

James Galbraith: 164 Mount Benson St: 1923

Built in 1923, the Galbraith Residence is a very good example of a Late Craftsman bungalow, a popular style among Nanaimo's entrepreneurial and professional class during the 1920s. The character-defining elements of the Galbraith Residence are expressed in the horizontal massing, shingle-cladding, open front verandah, multi-paned windows, stucco and wood half-timbering in the gable ends, and front gable roof.



Who lived at 164 Mount Benson?

1. James Galbraith & Mary Aileen Coulter 1923-1934
2. Robert George Knarston & Lily Gordon 1935-1946
3. Frederick W Robinson, Bank Manager & Mrs. Bernice Robinson 1949-1953¹
4. Robert D Dunn, Bank Manager & Mrs Mary A Dunn 1957?²

1. JAMES "JIM" GALBRAITH & MARY AILEEN COULTER 1924-1934

James Galbraith was born Sept 14 1884 at Wiarton, Bruce County, Ontario the son of Thomas H.J. Galbraith (1851- 1936) and Harriet Amelia Whicher (1861-1948). Father Thomas was born in Galway County, Ireland while mother Harriet was born in Haldimand County, Ontario. His parents had married on Nov 28 1883 in Bruce, Ontario and on the birth registration, Thomas Galbraith is noted as a mill owner.

James' father, Thomas, either died in the 1880s or the parents divorced as in the *1891 Census of Canada*, James, age 6, is living with his mother and grandparents in Wiarton and his mother has assumed her maiden name and states that she is single. Evidence for the divorce or, at least separation, is that there was a Thomas Galbraith who sailed back to Ireland in May 1886 and died there in 1936 at the age of 84. Although there is no way to definitively connect him to James Galbraith, circumstantial evidence would seem to support the notion that this Thomas Galbraith was, in fact, James' father.

The Galbraith's had gone to Ireland from Stirlingshire in Scotland in the seventeenth century with William of Orange. They were granted lands in Cappard in the county of Galway and by 1878, the estate was 4,636 acres. James Galbraith, Thomas' father and James' grandfather, was resident at Cappard until his death on Sept 27 1889. Thomas' brother, Richard Hugh Galbraith (1846-1908) was possibly the last Galbraith to live at Cappard and would have been there when Thomas Galbraith returned to Galway. The house was burned during the troubles in 1922.

By the *1901 Canada Census*, when James is 16 and a student, his mother has married again to a George G Stephens (1870-1953) and has had 2 children with her new husband with the oldest born in 1897. The whole family appears to have disappeared from the *1911 Canada Census*, but we do know that James' mother and her new family remained in Ontario and we believe that James Galbraith was possibly in transit to Hartney, Manitoba to work at the local branch of the Merchants Bank.

The Merchants Bank of Canada, not to be confused with the Merchants Bank of Halifax, was a Canadian chartered bank founded by Hugh Allan, head of the Montreal Ocean and Steamship Company. Hugh Allen and his brother Andrew had established themselves in 1846 as importers and general merchants with a

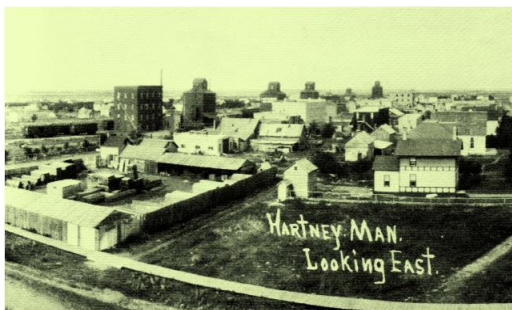
¹ Not enough is known about the Robinsons to be able to provide any further information

² Not enough is known about the Dunns to be able to provide any further information

line of fast sailing packets to accommodate the passenger and freight traffic between Canada and the United Kingdom.

The bank received its charter in 1861 and opened for business in 1864. Banking was a new venture for Hugh Allan, although he had served as a director of the Bank of Montreal from 1847-1857. His brother-in-law, Jackson Rae, was listed as bank cashier and had also worked for the Bank of Montreal as their agent in New York.

