1901, p. 33; Supreme Court, *New Zealand Herald*, 19 November 1901, p. 7.

⁸¹⁵ Te Aroha Magistrate's Court, Criminal Record Book 1896-1907, 44/1904, BCDG 11220/1b; New Zealand Constabulary, Report of Charges taken at Te Aroha Lock-Up 1903-1917, 27/1904, BADB 11355/1a, ANZ-A.

⁸¹⁶ Te Aroha Magistrate's Court, Criminal Record Book 1896-1907, 73/1906, BCDG 11220/1b; New Zealand Constabulary, Report of Charges taken at Te Aroha Lock-Up 1903-1917, 47/1906, BADB 11355/1a, ANZ-A.

⁸¹⁷ Te Aroha Magistrate's Court, Criminal Record Book 1896-1907, 2/1907, BCDG 11220/1b, ANZ-A.

⁸¹⁸ Death Certificate of Joseph Wilson, 11 August 1913, 1913/4344, BDM; Hamilton Burial Register 1910-1920, no. 97, Anglican Diocesan Archives, Hamilton.

⁸¹⁹ Magistrate's Court, *Te Aroha News*, 18 January 1900, p. 3.

of a woman whom it had aided for a long time because of her tuberculosis. 'Her husband had been bedridden for some months from rheumatism, his only means being the old age pension of 1s a day, and a few shillings from his sons'. He 'also had a daughter, aged 14, to keep, as she must stay at home to look after him'.⁸²⁰ When Jane, wife of James Blake Slevin, a miner who participated in the Te Aroha rush and later mined at Waiorongomai,⁸²¹ applied for a pension in 1902, she was noted to be of good character and her circumstances were carefully examined: 'Husband Jas. B. Slevin owns £260 mortgage due £7 1.3. Mrs Slevin - £60 and £40 - her mortgages £24.18.10 and £47.11.8. Total property £300 - less £80 morg. less £100 per ann leaves £180. 1/2 to husband £90 - Leaves £90'. She was granted £12.⁸²² One year later, when her circumstances were re-examined, she, like her invalid husband, had earned nothing during the year.⁸²³ He was suffering from miners' complaint, from which he would die, aged 73, in 1907.⁸²⁴ The three sections they owned together and her husband's occupation lease were listed and valued. James received £18 4s a year from renting his cottages for 7s a week and Jane received £5 4s a year from renting her two sections for 2s a week.⁸²⁵ Jane's property was valued at £90 and James' at double that, and after mortgages were included and permitted deductions were made she was to receive £14.⁸²⁶ The following year, when Jane was too old to appear, after another evaluation of their property the £14 was

⁸²⁰ Hospital Board, *Waikato Argus*. 15 July 1899, p. 2.

⁸²¹ Te Aroha Warden's Court, Miner's Right no. 453, issued 25 November 1880, Miners' Rights Butt Book 1880, BBAV 11533/1c; Register of Te Aroha Claims 1880-1888, folio 157, BBAV 11567/1a, ANZ-A; *Thames Advertiser*, 29 April 1881, p. 3; *Te Aroha News*, 18 August 1888, p. 2.

⁸²² Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 82, ZAAP 13788/1a, ANZ-A.

⁸²³ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 108, ZAAP 13788/1a, ANZ-A.

⁸²⁴ Death Certificate of James Blake Slevin, 19 May 1907, 1907/3133, BDM; *Waihi Daily Telegraph*, 20 May 1907, p. 2; *Te Aroha News*, 25 May 1907, p. 1.

⁸²⁵ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 108, ZAAP 13788/1a, ANZ-A.

⁸²⁶ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 110, ZAAP 13788/1a, ANZ-A.

renewed.⁸²⁷ In 1906, this was increased to £19.⁸²⁸ Her son's assets were not examined, even though in 1901 he owned 410 acres of farmland and 'good properties in Waihi, bringing him in Rents £11-12-6 per month. They are worth £1500. He has his Farm Stock and some property – all free' from debt.⁸²⁹

Joseph Whitehead, who mined at Waiorongomai in the early 1880s,⁸³⁰ wasted some of his money on drink.⁸³¹ When living at Karangahake in 1887 his whare was 'completely destroyed by fire' and he 'lost everything he was possessed of, including several pound notes'.⁸³² It seems that, like some miners, he did not place his money in a bank. Between 1901 and 1905, his yearly earnings of £7 12s, £10 7s, £14 4s 5d, and £12 19s 6d were so meagre that he was granted the full pension.⁸³³ In 1904 he had a 'shanty valued at £5 no other property or money anywhere'.⁸³⁴

The aged were expected to find work if at all possible. In 1902, when the Ohinemuri County Council suspended all its stone breaking contracts, the Paeroa newspaper noted that this decision would put many men out of work, 'including several very old men who have been breaking metal for years, and who are really not fit for anything else. Some of them have been earning less than two pounds a month – barely sufficient, indeed, to keep body and soul together'.⁸³⁵ John Long, for instance, was a stonebreaker at

⁸²⁷ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 149, ZAAP 13788/1a, ANZ-A.

⁸²⁸ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 186, ZAAP 13788/1a, ANZ-A.

⁸²⁹ National Bank, Waihi Branch Inspection Report, 19 June 1901, National Bank Archives, Wellington.

⁸³⁰ Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folio 268, BBAV 11567/1a; Register of Licensed Holdings 1881-1887, folios 64, 139, 151, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 31 May 1883, p. 722, 6 September 1883, p. 1266, 29 November 1883, p. 1703.

⁸³¹ Armed Constabulary Force, Report of Charges taken at Te Aroha Lock-Up 1880-1903, no. 15, in private possession.

⁸³² *Thames Advertiser*, 9 July 1887, p. 2.

⁸³³ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folios 74, 101, 135, 163, ZAAP 13788/1a, ANZ-A.

⁸³⁴ Paeroa Magistrate's Court, Old Age Pensions Minute Book 1899-1906, folio 135, ZAAP 13788/1a, ANZ-A.

⁸³⁵ *Ohinemuri Gazette*, 7 March 1902, p. 2.

Karangahake when aged 64,⁸³⁶ a couple of years before being unable to work after being crippled.

In 1890, John Dare, formerly the inspector of nuisances at Te Aroha,⁸³⁷ was admitted to the Old People's Refuge in Hamilton after a clergyman explained that 'old age and rheumatism' meant he 'was unable to support himself'.⁸³⁸ Had he been in better health, he might have been expected to do work at the refuge. At the equivalent refuge at Tararu, 'those inmates who worked in the garden received two cuts of bread per day, and an extra allowance of tobacco, while those who did no outside work were only allowed a cut and a-half of bread per day'. When members of the charitable board were made aware of this practice, about which no complaints had been received, they stopped providing different amounts of bread.⁸³⁹

Being a vagrant was a criminal offence. In 1892, a 70-year-old sought admission to the Old People's Refuge at Hamilton because the Te Aroha policeman and the local member of the charitable aid board stated that he was unable to work and 'was really in a very bad way'.⁸⁴⁰ One year later, he left the refuge with the intention 'of making his living by teaching music at Te Aroha. In this he was unsuccessful', and, in poor health, returned to Hamilton, where he was refused readmission. Subsequently he was arrested for having 'no lawful means of support'.⁸⁴¹ One month later, when he was in hospital, he was about to be readmitted to the refuge.⁸⁴² In 1905, a labourer aged 66 who begged in the main street of Te Aroha was sentenced to 48 hours hard labour; when arrested, he had threepence on his person.⁸⁴³

⁸³⁶ Thames Hospital, Admissions Register 1884-1902, folio 89, YCAH 14075/1a, ANZ-A.

⁸³⁷ *Te Aroha News*, Town Board, 2 July 1887, p. 2, Police Court, 20 June 1888, p. 2, 5 October 1889, p. 2.

⁸³⁸ Charitable Aid Board, *Waikato Times*, 27 March 1890, p. 2.

⁸³⁹ *Auckland Weekly News*, 19 May 1899, p. 14.

⁸⁴⁰ Charitable Aid Board, *Waikato Times*, 2 June 1892, p. 2.

⁸⁴¹ *Waikato Times*, 11 May 1893, p. 2.

⁸⁴² *Waikato Times*, 10 June 1893, p. 2.

⁸⁴³ New Zealand Constabulary, Report of Charges Taken at Te Aroha Lock-Up 1903 1917, 10/1905, BADB 11355/1a, ANZ-A; *New Zealand Police Gazette*, 17 May 1905, p. 173.

