CHARLES GOULD: A FARMER LIVING NEAR TE AROHA

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Abstract: Coming from a wealthy family and with a brother who became a successful businessman, Charles Gould left the South Island to settle in Waitoa with every prospect of making a success of the large estate he had acquired. Observers praised the way he drained and developed the land, and his land sales enabled the erection of a small village at Waitoa. Partly because he paid low wages, he was for a time financially comfortable, but was forced into bankruptcy in 1888 due to the economic depression; most unusually, he paid his creditors in full.

Gould invested in mining in the Te Aroha district, including the fraudulent Waitoa ‘find’ close to his land. He was actively involved in the community, including in local government, where he preached the need for economical financial management. After helping to develop the district, he sought land to develop elsewhere, but died, prematurely, in an accident.

FAMILY

Charles Gould was born on 13 September 1856 to George, a storekeeper at Hambledon, near Christchurch, and Hannah, née Lewis.1 His father, an early settler, became a ‘very successful’ Christchurch businessman, who amongst other things was the first New Zealander to sent wheat to London and at one time was ‘about the largest exporter of wool’ from Canterbury.2 Upon his death in 1889 his obituary testified to his high reputation in the community: a man ‘of singular probity’, he had ‘a horror of sheer speculation, which he considered mere gambling’, and a well deserved reputation for ‘industry, honesty, and economy’. After becoming wealthy ‘he was munificent in his charities, and did his best to spend his large income, not only in the establishment of his children in life, but in the promotion by his generous contributions of every deserving public object’ to promote ‘the religious and social well-being of the community’. A large landowner and farmer, ‘he was always an improving owner’, and therefore ‘never open to the reproach of holding land and letting it lie idle while it grew into value by the exertions of

1 Birth Certificate of Charles Gould, 13 September 1856, 1856/5658, BDM.
his fellow colonists'; his son Charles would emulate him in this respect.\(^3\) The large attendance at his funeral and the eulogy from the officiating minister reflected the high esteem in which he was held.\(^4\)

Gould's elder brother, Joseph, who became his sleeping partner in a Waitoa farm, was a commission and land agent.\(^5\) After being educated in Christchurch, ‘in order to acquire business training and experience he entered the office of an important firm of colonial merchants in London, and on returning to New Zealand became secretary of the New Zealand Shipping Company’ until leaving it in 1878 to form, with John Lewis, the firm of Lewis and Gould. After Lewis retired, John Beaumont joined the firm, which was renamed Gould, Beaumont and Co., until Joseph retired in 1904 and settled in England. He was a director of several companies, and through his ‘keen interest’ in farming became president of the Canterbury Agricultural and Pastoral Association. He was ‘the principal owner of the Sherwood Downs Estate, South Canterbury’.\(^6\)

In December 1878 Gould married Kate Thorne, née Ballantyne.\(^7\) In October 1880 their first son, Frank, was born, to be followed by Harold in February 1882, George Doric in July 1883, Charles Hamilton in July 1885, and Kenneth in October 1887.\(^8\) In May 1889 Jessie Kathleen was born but for some reason her birth was not registered until 9 July, when they had still not decided on her names.\(^9\) Their last child, Lydia Mary, was born in December 1890, after her father’s death.\(^10\)

\[\text{THE WAITOA FARM}\]

\(^3\) \textit{Press}, 29 March 1889, p. 5.
\(^4\) \textit{Press}, 1 April 1889, p. 5.
\(^5\) \textit{New Zealand Herald}, 12 August 1890, p. 5; probate of George Gould, CH 1713/1889, ANZ-C.
\(^7\) Marriage Certificate of Charles Gould, 5 December 1878, 1878/2868, BDM.
\(^8\) Birth Certificates of Frank Gould, 8 October 1880, 1880/12478; Harold Gould, 15 February 1882, 1882/5953; George Doric Gould, 21 July 1883, 1883/15380; Charles Hamilton Gould, 13 July 1885, 1885/10218; Kenneth Gould, 12 October 1887, 1887/19909, BDM.
\(^9\) Birth Certificate of unnamed daughter, 31 May 1889, 1889/8366; Marriage Certificate of Jessie Kathleen Gould, 1919/8369, BDM.
\(^10\) Birth Certificate of Lydia Mary Gould, 9 December 1890, 1891/5799; Death Certificate of Charles Gould, 10 August 1890, 1890/4711, BDM.
Joseph and Charles were both advanced £15,000 by their father to enable them to purchase land. In August and September 1877 they bought Jonas Woodward’s property, of 7,500 acres, at Waitoa, and a month later the Te Kahia block, of 2,000 acres. Woodward, an absentee landowner, had been treasurer to the Wellington Province and then Assistant Treasurer to the General Government before becoming the first public trustee in Wellington. Joseph remained in Christchurch, but at the beginning of August Gould, who had been ‘residing for some time at Messrs Gould and Cameron’s, Springfield, Ashburton’, was ‘presented with a splendid saddle, bridle, spurs, and stock whip complete, by the employees of that station, as a mark of their esteem for him, previous to his departure for the North Island, where he intends settling’. In October he attended the farewell dinner in Morrinsville to Major F. Nelson George, a former member of the Forest Rangers, whose land he had acquired and whose house he would occupy.

During 1880 and 1881 the brothers bought some smaller sections at Waitoa and in the Aroha Block, and by October 1882 owned 9,535 acres, valued at £33,372. By April 1881 Charles was described as being ‘one of the principal landowners in the district’. Soon he started to sub-divide better-drained portions to sell to small farmers. In 1884, he was offering land close to Te Aroha, in lots of one acre upwards, for sale on deferred payment, and two years later land adjacent to the Waitoa railway station ‘in small sections on favourable terms with nominal deposit’. The latter created a small settlement, and in July 1887 he was still selling these sections on deferred

11 Probate of George Gould, CH 1713/1889, ANZ-C.
12 Nominal Primary Index, vol. 3, folio 505, Lands Information New Zealand, Auckland; Te Aroha News, 10 October 1888, p. 2.
13 See Evening Post, 13 June 1881, p. 3.
14 Press, 2 August 1877, p. 2.
15 Waikato Times, 20 October 1877, p. 2.
18 A Return of the Freeholders of New Zealand, giving the Names, Addresses, and Occupations of Owners of Land, together with the Area and Value in Counties, and the Value in Boroughs and Town Districts, October 1882 (Wellington, 1884), p. G 34.
19 Waikato Times, 26 April 1881, p. 2.
20 Te Aroha News, 16 August 1884, p. 7; Thames Advertiser, 8 July 1886, p. 3.
payment ‘to his workmen and others’. Land on one border of his estate was sold or leased to small farmers in lots of from 20 to 50 acres.

