

Last Update 14 November 2014

GEORGE FRANCIS 1857 to 1930

George Francis, the fifth child of Samuel and Maria, was born at Armagh on 7 June 1857. He was baptized at Sevenhill on 23 January 1870. The sponsors were Thomas and Sarah Butler.

George was with his brothers at Yarcowie after the leasing of land there in 1873. However, he purchased his own land in 1877. He participated in the Land Credit Selection process and bought Section 124 in the Hundred of Gumbowie on 20 November 1877. He was aged 20 and unmarried at the time. The timing of this purchase was at the peak of a period of high demand for land. There was a consequent campaigning to liberalise land purchase conditions and to make land more readily available. There was a strong movement to survey and release land to the north of Goyder's Line of Rainfall. The following captures some of the background:

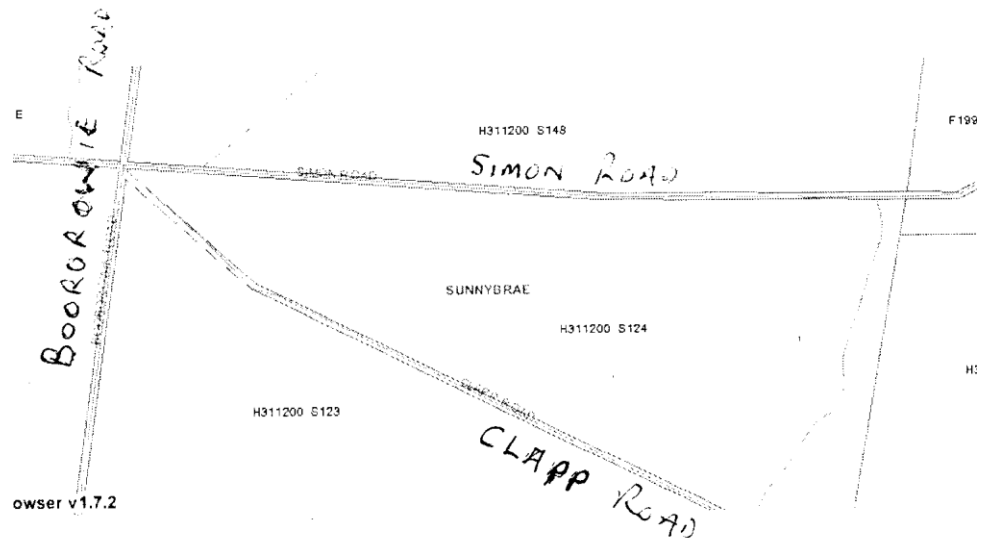
"The Hundred of Gumbowie was an area of 111 square miles. Because the true meteorological conditions of this area of the north had yet to be established, the demand for land in the 1870s continued with surveys being undertaken north of Terowie and east of Yongala. In 1874 it was reported that travelling northwards towards Goyder's Line of Rainfall, which was admitted to be very accurate as far as the means of the Surveyor-General enabled him to form an opinion, the rainfall became less and more uncertain. During the dry conditions of 1876, a Whyte Yarcowie correspondent, surprised at the continuation of surveys, pleaded that it would be advisable for the government to withhold for the present further northern lands, considering the state of the crops in the Hundred of Terowie. He was of the firm belief that farmers were so keen that they would take up land wherever it was opened up – even in the vicinity of the Barrier.

True to this prophecy, land beyond Goyder's Line and in the direction of the Barrier was thrown open to the selectors in the middle of the hottest summer on record, when farmers in the Whyte Yarcowie district had only "half dead horses" to plant what grain they had. Disregarding all warnings, the government resumed 111 square miles of Alexander McCulloch's pastoral empire to proclaim the Hundred of Gumbowie an agricultural area in January 1877. Within the 'Hundred' of Gumbowie was the planned township of Lancelot. The Government surveyor visualized the railway extension from Burra to the north east. With high hopes for the future, Lancelot plunged into rapid building activity."

As mentioned earlier, the Hundred of Gumbowie was north of Goyder's Line although immediately adjacent to it. As a consequence there was a high level of risk of drought with this purchase.