James Hobbs mined two unprofitable claims near Te Aroha in 1883, and marked out another that was so poor it was not registered.⁸⁴⁴ The following year, when aged 54, he was admitted to Auckland hospital suffering from eczema of a leg plus varicose veins; over a month later he was discharged with the former cured.⁸⁴⁵ Seven months later, his residence site at Fraterville, on the mountainside near the domain, was forfeited because he was sick and 'unable to pay rent'.⁸⁴⁶ He continued to live there 'in an old whare at the foot of Prospectors' Hill'. By April 1889, when he was described as an 'old man', he had 'fallen into a state of destitution, bordering on starvation', either 'through want of work, or inability to perform it'. His nearest neighbour 'interested himself in the man's position, and provided him with food, etc', but when the police sought to admit him to Waikato hospital they were told there was no room.⁸⁴⁷ Instead, he was granted 5s a week in 'out-door relief', but a month later was admitted to the refuge.⁸⁴⁸ He died in the old men's home in Hamilton in 1914, his age being recorded as 89.⁸⁴⁹

John Purvis mined during the Te Aroha rush and at Waiorongomai.⁸⁵⁰ After failing to make his fortune through mining, he worked as a handyman in a Karangahake hotel. By 1894, he was 'unable to earn his living', according to a concerned resident, and his sole income was an Imperial pension of 10d a day for being a former British soldier. He was 'anxious to get away from the temptations and hurley-burley connected with a country hotel', and was 'healthy and willing to work as far as he is able'. As the old

⁸⁴⁴ Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folios 279, 293, BBAV 11567/1a; Register of Applications 1883-1900, 98A/1883, BBAV 11505/1a; Notices of Marking Out Claims 1883, no. 36, BBAV 11557/2b, ANZ-A.

⁸⁴⁵ Auckland Hospital, Register of Admissions 1870-1885, folio 244, no. 468, ZAAP 15287/2a, ANZ-A.

⁸⁴⁶ Te Aroha Warden's Court, Rent Register 1881-1900, folio 346, BBAV 11501/1a, ANZ-A.

⁸⁴⁷ Te Aroha Correspondent, *Waikato Times*, 16 April 1889, p. 2.

⁸⁴⁸ *Te Aroha News*, 8 May 1889, p. 2; Hospital and Charitable Aid Board, *Waikato Times*, 6 June 1889, p. 2.

⁸⁴⁹ Death Certificate of James Hobbs, 2 March 1914, 1914/712, BDM.

⁸⁵⁰ Te Aroha Warden's Court, Miner's Right no. 502, issued 25 November 1880, Miners' Rights Butt-Book 1880, BBAV 11533/1d; Register of Te Aroha Claims 1880-1888, folios 194, 229, 266, BBAV 11567/1a; Register of Licensed Holdings 1881-1887, folios 122, 129, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 4 October 1883, p. 1437; *Waikato Times*, 8 January 1881, p. 3, 3 October 1882, p. 3.

men's home at Tararu was full, he could not be accommodated there.⁸⁵¹ Instead, despite being a Presbyterian,⁸⁵² he was taken in by the Little Sisters of the Poor in Auckland. In January 1899, when aged 72, he applied for relief, his sole income being the Imperial pension.⁸⁵³ In September, when he applied for the old age pension, his circumstances were carefully investigated. His military career was recorded along with his year of arriving in New Zealand and the amount of his Imperial pension. 'No employment. No means – no property'; and no criminal offenses. As the investigation revealed he had been leading a sober and respectable life, he was to receive the full £18, which would be paid to the Sisters to meet the cost of his upkeep.⁸⁵⁴ Purvis would die in the Veterans' Home in Auckland in 1915; his wife had long predeceased him, and he had had no children to assist him in his old age.⁸⁵⁵

Other ex-soldiers attempted to obtain money for their military service. For instance, Bartholomew Reehel, a labourer,⁸⁵⁶ 'was attracted to Te Aroha by the gold rush in 1881' and lived there 'on and off' until his death in 1895.⁸⁵⁷ In late 1891, he applied for charitable aid because he had been 'caught by a falling tree, and was under it for five days and five nights, before being extricated, and he then sustained some injuries'. As a former soldier, he was 'entitled to a pension, for which he was making application'. In the meantime, he was admitted to the refuge.⁸⁵⁸ He had been discharged from the army in 1858, and to receive a land grant was required to be of good character, but as his was 'indifferent', his application failed.⁸⁵⁹ In

⁸⁵¹ *Thames Advertiser*, 14 August 1894, p. 2.

⁸⁵² Death Certificate of John Purvis, 22 September 1915, 1915/5295, BDM.

⁸⁵³ Auckland Hospital and Charitable Aid Board, Applications for Relief 1894-1907, folio 182, no. 15409, YCAB 15245/2a, ANZ-A.

⁸⁵⁴ Auckland Magistrate's Court, Old Age Pensions Minute Book 1899, folio 348, BADW 10496/1, ANZ-A.

⁸⁵⁵ Death Certificate of John Purvis, 22 September 1915, 1915/5295, BDM.

⁸⁵⁶ Thames Hospital, Admissions Register 1884-1902, folio 9, YCAH 14075/1a; Te Aroha Magistrate's Court, Plaint Book 1881-1893, 35/1888, BCDG 11224/1a, ANZ-A; Armed Constabulary Force, Return of Charges taken at Te Aroha Lock-Up 1880-1903, 2/1890, in private possession.

⁸⁵⁷ Te Aroha Correspondent, *Waikato Times*, 2 November 1895, p. 2.

⁸⁵⁸ Hospital and Charitable Aid Board, *Waikato Times*, 5 November 1891, p. 2.

⁸⁵⁹ *Thames Advertiser*, 14 June 1892, p. 2; Applications for Land Grants 1889-1892, no. 636, Lands and Survey Department, LS 66/7, ANZ-W; 'Unsubstantiated Claims under

1893, having left the refuge, he tendered to be caretaker at the hot springs domain, again unsuccessfully.⁸⁶⁰ At the same time, the local policeman applied on his behalf for relief, as he ‘was unable to do any work’. He received a pittance, 4s a week.⁸⁶¹ Two years later he died, aged 68, of chronic bronchitis combined with general debility lasting two years.⁸⁶² Some of his money had been wasted on drink; in 1890 he had pleaded guilty to a charge of drunkenness, being discharged with a caution because he was an ‘old resident in the place and had not been brought up on a like charge previously’.⁸⁶³ When he died, his estate was valued under £5, and the policeman had to meet the cost of burying him.⁸⁶⁴

Patrick Sheehy’s only involvement in mining was in 1888, when he had one claim at Tui. Four months after occupying it, he sought protection ‘on account of the wet weather and the ground continually coming in on me’. To strengthen his application, he attached a doctor’s certificate that, as he was ‘suffering from inflammation of finger & hand’, he was ‘unable to follow his employment’.⁸⁶⁵ His usual occupations were farming and contracting,⁸⁶⁶ and this unsuccessful claim would only have lost him money two years after he had become bankrupt.⁸⁶⁷ In 1894 he ‘dropped dead on the Te Aroha road, near Paeroa’, presumably of a heart attack, although his death certificate blamed it on ‘the visitation of God’.⁸⁶⁸ He left his widow, Mary Ann, and his eight children by his first wife three sections of land with a total value of

the Naval and Military Settlers and Volunteers Land Acts, 1889, 1891, and 1892’, *AJHR*, 1894, H-23, p. 29.

⁸⁶⁰ *Auckland Weekly News*, 11 November 1893, p. 29.

⁸⁶¹ Hospital and Charitable Aid Board, *Waikato Times*, 2 November 1893, p. 2.

⁸⁶² Death Certificate of Bartholomew Reehal, 31 October 1895, 1895/5734, BDM.

⁸⁶³ Magistrate’s Court, *Te Aroha News*, 22 January 1890, p. 2.

⁸⁶⁴ *New Zealand Gazette*, 9 January 1896, p. 24; Death Certificate of Bartholomew Reehal, 31 October 1895, 1895/5734, BDM.

⁸⁶⁵ Te Aroha Warden’s Court, Register of Applications 1883-1900, 75/1888, BBAV 11505/1a; Applications for Protection 1888, 76/88, BBAV 11289/12a, ANZ-A.

⁸⁶⁶ For example, *Thames Advertiser*, 25 January 1881, p. 3, Ohinemuri Magistrate’s Court, 8 April 1881, p. 3, 21 May 1885, p. 2; *Thames Star*, 8 July 1890, p. 2.

⁸⁶⁷ *Thames Advertiser*, 12 November 1886, p. 3, District Court, 8 December 1886, p. 2.

⁸⁶⁸ *Thames Advertiser*, 14 June 1894, p. 2; Death Certificate of Patrick Sheehy, 12 June 1894, 1894/2624, BDM; Inquest on Patrick Sheehy, Justice Department, J 46 COR, 1894/395, ANZ-W.

£150, the whole estate being worth £332 2s 5d.⁸⁶⁹ In 1901, his widow sued her brother for maintenance under the Destitute Persons Act. ‘The case was dismissed, as the evidence did not prove the plaintiff to be a destitute person under the Act’.⁸⁷⁰ Four years later, when she applied for an old age pension, she explained why she was destitute:

The land alleged to be owned by the applicant not owned by her – when husband died the property sold by mortgager – I have no land. My brother who was mortgager purchased the land – I have no property. I have no money. All I have is my bed. I don’t earn anything. I live with my brother who maintains me.