In October 1878, Edward Reginald Chudleigh, who had purchased adjoining land, spent a night on the property, ‘young Gould’ having ‘kindly asked me to stay with him while I get my place in order’. The following day ‘Gould mounted me and came himself to look over my block. He likes it immensely. The whole district is looking well’. He was breeding farm dogs, winning awards at the Cambridge Cattle Show. Six months later, Chudleigh revisited. ‘Mr Nic Hunt, Gould’s manager, came over my land with me to see that things had been done according to the usage of the district’. The countryside looked ‘rich and busy’. He ‘went all over’ Gould’s block, which was ‘in splendid order for its age. I think it shows as well as any place in the Waikato’.

In mid-1879, ‘Agricola’ described Gould’s Te Kahia Estate, stretching from Waitoa to Kereone and later known by the latter name, in glowing terms:

This magnificent property was originally in two blocks - Major George owning one, and Jonas Woodward the other, both gentlemen having made certain improvements on their respective farms.... Mr C. Gould resides in the house built by Major George. The house erected by Mr Woodward, some four or five miles distant from Mr Gould’s ... is occupied by Mr [Nicholas] Hunt, the indefatigable manager of the farming operations. The farm contains 9500 acres, 5000 of which consists of rolling country, 4000 swamp, the rest level. The Waitoa River bounds the property for some four miles, and the Piako River about two miles. A splendid view of Te Aroha is obtained from Mr Gould’s, the distance to the mountain being seven miles. There are about 300 acres [of] forest on the property - a special advantage, some of the timber being of a valuable character. The timber for the houses came out of this bush, as well as the posts that have been used in wire-fencing. The soil is a chocolate and sandy loam.

24 Diary of E.R. Chudleigh, p. 272 (entry for 13 October 1878).
26 Waikato Times, 26 October 1878, p. 2.
27 Diary of E.R. Chudleigh, p. 279 (entries for 24 April 1879, 25 April 1879).
Mr Donald has been carrying on work for nearly two years, and there have been immense movements made since the farm came into his possession. When he started there were only about 300 acres of grass; at the present time there are 4700 acres. On the swamp land, which not long ago grew flax and rushes, thirty to forty miles of draining have been successfully done, and fifteen miles of drains have been deepened. Some 800 acres of swamp were sown last year. I spent a considerable time in this swamp, examining the drains, which are about 15 chains distant from each other, and looking at the grass and clover that are now growing so well. Part of the swamp not burnt before was fired last summer, and had been sown some little time before my visit. In such a depth of ashes it is strange how the seed can germinate, and the plants take root, yet they grow most luxuriantly. It was on this swamp that I was shown two drains intersecting each other, and the water running four different ways.

On the undulating land surface sowing has been very successful, and if grass could generally be obtained with so little trouble and expense, farming might prove much more remunerative than it does by the usual method of ploughing, harvesting, &c. Last autumn 600 acres were surface sown, the fern having been burnt about Christmas. It was stocked with cattle to eat off the young fern, and now it is excellent grass, with scarcely any fern. One thousand acres were sown in the same way this last autumn with rape and clover, the grass to be sown in spring. Another lot of 750 acres sown this year is coming up thickly, and 500 acres had also been sown with white stone turnips and grass. I found some of the farmers in Piako inclined to pooh-pooh surface sowing, and no doubt it will not succeed on second-rate land; but in soil like Messrs Gould’s it seems to do remarkably well, so well indeed, that a good deal of ploughing will be dispensed with in the future. The usual mixture sown is 5lb rye grass, 3 cocksfoot, 1 Timothy, and 6 clover to the acre; and the seed is mostly all sown by hand-sowing machines. Some portion of the land that was surface sown was harrowed, but I believe the grass is quite as good on the parts that were not harrowed.

Upwards of ten miles of wire-fencing have been erected. Totara posts and seven wires are used. About four miles in length have been planted with thorns. Not quite 1000 head of cattle are running on the farm, besides horses, sheep, and pigs. 160 calves were reared last season. One of the best farms I have seen in my ten days’ tour is that of Messrs Gould.

The Descriptive Handbook to the Waikato, published in 1880, described the farms owned by the Gould brothers and their neighbours as being worked ‘to profitable remuneration. These lands are principally undulating downs, flax lands and swamps. Be it remembered that the swamps, when drained,

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29 Presumably a typographical error for ‘Gould’.

prove the most remunerative of lands, and, with the aid of capital, are comparatively easily reclaimed'. In July, a visiting journalist wrote that the brothers had

done a vast amount of work during the comparatively short time they have been in possession, but a great deal yet remains to be done before it can be said that the whole is under cultivation. The worst swamps have been drained and laid down in pasture, and several thousand acres have been cleared, affording a fine run for cattle, of which the firm possess no less than 1,500 head. I am informed that this property is considered to be the best paying in the whole district.

On the same day another report quoted the view of ‘an old Wairoan’ that the work done over the past three years showed ‘the value of capital and brains used conjointly. This property has been perhaps one of the most economically and best worked of any in the North Island’. Three months later, a Waitoa correspondent wrote that the estate was ‘looking splendid’.

Their swamp is coming in fast and the many thousand acres of grass laid down look as fresh and green as an early and kindly spring can make it. Their cattle, of which the estate carries close on two-thousand, speak well as to the quality of the land, and I notice that they go in for well-bred stock all round, their bulls being all picked judiciously and they are at the present time in excellent order.

The following year, a ‘travelling reporter’ wrote that Gould was one of the largest land owners and stock farmers in the Waitoa district, and it would have afforded me the greatest pleasure to have given a full description of his place, as there has been more genuine work done in reclaiming land and stocking it profitably here than anywhere else in these parts.

The 7,000 acres sown in grass had produced ‘good sound feed. On it there are 1900 head of cattle of a mixed breed between the Shorthorn and Hereford, 

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34 Waitoa Correspondent, Waikato Times, 19 October 1880, p. 2.
350 having been sent off during the last season, for beef. There are 420 calves, and 40 cows are in milk for dairy purposes'. There were 250 pigs, 40 or 50 of which are offered up occasionally to find feed for the hungry. The sheep number 250, and the horses of all kinds 30. About 60 miles of fences and ditches bound the estate and divide it into 25 paddocks; and there is a very comfortable residence, with a pretty garden surrounding it, and a fine substantial homestead including a line of stables with a barn over them of 70 feet in length.35

The largest number of sheep recorded (in 1883) was 1,070, but these had all been sold by 1888; many had been sent to the Thames market.36 In September 1881 they were producing bacon to sell in Thames.37 The farm had its own slaughterhouse.38 In 1885, ‘lovers of really good cheese’ were informed that they could not do better than buy Gould's cheese, and two years later his dairy herd had increased to 60.39