The Merchants Bank remained a Quebec company until it took over the troubled Commercial Bank of Canada based in Kingston, Ontario in 1867. The name was then changed to the Merchants Bank of Canada and 17 Ontario branches came under the bank's control. Head office was still located in Montreal. Sir Hugh Allan died in 1882 and the position of president was filled by Andrew Allan (1822-1901), Sir Hugh's brother. He died in 1901 and Sir H. Montagu Allen (1860-1951), son of Sir Hugh became president.



By the 1919 *Lovell's Montreal Directory*, the bank boasted of 329 Branches and Agencies in Canada extending from the Atlantic to the Pacific including one at Hartney, Manitoba, 270 km west of Winnipeg on the CPR line. Today, Hartney is a town of 415 people located along the Souris River. Coincidentally, a William Henry Galbraith had found his way to Hartney in the 1890s and owned the town's first hotel. He was also born in Ontario but in Huron County with no apparent relation to James Galbraith.

The first manager of the Merchants Bank of Hartney was a Mr I.R. Shaneman. In 1913, he died and his place was taken by James Galbraith.³ James took advantage of his new position to make a trip back home where the *Wiaraton Canadian Echo* of Aug 5 1914 reported that "Mr. James Galbraith, Manager of the Merchants Bank, Hartney, Man., returned to the West Tuesday, after a pleasant visit to friends here."⁴

The Merchants Bank had bought the local hardware store in Hartney and in 1914, the store building was removed and a brick bank building was erected on the site with living quarters above it. Shown on the extreme left in the picture, the building is a very good example of the kind of simple but effective designs that many bank corporations used to impress and inspire their customers. With its red brick, noble classical details like the white cornice, quoins at the edges and mildly arched openings all raised above street level, the building continues to have some impact. It now serves as a residence.



By the 1916 *Canada Census of Manitoba, Saskatchewan and Alberta*, James Galbraith, at the age of 32, was firmly ensconced in Hartney and lodging above the store on East Railway Avenue with another bank worker, Sidney Boardman from England. It was while working at the branch in Hartney that James Galbraith met and subsequently married Mary Aileen Coulter on Aug 10 1916.

³ Mere Living by Hazel MacDonald Parkinson 1957, page 206

⁴ The Canadian Echo, Wiaraton, Ontario, Wed Aug 5 1914.

Mary Aileen Coulter was born Jan 3 1891, in Hartney, the daughter of George Albert Coulter (1865-1915) a farmer born in Orono, Durham, Ontario and Margaret Etta Cowan (1869-1954) born in Clarke Township also in Durham. Her parents married on Jan 16 1889 in Orono, Durham County and by 1891 had trekked to Manitoba. Mrs. Albert Coulter was a capable pianist and her younger brother Perry Cowan, even as a youngster, had an excellent bass voice that through the years, especially after training in Winnipeg while he attended Manitoba College, delighted audiences in Hartney and elsewhere. Mrs. Coulter, after she and her husband moved to Hartney in 1912, was a supporter of many musical affairs in the town and served as organist in the Presbyterian church.⁵ The picture is of: Mary Aileen Coulter; mother Margaret Etta Cowan; and grandmother Mary L Linton.



Sometime around 1919, James Galbraith and his wife Aileen were posted to Nanaimo. We know this because the Galbraith's had one child, daughter Marjorie Lenore Galbraith, born Dec 17 1919 in Nanaimo. They also appeared in the *1919 Wrigley British Columbia Directory* for Nanaimo with James' profession being manager of the Merchants Bank. In the *1920 Wrigley British Columbia Directory*, the family was living at 226 Albert Street.

There had been a Merchants Bank in Nanaimo since at least 1910 and the manager previous to Galbraith at that bank was L.W. Smith who had also lived on Albert Street. At the time, there appears to have been only two other banks in Nanaimo beside the Merchants: the Canadian Bank of Commerce managed by E.H. Bird, another Newcastle resident; and the Royal Bank managed by F.A. Hanna.

Built in 1912 at 499 Wallace Street, the Merchants Bank is Nanaimo's sole example of the eclectic, elegant Free Renaissance style, inspired by Italian churches and palaces, and popular in North America from the late 19th to early 20th centuries. The exterior was faced with a combination of a banded brick base and quoining that framed the edges and structural openings. A later coat of stucco obscured these features but some of the facade details, including the prominent cornices typical of this style, are still discernible. The elaborately detailed, round-arched windows, featuring radiating mullions and brick keystones, angled corner entry and ornate cast plaster ceiling are also substantially intact.



