

BUILDINGS AT RISK

Grand houses of Thornton and Burleigh in the spotlight

Two more of the grand houses built on the Ballabrooie Estate off Peel Road are Burleigh, which still stands, and Thornton which was rebuilt in the late twentieth century. This week, Susan Temple looks at how inhabitants of both were affected by the Isle of Man Joint Stock Bank crash, and the legacies of their inhabitants.

Thornton was the first house to be constructed on the Ballabrooie estate.

It was built on several plots assembled by Edward Forbes, a banker, and was in the classical style subsequently adopted by the majority of the other houses in the area. It was named after the Forbes family estate in Scotland and was designed by John Welch (see Buildings at Risk, IoM Examiner of December 11, 2018).

Before he became a banker, Mr Forbes was engaged in 'herring curing and other businesses in Douglas'. The Forbes family had come to the island following the defeat of the Jacobite Rebellion in 1745 and lived at Oakhill, Braddan.

In 1826 the second bank to bear the name Isle of Man Bank was established in Douglas by the partnership of Edward Forbes and John Wulff, a person 'understood to be of considerable capital and of foreign extraction'. For seven years the bank appears to have functioned normally despite Forbes having 'speculated in various matters' but by 1833 it became increasingly indebted to its London agents, Williams, Deacon and Company.

The bank was unable to provide the security required by Williams, Deacon and Company to cover their indebtedness and, early in 1836, Wulff and Forbes requested time to



John Welch's plans for Thornton

pay and declared their intention of converting the bank into a joint stock company named 'The Isle of Man Joint Stock Banking Company'.

Williams, Deacon and Company appear to have supported this proposal and, in due course, the Isle of Man

Bank was taken over by the Isle of Man Joint Stock Banking Company which opened for business on June 12, 1836. John Wulff was one of the five directors and he continued to hold office until his death some four years later.

Edward Forbes was ap-



Widening Peel Road below Thornton in the 1930s. It was greatly widened on the south side between the 1830s and 1950s, but the stone retaining walls bounding the former mansion grounds follow the road's original course

pointed manager and Williams, Deacon and Company remained as London agents of the bank. The prospectus for the new bank induced many people in the island to invest, including Sir William Hillary, Francis Byne of Burleigh and William George Dumbell.

Within six months, the new bank was in financial difficulties, not only was the joint stock capital swallowed up by discharging the debts of Forbes and Wulff, but many thousands were lent out 'with and without' security.

Its indebtedness to its London agents was increasing, as a result Williams, Deacon and Company informed the directors that, unless their business was conducted more favourably, the account would have to be closed – clearly the new bank had not cured the old problem.

The gradual deterioration of the financial affairs of the Isle of Man Joint Stock Banking Company eventually resulted in the bank's closure on August 14, 1843. The manager, Edward Forbes, was discovered to have been circulating false bills, the bank was insolvent and its largest creditor was Williams, Deacon



Burleigh Manor, now the headquarters of long-established local firm of chartered accountants Browne, Craine & Co

(sales brochure, Cowley Groves circa 1980)

and Company who were owed some £80,000.

The failure of the bank was disastrous for the shareholders who not only lost the money they had put in but were also responsible for repaying the debts of the bank.

Thornton was sold at a Coroner's Auction on June 28, 1844, together with the offices of the bank on North Quay still standing as the former Newsoms warehouse, and at risk (see Buildings at Risk in the Examiner of August 16 and 25, 2016).

In February 1845 a letter from Edward Forbes appeared in the Herald attempting to put the whole blame for the misfortunes upon James Grelhier, charging him with being the instigator of the 'very system by which ruin and desolation have been brought upon many of the shareholders in that enormous concatenation of villainy – the bank'.

Edward Forbes left the island after the enquiry into the affairs of the bank. However, his two sons were distinguished academics, Edward Jr was a pioneer in the field of biogeography who analysed the distribution of plant and animal life in the British Isles

as related to certain geological changes. He became president of the Geological Society aged 38 and held the Chair of Natural History at Edinburgh University.

He organised the geological specimens at the Great Exhibition of 1851 and helped design the outdoor dinosaur park which can still be visited at Crystal Palace. Known principally for his work in Marine Biology, he died on November 18, 1854 in Wardie Parish, near Edinburgh and is buried at Dean Cemetery.