Although it was reported in 1881 that ‘Gould’s swamp’ was taking grass well,40 Gould complained that the first drains dug by the government were insufficient and ‘neither wide enough nor deep enough’.41 In 1882, a correspondent described his swamp as being ‘of good quality and ... coming in by degrees, but very little work has been done in the way of systematic drainage’.42 He continued to be concerned about drainage, in the following year seeking modifications to a main drain being dug adjacent to his land.43

37 Thames Advertiser, 12 September 1881, p. 3.
38 Piako County Council, Minutes of Meeting of 2 July 1881, Matamata-Piako District Council Archives, Te Aroha; Piako County Council, Waikato Times, 18 August 1883, p. 2, 30 May 1885, p. 3.
39 Thames Advertiser, 30 April 1885, p. 2; Te Aroha News, 1 January 1887, p. 2, 2 April 1887, p. 3.
40 ‘Through Piako to Te Aroha’, Waikato Times, 29 September 1881, p. 4.
41 Thames Advertiser, 5 March 1881, p. 3.
43 Auckland Lands Board, Minute Book 1882-1884, Meeting of 25 October 1883, p. 161, BAAZ 4019/1, ANZ-A.
As the land was drained, he let contracts to plough and harrow some of it, for although used solely for grazing he had hundreds of acres of swedes and turnips for winter feed. To get his produce to market, he wanted a railway constructed from Hamilton and allowing farmers to use the Te Aroha railway bridge.

In 1887, he criticized the settlers of the new Gordon settlement, claiming that, although they were ‘very rough on “land sharks,” ... when they got half a chance they became land sharks themselves. His impression was that all the settlers took up the land only for what they could make out of it.... They were making no effort to improve the land'. But his greater financial resources gave him a significant advantage over these small settlers, enabling him to employ others to do much of the running of the farm and to contract out development work. In mid-1880 it was regretted that the brothers were ‘reducing their staff of employees, as the property is one that would well pay for being pushed forwards in the manner it had hitherto been worked’. In 1881 he advertised for ‘a married man to work a dairy of 30 cows; must have two children able to milk; good wages given to a competent man'. How good the wages were in reality was indicated by his contribution to an 1888 county council debate, when he opposed paying 8s a day to labourers: ‘He thought Council should pay the highest rate of wages for ordinary labour going, and that he believed was 6s per day. He himself paid 5s per day, and had first-class men working for that. He did not believe the men themselves expected to get 8s a day’, and successfully moved that in future the rate be six shillings a day. By 1885, William Lindsay was in charge of the dairy. He employed an unspecified number of ‘workmen’ in 1887.

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44 Waikato Times, 21 October 1882, p. 3; Te Aroha News, 19 January 1884, p. 2, 10 January 1885, p. 2.
45 Thames Advertiser, 1 March 1880, p. 3; Waikato Times, 18 July 1885, p. 3.
46 See paper on special settlements in the Te Aroha district.
47 Piako County Council, Waikato Times, 5 July 1887, p. 3.
49 Advertisement, Waikato Times, 20 August 1881, p. 3.
50 Piako County Council, Te Aroha News, 16 May 1888, p. 2.
51 See Waikato Times, 14 October 1918, p. 7.
52 Te Aroha News, 11 April 1885, p. 2; Waikato Electoral Roll, 1887, p. 17.
53 Auckland Weekly News, 30 July 1887, p. 29.
After Nicholas Hunt left in 1881 to breed horses and then to manage the Matamata Estate for some years, Thomas Caldwell managed the farm. In December that year, he and his wife Lizzie sued the brothers for wages due under agreement by which the female plaintiff [was] to take charge of, and provide all labour necessary for the management of defendants’ dairy at Waitoa between 1st and 9th September, and also one month’s wages in lieu of notice, amounting in all to £15 17s 4d.... The defence was that plaintiff had left her employment without permission for a period of six days, and further that she had entertained her husband on the premises in contravention of her engagement.

Lizzie proved her claim of wrongful dismissal, and was awarded £2 10s for services rendered. In response, the brothers sued Caldwell ‘for goods delivered, money paid, grazing, etc’, claiming £106 4s, which was then reduced to £100. When Caldwell filed as bankrupt in 1884, he claimed that ‘the chief cause of his insolvency was a breach of agreement’ by the brothers ‘in respect of a dairy which he had leased from them, the consequence being that he lost a whole year’s labour. He was defeated in legal proceedings against them, and incurred heavy costs’. That Caldwell admitted he had ‘also been unfortunate in a potato farm speculation, and again in another dairy farm, which he had leased’, and from which he was evicted, suggests that Caldwell rather than Gould was the cause of the bankruptcy.

Gould’s prominence in the farming community meant that, in 1884, he was a provisional director of the North New Zealand Farmer’s Co-operative Association, and, after it was successfully floated, a director. He had only a minimal shareholding, with 100 out of 20,000 shares in December 1885. In February 1885 he was a provisional director of a proposed Waihou Cheese Factory.

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54 *Thames Advertiser*, 17 May 1881, p. 3; *Waikato Times*, advertisement, 15 November 1881, p. 3, advertisement, 12 October 1882, p. 4, 14 January 1904, p. 2.
56 Magistrate’s Court, *Waikato Times*, 17 December 1881, p. 2.
57 District Court, *Waikato Times*, 22 December 1881, p. 2.
58 District Court, *Thames Advertiser*, 5 March 1884, p. 3.
60 Company Files, BADZ 5181, box 46 no. 295, ANZ-A.
and Bacon Factory, and later that year was elected to a committee to build a meat tinning works for the Waikato.\footnote{Te Aroha News, 21 February 1885, p. 2; Waikato Times, 6 August 1885, p. 3.}

An indication of his apparent wealth came when his ‘handsome dwelling-house’ burnt down because a poodle was in the ‘habit of sleeping in the fireplace, often running about the room with burning embers sticking to his woolly hide’. The house was insured, but his losses included ‘elegant furniture’ and wedding presents valued at £250.\footnote{Thames Advertiser, 19 August 1879, p. 3, 20 August 1879, p. 3.}

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BANKRUPT
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The depression of the 1880s led to his filing as a bankrupt on 29 September 1888.\footnote{Te Aroha News, 3 October 1888, p. 7.} The secured liabilities of £11,400 were covered by a security valued at £15,870, and the unsecured liabilities were £1,946 17s 8d. The assets, including the surplus from the securities, amounted to £5,152 15s.\footnote{Mercantile and Bankruptcy Gazette, 6 October 1888, p. 316, 13 October 1888, p. 326.} The local newspaper wrote ‘with feelings of great regret’ about his filing, for Gould was

one of our pioneer settlers, both he and his brother having invested largely in land in Waitoa Riding, Piako County. In the improvement and cultivation of this land, Mr Gould has expended many thousands of pounds during the past few years; and has proved a most energetic and enterprising settler, whose failure cannot be attributed to any fault or neglect on his part, but has been brought about by a succession of adverse years for farmers, owing to the serious fall in prices of livestock and all farm produce, and the great depreciation in the value of land. It seems hard that he should, after weathering the storm so long, have had to at last succumb and lose the fruits of all his labour and capital, more especially just now when there are many indications that the cloud of depression is lifting, and better times in store for agriculturalists.\footnote{Te Aroha News, 3 October 1888, p. 2.}