The purchase price was 953 Pounds 5 Shillings plus interest of 95 Pounds 4 Shillings. This was Credit Agreement 9422 and represented a price of 2/6/6 per acre for the 410 acres. This was a very high price particularly in relation to the price paid by Stephen (Old Steve) at Wandearah and James at Whyte Yarcowie.

George was quite young when he bought this land at age 20. The purchase documents show he was from Mt. Sly which where James' land was located and he would have been there with his brothers. This work would have provided him with funds sufficient to cover the deposit of 10%. In 1877, his younger brothers Stephen (Young Steve) would have been 18 and John Joseph 13, both at an age which in those days would have been old enough to be doing farm work. Stephen and John Joseph went with George to his Gumbowie land.



Location of Section 124 Hundred of Gumbowie George married Katie Smith on 14 May 1883 at St Simon & Jude's Yarcowie. This means that he had already been farming the land for almost six years. No doubt some improvements would have been made. Katie was the daughter of Garrett and Margaret Smith of Yarcowie and she was born at Farrell's Flat South Australia on 20 September 1866. She was therefore not quite 17 when she was married. Garrett Smith was a credit land selector at Yarcowie, Hundred of Whyte on 25 April 1873 with Sections 292, 293, 306, 307 a total area of 640 acres. He paid £640. The Smith's were very close neighbours of the Harfords.

George's purchase followed the very good seasons of the early 1870's which had produced a mood of great optimism about the productivity of the land. Yields were quite low in 1876/77 at 2.2 bushells per acre but in the next three years they were 10, 8.8 and 10.8 respectively. These three good years would have served George well especially as he was free of dependents.

However, the drought struck from 1880 to 1883 and this seriously reduced yields particularly in the fringe areas. For County Kimberley yields per acre more than halved from 1879/80 to 4.8 in 1880/81, 5.5 in 1881/82 and only 1 bushel per acre in 1882/83. This last year would have been devastating. It should be noted that these are County wide statistics and George's land was north of Goyder's line. His yields could well have been less than the County figures.

It is therefore quite understandable that on 20 September 1883 George surrendered this land. A new Credit Agreement (16599) was issued with a purchase price of 625 Pounds 5 Shillings. Comments from the Lands Office SA were that *"It is not known if this amount was the balance owing or represented a reassessment"*. Notes on the copy of the Register indicate that George paid his second 10% installment in December 1880. He therefore had already paid about 190 pounds leaving a balance of about 763 pounds (excluding the interest payment). A reassessment therefore seems to be more likely. A further 10% payment and a quarter of the purchase price would have been due in December 1883.

Under Crown Lands Act No. 275 of 1882 selectors requiring relief could surrender their land and offer it for sale. The agreement was then cancelled and the surrendered land became Crown Land. If another selection was taken up within one year, the money paid on the first agreement was useable as a deposit or purchase money on the new agreement or the original selection could be auctioned. The erstwhile owner could bid at the minimum upset price of 1 Pound per acre or not less than half the original price.¹ In George's case half the original price would have been 1/3/3. The price in his new agreement was higher at 1/10/6 per acre. This is certainly a price much closer to the value of the land.

¹ South Australian Land Acts p71

Under the 1882 Act George would have also been entitled to some remission of his interest bill. The Act allowed for remission if the selector had reaped three successive harvests of : (a) 6 bushels per acre- one year's interest credited (b) 5 bushels per acre - two year's interest credited (c) 4 bushels per acre - three year's interest credited². On the County yields mentioned above George would have been eligible for at least two year's interest credit and probably three.

George was not alone surrendering his land. In the first six months 380 selectors had surrendered for a total of 565,719 Pounds of original purchase money, a new price of 211,518 Pounds was substituted. All but thirty five of the selections were repurchased by the original selector.³

There was a further amendment to the Act in 1884. After 1884 all new agreements were to be paid by 10% deposit at date of the agreement, 19% after three years and 5% per year from then on – all as payments of principal: there was no interest. All agreements since 1879 could be brought under this.⁴ We do not know if George availed himself of this opportunity.

George's new agreement was also subsequently surrendered and Right to Purchase Lease 2089 was issued to George on 4 September 1890 at a purchase price of 12 shillings and 6 pence per acre for the 410 acres a total of 256 pounds 5 Shillings and 6 pence and total annual rent of 5 Pounds 2 shillings and 6 pence or 3 pence per acre. This price was well below the Minimum Upset Price of one pound per acre.