She received the full pension.⁸⁷¹

CHARITY

Several charitable acts were recorded. For instance, in December 1883, George Williams, a ‘decrepit old man’ who had lived in Te Aroha for about three years ‘vending tripe’, was consigned to the Thames hospital by the police, where he died the following evening ‘from general debility’.⁸⁷² Then a Thames baker aged 64, the cause of death was recorded as exhaustion resulting from ‘Old Age & Starvation’.⁸⁷³ The *Thames Advertiser* discovered one bright aspect of his last hours:

It is satisfactory to know that the promptitude of our local police ensured the poor old fellow the necessary creature comforts in his last hours, for there can be no doubt that had they not taken pity on him his end would have been hastened and embittered by the circumstances in which they found him.⁸⁷⁴

One way to assist the poverty-stricken or destitute was to raise funds amongst the community. The suicide of Walter Adair of Waiorongomai in

⁸⁶⁹ Probate of Patrick Sheehy, Probates, BBAE 1569/1723; Testamentary Register 1892-1896, folio 101, BBCB 4208/3, ANZ-A.

⁸⁷⁰ Magistrate’s Court, *Thames Star*, 17 June 1901, p. 3.

⁸⁷¹ Paeroa Magistrate’s Court, Old Age Pensions Minute Book 1899-1906, folio 159, ZAAP 13788/1a, ANZ-A.

⁸⁷² *Thames Advertiser*, 8 December 1883, p. 2.

⁸⁷³ Death Certificate of George Williams, 7 December 1883, 1883/4924, BDM.

⁸⁷⁴ *Thames Advertiser*, 8 December 1883, p. 2.

1884 was an example of miners and other residents assisting a family in great need. Adair, formerly an assistant in a Waiorongomai store, went to a Thames hotel with one of his sons, and appeared confused and worried about his paralysed wife. The publican recalled him saying ‘something about “he might get seven years for what he had done,” and witness asked jocularly, “Why, you haven’t murdered anyone, have you?” and the matter dropped’. Leaving the hotel ‘the worse for liquor’, his body was later found 570 feet down the New Prince Imperial shaft.⁸⁷⁵ On his body was 15s 7d and a note: ‘Dear Annie – I send you £5; don’t tell anybody I sent it to you – not even your dearest friend’. The police had discovered that the previous day he had cashed a cheque for £6 5s signed by Henry Hopper Adams, the leading Waiorongomai mine and battery manager;⁸⁷⁶ ‘when the signature was compared with authentic ones in the Registrar’s Office, they were found to be dissimilar, and it was thought this circumstance might have something to do with expressions given vent to by the deceased, and with the troubled state of mind he was in’. The coroner suggested that the evidence ‘pointed rather to an intentional act on the part of the deceased than to an accident. The case was, however, a difficult one to decide’. The jury, not wishing to brand him a suicide, after a brief consideration determined there ‘was not sufficient evidence to show how he got into the shaft’.⁸⁷⁷

A Te Aroha correspondent reported he was ‘about 36 years of age, and was lately out of employment. He leaves a wife and three young children totally unprovided. His wife is quite helpless, being partially paralysed’.⁸⁷⁸ As in Te Aroha he was considered ‘a man of excellent character’, subscriptions for his family were ‘cheerfully given on all sides, and a considerable sum will be the result, possibly £50 or more’. His widow’s brother and sister took her and the children to live in Napier with them.⁸⁷⁹ Contributions would have been encouraged by the statement that Adams had ‘no reason to doubt but that his signature to the cheque’ was genuine and not forged.⁸⁸⁰

⁸⁷⁵ *Thames Star*, 5 December 1884, p. 2.

⁸⁷⁶ See paper on his life.

⁸⁷⁷ *Thames Star*, 6 December 1884, p. 2.

⁸⁷⁸ Te Aroha Correspondent, *Thames Star*, 6 December 1884, p. 2.

⁸⁷⁹ *Te Aroha News*, 6 December 1884, p. 2, 13 December 1884, p. 2.

⁸⁸⁰ *Thames Star*, 8 December 1884, p. 2.

In another example of the community assisting the bereaved, in 1901 the Karangahake Dramatic Club put on a performance at Te Aroha for the benefit of a local woman whose son, 'upon whom she greatly depended', was killed in a Karangahake mine. The performance attracted 'a splendid audience'.⁸⁸¹ 'His fellow-employees in the mine started a fund wherewith to purchase a home for his mother. Paeroa, Waikino, and Waitekauri sent in contributions, and these were augmented by the proceeds of dramatic performances at Te Aroha and elsewhere'. Sufficient was raised to purchase a house at Te Aroha for the mother and her children.⁸⁸²

Hospital boards provided charitable aid for those whose relatives could not or would not assist them. Sometimes temporary food rations were provided, the amount of meat and groceries being carefully determined to provide sufficient for adults and children.⁸⁸³

John Glasford Corbett, the son of a major-general, attained the rank of captain in the Military Settlers in Taranaki and was a justice of the peace at Cambridge during the 1880s.⁸⁸⁴ Most of one leg was amputated after being caught in a rope when a vessel was being hauled into an Auckland wharf.⁸⁸⁵ When he invested in the New Find Company he described himself as a gentleman.⁸⁸⁶ In April 1889, the *Te Aroha News* reported that 'a poor man familiarly known as "Captain" Corbett, who prior to his illness was working in the bush at Waiorongomai', had been sent to the Waikato hospital.⁸⁸⁷ A correspondent described his circumstances as 'a hard case in more senses than one'.

His personal appearance is familiar throughout the whole of the North Island, by his wooden leg; many of your Auckland readers will easily associated the gallant Captain with the dull thud of his perambulating Queen-street. Some months ago he came here

⁸⁸¹ 'Te Aroha', *Auckland Weekly News*, 12 July 1901, p. 30.

⁸⁸² 'Te Aroha', *Auckland Weekly News*, 12 September 1901, p. 25.

⁸⁸³ J.E. Banks (Secretary, Thames Hospital Board) to E.J. Priestly (Deputy Relieving Officer, Paeroa), 30 September 1902, 3 July 1903, Thames Hospital Board, Letterbook 1901-1907, pp. 171, 358, YYBP A431/99, ANZ-A.

⁸⁸⁴ *New Zealand Herald*, 19 March 1886, p. 5, Police Court, 20 March 1889, p. 6, 17 April 1889, p. 5; *Te Aroha News*, 3 May 1884, p. 2; *Waikato Times*, 27 July 1889, p. 2; T.W. Gudgeon, *The Defenders of New Zealand* (Auckland 1887), pp. 483-484.

⁸⁸⁵ *New Zealand Herald*, 17 April 1889, p. 5.

⁸⁸⁶ *New Zealand Gazette*, 23 March 1882, p. 489.

⁸⁸⁷ *Te Aroha News*, 13 April 1889, p. 2.

from Taupo, staying a short time, he suddenly disappeared from our streets, and after an absence of six or seven weeks turned up again last Monday. It appears that after leaving Te Aroha he worked his passage into the hills at the back of Waiorongomai, reaching the camp of Mr [John] Howland, bush contractor,⁸⁸⁸ where, on the strength of a slight previous acquaintance he rested, and received every hospitality and attention that gentleman and his workmen could provide. His sojourn however, became somewhat protracted, if not irksome, having run into six weeks; in fact he had become such a burden and annoyance to the men that they determined he or they should quit the hill. A difficulty arose – the lame knee had been hurt – and the captain was unable to proceed, but this was got over by the construction of a stretcher, and on this he was borne by four stalwart bushmen from the hilltop to the flat, a distance of over three miles, and to the credit of these men, each one subscribed five shillings to help him on his way. Mr Howland also contributed £2 with the same object. As already stated, he came back here on Monday, and obtained bed and board at Thomson's Family Hotel. It was soon, however, found he was not in a fit state to occupy hotel accommodation, and being discharged on Wednesday he got into one of Mr Gallagher's omnibuses, and was ultimately that evening content to lay down in an empty horse-stall, where at the present moment he is laid on a mattress – a helpless, homeless, crippled old man. A subscription was raised by a few of the townspeople on Thursday morning to defray his expenses to the Waikato Hospital of this unfortunate wreck, and it is expected he will be able to be moved there on Friday.⁸⁸⁹

The local policeman took him to the hospital. 'He was in a deplorable state, a sad picture of a ruined life, and apparently near the end of his misery'.⁸⁹⁰ The following day he died, aged 59, because of mortification of the stump of his leg.⁸⁹¹

In early 1890, after the collapse of the Te Aroha Silver and Gold Mining Company, the economic decline of the district was illustrated by four applications for relief within six weeks.⁸⁹² Later in the year, a member of the Waikato Hospital and Charitable Aid Board commented that, unless

⁸⁸⁸ See *Te Aroha News*, 4 August 1888, p. 2, 13 October 1888, p. 2, 2 March 1889, p. 2, 6 July 1889, p. 2, Magistrate's Court, 11 December 1889, p. 2.

⁸⁸⁹ Te Aroha Correspondent, *Waikato Times*, 16 April 1889, p. 2.

⁸⁹⁰ *Waikato Times*, 16 April 1889, p. 2.

⁸⁹¹ *Waikato Times*, 18 April 1889, p. 2; *New Zealand Herald*, 17 April 1889, p. 5.