His brother David, was a noted mineralogist.

One of the directors of the Joint Stock Banking Company at its closure was George William Dumbell.

Thornton was offered for sale by auction in April 1921 by the Karran Trustees. The whole estate was purchased by T.H. ('Tossie') Cowin for £2,670.

He sold off the northern frontage where six pairs of semi-detached houses form Thornton Avenue.

The original Thornton was demolished and it is now a 15,400 square feet office building but retaining the general style of the original.



Thornton was offered for sale by auction in April 1921 by the Karran Trustees and purchased by T.H. ('Tossie') Cowin for £2,670

(Source: Auction Particulars MNH Ref: MS 10166)



The original Thornton, designed by John Welch, was named after the Scottish country seat of the Forbes family

Photo: MNH

BURLEIGH

In 1834, Francis Basil Byne bought the land upon which Burleigh was built from Captain Caesar Bacon of Santon for £460.

The land was adjacent to that on which Mount Vernon was constructed.

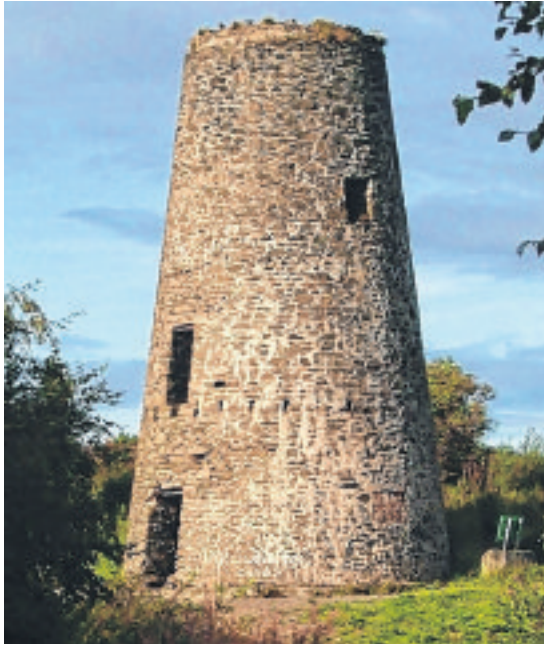
Little is known of Byne's early life, though he was described as a well-known yachtsman and as having been engaged for some years on a government survey in Prussia. His professional expertise was in the field of mining and quarrying. He married Margaret Moore, youngest daughter of the late Captain Moore of Douglas in 1828.

A 'cost book' company was formed on the Isle of Man in February 1827 to work the Whitespots Lead Mines at Newtownards in County Down and Francis Byne had an interest in the mine until it closed in 1865.

It was a considerable undertaking, the company eventually sank seven major shafts and installed steam engines for pumping and winding at three of them. It even refurbished the manorial windmill in order to drive crushers and ore dressing material. But some of the mining methods fell short of 'current' practices and ore was ripped out without thought for the future.

A report commissioned by the owner, Lord Londonderry, on the mine in 1842 said that the workings were then centred on the North Engine Shaft which was 60 fathoms deep. Some went below this, however, and were being pumped by hand at great cost. Ore from the mine was shipped to Wales through Bangor for smelting.

Two of the partners left in 1839 leaving Byne with new partners, George William Dumbell, a major shareholder in the Great Laxey Mining Company, William Beckwith and William Gill, all from the Isle of Man. Through this connection, when Dumbell ob-



The windmill tower at Byne, Dumbell and Beckwith's Whitespots mine. Once used to power crushing/stamping machinery, it was more recently used as a location to film Game of Thrones

tained permission to appoint a new captain for the mines at Laxey, he just transferred one of his existing employees, the Cornishman Richard Rowe, who had been employed by Byne, Dumbell and Beckwith at Whitespots.

Francis Byne was also a shareholder in the Isle of Man Joint Stock Company which, coincidentally, had George William Dumbell as one of its five directors. Mark Solly defines a joint stock company in his book 'Banks in the Isle of Man' as a form of trading entity that was developed in the latter part of the 17th century that was based upon a partnership whose partners traded on joint account and whose profits were available to be distributed to members who contributed the capital or stock in trade of the company.

Joint stock companies were the product of developments of the common

law rather than statute law, although the latter was later used to codify the law for companies including the conferral of limited liability in 1865. Prior to then, shareholders were deemed to be personally responsible for any debts raised by the companies in which they had shares.