When his creditors met on 6 October, his creditors were sympathetic:

The following creditors were present, personally or by proxy:- Messrs Coates, Geo. Edgecumbe, Lusby, Holtby, Clifford, Bellamy, C.T. Gould (Mrs Gould), the bankrupt, and his solicitor Mr Hay. Mr George Edgecumbe was elected chairman and read the bankrupt’s statement of
assets and liabilities, which were as follows:- Liabilities: William Aitken, Auckland, £11,000, secured on the Waitoa property; unsecured, Joseph Gould, of Christchurch, merchant, £600; Ballantyne and Co, Christchurch [his brother-in-law’s firm], £5; Mrs Charles Gould, Waitoa, £400; H. and J. Clifford, Morrinsville, £5; T. Bellamy, £10; W. Lusby, £10; W. Holby, £4; and S. Burge, £8: total, £12,042. Assets: Stock in trade, £200; book debts, £50; cash in hand, £2 15s; furniture, £100; estimated value of Waitoa farm, £15,800: total, £16,152 15s. - The Chairman asked the bankrupt to explain why the sum shown in his list of unsecured creditors shown as due to Mrs Gould was only £400, when the proof received was for £900. The bankrupt replied that it was an error as he had no books at the time of making up the lists, £900 being the correct amount, and he would amend the list accordingly. In answer to another question, he said that his wife did not lend or entrust him with her money to expend on the farm, but it was paid into his banking account, and was drawn out as the farm required it. This was without her sanction; he intended to refund it…. The following resolutions were passed:- Proposed by Mr Coates, Seconded by Mr Lushby, “that the creditors being convinced that Mr Gould’s bankruptcy is attributable to the fall in the price of land and the existing agricultural depression, and not to any fault of his own, recommends the Assignee to use all reasonable efforts to facilitate and expedite his discharge.”. Proposed by Mr Bellamy, seconded by Mr Clifford, “That the household furniture in Mr Gould’s house at Waitoa having been nearly all purchased with Mrs Gould’s private money be not interfered with by the Assignee, but remain her separate property, she to reduce her proof by £100.” Carried.- Proposed by Mr Bellamy, and seconded by Messrs H. and J. Clifford, “That Mr Isaac Coates be appointed supervisor, with a remuneration of 2 1/2 per cent on the net sum realised.” Carried nem. com.- A vote of thanks to the Chairman terminated the meeting, which was a most orderly one throughout.66

In another newspaper’s expanded account, Gould explained that his wife’s money ‘was not advanced to him … for the farm, but for investment, and was used from time to time by him for the farm, his intention being to refund and invest it for herself and children’. His statement, published here in full, provided insights into how his property had been financed and how his farming was unprofitable:

In 1877 I purchased, in conjunction with my brother, Joseph Gould, Woodward’s property at Waitoa, consisting of 7500 acres. The price was £2 10s per acre. We paid £8750 down, leaving £10,000 to remain on mortgage at 6 per cent per annum. Mr William Aitken was the mortgagee. We also paid £250 for stock on the land at time of purchase. The same year we bought an estate called Kahia of 2000 acres. We paid

66 Waikato Times, 9 October 1888, p. 2.
for it in cash £3500, the balance, £4000, remaining on mortgage at 7 per cent. In improving Kahia we spent £2500, and in improving Woodward’s estate and in stock spent £11,000. On or about January 1st, 1886, we dissolved partnership, paying off the £4000 mortgage on Kahia, my brother taking Kahia for his share and I taking Woodward’s and the stock for my share, taking over also the liabilities on the Woodward’s estate. I have also expended about £3000 in working the farm, and £900 of my wife’s money. I now lease Kahia from my brother Joseph, paying him £300 a-year rent. I did not include this lease in my schedule as I consider it of no value as an asset. I do not think it is worth more than £150 per annum. I owe my brother the £600 for rent and money advanced, and owe my wife £900 for moneys of her own I have received from time to time. I attribute my present position to the depreciation in the value of land and live stock. The land with all improvements as it stands now would not realize the money I paid for it in 1877. I estimate that I have lost £26,000. I have no policy of assurance on my life. I had, but surrendered it about nine years ago, receiving £40 for it. I have disclosed to you all the property I have. The land at Waitoa in my wife’s name was purchased with her own money, she having £300 a-year in her own right. In the year 1879 my house and furniture was burnt. The insurance money of £400 was expended on the property in addition to the other monies, Mrs Gould’s father sending her £100 to replace furniture burned.... The lease of Mangatapu (nearly expired) was sold ... for £20, which is included in the book debts.67

The land purchased by his wife comprised 592 acres in Block 1X of the Aroha Block, near Waitoa, originally recorded in Charles’ name.68 Catherine Gould had let her husband use her money as he saw fit, which was not for the purpose for which she had provided it. Her land, along with the furniture, was safe from his creditors; to have property in their wife’s name, a stratagem used by many potential bankrupts to avoid losing their property, does not appear to have been the motive in this case.

To raise cash to pay his creditors, the assignee sold all his ‘live and dead stock’ on 1 November. As well as giving an indication of the equipment used, the list indicated a drastic decline in the number of livestock:

12 Farm, Riding, and Harness Horses and Brood Mares, 20 Head Cattle, 3-furrow Plough, S.F. Plough, 2 Rollers, Set Tine Harrows, Horse-power

67 Hamilton Correspondent, *New Zealand Herald*, 9 October 1888, p. 3.
68 Lot 6, Block 1X, Aroha Survey District, Nominal Primary Index no. 3, folio 505, Land Information New Zealand, Auckland; Section 1206, Block 1X Aroha, Waitoa Riding, Piako County Council Rate Book 1905-1906 [no pagination], Matamata-Piako District Council Archives, Te Aroha.

The sale cannot have produced a great return for the creditors, as only ‘fair prices’ were obtained. A month later, the principal creditor, William Aitken, a leading Auckland land and estate agent, ‘expressed his satisfaction in the security for his debt’ and ‘refused to prove’. Accordingly, the bankruptcy was annulled on 8 April 1889, creditors receiving 20s in the £, a most unusual outcome. Although Aitken had freed Gould from the stigma of being a bankrupt, he took over 7,600 acres, the Kereone portion of Gould’s farm. In 1893, this land was described as being ‘ring-fenced and sub-divided into large paddocks’, carrying 6,000 sheep and 300 polled Angus cattle; 350 acres were in turnips, and 60 in oats.