The land was transferred to Henry Richards on 6 February 1896.⁵ State Records advised that this document has not survived and therefore we do not know the sale price.



Ruin Section 124 Gumbowie

² South Australian Land Acts p71

³ South Australian Land Acts p71

⁴ South Australian Land Acts p77

⁵ State Records Reference GRS 35/2 SGO 4628/1896



Section 124 Hundred of Gumbowie

On 1 September 1894, George was issued with Crown Leases⁶ over Section 63 South West of Cockburn Railway Station (now portion of Pastoral Block 1153), for grazing and cultivation purposes. The area of the land was 2317 acres. The term of the lease was 21 years and the annual rental was 8 Pounds 15 Shillings. The timing of this lease transaction is interesting as it was within 18 months of George leaving the land at Gumbowie and was at a time when George was probably thinking of moving from the land.

It is also of interest that his brother James moved from Yarcowie to Cockburn. We have placed the timing of this to April 1895 which is when Francis John and James Thomas left their school at Yarcowie. We know they went to Cockburn because their last child Lucy was born there on 16 December 1897. We also know James the sale transfer document of his land at Yarcowie showed his occupation as Farmer at Cockburn. It is possible that James took over this land after George decided to leave the land although it is more likely that they worked it together. From the locations of the birth of his children George does not appear to have left the area around Peterborough but by the mid '90's the train to Broken Hill was available to take him to Cockburn..

This lease was transferred to Mutooroo Pastoral Co. Ltd on 12 May 1900. This seems to be a likely time for James to have moved to Broken Hill.

George Signature 1900

George and Kate had their first child **Margaret** on 15 June 1884 with the birth place shown as near Yarcowie. They then had the following children:

⁶ Volume 309 Folio 35, No. 5645 (Miscellaneous Grazing and Cultivation))

Mary Thomasina at Lancelot on 7 July 1885

Rose Ezelia at Yarcowie on 27 September 1886. Rose died on 27 December 1886 and is buried in Whyte Yarcowie Cemetery.

Agnes at Yarcowie on 20 August 1888

The locations of these births indicate that they may have lived at Yarcowie up until this time. Alternatively, we believe that both George and Katie's parents were living at Yarcowie and she may have been staying with her parents for the birth. Later births were recorded at Gumbowie. These were:

Gerald Simon on 28 October 1889.

Kathleen on 3 April 1892.

Patrick Vincent on 23 January 1894

We have details of three of George's children at school at St Celestine's Lancelot from 1892 to 1895. Margaret was there from 1892 to 1895 in each year. Mary was there from 1893 to 1895 and Agnes for 1894 and 1895. We have also identified that Mary and Agnes were at Whyte Yarcowie School on 20 April 1896. The school records give their birth dates as well as the Parent or Guardian as Mrs. G Smith who we expect is Kate Smith's mother indicating that it is possible the children were boarding with her at Yarcowie. They were living 2 miles from the school which is about the distance the Smith farm was from the town. Their previous school is shown a "Lancelot (Private)".

At the time of the sale of their land George and his wife Kate had seven living children the eldest of whom was twelve. They had experienced very hard conditions of severe drought and suffered financial difficulty as they tried to make their living from farming the land that should never have been released for agricultural purposes. Unfortunately, they were not alone. From 1885 to 1888 there were agreements for over one million acres surrendered. This would have involved a large number of people as there were a very large number of small holdings.

In 1888 a Commission was appointed to inquire into the best means of dealing with the Crown Lands of South Australia. It reported⁷

"1. That a large number of farmers have been struggling to make a living by growing wheat where the rainfall is insufficient and too uncertain to allow this industry to be carried on at a profit.

2. That in this vain endeavour many have lost large sums of money- in some instances the whole of the savings of past years toil and industry: while others have been reduced by the same cause to a state of destitution.

3. That a large number of selectors, especially those beyond "Goyder's line of rainfall, recognizing the fact that the land they occupy is unfit for wheat growing, and that they will never be able to complete the purchase at the price they had agreed to pay – have surrendered their agreements and have taken their selections on lease, with a view to using the land chiefly for grazing purposes."

