

## BUILDINGS AT RISK

# First island estate of its kind? Belmont and its surroundings

*In this week's Buildings at Risk feature, Susan Temple and Nigel Crowe are focusing not on imminent threat, but on the origins, history and sensitive restoration of Belmont, one of the premier Regency houses to survive in Douglas. They also examine the property's wider historical context: the laying-out of one of the earliest estate developments on the island. In a second instalment, they will look at the fate of other mansions which were long a feature of this quarter of Douglas*

**T**he early 1830s was a pivotal period in Manx affairs.

The Isle of Man Steam Packet Company was founded, a development which enhanced the accessibility of the island.

In addition, this coincided with the final disposal of the Scottish Dukes of Atholl interests in Manx landholding and financial affairs for a total payment by the British Government of £417,000.

Meanwhile, the Laxey mines started to become profitable, and King William's College was founded.

Much of the land surrounding Douglas, from the bay as far as Braddan Bridge, had been tied up in John Murray, the 4th Duke of Atholl's Castle Mona estate, most of it eventually selling to a consortium in 1832.

This transaction freed up land north of the town and development soon began. This seems to have encouraged other landowners to devise imaginative schemes for dividing up their land into individual plots for sale.

One such initiative saw the laying out of a new road which opened up an area we now think of as Belmont.

From 1830 onwards, seven substantial houses were to be constructed between the Quarterbridge and the Brown Bobby, the most ambitious of which was Belmont, built for George William Dumbell, advocate, Member of the House of Keys and, later, founder of the ill-fated Dumbells Bank.

The earliest of the man-



**Belmont as it is today, now fully renovated and operating as a luxury B&B. It was built in around 1835 by G W Dumbell, advocate, MHK, chairman of the Laxey Mining Co and founder of Dumbell's Bank.** (Picture courtesy of P & J O'Shea)

sions were strung along Peel Road.

The first to be constructed on the actual development was Thornton Lodge, the home of Edward Forbes Junior, himself the co-founder in 1836, with John Wolff, of another financial institution: the Joint Stock Bank.

Just five years later his family was ruined and fled the island when the bank failed in 1841. The property later belonged to the Harris and Cowin families.

Belmont was the second house to be completed in the area and remained the property of George Dumbell until he died in 1887.

It was constructed at the rear of a four-acre plot pieced together from several of the original lots – the initial layout involved at least 21 plots.

It is suspected that the issue of water supply was behind the original scheme – there was no public water supply in the town until 1834, when a main was driven along

the seafront. The Belmont area was not reached by a water main until 1895, and the large houses which went up there seem mostly to have relied on springs and wells. The stream which ran through Belmont's grounds had allegedly 'never failed'.

A feature of the area which can cause considerable puzzlement confronts anyone who tries to reach Ballakermeen by taking Belmont Road.

The estate road was originally laid out as a circus or

ring, and the abrupt change in levels which results in the blocking of Belmont Road by a massive retaining wall appears to be down to Dumbell's cavalier behaviour.

He succeeded in separating the formal approach to the front of his house from the service access, despite difficult site contours and the disruption to the estate road.

His property had a large kitchen garden, two peach houses, two vineries, melon pits and extensive flower gardens, lawns and shrubberies.

Another purchase by Dumbell, possibly through the corner in 1844, was a separate plot on the west side of the estate, where he built a staff cottage for his head gardener.

Dumbell and his wife raised a family of eight girls and four boys.

The second son, Alured, followed his father into the law, ultimately becoming a Deemster. The youngest son, William, joined the family bank but died in 1878.

Belmont remained the family home until the death of George W in 1887. At this point the island's Mona's Herald newspaper effusively

described 'the hospitalities of Belmont House' which would long be remembered.

It stated that 'the great festivities which were celebrated within its portals and grounds on the occasion of the marriages of several of Mr Dumbell's daughters' were still vivid in the memories of both participants and 'many hundreds of those who played the more humble part of sightseers'.

The last great public gathering at Belmont had been that for the banker's funeral, when his memory was 'honoured with the most imposing funeral procession which has ever taken place on the island'. So ended the golden years of the Dumbell family.

Banking in the Isle of Man in the early and middle parts of the 19th century was a precarious business.