LEAVING WAITOA

Gould did not remain in the district after his financial collapse: in December 1888 the local newspaper learnt ‘with regret’ that he planned to settle in the Whanganui district, and later that month announced that all his furniture and effects would be sold. The list of these revealed his family’s standard of living:

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69 Waikato Times, 23 October 1888, p. 3; advertisement, Te Aroha News, 27 October 1888, p. 7.
70 Te Aroha News, 3 November 1888, p. 2.
72 Thames Advertiser, 5 December 1888, p. 2; Mercantile and Bankruptcy Gazette, 30 March 1889, p. 91; Judge’s Notebook, Bankruptcy 1884-1889, folio 152, 8 April 1889, BBAE A304/1089, ANZ-A; Te Aroha News, 13 April 1889, p. 2.
Couch, Easy Chair, Cane Armchair, Cane Rocking Chair, Carpet (12 x 14), 2 Queen Anne Chairs.
Splendid Piano, by Hoelling and Sprangenberg.
Fender and Fire-irons.
Mahogany Sideboard, 7ft long.
Totara Sideboard, Dining Table, Side Table.
Mahogany Bagatelle Board.
2 Cane Armchairs, 6 Cane Chairs (Austrian bent wood), 3 High Chairs, 2 children’s Folding Chairs, Linoleum (12 x 26).
Mahogany Wine Chest.
Japanese Tray.
1 Drawing-room Lamp.
5 Lamps, silver-plated Dish covers, Crockery, Dinner and Tea Sets, Decanters, Custard Glasses, Tumblers, &c., 1 doz. Pictures, Writing Table, Oak Letter Racks, Inkstands, &c.
Large Double Bed (black and gold).
Spring Mattress and Mattresses, Pillows, &c.
Large Chest Drawers, Washstand and Ware, Commode, 2 Small Tables, Carpet and Oilcloths, Looking Glass (mahogany stand), Single Iron Bed, Washstand and Ware, Dressing Table and Looking Glass (mahogany stand), Folding Chair, Mattresses and Pillows, 2 Wooden Bedsteads, Mattresses and Pillows, Fender, 2 Iron Cots, 1 Swing Cot, 1 Wooden Cot, 1 Oval Table, Rocking Chair, Child’s Chair, Hassocks, &c.
Extra Large Chest Drawers.
Linoleum and Mats, Large Iron Double Bed, Mattresses and Pillows, Looking Glass, Washstand and Ware, Wooden Single Bed, Mattresses and Pillows, Ware, Chair and Carpet, Looking Glass, Perambulator.
First-rate Mangle.
Rocking Horse and Verandah Chairs, Large Bath, and Bedroom Cans, 3 Stretchers and Wooden Table, Kitchen Table and Forms, Wooden Chairs, Crockery in quantity, Large Kitchen Range, Saucepans, Pots, Boilers, &c, 6 Washing Tubs, Copper Boiler, Iron Boiler, Knives, Forks and Spoons, Flour Bins, Butler’s Tray, Pastry Board, Brass Candlesticks, Bread Tin, Wire Meat Covers, Strainers, &c.
Grocers’ Bins, Sundry Stores, 3 Barrels, 1 Milk Can (20 gallons), 12 Milk Pans, Strainers, &c.
Churn, Cream Can.
3 dozen Mason’s Fruit Jars, Jam Jars, &c.
Quantity Lard, Milk Buckets, and Quantity Sundries. 75

The list of farm implements to be sold revealed how well equipped his farm was:

4-horse Tine Harrow, 3-horse-ditto, 2-horse ditto, Flexible Harrow, 1 Good Waggon by Cousins and Atkin, in good order, 1 Buggy, 1 Dray, 1

75 Te Aroha News, 2 January 1889, p. 7.
Cambridge Roller, 1 New Reid and Gray Plough (D.F.0), 1 Single-furrow Plough, 1 Reid and Bray Iron Scoop (new), 4-horse Gear, 8 sets Plough Harnesses, 2 Sets Dray Harness, Lot of Wire (barbed and plain), 2000 Totara Posts, 25 Gate Posts, 1 Grindstone, 2 iron Vices, Anvil, Blacksmiths’ and Carpenters’ Tools, Lot of Sheep Battens and odd Timber, Lot Wire Netting, 1 Richardson’s Windmill (complete), 3 Pumps, 1 Force Pump, Lots of Pipes, 3 Sacks Wheat, 3 Men’s Saddles and Bridles, Buggy Harness, 2 Pig Troughs, 1 60-gallon Milk Tub, 6 Langstroth Hives, 1 Acre Growing Potatoes, 14 Acres Oats at Kahia, 1 Broadcast Seed-sower, 1 Galvanised Iron Tank, Axes, Slash-hooks, &c.\textsuperscript{76}

The animals to be sold comprised

3 Heavy Draught Geldings. Good Draught Mares, two having foals at foot, any trials given. 2 Good Stock Horses. 4 Brood Mares, foals at foot an in foal to Cap-a-pie. 2 Ponies, splendid buggy horses, just broken. 220 Lincoln Ewes and Lambs. 1 Pig. 20 Head of Cattle. 1 Dairy Cow, extra good. 1 Grand Pig Dog. 2 Choice Springers. 1 Jersey Heifer.

In addition, leases of Kahia, of 230 acres adjoining the Waitoa railway station, and of 540 acres at Te Aroha were on offer.\textsuperscript{77} The number of animals was rather larger than if all had been sold earlier for the benefit of his creditors. Such hidden assets were a common feature of bankruptcies, and that all Joseph’s live and dead stock, including unspecified numbers of draught horses, cattle, Lincoln ewes and lambs were noted separately\textsuperscript{78} indicated that these were not amongst those sold from Charles’ estate. Reportedly the sale went well, ‘speaking generally’.\textsuperscript{79} Not all his land was sold: a year later he was offering a ten-year lease of 40 acres of his grassland at Te Aroha, and the press still referred to ‘Gould’s farm’ at Kereone.\textsuperscript{80} After leaving Waitoa, Gould lived at Palmerston North, and in February 1889 was reported to have bought a farm at Feilding, but at the end of May he declared he had ‘no occupation’.\textsuperscript{81} In January 1890 he was