The Merchant's Bank is significant for its association with Francis Mawson Rattenbury, British Columbia's premier architect of the late 19th and early 20th centuries. Rattenbury also designed the Nanaimo and Nelson Court Houses, the provincial Parliament Buildings and numerous other residential and institutional buildings as well as the Merchants Bank in Victoria. The building's prominent corner location and exceptional windows make it a highly visible landmark. The original blueprints are not dated, but the Contract Record for Jan 15 1912 stated: "Plans are being prepared for a bank, cost \$15,000" by Rattenbury to be erected in brick alone. Today it is a restaurant called "The Vault."

⁵ Mere Living by Hazel MacDonald Parkinson 1957, page 65

James Galbraith became the first elected Secretary of the Nanaimo Rotary Club formed in 1920. Initially, the Nanaimo Rotary Club had difficulty arranging for an appropriate meeting place. In a letter to charter members, elected secretary Jim Galbraith had this to say, “The committee to make arrangements for the holding of our weekly luncheons has had considerable difficulty securing a suitable meeting place, as none of the hotels has a suitable dining room. Mrs. Gordon of the Lotus Hotel (then on Bastion Street) has agreed to arrange a private room for us. Our regular luncheon will commence at the Lotus on Friday at 12:15 p.m. and tickets will be 75¢. Smokers to provide their own cigars.” The Lotus was nicknamed the Temperance Hotel by the locals as they did not serve liquor. Finally, in 1922 the Club settled on the Windsor Hotel (today known as The Dorchester) until the opening of the Malaspina Hotel in 1927. Jim had little time to be secretary as he was transferred out of Nanaimo in November, 1920.

From 1920 to 1923, the Galbraith family appears to have moved to Vancouver where James, in the *1920 Directory of Vancouver*, is noted as the assistant manager of that Merchants Bank. The *1921 Census of Canada* confirms that they are still in Vancouver in an apartment on Thurlow Street. Then, on Dec 23 1921 it was announced, under what were seen as questionable circumstances at the time, that the Bank of Montreal was quietly purchasing The Merchants Bank of Canada and the latter ceased to exist.⁶



Canadian banking itself was going through an important transformation that had started just before WW1 and that the war had accelerated. Canada’s banking industry was consolidating. Unenterprising institutions were, with government approval, being merged with stronger competitors, making the country’s banking system more stable in the process. The 1921 deal that joined two of the country’s largest banks — Merchants Bank of Canada and the Bank of Montreal — ensured stability, but at the same time it chipped away at the faith Canadians had in their banks.

The merger was not one of equals. The 400-branch Merchants Bank of Canada was badly mismanaged and faced \$8 million in losses, equal to nearly \$80 million today. The Merchants’ shareholders saw a large portion of their capital wiped out. The *Bank Act, 1871*, fiddled with over the years but still largely intact, had proven inadequate to the task of protecting bank investors and customers. The only good news was that Merchants Bank was not too far gone for the Bank of Montreal to save.

The new *Bank Act*, designed to prevent another Merchants Bank fiasco, was introduced in March 1923 by Liberal finance minister William Stevens Fielding, the former Nova Scotia premier who had served as finance minister in Sir Wilfrid Laurier’s governments from 1896 to 1911.

On Oct 27 1922, the press reported on the trial of Sir Montagu Allan who was charged with negligently signing a return of the affairs of the Merchants’ Bank for October 1921 which is alleged to have contained false statements.⁷ The outcome of the trial is not recorded nor is it mentioned in any biographies about Sir Montagu Allan. He died in 1951 at the age of 91.

⁶<http://news.google.com/newspapers?id=JxEFAAAAIBAJ&sjid=KigDAAAAIBAJ&dq=merchant's%20bank%20of%20canada%201920&pg=5927%2C819059>

⁷<http://news.google.com/newspapers?id=UBEF AAAAIBAJ&sjid=KigDAAAAIBAJ&dq=merchant's%20bank%20of%20canada%201920&pg=1761%2C5508552>

By 1924, James Galbraith and his family were back in Nanaimo where James was now manager of the new Bank of Montreal. **The family lived on 3rd Street which today is Mount Benson so one can presume that the house at 164 Mount Benson was built in 1923 either by Galbraith or by the Bank of Montreal for him.** The family remained in Nanaimo until 1934 when a new manager, H.T. Reed, was appointed for the Bank of Montreal.