In addition to the collapse of the Forbes's Joint Stock Bank, several other such concerns failed, including the Isle of Man Commercial Bank and Holmes's, the latter failing in 1854 with total liabilities of £300,000.

Following the failure of Holmes's Bank, George Dumbell established his own pri-



**The particularly grand staircase at Belmont, of a scale paralleled in few Manx houses. At the time of this photograph the plaster pilasters and cornices were grained to resemble carved wood.**

(Picture courtesy of Chrystals)



**The largest room at Belmont (pictured here before its recent restoration when in use as a drawing room) was Dumbell's dining room. The shallow recess on the left was to accommodate a buffet or sideboard and the semi-circular bay window extends to the full 14ft height of the room.**

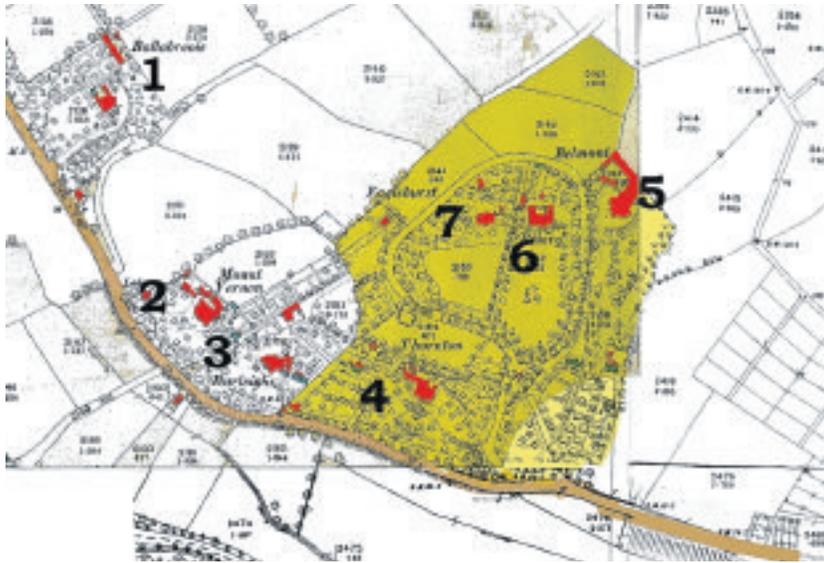
(Picture courtesy of Chrystals)

vate Bank of Dumbell, Son & Howard. They did a significant amount of business with the agricultural community in the island. Unfortunately, within four years, the new bank was obliged to suspend payments, although the proprietor assured customers 'No doubt need be felt that everyone will be paid in full, and that very speedily. Geo.W. Dumbell. Douglas, 22 August 1857'.

Business was resumed by 1860, when the bank moved in to new premises on Prospect Hill. Several big accounts were moved to Dumbell's, notably the Laxey Mining Company (of which George Dumbell was the chairman), where any miner earning more than 20 shillings in a week found himself with a Dumbell's Bank note. Other large accounts included the Isle of Man Government and Douglas Town Commission, together with the Isle of Man Railway and Steam Packet Companies.

**I**n 1874, a new prospectus was issued and Dumbell's Bank became a limited company with a capitalisation of £180,000 in 30,000 shares of £6 each (of which £1 was due on application and £1 on allotment, making a paid up capital of £60,000). It was not long after Dumbell's death, towards the end of the 1880s, that signs appeared that all was not well – for example, the loss of £15,000 which the bank had invested in the Peel Chemical Company.

G. W. Dumbell's executors, however, succeeded in disposing of his shares in the bank over a period of some three years. Thus, when the bank collapsed in 1900, the only family involvement was a small trust holding. The current directors and managers were ultimately charged with banking offences involving the balance sheets, and fraudulent appro-



A map of the seven mansions built on the western approach to Douglas from 1830 onwards, with the first three (1 Ballabroogie; 2 Mount Vernon and 3 Burleigh) being developed as a ribbon accessed from Peel Road. The rest (4 Thornton; 5 Belmont; 6 The Priory; and 7 Eaglehurst) formed part of an early estate development shaded yellow on this map. Based on 1865 OS map in MNH collection



Belmont, seen here before its most recent renovation, has been reduced in size by demolishing large portions of the original service wing and, in 1950, was split into two. Today's B&B includes the circulation and large reception rooms, while the rest belongs to a distinct property with its own access.

priation of bank funds. They were all found guilty, receiving sentences of up to five years' penal servitude with hard labour.