⁸⁹² *Waikato Times*, 8 May 1890, p. 2.

there was an improvement in Waiorongomai's prospects, 'the Board might expect a large increase in the number of applications for relief'.⁸⁹³ Amongst those granted relief were two widows, one because neither she nor her children had much income.⁸⁹⁴

Arthur Burchell, a Waiorongomai miner, died in 1888 aged only 31, after a 'lingering and painful illness of some weeks', namely pneumonia of the left lung, probably caused by mining. Presumably because of poverty, he had no medical attendant during his last 12 days.⁸⁹⁵ A Thames doctor treating Henry Hopper Adams had visited him briefly two weeks before he died.⁸⁹⁶ His widow was left with three children aged from five to eight: as they were 'totally without means, a subscription was opened on their behalf, and chiefly through the efforts of Hugh McLiver, manager of the New Find,⁸⁹⁷ and another miner, Michael Dineen O'Keeffe,⁸⁹⁸ 'the handsome sum of £35' was raised. 'As showing the hearty response made to the call', the local newspaper reported 'that between four and six o'clock on Saturday, no less than £27 was raised. The sum collected will place the widow in a better position to earn a living'.⁸⁹⁹ When applying for relief in 1890, she explained that since being widowed 'she had kept herself by washing, but now, owing to the number of men having left the mines, she is unable to do so any longer'. The police confirmed the accuracy of her application, 'and stated that the case was a suitable one for relief'. She was granted temporary relief of 5s a week.⁹⁰⁰ Four months later, finding this amount too small, she unsuccessfully applied for an increase.⁹⁰¹

Another Waiorongomai woman applied for relief in 1890 for herself and sons, aged four and one. Her husband, Wells Barker, a farm labourer at Shaftesbury,⁹⁰² had left her eight months previously, for reasons unstated, but perhaps to find work in other mining districts, and she had not heard

⁸⁹³ *Waikato Times*, 4 September 1890, p. 2.

⁸⁹⁴ *Waikato Times*, 6 March 1890, p. 3.

⁸⁹⁵ *Te Aroha News*, 29 August 1888, p. 2; Death Certificate of Arthur Burchell, 25 August 1888, 1888/5408, BDM.

⁸⁹⁶ *Te Aroha News*, 22 August 1888, p. 2.

⁸⁹⁷ See paper on the New Find mine.

⁸⁹⁸ See paper on his life.

⁸⁹⁹ *Te Aroha News*, 29 August 1888, p. 2.

⁹⁰⁰ Hospital and Charitable Aid Board, *Waikato Times*, 8 May 1890, p. 2.

⁹⁰¹ Hospital and Charitable Aid Board, *Waikato Times*, 4 September 1890, p. 2.

⁹⁰² *Tauranga Electoral Roll, 1887*, p. 2.

from him again. 'She was willing to go to service if she could get something done for her children'. Although she had three brothers living in New Zealand, they could not assist, and temporary relief of 5s a week was granted.⁹⁰³

In 1893, a woman with two children who had been abandoned by her husband was supported by her neighbours 'for some time'. Upon investigation, she was granted 5s a week, but two months later this aid ceased because she had been appointed 'to a position at the baths' on the domain.⁹⁰⁴ The following year, another Te Aroha wife with two children was abandoned in a different way. 'She had been over a year from Sydney, when her husband was supposed to follow her, but did not do so'. Thomas Gavin, a community leader,⁹⁰⁵ assured the board that the case was genuine, and that although she was living with her mother, 'the father who was of dissolute habits did not contribute to the support of either of them'. The board considered 'that the woman was capable of earning wages by going to service, and she would then be able to contribute something towards the support of her children'.⁹⁰⁶ As she did not appeal to the board for assistance later on, perhaps she did as recommended.

The charitable boards always encouraged self-reliance, largely for their own financial benefit. For example, in 1899 Edmund Cornes, brother of Clem,⁹⁰⁷ obtained temporary relief from the Waikato board whilst his circumstances were investigated.⁹⁰⁸ A Te Aroha member reported to the board:

Cornes was a well educated man, between 50 and 60 years of age, but who would not work because he considered he was too weak. The speaker thought he was quite capable of working as a tutor to young children, but added that up to the time he (Cornes) received the temporary relief from the Board he was on the verge of starvation. – The Board decided to discontinue the relief.⁹⁰⁹

⁹⁰³ Hospital and Charitable Aid Board, *Waikato Times*, 2 October 1890, p. 2.

⁹⁰⁴ Hospital and Charitable Aid Board, *Waikato Times*, 7 September 1893, p. 2, 5 October 1893, p. 2, 7 December 1893, p. 5.

⁹⁰⁵ See paper on his life.

⁹⁰⁶ Hospital and Charitable Aid Board, *Waikato Times*, 18 September 1894, p. 6.

⁹⁰⁷ See paper on Clement Augustus Cornes.

⁹⁰⁸ *Waikato Argus*, 4 November 1899, p. 2.

⁹⁰⁹ Charitable Aid Board, *Waikato Argus*, 29 December 1899, p. 3.

One month later, for unspecified reasons, the board decided to admit him into the refuge for elderly men.⁹¹⁰

William Henry Andrew mined at Waiorongomai from 1883 until shortly before his death in 1889.⁹¹¹ In June 1889, a Waiorongomai correspondent reported that ‘the old gentleman’ was ‘very low, and I regret to say the worst fears are entertained’.⁹¹² The day after this prognosis was published, he died at the not extraordinarily old age of 57, of an attack of bronchitis lasting three weeks,⁹¹³ which may have been miners’ complaint. An obituary described him as having been ‘in indifferent health for some time past, and latterly was suffering from a severe attack of bronchitis, together with heart disease’.⁹¹⁴ During his last three weeks he had been ‘gradually getting worse and worse, and finally succumbing in great agony’.⁹¹⁵ When he arrived at Waiorongomai, he

brought a few hundred pounds with him. He was, however, rather unfortunate in his mining speculations, and prior to his death had run through his savings, and his wife and one child (a daughter of about 15 years of age), are left without means. Mr Andrew generally held a small mining area on his own account, and on May 28th last, obtained four months’ protection for his last speculation in this respect.⁹¹⁶

The reasons given for his two 1889 applications for protection of this claim, the Ophia, were ‘Short of funds’ and ‘Want of funds’, combined with not being able to get his quartz to a battery until a tramway was extended to his ground.⁹¹⁷

⁹¹⁰ Charitable Aid Board, *Waikato Argus*, 26 January 1900, p. 3.

⁹¹¹ Te Aroha Warden’s Court, Miner’s Right no. 2113, issued 14 November 1883, Miners’ Rights Butt Book 1883-1884, BBAV 11533/1m; Register of Applications 1883-1900, 22/1887, 18/1888, 11, 36/1889, BBAV 11505/1a; *Te Aroha News*, 8 August 1885, p. 7, 4 April 1888, p. 2, 9 May 1888, p. 2, 2 June 1888, p. 2, Waiorongomai Correspondent, 22 May 1889, p. 2.

⁹¹² Waiorongomai Correspondent, *Te Aroha News*, 19 June 1889, p. 2.

⁹¹³ Death Certificate of William Henry Andrew, 20 June 1889, 1889/1878, BDM.

⁹¹⁴ *Te Aroha News*, 22 June 1889, p. 2.

⁹¹⁵ Waiorongomai Correspondent, *Te Aroha News*, 22 June 1889, p. 2.

⁹¹⁶ *Te Aroha News*, 22 June 1889, p. 2.

⁹¹⁷ Te Aroha Warden’s Court, Mining Applications 1889, applications for protection by W.H. Andrew dated 21 January 1889, 11 May 1889, BBAV 11289/12a, ANZ-A.

Andrews, a Waiorongomai pioneer, had, 'by his kindly and genial disposition, won many friends'.⁹¹⁸ 'Much sympathy' was felt for his bereaved family,⁹¹⁹ sympathy that resulted in appropriate action. Nine days after his death, the subscription lists for his widow were 'being rapidly filled up, the residents responding most liberally'. One man had collected 'about £20, another £12', and others were obtaining contributions from those working in the mines and battery. 'By the end of the week no doubt a very handsome sum will have been raised'.⁹²⁰ One week later, the subscription lists were still 'being liberally responded to', and it was expected 'a handsome sum will be raised'.⁹²¹ The full amount subscribed was not revealed, but it would not last forever; almost two years later, his widow and daughter applied for charitable aid.⁹²²

Edmond Healy, a labourer, was one of six owners of a worthless Waiorongomai claim.⁹²³ A former soldier, he had fought, amongst other places, in the Indian Mutiny, the Crimea, and the Waikato before becoming for a time a member of the armed constabulary.⁹²⁴ His drunkenness led to a court martial (in 1866), several fines, and even caused him to threaten to kill his wife, Harriet, who attempted to restrict his excesses.⁹²⁵ It must also have created financial problems. In 1893, when he was in hospital, the local policeman sought charitable relief because 'his family would be without support'; a temporary grant of 5s a week was granted.⁹²⁶ In April 1896, Harriet was unable to pay her rates.⁹²⁷ The following January, Healy died,

⁹¹⁸ Waiorongomai Correspondent, *Te Aroha News*, 22 June 1889, p. 2.

⁹¹⁹ *Te Aroha News*, 22 June 1889, p. 2.

⁹²⁰ Waiorongomai Correspondent, *Te Aroha News*, 29 June 1889, p. 2.

⁹²¹ Waiorongomai Correspondent, *Te Aroha News*, 6 July 1889, p. 2.