It is believed that the family then moved to Medicine Hat where James was the manager of that Bank of Montreal. On May 20 1939, the Galbraith family crossed the US border at Sweet Grass, Montana. They were in transit, by automobile, through the US to visit James' mother, Mrs. G.G. Stephens a trip expected to take three weeks. Before the TransCanada Highway was constructed, it was necessary to use US routes to cross the country. Jim Galbraith was described on the border card as 6' tall, medium complexion, grey hair, blue eyes and "bald on top". He was carrying a letter from the RCMP at Medicine Hat stating the "bearer is known to their force."



In Nov 1941, James was elected President of the Medicine Hat Chamber of Commerce. He and his wife are on the Voters List there in 1940 and 1945 and daughter Marjorie Lenore Galbraith married Charles Richard Dixon in Medicine Hat, Alberta on Dec 6 1941. On Feb 2 1942, the *Lethbridge Herald* reported that "Mrs James Galbraith entertained at luncheon in her home ... when 12 guests enjoyed her hospitality. Bridge and Mahjongg were played during the afternoon."

By 1947, the Galbraith's might have been living in Lethbridge but they eventually found their way to Victoria BC where Mary Aileen Coulter Galbraith died on Dec 4 1954. James "Jim" Galbraith died May 26 1971 also in Victoria BC. Their daughter, Marjorie, died Dec 4 1994 in Winnipeg.

2. ROBERT GEORGE KNARSTON & LILY GORDON 1935-1946

Robert George Knarston was born Mar 4 1894 in Nanaimo to James Sinclair Knarston (1854-1923) and Robina Irvine (1864-1943).

Robert's father, James Sinclair Knarston was born Feb 26 1854 in Stephney, Middlesex, England near London. His grandfather, James Knarston Sr was a shipwright, born 1828 in Scotland. On Sep 24 1849 in Middlesex, England, he had married Robert's grandmother, Margaret Graham Sinclair born in Orkney, Scotland on Feb 4 1827 the daughter of Harry Sinclair (1785-) and Janet Mowat (1784-1856).

In 1861, there is a very tantalizing record of a "Mrs Knarston arriving in Victoria with 4 children in 1861".⁸ And, another record of a Mrs Knarston who died at Nanaimo on Sep 10 1864, at the age of 38 years, after a "painful and protracted illness, borne with exemplary piety and Christian resignation".⁹ This would appear to be Margaret Sinclair Knarston, the wife of James Knarston Sr. The Knarstons must have arrived just a year after the *Princess Royal*, Nanaimo's first group of miners commissioned by the Hudson Bay Company. There were four children with them: Janet Knarston, born 1852; James Sinclair Knarston, born 1854; John Henry Knarston, born 1856; and Robert Knarston, born 1858. Baby, Thomas Knarston was born in Nanaimo and unfortunately died on Jun 2 1863 at just 2 years old.

⁸ Alice Marwood: "Ship's Lists" in the British Columbia Genealogist, vol 11:2 (Summer 1982), pp 37, 40

⁹ Colonist, 1864-09-14

Knarston. A second daughter, Robina Janet Knarston was born Nov 28 1887 in Nanaimo. Unfortunately, it appears that son James Henry died in Nanaimo on Sep 15 1888 at just 4 years old. Another son, James Irvine Knarston was born Apr 17 1890 in Nanaimo. Then, on May 16 1890, another tragedy occurred as their daughter Robina died at the age of just 2 years old.

Robina must have returned to England for a visit because in the *1891 England Census*, Robina Irvine Knarston is living with her mother and sister in North Shields along with children: Helen “Nelly” Knarston, now aged 5; and James Irvine Knarston, age 11 months who had been born in 1890 in Nanaimo.



Meanwhile, in the *1891 Canada Census*, James Knarston, salesman, is living in Nanaimo as a lodger with the family of grocer, George Bevilockway (born 1849 – Jan 27 1920) and Janet Bevilockway who just happens to be James’ sister, the former Janet Brown Knarston (born 1855 – Aug 18 1916). The Master Mariner is now engaged in the grocery business as a bookkeeper for his brother-in-law, George Bevilockway.¹¹ The picture is of Janet Knarston Bevilockway and husband George.