\textsuperscript{76} Te Aroha News, 2 January 1889, p. 7.
\textsuperscript{77} Te Aroha News, 29 December 1888, p. 7, 2 January 1889, p. 7.
\textsuperscript{78} Te Aroha News, 2 January 1889, p. 7.
\textsuperscript{79} Te Aroha News, 5 January 1889, p. 2.
\textsuperscript{80} Te Aroha News, 25 January 1890, p. 7, 7 June 1890, p. 2.
\textsuperscript{81} Birth Certificate of unnamed daughter, 31 May 1889, 1889/8366, BDM; Manawatu Correspondent, Evening Post, 6 February 1889, p. 2; Te Aroha News, 20 February 1889, p. 2.
reportedly planning to buy a 450-acre farm at Fielding. When his father died in March 1889 he may have inherited some of his estate, although George’s seven other children all received equal shares and the £15,000 advanced to him in his youth was deducted from his inheritance. Whether using borrowed money once more in addition to any inheritance plus any monies left from the sale of his Waitoa property, he had sufficient funds by July 1890 to purchase John Logan Campbell’s Whakatane Cattle Company estate at Opouriao. When he had been visiting Napier his attention had been drawn to this land by a man who was impressed by its potential. These 20,000 acres cost him £51,000, and there were £8,000-worth of sheep and cattle on it. Reputedly one of the most valuable and fertile blocks in the North Island, it was described as being capable of much further improvement and development by the judicious expenditure of more capital, which the purchaser, we believe, proposes to invest in it. As a large area of the run is excellent land, and admirably adapted for the growth of maize, it may safely be said that Mr Gould has secured one of the most valuable properties in the colony. The maize lands in the Bay of Plenty district have for the past few years given magnificent profits.

Gould’s financial difficulties seemed to be over and his prospects appeared to be excellent.

**IN INVOLVEMENT IN TE AROHA MINING**

Whilst at Waitoa, Gould had been involved to a modest extent in mining. On 25 November 1880, the opening day of the new goldfield, he stood beside the warden at the Prospectors’ Claim awaiting the start of the rush. When the Te Aroha Quartz Crushing Company was formed early in 1881, he

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82 *Te Aroha News*, 15 January 1890, p. 2.
83 Probate of George Gould, CH 1713/1889, ANZ-C.
86 *Observer*, 2 August 1890, p. 10.
87 *Waikato Times*, 15 July 1890, p. 2.
89 *New Zealand Herald*, 26 November 1880, p. 5.
chaired its first meeting and was elected a director by a big majority. Subsequently elected chairman of directors, his wife had the honour of declaring the battery open. At the subsequent banquet, Gould proposed a toast ‘success to the Te Aroha Battery’, and stated that ‘they had just passed through a season of depression, but with the opening of the battery hoped better times were in store - not only for the goldfield, but for the agricultural interests’. ‘All were interested in the future of the field. If it prospered they would have a market for their produce, and all would feel the benefit’. Despite these words, he had only a minimal stake in the company, owning with his brother 100 of the 2,922 shares subscribed, meaning that their nominal interest was only £50.

He did not invest in the Waiorongomai field until July 1883, when he bought a fortieth interest in the Inverness and Inverness No. 2 for £100; when this ground was transferred to the Inverness Company in August, he held 500 of the 25,000 scrip shares. In the following month, he was allotted 500 of the 20,000 shares in the Wellington Company. Although not an original shareholder in the Waiorongomai Gold Mining and Quartz Crushing Company, formed in April 1883, he later bought 250 of its 50,000 shares, but through not paying calls these were forfeited. He continued to be interested in the financial viability of the local mines, in February 1885 being elected to a deputation to the Minister of Mines about their mining needs.

Part of his property adjoined that of John Bealby Smith, who in 1887 reported that he had found gold on his land. No doubt with his declining financial prospects foremost in his mind, Gould immediately offered ‘to sell

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90 *Waikato Times*, 8 February 1881, p. 2; Company Files, BBAE 10286/7d, ANZ-A.
92 *Thames Star*, 25 April 1881, p. 2.
93 *Thames Advertiser*, 25 April 1881, p. 3.
94 *New Zealand Gazette*, 28 April 1881, p. 476.
95 Te Aroha Warden’s Court, Register of Licensed Holdings 1881-1887, folio 135, BBAV 11500/9a; Certified Instruments 1883, nos. 312, 313, BBAV 11581/4a, ANZ-A; *New Zealand Gazette*, 6 September 1883, p. 1266.
96 *New Zealand Gazette*, 27 September 1883, p. 1369.
98 *Waikato Times*, 24 February 1885, p. 2.
99 See paper on the Waitoa Find: a fraudulent find near Te Aroha.
his land, in sections of 100 and 500 acres, at £10 per acre’, to prospectors. A correspondent praised his ‘showing a commendable spirit of liberality not hitherto evinced by landowners’. When several syndicates representing Auckland, Christchurch, and even Australian capitalists sought to purchase land adjoining Smith’s find, Gould made arrangements with an agent of some of them to sell 500 acres. He also investigated the prospects of finding gold on his land, sending seven tons to be tested in Auckland, where ‘traces’ of gold were found. When miners from the West Coast arrived to prospect, he gave them ‘every encouragement’. An Auckland syndicate arranged to buy 700 acres of his land if any gold was found, Gould allowing them ‘the right to select land from any portion of his 20,000 acres for freehold’, but after tests revealed that the highest value obtained from his land was 3s 4d per ton, explorations ceased. Shortly afterwards, the fraudulent nature of the Waitoa find was exposed, ending another possibility of salvaging his financial fortunes.

IN Volvement IN THE COMMUNITY AND LOCAL GOVERNMENT

In 1879, he was on the committee to build a combined school and church building at Waitoa, in 1886 he tried to get a school built, and just before leaving the district in 1888 donated two acres for a school. A trustee of the Waihou public hall, he provided a harmonium to be used not just for Church of England services but by all denominations. (The newspaper report, in praising him for this gift, stated that he was not a member of the Church of England; his wife must have belonged, for all his children were baptized into

100 Waikato Times, 6 October 1887, p. 2.
101 Te Aroha Correspondent, New Zealand Herald, 5 October 1887, p. 5.
102 Waikato Times, 11 October 1887, p. 2.
103 Thames Advertiser, 18 October 1887, p. 2.
106 See paper on the Waitoa Find.
108 Te Aroha News, 31 May 1884, p. 2.
this church.\textsuperscript{109} His father, originally an Anglican, had become a Wesleyan.)\textsuperscript{110} He also assisted the development of the Te Aroha Hot Springs Domain, in 1885 donating a three-cell galvanic battery to use in electric baths, and in 1887 was one of five men appointed to a provisional committee to form a company to establish a sanatorium.\textsuperscript{111}

Indications of the more sociable side of his nature were his involvement in sport. In 1880, he was a member of the Waitoa team in a cricket match against Thames, and in the same year was elected vice-president of the new Waihou football club.\textsuperscript{112} He was a steward at Te Aroha horse races in 1881 and 1883,\textsuperscript{113} ‘Very great regret’ was expressed when Gould’s family left Waitoa in 1889. ‘They have proved themselves excellent neighbours, and made many warm friends’, some of whom presented his wife with a ‘very handsome salad bowl and biscuit box’.\textsuperscript{114}