Times had changed, and the disposal of Belmont proved to be a very long exercise. It was put up for auction in 1888, with the suggestion

that it could become a hydropathic establishment, a private asylum or an institution of that nature. Another attempt at auction in 1890, saw no one bid for it, although the gardener's cottage and its garden was sold for £610.

Some years later, the estate gave up the idea of sale and, in

November 1895, let the property to the Chief Constable, Colonel William Freeth, and his wife.

Their son, Captain Freeth of the Loyal North Lancashire Regiment, served during the Boer War and they decided to place Belmont 'at the disposal of the country for use as a convalescent home for soldiers invalided from South Africa'.

Finally, in 1908, the *Mona's Herald* was able to report the successful disposal of the property at auction.

However, its journalists were considerably less eulogistic in their treatment of the late occupying family than on earlier occasions.

Harking back to the Dumbell weddings, they were now recalled as having been the most pretentious that people had ever seen. They also noted that it had been said that the Dumbell family would never see the third generation, and this had come true. The Dum-

ISLE OF MAN  
 To Proprietors of Hydropathic Establishments and Others.  
 For Sale by Private Tender.  
 TO BE SOLD,  
 (In consequence of the Death of the Proprietor) the  
**PROPERTY**  
 KNOWN AS  
**BELMONT,**

In the immediate vicinity of the prosperous and rapidly increasing town of Douglas (the principal town of the Island), a very superior Property, peculiarly adapted for the purpose of either a HYDROPATHIC ESTABLISHMENT or a PRIVATE ASYLUM, or any Institution of that description.

No such Establishment as above referred to exists in the Island, and the want of some kind of Hydropathic Institution has been long felt by numbers of the many thousands of Visitors who annually visit this rising and popular watering place.

An 1888 advertisement for the sale of Belmont which appeared in the *Mona's Herald* dated March 7, 1888.

bells were 'as extinct on the island as the Dodo'.

The newspaper also now revealed an 'old Manx feeling against the late head of the house, George William Dumbell ... in connection with acts done when he was a lawyer and banker and dealing with other people's affairs'.

It then continued with allegations of wrong-doing by Dumbell in relation to the Wolff family. It said that those who could remember the election in Douglas at which Richard Sherwood contested with George William Dumbell the representation of Douglas in the first popularly-elected House of Keys would recall the indictments of Mr Dumbell's alleged shady doings. In particular, a great wallside poster had gone up on the side of the Douglas Hotel calling upon electors – in letters 2ft tall printed in scarlet – to 'Remember the Wolff Family'.

In the event, Belmont house, gardens, stables, etc went under the hammer at auction for £1,000.

The arrival of mains water and drainage opened up the possibility of fitting new homes onto the gardens lower down Belmont Road, and by 1924 the house itself had been divided up, giving the service quarters plus the library and

study on one hand, and the front of the house on another.

By now the house was described as 'That delightfully situated modern dwelling house together with 1/2 acre or more'.

The house was then acquired and recombined by Mr Bertram E. Sargeant, the Government Secretary whose long tenure lasted until the 1950s. Another division in 1954 left the former study with the main house, the vendors ensuring themselves a large measure of privacy in the balance of the property, which was re-named 'Far End'.

The buyers, John and Kathryn Crowe, brought up their family in Belmont, besides putting the spacious rooms to good use in raising funds for various charities, and running bridge schools and competitions.

John Crowe confessed that he had overdone the tree-planting, leading to the virtual concealment of the house with the passage of time.

Most recently, the property has been acquired by Philip and Julie O'Shea, who have carefully retained the many surviving architectural features while doing a thorough rehabilitation job, transforming the house into a most attractive bed and breakfast.



The wedding party at Belmont of Louise Jane Dumbell and Alfred Charles Elliot, who were married at St George's Church, Douglas, on June 23, 1866. A marquee had been erected in the glen below the house and it would appear this procession was making its way there after the wedding.