George Lewis Bevilockway was born about 1847 in Stourbridge, Shropshire England the son of Joseph Louis Bevilockway (ca1821-1893) and Ann Frost (1829-1893). In November 1854 after a six-month voyage, they were among the first families to arrive in Nanaimo aboard the *Princess Royal* under contract as miners to the Hudson’s Bay Company. Their house is still standing at 111 Haliburton Street. Because George Bevilockway, was considered a particularly good student, his entry into the mines was delayed until the age of 14 in 1871. He confirmed the worth of his additional schooling by soon becoming an assistant manager.

By 1882, George Bevilockway was running a dry goods and grocery store on Victoria Crescent. By 1889, he was selling not only groceries but also hardware, hats and purchasing furs. He was still located on Victoria Crescent and James Sinclair Knarston was now working for him as a clerk and also living on Haliburton Street. In 1890, the store expanded into feed and by 1891, Bevilockway was now a “general merchant”.

On Aug 15 1891, Robina Irvine Knarston, age 28, arrived back in Canada at Quebec aboard the *Vancouver* with infant son James and daughter, Helen age, 5 to take the CPR train to Vancouver and rejoin husband James Sinclair Knarston in Nanaimo. Son Edmond Sinclair Knarston was born on May 23 1892 and Robert George Knarston on Mar 4 1894. James appeared on the Nanaimo City Voters list in 1890 living on Haliburton Street and working as a clerk.

By 1894, James Sinclair Knarston was identified as a “bookkeeper” at G Bevilockway, general merchant and was now living at 84 Selby at Hecate Street, the family’s new residence designed by architect James Kelly (1851-c1912) in 1891.¹² The house was subsequently renumbered to 639 Selby and was on the property where the Nob Hill Acropolis condominium is now located.

James got himself elected to Nanaimo City council from 1898 to 1908 a position not without its issues. George Norris (1845-1902) founded the *Nanaimo Free Press* in 1874 and from 1875-1902, he reported the

¹¹ The Daily Colonist: November 21 1923: Obituary of James Sinclair Knarston

https://archive.org/details/dailycolonist1123uvic_17/page/n16/mode/1up?view=theater&q=knarston

¹² residence for J.S. Knarston, 1891 (Nanaimo Free Press, 23 July 1891, 2, t.c.)

Council's proceedings in depth and detail. In general, Council was pleased with his accounts and, on many occasions, gave him its vote of thanks "for the faithful manner in which he had reported the business of the Council." Sometimes, inaccuracies or misquotations were challenged, as in 1899 when Alderman Knarston complained that the account of his speech in the NFP was not a fair one.¹³

In the *1901 Canada Census*, Robert George Knarston is 7 years old living with father, James Knarston, age 47; mother Robina; siblings: Helen, 15; James 11; and Edmond 8. In 1908, older brother James, age 18, went off to attend the University of California at Berkley sailing from Nanaimo on Aug 29 1908. In the *1911 Canada Census*, George is now 17 years old living with his family on Selby Street: father James, 54; mother Robena, 47; siblings: Helen, 25; James 21; and Edmund 19.

James was also a prominent member of the Nanaimo Board of Trade and a Justice of the Peace in Nanaimo. He worked as a Harbour Master in 1905; was appointed a Pilot Commissioner in 1910; and a Port Warden for the year ending Dec 1916. In 1910, he would take over the grocery business from George Bevilockway. James' sister, Janet Knarston Bevilockway died on Aug 18 1916; and her husband George passed away on Jan 27 1920.



On Sept 19 1916: Robert George Knarston, age 22, married Lily Gordon in Nanaimo. In their wedding announcement, George Knarston was noted as "being engaged in business with his father." In the 1915 *Henderson's Greater Victoria Directory*, George is working as a clerk with J.S. Knarston at 171-181 Bastion Street along with his brother Edmond. They all lived at 639 Selby. Like many merchants in Nanaimo, the business was contracted to provide supplies to the government. In 1914, J.S. Knarston supplied the Nanaimo Gaol some clothing valued at \$170.90 and, in 1915, boots to a value of \$101.15.