Although aged only in his twenties, Gould took a prominent part in local government. In March 1882 he was elected to the Waitoa licensing committee, and four months later was the last to be elected to the Waitoa Road Board, with 74 votes, the highest polled being 132.\textsuperscript{115} He was re-elected to the latter in 1883 without an election because the number of those standing equalled the number of seats to be filled.\textsuperscript{116} On this board he was both a vocal spokesman for local interests and quick to criticize the defects of others, as when successfully proposing, in 1885, that the chairman write to the local member of parliament ‘to the effect that the Board will have nothing to do with carrying out Johnson’s creek extension drain, if the Government Engineers have anything to do with it’.\textsuperscript{117}

\textsuperscript{109} Te Aroha News, 31 May 1884, p. 2; Register of Baptisms, Hamilton 1872-1899, nos. 323, 494, 495; Register of Baptisms, Hamilton East District 1879-1908, nos. 30, 127, Anglican Diocesan Archives, Hamilton.
\textsuperscript{110} Press, 29 March 1889, p. 5.
\textsuperscript{111} Te Aroha News, 30 May 1885, p. 2, 20 August 1887, p. 3.
\textsuperscript{112} Thames Star, 13 February 1880, p. 2; Thames Advertiser, 2 June 1880, p. 3.
\textsuperscript{113} Thames Star, 26 January 1881, p. 3; Waikato Times, 1 March 1883, p. 3.
\textsuperscript{114} Te Aroha News, 5 January 1889, p. 2.
\textsuperscript{115} Waikato Times, 2 March 1882, p. 3, 22 July 1882, p. 2.
\textsuperscript{116} Waikato Times, 5 June 1883, p. 3.
\textsuperscript{117} Minutes of Meeting of Waitoa Road Board, 29 August 1885, reprinted in C.T. Harris, Settlement and Development of the Upper Thames Valley, 1877-1937: Diamond Jubilee of the Piako County (Te Aroha, 1937), pp. 53-54.
In July 1884, Gould was elected, unopposed, to a vacancy on the Piako County Council.\textsuperscript{118} In November of that year he was re-elected, again unopposed, for the Waitoa Riding, and again in November 1887.\textsuperscript{119} Despite his small investments in mining, he immediately became a spokesman for agricultural interests, and, in particular, resisted moves to spend more money on the council’s tramway connecting the mines with the battery. At his first meeting, two weeks after being elected, he supported criticism of the expensive way that it was being operated and recommended that it be worked by contact.\textsuperscript{120} Two weeks later, he asked for a report on how it could convey quartz more cheaply, adding: ‘Personally, he was as ignorant as an owl of the whole matter’.\textsuperscript{121} The following month, he opposed Josiah Clifton Firth’s\textsuperscript{122} plan to sell the tramway to the mining companies.\textsuperscript{123} In December, he supported Edmund Cookson\textsuperscript{124} replacing Harry Hopper Adams\textsuperscript{125} as tramway manager, for in its first year or so of working, the tramway had lost about £1,000. Having been one of the four councillors who had inspected it recently, he opposed Adams’ spending plans.

They inspected the locomotive which had been purchased at great cost for use on the tramway and found it exposed to both sun and rain. It was taking injury, and ought to be advertised for sale at once. He was satisfied that the engine would never run on the line, and even if it could be run he believed the work could be done better and cheaper by horses.\textsuperscript{126}

In May 1885 he opposed Firth’s plan to raise a loan to meet the council’s liabilities caused by losses incurred by the tramway, pointing out that loans could not be raised to clear existing liabilities, but only for planned works. ‘According to Cr. Firth’s contention the council would carry out any work they liked, and the ratepayers without having a say in the matter, would be obliged to pay for it. That would be forcing the hands of the ratepayers with a vengeance’. He supported a special rate instead of a loan, but was

\textsuperscript{118} \textit{Waikato Times}, 17 July 1884, p. 2.  
\textsuperscript{119} \textit{Te Aroha News}, 8 November 1884, p. 2, 12 November 1887, p. 2.  
\textsuperscript{120} Piako County Council, \textit{Waikato Times}, 2 August 1884, p. 2.  
\textsuperscript{121} Piako County Council, \textit{Waikato Times}, 19 August 1884, p. 3.  
\textsuperscript{122} See paper on the Battery Company.  
\textsuperscript{123} Piako County Council, \textit{Waikato Times}, 27 September 1884, p. 3.  
\textsuperscript{124} See paper on the Piako County tramway at Waiorongomai.  
\textsuperscript{125} See paper on his life.  
\textsuperscript{126} Piako County Council, \textit{Waikato Times}, 18 December 1884, p. 2.
When the council met with the Minister, Gould told him that ‘the farmers very naturally objected to be taxed for the exclusive benefit of the goldfield. Some of them lived fully 30 miles from it.’ Anxious to sell the unused locomotive, and in July he told the council of a buyer willing to pay £150 for it: as it had cost £800, Council rejected his suggestion, wanting at least £400. In November, during discussion about various goldfield needs, ‘Cr. Gould remarked that he for one would object to spending more money on Te Aroha. The council had about beggared itself with the goldfield’. Another councillor, Denis Murphy, a farmer, contractor, and miner, a strong supporter of mining, responded that he thought Gould ‘should have been the last person to make such a remark. Cr. Gould, who was largely interested in the Aroha district, would benefit largely by the progress of the field’. In another account, Murphy stated that ‘if the Council were all like Cr. Gould there would be no gold field at all’. The following month, Gould grumbled that as four months of dry weather would mean that half the stamps at the battery could not work, the tramway would continue to run at a loss.

At the June 1886 meeting Gould successfully prevented a move to reduce the charge for carting quartz, arguing that ‘the proposed reduction amounted to making a call on the ratepayers in order to keep a few mines going’. In August, according to the Waikato Times account of the meeting, he criticized Cookson for ‘carelessness’ in his management, noting that, immediately a committee of mine managers was appointed to report, he ‘at once reduced the staff, showing that a saving might have been effected before’. He called for Cookson’s replacement, for ‘if the manager neglected his work they could not depend upon him. They wanted a responsible man. It was a notorious fact at Waiorongomai that the tramway manager neglected his work, but it was difficult to get one man to report another’. He successfully moved to dismiss Cookson and that he should be one of the two councillors.
charged with finding a replacement. In one account, he said that, from what he had heard of Cookson, ‘the Premier Hotel accounts for much of his illness, and a considerable portion of his time has been spent there’; Cookson responded by expressing his ‘strongest disapproval’ of these ‘cowardly and ungentlemanly remarks’.