It was largely this which caused the dreadful series of events which led to the loss of Burleigh and which forced Francis Byne to flee the island.

The latter was called upon to contribute towards expenses incurred by the mining company and, having no ready monies, took out a loan from the Isle of Man Joint Stock Company. When the bank failed, along with all the other shareholders, he was deemed responsible for the bank's debts. Not only that, but he had a bond for £1,200 charged upon Burleigh and he also owed his builder monies, se-



The Great Exhibition at Crystal Palace - Edward Forbes Jr, from Thornton, designed the geology gallery

cured on his furniture, which was sold by coroner's sale in March 1849. Burleigh was sold by public auction in July 1850 for £1,900. The purchaser was Mr William Duff.

Sadly Mr Duff did not live long to enjoy his house, for he died on 21 February 1852 aged 60. One of the tasks for his executors was the disposal by public auction of his shares in the lead mines at Newtownards, the mines at Bradda and in the Tynwald Mining Company in Marown. His widow, Esther, was an heiress of Balthane Farm in Malew and she was left a life interest in her husband's estate, after which it would go to his nephew, William Duff.

Unfortunately for William, Esther lived until 1894 by which time he had died, and also his great nephew, James Alfred Duff, had killed himself. Esther left her estate to her niece, Esther Fannin, who died in 1903 and is buried in Malew beneath a marble Celtic Cross. A memorial window in Malew Church depicting 'I am the resurrection and the light' was dedicated to the memory of Esther Duff nee Bridson of Balthane, widow of William Duff of Burleigh by her niece, Ellen Esther Fannin. Esther Fannin also built Burleigh Bank in Cronkbourne Avenue. Both William and Esther Bridson Duff are also buried in Malew churchyard.

After the death of the Duffs, the house was bought

by the Deemster Callow who telephoned the fire brigade when he saw Mount Vernon ablaze, and who purchased Mount Vernon Lodge and cottages on the Peel Road after the fire. I wonder how many telephones there were in Douglas in 1897!

In recent times it was the home of the Maley family

who were followed by the Le Marquands. Fenella (Eunice Salmond) wrote a long article in the Isle of Man Times describing the alterations and modernisation they had put in place. Since then, it has been the headquarters of chartered accountants Browne, Craine and Co together with their associated companies.



Dinosaurs at the Great Exhibition, one of Queen Victoria's favourite exhibits!

VALUABLE AND MOST DESIRABLE PROPERTY FOR SALE.
TO be SOLD, by PUBLIC AUCTION, on the Premises, (under due process of Law), on FRIDAY, the 28th of June, inst.,—All and singular, that well-finished and substantially built, Modern VILLA, called
THORNTON LODGE,
With the LAWN, GARDENS, ORCHARD, PLANTATIONS, and PLEASURE GROUNDS attached thereto, containing an area of five acres or thereabouts, beautifully situate in the immediate vicinity of the Town of Douglas, of the Vale of Douglas.
 The House, which has been erected within the last ten years, contains Dining Room, Drawing Room, Library, seven Bedrooms, Servants' Room, Water Closet, good Kitchens and Cellars, and has convenient Coach House, Stable, and other Offices in the rear thereof. The GARDENS, which are walled, are extensive and well-stocked with various kinds of Fruit Trees in full bearing. (were laid out by the Proprietor regardless of expense,) and are considered to be the earliest in the Neighbourhood.
 Also,—All and singular, a PLOT of GROUND, containing an Acre or thereabouts, situate between the Grounds of Thornton and Belmont.
 Also, those extensive OFFICES, BUILDINGS, and PREMISES situate on the North Quay, in the Town of Douglas, lately in the occupation of the Isle of Man Joint Stock Banking Company.
 Also, the SHOP and PREMISES adjoining thereto, lately in the occupation of Mr. DILLON, Bookseller.
 Also, a HOUSE and PREMISES in the rear of the two last mentioned Lots, entering from Queen-street, in which are several large and commodious Rooms, suitable for Ware Rooms.
 The Auction will commence at Thornton at 11 o'Clock, Forenoon, when the Conditions of Sale will be declared. Douglas, June 1, 1844.

Advertisement for the sale of Thornton - then known as Thornton Lodge - in 1844. Thornton was purchased by Sam Harris (iMuseum)