Lily Gordon was twenty-two years old born Jul 8 1892 in Nanaimo when she married Robert George Knarston, the daughter of Peter Gordon (1860-1925), a coal miner, born in Loudoun, Ayr, Scotland; and Jean Forsyth (1863-1904) born in Rutherglen, Lanark, Scotland. Before coming to Nanaimo in 1892, the family had been gold mining in Colorado in Huerfano County for at least 10 years as five of their children were born there. A Peter Gordon and wife Catherine Forsyth (the name of Jean's mother) had arrived in the US on Dec 1 1881 aboard the *City of Chester* from Liverpool. Their first child was born May 1882 in the USA. Lily was in the middle of the 11 children and her mother died in 1904 when she was just 12 years old. Peter Gordon was a member of Nanaimo Lodge No 4, Knights of Pythias.

Robert George Knarston and Lily would have two children: Jean Helen Knarston Faryon (1917-2015) and Margorie I Knarston Wormald (1919-2001). In 1923, Jean Knarston along with a George Bertram won the title of the most beautiful children in Nanaimo.

¹³ https://www.wmze.ca/localhist/WMzE_Nanaimo_case_study.pdf page 105



On Nov 20 1923, James Sinclair Knarston died leaving the business in Robert George's hands who subsequently changed the name of the business in his own name but still located on Bastion Street. While not an elected member of city council like his father, in 1929, R. George Knarston was President of Nanaimo Gyro which had been inaugurated on Aug 11 1922.¹⁴ From 1930, he was also a member of Doric Lodge No 18 in Nanaimo.

In 1935, Robert George Knarston and Lily Gordon Knarston, according to the Voter's List of that year, moved into 164 3rd Street in Townsite which would eventually be renamed Mount Benson in the 1940's. In the 1940 Voter's list, daughter Jean H Knarston, stenographer is now living with her parents at 164 Mount Benson.

In the *Nanaimo Daily News* of May 11 1940, Robert Knarston celebrated being in business for 80 years since 1860 when the store was first started up by an Alex Mayer before being taken over by George Bevilockway, then changing into the hands of the late J.S. Knarston and today being run in the name of R. Knarston. "If you have never been in our store, come along and get acquainted. You will find our courteous manner of doing business will please you."¹⁵ It had been Nanaimo's first privately owned store when operated by Alex Mayer and

was known as the Pioneer Red House. It was situated at the northeast corner of Bastion and Commercial and really was painted a wagon red. Ads in early issues of the Free Press advised the public to "Visit the Red House and inspect their latest consignment of goods, direct from San Francisco."¹⁶

Robert George's mother, Robina Irvine Knarston died 1941 age 76 in Nanaimo. On the Voters List of 1945 the residents of 164 Third Street (Mount Benson) are: George R Knarston, merchant, Mrs. R.G. Knarston; Miss Jean Knarston, stenographer; and Miss Marjorie Knarston, clerk. Daughter Jean would shortly leave the nest to marry Constable Albert Leonard Faryon of Victoria on Sep 21 1945 at St Andrew's United Church in Nanaimo. Daughter Marjorie would marry Jack McGregor Smart Wormald (1912-1988) on Oct 15 1947.



1929 Gyro Club of Nanaimo President 8

R. George Knarston

Robert George Knarston died, at the age 52 on Sep 7 1946 in Nanaimo. Wife, Lily Gordon Knarston died Nov 1 1976 age 84. It's not known where she lived during that time. North of Lantzville is a Knarston Creek but the reason as to who it might have been named for has been long lost.

3. FREDERICK W ROBINSON & BERNICE ROBINSON 1949-1953¹⁷

4. ROBERT D DUNN & MARY A DUNN 1957-?¹⁸

¹⁴ http://nanaimogyro.com/?page_id=719

¹⁵ Nanaimo Daily News: Saturday May 11 1940

¹⁶ Interview with Martha Kenny and Hiram Gough, Mar 14 1962

<https://viurrspace.ca/bitstream/handle/10613/190/NanaimoHistoryKenny1.pdf?sequence=3>

¹⁷ Frederick W Robinson was a manager of the Bank of Nova Scotia. Not enough is known about him to prepare a background.

¹⁸ Not enough is known about Robert D Dunn who was also a bank manager to prepare a background.