Four more children were born after George sold his land:¹

Hilda at Lancelot on 9 May 1896,

George Cyril at Yongala on 5 August 1898. He was christened at Peterborough.

Francis Aloysius at Mannanarie on 21 December 1901

⁷ South Australian Land Acts p 92

Joseph Kevin at Peterborough on 12 September 1906.

We believe George operated as a Cab driver in Peterborough in the late 1890's. On 6 September 1899 the Advertiser reported:

"Petersburg September 5

Last night Mr. Harford our local cab proprietor was driving around a corner when the horse became startled and bolted. The cab was overturned and Mr. Harford and the occupants (Messrs Edgar and Cox) were thrown out. Mr. Harford had four ribs broken.....Mr. Harford is doing as well as can be expected."

In 1904 George obtained a job as a labourer with the South Australian Railways at Peterborough.⁹

George took his family to Adelaide in 1915 where he had obtained a job with the South Australian Railways at Islington Workshops. He was the only male child of Samuel and Maria not to make the move to Broken Hill.

While living in Adelaide George never bought a home. This was confirmed by the South Australian Lands Office who could not locate his name on their data base. From Electoral Rolls we have identified that he and Katie lived at a number of different addresses:

YEAR OF ROLL	SUB DIVISION	ADDRESS
1916 & 1917	Prospect	Percy St
1919	Prospect	24 Albert St
1921	Prospect	56 Olive St
1922	Prospect	23 Le Hunte Ave
1924	Prospect	29 Airlie Ave
1925	West Adelaide	88 Wright St
1926	Prospect	25 Arthur St
1927	Prospect	25 Arthur St
1928	Prospect	25 Arthur St
1930	North Adelaide	16 Curtis St

In addition to the above addresses his Obituary records that he died at his home in Le Hunte Ave Prospect. This was published in the *Advertiser* on 18 July 1930. It records:

"Mr. George Francis Harford whose death occurred at his home in Le Hunte Ave, Prospect, at the age of 73 years, had been employed in the South Australian Railway Department for 26 years. Although born near Clare, Mr. Harford lived at Peterborough for the major portion of his life. Before serving in the Railways he farmed there. Since 1915 until his retirement eight years ago he had worked in Islington Workshops. A widow and the following family survive:- Messrs Kevin and Francis (each of Prospect) and Patrick Harford (Murray Bridge) and Mesdames T A Moore (Black Forest, A. Melbourne (Adelaide), H Gearen (Tailem Bend), M Henderson (Lower North Adelaide) and C Moore (Clarence Park). The remains of Mr. Harford were interred in the Catholic Cemetery, West Terrace."

After George's death his wife Catherine does not appear on the Electoral Rolls for Adelaide. It appears that she may have moved to live with one of her daughters outside of Adelaide. She died in Adelaide on 3 October 1941 at the home of her daughter Agnes Millburn. Her obituary read: *"When*

Mrs. Harford died at residence of son-in-law Millburn of Launceston Hotel, Adelaide, she had 12 children - 6 boys and 6 girls - 27 grandchildren and 6 great-grandchildren. She was devoted to the Church, a grand pioneering woman who helped the late Bishop Norton to raise funds for the new Church at Peterborough and the Bishop's House." She is buried with George at West Terrace Catholic Cemetery.

Further details of their children are:

Margaret Maria

Born: 15 June 1884 near Yarcowie, Christened 19 June 1884 St Simon & Jude's Yarcowie.

Married: Roy Douglas Afflick Henderson (Born 1887- Cir. 1954 Underdale South Australia) 24 February 1909 at the residence of George Hagger, Koorunga South Australia

Died: 1964 Glenelg North, South Australia

Buried: 1964, Catholic A Section Path AG Site 316, Centennial Park Cemetery, Pasadena, South Australia

Two children: Bob and Aileen Henderson

Mary Thomasina (AKA: Sis)

Born: 7 July 1885, Lancelot, South Australia

Married: Peter Bennett Moore (1890 – 1959 Goodwood, South Australia) 19 February 1908, St Anacletus Catholic Church, Peterborough, South Australia

Died: 1978 Cowandilla, South Australia

Buried: 1978, Catholic A Section Path AG Site 328, Centennial Park Cemetery, Pasadena, South Australia

We have a record of six children: James, Peter, Mona, Margaret, Catherine and Colleen.