⁹²² Hospital and Charitable Aid Board, *Waikato Times*, 6 August 1891, p. 2.

⁹²³ Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folio 280, BBAV 1567/1a, ANZ-A.

⁹²⁴ *Waikato Argus*, 7 January 1897, p. 2; *Te Aroha News*, 8 January 1897, p. 2.

⁹²⁵ Maori War Index, Court Martials 1864-1868, no. 5004, Army Department, AD 32, ANZ-W; Armed Constabulary Force, Ngaruawahia Lock-Up Charge Book 1870-1898, nos. 54, 352, 417, BADX 4909/1a; Te Aroha Magistrate's Court, Criminal Record Book 1881-1896, 7-9/1892, BCDG 11220/1a, ANZ-A; Armed Constabulary Force, Return of Charges taken at Te Aroha Lock-Up 1880-1903, 5/1892, in private possession;

⁹²⁶ Charitable Aid Board, *Waikato Times*, 2 November 1893, p. 2.

⁹²⁷ Piako County Council, Letterbook 1893-1899, p. 673, Matamata-Piako District Council Archives, Te Aroha.

aged 70.⁹²⁸ Two weeks later, the Te Aroha public hall was packed for the ‘deserving cause’ of a benefit concert for his widow, the services of singers and instrumentalists being given for free.⁹²⁹

The most unusual reason for requesting charitable aid was given by Mary Kenny, whose husband, Thomas, was a labourer who acquired interests in one Waiorongomai claim.⁹³⁰ In 1905, when living with his wife and four young children in Auckland, Mary applied for relief because Kenny was ‘in Gaol awaiting trial for attempted murder’.⁹³¹ The person he had attempted to murder was Mary. As his two shots missed, he claimed ‘he merely fired the shots to frighten his wife and not with the intention of shooting her’.⁹³² He had previously threatened to kill her, and in court acted as if amused.⁹³³ After the public was treated to details of family troubles, he was convicted of discharging firearms with intent to do bodily harm, and sentenced to two years in prison.⁹³⁴ The judge considered he was suffering from delusions and should be placed in the asylum.⁹³⁵ Six months after being imprisoned, he was transferred to the Auckland asylum for ‘delusional insanity’.⁹³⁶ He died in the Tokanui asylum in 1939.⁹³⁷

PROSPERITY

It has been argued that some miners, mostly in the South Island, made more money than they could have done in any other occupation, some even

⁹²⁸ Death Certificate of Edmond [recorded as Edmund] Healy, 6 January 1897, 1897/405, BDM.

⁹²⁹ *Ohinemuri Gazette*, 23 January 1897, p. 4.

⁹³⁰ Te Aroha Warden’s Court, Register of Licensed Holdings 1881-1887, folio 132, BBAV 11500/9a; Te Aroha Magistrate’s Court, Civil Record Book 1881-1884, 190/1884, BCDG 11221/1a, ANZ-A.

⁹³¹ Auckland Hospital and Charitable Aid Board, Applications for Relief 1894-1907, folio 391, YCAB 15245/2a, ANZ-A.

⁹³² *Thames Star*, 5 April 1905, p. 3.

⁹³³ *Thames Star*, 6 April 1905, p. 1.

⁹³⁴ *Auckland Weekly News*, 6 April 1905, p. 31; *New Zealand Police Gazette*, 28 June 1905, p. 222.

⁹³⁵ *Auckland Weekly News*, 1 June 1905, p. 21.

⁹³⁶ Avondale Asylum, Register of Admissions 1902-1906, no. 3246, YCAA 1021/4; Case Book 1903-1906, folio 353, YCAA 1058/10, ANZ-A.

⁹³⁷ Death Certificate of Thomas Kenny, 3 May 1939, 1939/27131, BDM.

making small fortunes that enabled them to buy shops or farms and set themselves up for life.⁹³⁸ Hauraki mining was far less profitable, but share trading was more likely to be remunerative.⁹³⁹

Some unexpected people became relatively prosperous. For example, William Gooding was a labourer, woodcutter, carter, and, occasionally, miner.⁹⁴⁰ His wife added to their income by selling butter, eggs, and fresh fruit.⁹⁴¹ His drinking bouts drove his wife away, and in his last days, as he drank himself to death, he had to pay a friend £21 to look after him. Nonetheless, he left an estate of £400 9s 7d.⁹⁴² The fact that he had no children may help to explain why he accumulated so much.

Edward Hickey, a Waiorongomai labourer,⁹⁴³ in 1888 was working on the tramway and living in a 'small lean to at the rear of the Premier Hotel'. After being robbed,⁹⁴⁴ it was discovered that to pay for an eye operation he had hoarded '£100 in sovereigns and nine £1 notes' in his room.⁹⁴⁵ 'Being somewhat illiterate and prejudiced towards banks' he had not deposited his money in one.⁹⁴⁶

James Smyth was an important prospector, mine manager, and director, especially in Ohinemuri.⁹⁴⁷ A bachelor, in his old age he lived by

⁹³⁸ Stevan Eldred-Grigg, *Diggers, Hatters and Whores: The story of the New Zealand Gold Rushes* (Auckland, 2008), pp. 471, 473-480.

⁹³⁹ Eldred-Grigg, p. 480.

⁹⁴⁰ *Tauranga Electoral Roll, 1887*, p. 10; *Te Aroha Electoral Roll, 1890*, p. 13; Piako County Council, Minutes of Meeting of 4 August 1891, Matamata-Piako District Council Archives, Te Aroha; Petition of 1892, Tourist Department, TO 1, 1891/198, ANZ-W; Te Aroha Warden's Court, Register of Residence and Business Sites 1893-1911, no. 280, BBAV 11500/8a, ANZ-A; *Te Aroha News*, 29 June 1911, p. 2.

⁹⁴¹ *Te Aroha News*, 21 December 1895, p. 2.

⁹⁴² *Te Aroha News*, 29 June 1911, p. 2; Inquest, J 46 COR, 1911/707, ANZ-W.

⁹⁴³ See *Thames Star*, 10 December 1897, p. 2, Death Notice, 7 April 1908, p. 2.

⁹⁴⁴ See paper on crime in the Te Aroha district.

⁹⁴⁵ *Te Aroha News*, 13 June 1888, p. 2.

⁹⁴⁶ *Waikato Times*, 14 June 1888, p. 2.

⁹⁴⁷ See James Smyth to Superintendent, Auckland Province, 8 January 1874, Auckland Provincial Government Papers, ACFM 8180, 906/75; James Smyth and Michael Coleman to Superintendent, 5 October 1874, Auckland Provincial Government Papers, ACFM 8180, 3755/74; Company Files, BBAE 10286/12d, ANZ-A; *Thames Advertiser*, 15 March 1875, p. 3, letter from James Smyth, 16 March 1875, p. 3, 10 May 1875, p. 3, 31 May

himself in a shanty, working in the winze of the Rising Sun at Owharoa ‘breaking dirt and lifting it up in the bucket during the night hours, lacking the ability to sleep’.⁹⁴⁸ This inexpensive mode of living and working meant that, although senility meant he died in an asylum, he died in ‘comfortable circumstances’.⁹⁴⁹

Another unmarried miner was George Llewellyn Mills, who died of miners’ complaint when only 44.⁹⁵⁰ Briefly involved with Waiorongomai mining,⁹⁵¹ in 1883 a Te Aroha gossip writer announced that Mills could provide copies of his ‘new comic song, “A cat’s rambles to the goody goody’s saucepan”’.⁹⁵² Judging by other attempts at humour in the *Observer*, it is possible this was a coded message that he was a ‘goody goody’. As a Wesleyan,⁹⁵³ he would not have indulged in the strong drink that relieved the boredom of many a miner’s life, which may have led to him to be viewed in this way. For whatever reason, abstemious life or prudent expenditure, he left an estate of £982 1s 10d; after deducting the cost of probate, £976 13s 5d was distributed amongst his mother and eight siblings.⁹⁵⁴

Although trained as a bricklayer,⁹⁵⁵ Samuel Montgomery mined in the Thames district for over 30 years,⁹⁵⁶ and was briefly involved in the Te

1875, p. 3, 31 August 1876, p. 3; *Thames Star*, 5 January 1881, p. 2, 12 August 1913, p. 4; *Observer*, 15 April 1916, p. 17, 19 July 1929, p. 21.

⁹⁴⁸ *Observer*, 19 July 1929, p. 21.

⁹⁴⁹ Avondale Asylum, Register of Admissions 1912-1916, no. 4476, YCAA 1021/6; Committed Case Files 1912, no. 4476, YCAA 1026/21, ANZ-A.

⁹⁵⁰ Death Certificate of George Mills, 20 June 1896, 1896/4444, BDM; Inquests, Justice Department, J 46 COR, 1896/360, ANZ-W; *Thames Advertiser*, 24 June 1896, p. 2.

⁹⁵¹ Te Aroha Warden’s Court, Register of Licensed Holdings 1881-1887, folio 2, BBAV 11500/9a, ANZ-A; *New Zealand Gazette*, 20 August 1882, p. 1101.

⁹⁵² ‘Te Aroha’, *Observer*, 28 July 1883, p. 12.

⁹⁵³ Death Certificate of George Mills, 20 June 1896, 1896/4444, BDM.