When the February 1887 meeting was asked to approve spending £60 on a new prospecting track, Gould ‘asked where the money was to come from. He moved that owing to the want of funds, the work be not undertaken at present’, but was outvoted. At the May meeting, when the tramway manager recommended that, as in previous years, his workers be supplied with oilskin suits for when working in heavy rain, Gould ‘saw no reason why the men should not provide themselves with oilskins. Other employers of labour were not in the habit of clothing their employees’. Two months later, he supported leasing the tramway but opposed any provision for ‘fair wear and tear’, for if this ‘were acted upon the whole concern would be gone in ten years’. Although in January 1888 the council adopted his motion declining to aid the Waiorongomai Prospecting Association, in April he did support spending £75 on the upper road because ‘increased revenue was now being derived from the goldfield’.

During the September meeting, a telegram was received from him: ‘Please accept my resignation as member of your Council’. Clearly the impending news of his bankruptcy had prompted this action. The Te Aroha News described him as having been ‘a most useful member’ who ‘took a great interest in the progress of Te Aroha’. After his death, the chairman stated that,

135 Piako County Council, Waikato Times, 5 August 1886, p. 2.
136 Piako County Council, Te Aroha News, 7 August 1886, p. 2.
137 Waikato Times, 19 August 1886, p. 2.
138 Piako County Council, Waikato Times, 22 February 1887, p. 3.
139 Piako County Council, Waikato Times, 14 May 1887, p. 3.
140 Piako County Council, Waikato Times, 5 July 1887, p. 3.
141 Piako County Council, Waikato Times, 21 January 1888, p. 2; Piako County Council, Te Aroha News, 21 April 1888, p. 2.
142 Piako County Council, Te Aroha News, 15 September 1888, p. 2; Piako County Council, Waikato Times, 15 September 1888, p. 2.
143 Te Aroha News, 3 October 1888, p. 2.
during the time when the finances of the Council were in a bad state he had worked hard, and, by his sterling common sense had greatly helped to place the Council in its present satisfactory position. He (the chairman) and the deceased had worked together upon the Waitoa Road Board for a number of years, and he avowed that Mr Gould was a most able, willing, and courteous fellow worker.\textsuperscript{144}

**AN UNEXPECTED DEATH**

Two weeks after buying his Whakatane station, Gould brought his family from Napier to Tauranga, where he left them whilst going on to Whakatane to prepare for their arrival. In the early evening of 10 August 1890, he went out to put down a sick bullock. It was raining, windy, and nearly dark. Instead of crossing the wire fence by the usual way, he climbed over it: as he pulled the rifle through the fence, the tail of a splice in the wire caught the trigger, and he was shot through the heart, dying instantly. Next morning, his body was found, with the gun hanging on the fence by the trigger guard.\textsuperscript{145} A half-written letter found in the homestead showed that he was ‘anxiously looking forward to the arrival of his wife and family, and was making preparations to receive them’,\textsuperscript{146} seen as proof that this was an accident, not suicide. His 32-year-old widow, ‘to whom the intelligence was rather indiscreetly telegraphed directly to, bears up wonderfully under the terrible calamity’.\textsuperscript{147} He was aged 33, and his children were aged nine, eight, seven, five, two and one.\textsuperscript{148} His funeral, at Christchurch, was ‘attended by a large number of citizens’.\textsuperscript{149} Four months after his death, his widow, who had returned to Christchurch, had another daughter.\textsuperscript{150} She lived in Christchurch until her death, choosing this city because her brothers and sisters and their children lived there.\textsuperscript{151} Her widowhood would last until 1948, when she was

\textsuperscript{144} Piako County Council, *Waikato Times*, 26 August 1890, p. 2.

\textsuperscript{145} Inquest into Charles Gould, Justice Department, J 46, 1890/494, ANZ-W; *Bay of Plenty Times*, 18 August 1890, p. 4.

\textsuperscript{146} *Waikato Times*, 26 August 1890, p. 3.

\textsuperscript{147} *Waikato Times*, 19 August 1890, p. 2.

\textsuperscript{148} Death Certificate of Charles Gould, 10 August 1890, 1890/4711, BDM.

\textsuperscript{149} *Press*, 19 August 1890, p. 4, 23 August 1890, p. 5.

\textsuperscript{150} Birth Certificate of Lydia Mary Gould, 9 December 1890, 1891/5799, BDM; *Press*, advertisement, 7 November 1890, p. 1, Birth Notice, 10 December 1890, p. 4.

aged 91 and living with her youngest child.\footnote{Death Certificate of Catherine Thorne Gould, 10 February 1948, 1948/18147, BDM; Nicholas Lyon Gresson [a descendant] to Philip Hart, 2 May 2017, email.} Her latter years must have been financially straightened: she left an estate of only £2,326 0s 2d.\footnote{Probate of Catherine Thorne Gould, CH 171, box 442, CH 26773/1948, ANZ-C.}

PERSONALITY

Only one letter written by Gould has survived, an 1887 criticism of George Warren Russell, then owner of the \textit{Waikato News}, published in Cambridge, who was standing (unsuccessfully) for the Waikato seat.\footnote{\textit{Cyclopedia of New Zealand}, vol. 3, pp. 91, 97, 1107.} His only known involvement in national politics, it repeats his concern about wasteful government expenditure and by the way he expresses himself provides another dimension to his personality:

How strange it is that in a small place like Cambridge there should be two gentlemen called G.W. Russell! I think it is most important that in his own interests the present gentleman of that name who wishes to represent the Waikato electorate should make it known at once that he is not the same gentleman of that name who resided in Cambridge about twelve months ago. For I myself in common with several well-known electors in this district were, until we saw the report of the present candidate’s speech in \textit{THE WAIKATO TIMES} quite unaware of that fact that there are, or even were two Mr G.W. Russells in Cambridge. I see according to your report of his speech that the future member (?) is a strong and determined advocate of stringent retrenchment in every way including the cessation of borrowing more millions. This cannot, of course, be the same gentleman who about a year ago at Cambridge so strongly and urgently advocated the desirability of borrowing the sum of “ten millions” as being the best policy that the colony could pursue, and the only way to rescue it from the state of depression into which it has fallen. I think, Sir, that as many of our electors think, that there is only one G.W. Russell, it would be only right that you should give publicity to the fact that there are two, pointing that the one before the electors is the economical Russell, and not the other man.\footnote{Letter from Charles Gould, \textit{Waikato Times}, 30 June 1887, p. 2.}

CONCLUSION

Gould was a leading figure in the community, and although the economic circumstances of the 1880s led to his bankruptcy this was seen as
not being his fault. He had done his best to develop not only his own land but the district generally, in the cheapest way possible. His premature death was a tragedy for his young family and a loss to the colony.