Rose Ezillia

Born: 26 September 1886, Yarcowie, South Australia, Christened 3 October 1886, St Simon & Jude's Yarcowie.

Died: December 1886, Yarcowie, South Australia

Buried: 27 December, Catholic Section Row 1 Plot 634 Whyte Yarcowie, South Australia. The grave adjoins that of Stephen Leo, son of James Samuel and Bridget Brady who died in 1890 at 12 years and 11 months.

Agnes

Born: 20 April 1888, Yarcowie, South Australia

Married: James Francis Milburn (Cir.1889-1954 Trinity Gardens, South Australia) 1 May 1915, St Anacletus Catholic Church, Peterborough, South Australia

Died: 1969, St Peters, South Australia

Buried: 1969, Catholic A Section Path AP, Site 39A, Centennial Park Cemetery, Pasadena, South Australia

We have a record of two children: James (?- 1960) and Kevin (?-1964) both buried at Centennial Park, Pasadena, South Australia.

Gerald Simon

Born: 28 October 1889 Gumbowie, Christened 17 December, 1889, Peterborough, South Australia

Never Married

Died: 4 September 1924 Redhill, South Australia

Buried: West Terrace Cemetery Adelaide, South Australia

A Fatal Accident.

A sad fatal accident occurred last week, when Mr. Gerald Simon Harford lost his life as the result of being thrown from his horse. He had spent the week-end at Redhill, and while returning to the farm where

he was employed, was thrown. A passing motor picked him up whilst he was walking home, apparently not hurt, but suffering from shock. He went to bed and slept until Wednesday. There was only a lad at the farm, and he became alarmed and sent for the police and a doctor. Thursday, when being taken to the hospital, he passed away. The late Mr. Harford was only 33 years of age, and was the eldest son of Mr. and Mrs. G. and K. P. Harford, of 29 Airlie Avenue, Prospect. Prior to the war Mr. Harford was in the employ of the railway at Peterborough, and was a leading footballer in the Football Association of that time, being leading goalkicker in 1914, and in 1915 was presented with a wristlet watch from the old Imperials for play during the season. He went to the war in 1915, and was there three years, being wounded on two occasions. He returned to Peterborough after the war, staying there for two years, and then lived in Adelaide prior to going to Redhill. The deepest sympathy of all goes out to his sorrowing people in their very sad loss. The funeral which took place in Adelaide on Saturday, was largely attended, and there was a number of old Peterborough residents at the graveside.

Obituary The Advertiser 12 September 1924

The newspapers carry many reports of a Harford playing for Petersburg. Gerald was clearly a good footballer.

His Service Record also makes interesting reading. Gerald disembarked in England on 26 December 1917 and he was stationed at Sutton Veny with the 15th Training Battalion. This is in Wiltshire and only a mile or so from his grandfather's birthplace of Heytesbury. He probably never knew. In March he was transferred to 32nd Battalion at Codford another place very close to Heytesbury and also very close to Samuel's Swing Riot activities.

Gerald shipped out to France on 31 March with his unit reinforcing the 48th Battalion. On 3 May he was reported as Missing in Action on 29 June. The report was that he was a Prisoner Of War in German hands and wounded. Later reports show he was wounded in the right thigh from a grenade. This was from Kriegslazarett (a small transferrable hospital located near war fronts) Valenciennes. He came to No. 3 Canadian General Hospital Boulogne in early December where it was reported that as a PoW he had been treated very badly and poorly fed. He left the hospital on 9 December for England on the boat St. Dews where he went to Harefield Hospital. He returned to Australia on the *Khyber* in May 1918 and was discharged on 15 June 1919 on the cessation of hostilities.

Kathleen

Born: 3 April 1892 Gumbowie, South Australia, Christened 10 April 1892, Peterborough, South Australia

Married: Thomas Arthur Kay Moore (Born 28 May 1892 at Newton St Broken Hill. Died 15 September 1979 at Glandore, South Australia) on 27 July 1914 at St. Anacletus Catholic Church, Peterborough, South Australia.