⁹⁵⁴ Probates, BBAE 1569/2399; Testamentary Register 1896-1899, folio 34, BBCB 4208/4, ANZ-A.

⁹⁵⁵ *Thames Star* 20 December 1884, p. 2; Death Certificate of Samuel Montgomery, 31 August 1910, 1910/4570, BDM.

⁹⁵⁶ For example, *Thames Advertiser*, 6 April 1874, p. 3, Warden’s Court, 14 January 1875, p. 3, 25 December 1876, p. 3, 8 May 1890, p. 2, 9 May 1890, p. 2, Warden’s Court, 30 June 1893, p. 2, Magistrate’s Court, 18 January 1896, p. 1

Aroha rush.⁹⁵⁷ In the 1880s he did not appear to be doing well financially, although in 1882 he owned 60 acres in Hokianga worth £30 and was one of four owners of property in Manukau County worth £9.⁹⁵⁸ Six years later, he was sued by the Moanataiari Extended Company for £64 1s 4d, for unpaid calls. ‘The debtor said he had not earned any money for the last two years.... As long as he had money, he had paid the calls, and believed he had paid as much as any shareholder in the company. At present he was not doing any work’. As the magistrate accepted this plea of poverty, no order to pay was made against him.⁹⁵⁹ In 1896, another magistrate rejected his case against a partner for costs involved in floating a Puru claim as a company in which he held 3,650 shares: he ‘had no cause to complain of the way he had been treated, as he might have made, had he chosen, something close on £250’.⁹⁶⁰ Other share trading must have been profitable, for when he died in 1910 his estate was worth £894 18s.⁹⁶¹

A father and son living at Waiorongomai also accumulated considerable sums. David Kerr Young, being the eldest son, may have benefited from an inheritance from his father, a Melbourne doctor and surgeon.⁹⁶² An uncle was also a surgeon in Victoria,⁹⁶³ making another legacy a possibility; after all, he had named his eldest son De Courcy after him. If any such legacies were received, they did not appear to raise his standard of living much above that of his fellow miners, although he had sufficient money that immediately after his house on the lower road was burnt down he was able to erect a four-roomed cottage in the village.⁹⁶⁴ Like other miners, he had to sue one company to obtain his wages,⁹⁶⁵ and, also

⁹⁵⁷ Te Aroha Warden’s Court, Miner’s Right no. 705, issued 7 December 1880, Miners’ Rights Butt Book 1880, BBAV 11533/1f; Register of Te Aroha Claims 1880-1888, folio 195, BBAV 11567/1a, ANZ-A.

⁹⁵⁸ *A Return of the Freeholders of New Zealand ...* pp. M 53, M 54.

⁹⁵⁹ Magistrate’s Court, *Thames Advertiser*, 6 October 1888, p. 2.

⁹⁶⁰ Magistrate’s Court, *Thames Star*, 17 January 1896, p. 2.

⁹⁶¹ Testamentary Register 1908-1911, folio 169, BBCB 4208/7, ANZ-A.

⁹⁶² *Auckland Weekly News*, 23 July 1908, p. 34.

⁹⁶³ J. de Courcy Young to Minister of Mines, 5 February 1887, Mines Department, MD 1, 87/115, ANZ-W.

⁹⁶⁴ *Te Aroha News*, 30 January 1889, p. 2, Waiorongomai Correspondent, 2 February 1889, p. 2, 27 February 1889, p. 2.

⁹⁶⁵ Te Aroha Magistrate’s Court, Civil Record Book 1881-1884, 6/1884, BCDG 11221/1a, ANZ-A.

like others, he was sued by three storekeepers for small amounts.⁹⁶⁶ In 1892, after failing to pay as ordered, a judgment summons required him to pay at the rate of £1 10s per month; when this was not done, he was ordered to pay within four days or be imprisoned for two months, 'he having had the means to pay and refused or neglected to do so'.⁹⁶⁷ Faced with these alternatives, he paid. Also like other miners, he drank to excess,⁹⁶⁸ which had a financial cost. He did not have any profitable claims at Waiorongomai or Stoney Creek, and not all his tenders for driving tunnels were accepted,⁹⁶⁹ A tender to clear bush for a water race extension was also unsuccessful.⁹⁷⁰ In the early twentieth century, with three others he reopened a Maratoto mine and found good ore which, a Thames newspaper commented, was 'most satisfactory and shows what pluck and energy can do'.⁹⁷¹ He sold his interest just before his death, but his widow and two of his children also sold shares in the company formed to work it.⁹⁷² When he died in 1908, aged 69, from acute bronchitis,⁹⁷³ possibly a consequence of mining, his intestate estate, estimated to be worth less than £500, turned

⁹⁶⁶ Te Aroha Magistrate's Court, Civil Record Book 1884-1889, 248/1885, BCDG 11221/1b; Civil Record Book 1889-1896, entry for 12 November 1889, 7/1892, BCDG 11221/1c, ANZ-A.

⁹⁶⁷ Te Aroha Magistrate's Court, Civil Record Book 1889-1896, Judgments Summonses heard on 24 May 1892, 16 August 1892, BCDG 11221/1c, ANZ-A.

⁹⁶⁸ Armed Constabulary Force, Return of Charges taken at Te Aroha Lock Up 1880-1903, 13/1892, 1/1900, in private possession; Te Aroha Magistrate's Court, Criminal Record Book 1881-1896, 34/1890, 22/1892, BCDG 11220/1a; Criminal Record Book 1896-1907, 1/1900, BCDG 11220/1b, ANZ-A.

⁹⁶⁹ Te Aroha Warden's Court, Register of Te Aroha Claims 1880-1888, folios 142, 146, BBAV 11567/1a; Register of Licensed Holdings 1881-1887, folio 143, BBAV 11500/9a; Register of Applications 1883-1900, 56/1890, BBAV 11505/1a, ANZ-A; *Te Aroha News*, 8 August 1885, p. 7, 12 May 1888, p. 2, 2 June 1888, p. 2.

⁹⁷⁰ *Te Aroha News*, 5 March 1887, p. 2.

⁹⁷¹ *Thames Star*, 11 April 1905, p. 2.

⁹⁷² Paeroa Warden's Court, Register of Licensed Holdings and Special Claims 1901-1905, folio 237, ZAAP 13294/5a; Company Files, BADZ 5181, box 241 no. 1415, ANZ-A.

⁹⁷³ Death Certificate of David Kerr Young, 14 July 1908, 1908/4816, BDM.

out to be worth £1,186 9s 7d.⁹⁷⁴ Included in this amount was farmland at Waiorongomai with an unimproved value of £200.⁹⁷⁵

Some of his legacy may have gone to his eldest son, De Courcy James Young, for when he died, aged only 36, three and a half months after his father,⁹⁷⁶ from miners' complaint caused by years of working in batteries,⁹⁷⁷ he left an estate of £1,423 17s.⁹⁷⁸ When his mother died almost 12 years later, her estate was worth only £436 10s 5d.⁹⁷⁹

Leading mine managers might be expected to accumulate a goodly sum, but many did not, partly because of the ups and downs of mining. One who spent his working life at Thames was Thomas Radford, whose leading roles in the community including being mayor.⁹⁸⁰ He was almost entirely reliant on his salaries, his only investments being in two claims at Waiorongomai, one company at both Tiki and Waihi, and four claims and seven companies at Thames.⁹⁸¹ He left an estate of £3,798 2s 11d.⁹⁸²

Legal managers might be expected to earn a steady income, but few left a significant amount. One who did was Roderick McDonald Scott.⁹⁸³

⁹⁷⁴ Intestate Probates, BBAE 1591/87; Testamentary Register 1908-1911, folio 6, BBCB 4208/7, ANZ-A.

⁹⁷⁵ Piako County Council, Te Aroha Riding, Valuation Roll 1911, p. 107, Valuation Department, BBBC 14670, A150/903, ANZ-A.

⁹⁷⁶ Death Certificate of De Courcy James Young, 29 October 1908, 1908/6896, BDM; Waiorongomai Correspondent, *Te Aroha News*, 3 November 1908, p. 2.

⁹⁷⁷ For testimonials and details of his work experience, see Mines Department, MD 1, 99/2019, ANZ-W.

⁹⁷⁸ Testamentary Register 1908-1911, folio 5, BBCB 4208/7, ANZ-A.

⁹⁷⁹ Testamentary Register 1920-1921, folio 668, BBCB 4208/12, ANZ-A.

⁹⁸⁰ See *Cyclopedia of New Zealand*, vol. 2, p. 861; *Observer*, 16 October 1891, p. 7, 22 April 1905, p. 5, 24 October 1907, p. 4; *Thames Star*, 15 August 1907, p. 2.

⁹⁸¹ Te Aroha Warden's Court, Register of Licensed Holdings 1881-1887, folios 2, 47, BBAV 11500/9a; Thames Warden's Court, Register of Applications for Licensed Holdings 1881-1886, folio 120, BACL 14452/1a; Register of Licensed Holdings 1885-1886, folio 9, BACL 14397/16a; Register of Claims 1884-1886, nos. 1414, 1417, BACL 14397/15a, ANZ-A; *New Zealand Gazette*, 16 May 1878, p. 622, 20 June 1878, p. 906, 26 February 1880, p. 242, 22 July 1880, p. 1065, 12 May 1881, p. 545, 14 December 1882, p. 1886, 13 March 1884, p. 539, 3 September 1885, p. 1027, 17 June 1886, p. 748.