Died: 1947, Forestville, South Australia

Buried: 1947, Centennial Park Cemetery, Path: 3, Site: 106B, Pasadena, South Australia



Headstone Centennial Park Cemetery

Kathleen and Arthur had five children:

Veta Elizabeth Born 20 December 1914 at Petersburg South Australia. Married **Cecil Raymond Fillmore** on 14 October 1936. They had two daughters.both still living. Veta died 28 February 1999 at Glenelg South Australia.

Eleanor Kathleen. Born 28 September 1916 at Petersburg, South Australia. Married (1)Jack Harris. Married (2) David Rankin Watson, Kath died 20 February 2007 at Waikiki, Western Australia. Kathleen had no children.

Douglas Gerald. Born 9 March 1918 at Adelaide, South Australia. Married (1) to Peg Aileen Foster and (2) to Elsie Jean Dunn. Doug had no children from either marriage. He died on 10 February 1982 at Adelaide South Australia.

Gwenneth May. Born 28 July 1919 at Helmsdale, South Australia. Married (1) **Frank Alexander** (Born 22 July 1918. Died 15 February 1953) on 9 August 1941.They had two daughters who are both still living. Gwen also married **Albert Robert Hocking** (born 10 September 1925. Died 9 July 2002). They had one son who is still living. Gwen died 30 June 1970 at Mt. Lawley, Western Australia.

Margaret. Born 25 June 1921 at Glenelg, South Australia. Margaret married Jack Eckhold. They had one daughter who is deceased. Margaret died in July 1989.



Arthur & Kathleen with Kath Veta & Doug



Kathleen & Arthur with Margaret, Gwen, Doug, Kath & Veta



Back: Gwen, Margaret, Kath & Veta. Front Doug with Arthur & Kathleen

Patrick Vincent

Born: 23 January 1894 Gumbowie, South Australia. Christened 29 January 1894, Peterborough, South Australia

Married: Mary Elizabeth McGregor (1900 Riverton -Cir 1979 West Hindmarsh South Australia) 18 April 1922 North Adelaide, South Australia.

Died: Cir 1963 West Hindmarsh, South Australia

Buried: Centennial Park, Section: Catholic C, Path: CC, Site: 274

We have a record of 2 children:

Joan Geraldine: born 23 March 1930 at Murray Bridge M Eugene O'Callaghan 24 May 1952 at Hindmarsh. Died ?

Brian Patrick: born 28 November 1925 at Murray Bridge. Died 20 March 1998 at Perth West Australia. Buried at Centennial Park Cemetery with his parents.

Hilda Monica

Born: 9 May 1896, Lancelot, South Australia.

Married: John Patrick Gearen (Born 13 May 1892, South Australia Died 21 April 1997 Adelaide.) 23 October 1920 St Laurence, North Adelaide, South Australia

Died: 1985, Goodwood Park, South Australia

Buried: Centennial Park Cemetery, Catholic Section C Path: CL Site: 858

We have a record of one child: Cyril Jerome Born: 1923. Died: 1992. Buried in the same grave as his parents at Centennial Park Cemetery.

George Cyril (AKA Cyril)

Born; 5 July 1898 at Yongala, South Australia. Christened 24 July 1898 at Peterborough, South Australia.

Never married

Died: 9 June 1919, Prospect, South Australia.

Buried: West Terrace Cemetery, Adelaide with his parents.

Francis Aloysius (AKA Frank)

Born: 21 December 1901 at Mannanarie, South Australia

Married: Veronica Emily Myers (Born Cir1907 Died?) 9 December 1930 at Our lady of Victories Catholic church, Glenelg, South Australia.

Buried: Not known

We have no details of any children

Joseph Kevin (AKA Kevin)

Born: 12 September, 1906, Peterborough, South Australia.

Married:

Elizabeth Muriel Kean (Born Cir 1920 Died 19 June 1940 Northfield, South Australia) 30 October 1930, Holy Redeemer Church, Murray Bridge, South Australia.

They had 2 children: Jim and Dorothy.

Lois Lesley O'Toole 1948 at Broken Hill, New South Wales.

We have no details of any children.

Died: 16 September 1957, Victor Harbour, South Australia.

Buried: Victor Harbour General Cemetery, South Australia

We have no details of any children.