⁹⁸² Testamentary Register 1906-1908, folio 100, BBCB 4208/6, ANZ-A.

⁹⁸³ See *Thames Star*, 14 June 1905, p. 2; *New Zealand Herald*, 15 June 1905, p. 5; *Observer*, 17 June 1905, p. 17.

Although not starting from scratch, nevertheless he struggled at first, as he recalled at a 'smoke concert in connection with the Auckland branch of the Old Thames Boys Association' less than two years before his death. 'As one of the first pioneers, he went proudly to the new diggings, with £240 in his pocket in the shape of pound notes rightly rolled so as to make a big "lump," pathetically adding that the swelling was soon reduced'.⁹⁸⁴ It was 'popularly supposed that he did very well' in the Thames rush and later, 'and was at the last what is known as a "warm" man',⁹⁸⁵ presumably meaning wealthy. He was indeed, leaving an estate his executors anticipated to be worth less than £5,000 but which was valued at £14,846 7s 8d.⁹⁸⁶

Mining investors had very varying results because many of their investments could be described more accurately as speculations. One man who lived profitably on his investments was the Rev. William Reynolds Vines, a prominent Plymouth Brethren who was a merchant involved in the Pacific Island trade.⁹⁸⁷ He gave his occupation as 'gentleman'.⁹⁸⁸ His combining of religion with speculation and company directorships prompted two *Observer* cartoons during the mining boom of the 1890s. The first showed V----, the 'elderly religious scrip speculator', reluctantly paying calls, and the second portrayed him as 'A Fruitful Vine', with the motto 'For the Lord is Mindful of His Own'.⁹⁸⁹ Two months after the second cartoon was published, it reported that 'Father Vines objects to any pruning operations affecting the honorariums payable to directors of mining companies. He says the labourer is worthy of his hire, and the higher it is the better he likes it'.⁹⁹⁰ The following issue stated that 'the most religious of the professional directors of mining companies is the one who most religiously draws his honorarium of ten shillings per meeting'.⁹⁹¹ He also acquired freehold land, valued in 1882 at £3,075.⁹⁹² All this careful hoarding of

⁹⁸⁴ *Observer*, 3 October 1903, p. 5.

⁹⁸⁵ *Observer*, 17 June 1905, p. 17.

⁹⁸⁶ Probates, BBAE 1569/5632; Testamentary Register 1903-1906, folio 180, BBCB 4208/5, ANZ-A.

⁹⁸⁷ See *New Zealand Herald*, 17 November 1897, p. 4; *New Zealand Graphic*, 27 November 1897, p. 717.

⁹⁸⁸ For example, *New Zealand Gazette*, 18 May 1882, p. 728.

⁹⁸⁹ Cartoons, *Observer*, 12 December 1896, p. 3, 12 June 1897, p. 19.

⁹⁹⁰ 'They Say', *Observer*, 14 August 1897, p. 3.

⁹⁹¹ 'They Say', *Observer*, 21 August 1897, p. 3.

⁹⁹² *A Return of the Freeholders of New Zealand ...*, p. V 5.

worldly goods did not produce as much as might be anticipated; his estate was a comfortable but not spectacular £3,298 6s 5d.⁹⁹³

Samuel Luther Hirst,⁹⁹⁴ an amalgamator and battery manager at Thames, Waihi, and Waiorongomai, later became a Te Aroha cordial and mineral water manufacturer, agent and farmer.⁹⁹⁵ His father, Henry, a carpenter, had set a good example to his two sons, both of whom were, 'like their father, staunch teetotallers' and Wesleyans.⁹⁹⁶ At Te Aroha and Waiorongomai, Hirst was a pillar of the community, especially in church and Sunday School but also in the Te Aroha Mounted Rifles and as a member of the borough council and, briefly, mayor.⁹⁹⁷ His hard work enabled him to save money and buy land; in 1882 he owned freehold land in Thames worth £200.⁹⁹⁸ By the 1890s his finances were strong.⁹⁹⁹ His bank manager described him variously as a 'reliable man, of means', 'careful and

⁹⁹³ Testamentary Register 1896-1899, folio 77, BBCB 4208/4, ANZ-A.

⁹⁹⁴ For photograph, see *Cyclopedia of New Zealand*, vol. 2, p. 829.

⁹⁹⁵ See *Cyclopedia of New Zealand*, vol. 2, pp. 828, 829; *Thames Advertiser*, 26 May 1882, p. 3; Mines Department, MD 1, 87/1298, ANZ-W; *Te Aroha News*, 17 December 1887, p. 2; *Ohinemuri Gazette*, 23 July 1892, p. 5; *New Zealand Herald*, 2 January 1925, p. 8, 7 May 1934, p. 12; *Observer*, 17 January 1925, p. 4.

⁹⁹⁶ *Cyclopedia of New Zealand*, vol. 2, p. 431; *Te Aroha News*, 6 July 1905, p. 2.

⁹⁹⁷ For example, *Strong Blow the Winds: A brief record of the history of the Te Aroha Methodist Church and Circuit 1881-1956* (Te Aroha, 1956), no pagination [pp. 10, 19, 20, 23]; Waiorongomai Band of Hope, Minute Book 1883-1889, entries for 5 June 1884 onwards, Methodist Archives, Auckland; *Te Aroha News*, 5 June 1886, p. 2, 24 July 1886, p. 3, 18 September 1886, p. 2, 30 April 1887, p. 2, 30 January 1889, p. 7, 5 April 1890, p. 2; *Auckland Weekly News*, 27 September 1890, p. 18, 20 August 1892, p. 29, 15 May 1902, p. 33; *Cyclopedia of New Zealand*, vol. 2, p. 828; *Ohinemuri Gazette*, 29 April 1899, p. 2, 20 September 1899, p. 2; *Thames Advertiser*, 13 July 1898, p. 1; *Thames Star*, 24 May 1900, p. 2, 3 April 1902, p. 4, 1 March 1907, p. 2.

⁹⁹⁸ *A Return of the Freeholders of New Zealand ...*, p. H 61.

⁹⁹⁹ Bank of New Zealand, Paeroa Branch, Half-Yearly Balance Books, Balances as at 30 September 1895; Ohinemuri Branch, Half-Yearly Balance Books, Advances as at 31 March 1896, 31 March 1897, 30 September 1897, 31 March 1898, 30 September 1898, 31 March 1899, 30 September 1899, 30 September 1900, 31 March 1901, 30 September 1901, 30 September 1902, 31 March 1903, 30 September 1903, 31 September 1905, Bank of New Zealand Archives, Wellington.

well doing', and a 'steady straightforward man'.¹⁰⁰⁰ In 1902, he could afford a reception for 120 guests at his eldest daughter's 'fashionable wedding'.¹⁰⁰¹ When his father died, three years later, he inherited about £3,000.¹⁰⁰²

In the late nineteenth century and early twentieth century, Hirst began acquiring land in Kingsland, a suburb of Auckland, in addition to his land at Manawaru and Mangaiti.¹⁰⁰³ In 1904 the Kingsland property was worth £2,030, a value of £70 per acre.¹⁰⁰⁴ Two years later, he planned to subdivide this land, expecting £8,000 from its sale.¹⁰⁰⁵ Originally known as Cabbage Tree Swamp, his 30 acres became a 'prosperous suburban district'. With other family members, he donated Gribble-Hirst Park to the Mount Albert Borough Council (Gribble was his wife's maiden name).¹⁰⁰⁶ Requiring a loan to develop this land, his security included shares and debentures inherited from his father and three homes and five sections at Te Aroha valued at £700.¹⁰⁰⁷ After subdividing it, he attempted, unsuccessfully, to obtain bank assistance to complete a purchase of six acres in Devonport for

¹⁰⁰⁰ Bank of New Zealand, Ohinemuri Branch, Half-Yearly Balance Books, Advances as at 31 March 1896, 31 March 1898, 30 September 1901, Bank of New Zealand Archives, Wellington.

¹⁰⁰¹ *Auckland Weekly News*, 10 April 1902, p. 35.

¹⁰⁰² Probates, BBAE 1569/5543; Testamentary Register 1903-1906, folio 158, BBCB 4208/5, ANZ-A; Bank of New Zealand, Paeroa Branch, Manager's Memorandum Book 1902-1914, p. 28, Bank of New Zealand Archives, Wellington.

¹⁰⁰³ Bank of New Zealand, Ohinemuri Branch, Half-Yearly Balance Books, Securities as at 31 March 1896; Manager's Memorandum Book 1902-1914, pp. 27-28, Bank of New Zealand Archives, Wellington; Maori Land Blocks, Section 12 Block XII Waitoa Survey District, Maori Affairs Department, MA 1, 06/830, ANZ-W.

¹⁰⁰⁴ Bank of New Zealand, Paeroa Branch, Manager's Memorandum Book 1902-1914, p. 27, entry for 3 December 1904, Bank of New Zealand Archives, Wellington.

¹⁰⁰⁵ Bank of New Zealand, Te Aroha Branch, Manager's Diary 1905-1919, entry for 10 July 1906, Bank of New Zealand Archives, Wellington.

¹⁰⁰⁶ *New Zealand Herald*, 7 May 1934, p. 12; Notices of Intentions to Marry, Births Deaths and Marriages, BDM 20/19, folio 197, ANZ-W; Marriage Certificate of Samuel Luther Hirst, 30 December 1874, 1874/11908, BDM.

¹⁰⁰⁷ Bank of New Zealand, Te Aroha Branch, Manager's Diary 1905-1919, entries for 17 July 1906, 24 August 1906, Bank of New Zealand Archives, Wellington.

£850.¹⁰⁰⁸ In 1910, he took his wife and unmarried daughter for a nine-month trip to Britain and Europe.¹⁰⁰⁹ An 'extended motor tour through the North Island' was undertaken in 1912, and most of the following year was spent touring Japan, China, and India.¹⁰¹⁰ Since 1893 he referred to himself occasionally as a 'gentleman', his designation when he died in 1934, although his death certificate described him as a retired land agent.¹⁰¹¹ During his Auckland years he was a director of several companies.¹⁰¹² He left an estate of £16,167 3s 1d;¹⁰¹³ when his widow died seven years later, her estate was £24,062 1s 2d.¹⁰¹⁴

INHERITANCE

As noted in the example of William Loder, obtaining a large inheritance would solve all financial problems. A Te Aroha correspondent fantasized about such an event:

How pleasant the sensation must be on waking up some auspicious morning to find oneself raised at once from a life of penury and toil to a position of wealth and independence! A short time since one of the crew of the river steamer Patiki, plying between here and the Thames, dropped into a fortune of ever so many scores of thousands of pounds through the death of some relative at Home. Another similar slice of luck has fallen, it is stated, to a working man named Crombie,¹⁰¹⁵ residing in the Shaftesbury district, who has just received information that he has been bequeathed to him the nice little sum of £10,000. Such relations of these ought really to be more plentiful.¹⁰¹⁶

¹⁰⁰⁸ Bank of New Zealand Archives, Auckland Branch, Manager's Diary 1907-1911, entries for 1 April 1908, 7 September 1908, 18 January 1909, 10 December 1909, 21 March 1910; Securities Register no. 1, p. 111, Bank of New Zealand Archives, Wellington.

¹⁰⁰⁹ *Te Aroha News*, 22 March 1910, p. 2, 20 December 1910, p. 2.

¹⁰¹⁰ *Auckland Weekly News*, 11 January 1912, p. 25, 27 March 1913, p. 25.

¹⁰¹¹ Company Files, BADZ 5181, box 45 no. 287, box 227 no. 1338; Probates, BBAE 1570, 342/34, ANZ-A; Death Certificate of Samuel Luther Hirst, 5 May 1934, 1934/19410, BDM.

¹⁰¹² *New Zealand Herald*, 7 May 1934, p. 12.

¹⁰¹³ Probates, BBAE 1570, 342/84, ANZ-A.

¹⁰¹⁴ Probates, BBAE 1570, 1226/41, ANZ-A.

¹⁰¹⁵ Not traced.

¹⁰¹⁶ Te Aroha Correspondent, *Waikato Times*, 17 July 1886, p. 2.

Such good fortune did not befall any Te Aroha miners, although one was associated with a claim to a large inheritance. Hugh McLiver, mine manager for the New Find Company,¹⁰¹⁷ was one of several brothers, mostly miners, who claimed the title and property of Lord Clyde. Even though one brother went to plead his cause in England, it was to no avail.¹⁰¹⁸

CONCLUSION

In 1868, four years after arriving in New Zealand, an Englishman visited the Thames goldfield.

What a strange excitement there is about getting gold when we remember that taking the quantity of gold obtained, the number of men on the field and the time taken to get it, the average per man is very far less per day than a mechanic or even a labourer in the old country would earn. Why even in the Australian diggings during its best days the men only earned on an average 8d per day per man.¹⁰¹⁹

In 1887, the Wellington *Evening Press* unfavourably compared the ‘steadily, though slowly, declining’ gold mining industry with the growing kauri gum trade, which it considered ‘a sure and safe business’ compared with mining, which was ‘to a great extent a speculation’:

As regards profitability, there is no comparison between the two industries. Gold costs as much to get as it is worth; yet the average earnings of gold miners is about 30s a week. They live poorly and work very hard, and their labor enriches the country but little. A vast proportion of the capital invested in gold mining is wholly lost, just as if it were flung into the sea. Kauri gum, on the contrary, costs nothing but the labor of digging it and the expense of carrying it, neither of which is heavy.... There is this

¹⁰¹⁷ See paper on the New Find mine.

¹⁰¹⁸ *Thames Advertiser*, 11 August 1877, p. 3, 13 August 1877, p. 2, 13 December 1877, p. 3; *Observer*, 6 August 1881, p. 536; *Auckland Weekly News*, 26 March 1870, p. 4, 9 November 1872, p. 6, 13 July 1895, p. 18, 11 December 1897, p. 7.

¹⁰¹⁹ William Moore, ‘Log Book kept by William Moore during the passage from London to New Zealand on “Suret,” July-October 1864, together with an account of his subsequent life’ (manuscript, n.d. [1884?]), entry for 19 October 1868, NZ MSS 150, Auckland Public Library.

difference between the gum digger's work and that of the gold miner. The former gets a certain and an immediate return, in proportion to the number of hours he works and the amount of elbow grease he expends; but the latter often works like a Trojan for weeks and gets nothing after all.¹⁰²⁰

And if miners were successful, most threw their money away and died in poverty.¹⁰²¹ One American historian of mining commented on the 'easy come easy go' attitude of miners, a marked contrast to farmers. 'Why worry about tomorrow when your mine held more riches only waiting to be uncovered? This speculative, gambling instinct characterized many' miners and others involved with mining.¹⁰²²

Gold miners in the late nineteenth century have been seen as difficult to categorize, as one Australian historian explained:

By the late seventies gold miners nourished few illusions about what might be in store for them. For most of them life had been a battle to sustain a tenuous independence with many shifts from place to place and from one occupation to another; they expected the future to be little different. They were men able to turn their hands to different tasks: sawmilling, timber cutting, carting, brickmaking, blacksmithing, rough carpentry, as well as gold mining. At established gold fields a great deal of the work associated with the operation of large-scale mining was let by tender. Many independent working miners preferred to take up these opportunities rather than continue mining for wages. Tender work was usually short term, and profit margins were small. Some miners leased or owned a small land holding; it was insufficient, usually, to support a living but as a location for house and family it might provide a focal point in a shifting existence.

These men are difficult to classify; they were not wage earners. Though from time to time they might be compelled to work for wages, their constant endeavour was directed at avoidance of wage labour. Neither the scale of their independent operations nor their expectations qualify them as entrepreneurs or small capitalists. They were subsistence men; they aimed to make a living, to gain an independence on the basis of their own hard, manual labour. Above that, success was not expected; if it came it was a matter of luck and a cause for celebration.¹⁰²³

¹⁰²⁰ *Evening Press*, n.d., reprinted in *Thames Star*, 9 September 1887, p. 2.

¹⁰²¹ See Eldred-Grigg, pp. 482-484.

¹⁰²² Smith, p. 7.

¹⁰²³ Phillip, p. 53.

Barry McGowan has noted how Australian miners were self-employed rather than being wage slaves, often having another occupation such as farming, although only one occupation would be recorded. Most got more than mere subsistence, and were neither small-scale capitalists nor proletarians.¹⁰²⁴ He considered working miners were ‘in the middling class. They worked singly or collectively on their own account, and cherished a dream of independence’.¹⁰²⁵ They were willing to work for poor or no returns for a while because of ‘the expectation of a return better than they could get for working for someone else’, and motivated ‘to establish an independence, though not necessarily in mining, but in another trade or enterprise. Without occasional and sometimes considerable recourse to wages labour, then the ultimate dream of the working miner, that of independence, could rarely be achieved’.¹⁰²⁶

One New Zealand historian of mining agreed they were often not working class, defining them as free independent capitalists.¹⁰²⁷ They wanted to be without masters and make their fortunes through their own efforts.¹⁰²⁸ But, as illustrated above, few made fortunes, and through fecklessness many lost whatever fortunes they made. In the case of the four original partners in the Shotover claim at Thames, none received less than £40,000 when they sold their interests, one making a total of £61,000 from his interest plus dividends, but all ended up with most of their fortunes gone.¹⁰²⁹

¹⁰²⁴ Barry McGowan, ‘The Working Miners of Southern New South Wales: Adaptability, Class and Identity’, *Journal of Australasian Mining History*, vol. 1 no. 1 (September 2003), pp. 96, 97, 99-104.

¹⁰²⁵ McGowan, p. 106.

¹⁰²⁶ McGowan, p. 105.

¹⁰²⁷ Eldred-Grigg, pp. 239-243, 247, 491.

¹⁰²⁸ Eldred-Grigg, pp. 257-258, 263-266.

¹⁰²⁹ *Thames Goldfields Centennial 1867-1967*, ed. A.M. Isdale (Thames, 1967), pp. 60-61.