

*Richard White*

In Moss' efforts to keep his creditors at bay, *Norwood* was mortgaged to the Bank of Victoria for £15,000, it is assumed in 1892, but the mortgage was not registered on the title until 17<sup>th</sup> April 1894, only days before Moss was declared insolvent. With Moss' insolvency, the bank was left with a valuable but unsalable property. Not all the sections of the property which Moss had purchased had been consolidated: notes on the back of the titles showed that the various mortgages were transferred by the bank to Moss' partner and solicitor, Henry Fergie, who had remained solvent. 1894 was the year of the depth of the depression, insolvencies were everywhere and it was not until 11<sup>th</sup> March 1895 that the change of mortgage was recorded on the titles. Henry Fergie was a sailing companion of Richard White and was able to persuade White to rent *Norwood* from him. The bank neglected to advise the change of ownership of the properties to the council, and the rate book for 1896 showed the following:

<p>(Enleigh) - 136 ft. frontage, 8 room building plus land - M. Moss Owner and occupier. n.a.v. £80. (Norwood) - 6 acres land, 25 room house and 4 room lodge - R. White occupier, M. Moss owner. n.a.v. £370. (vacant) - Land 120 x 198 ft. Henry Fergie occupier. M. Moss owner. n.a.v. £120.</p>
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The vacant section was possibly a strip of land behind the lodge, identified on the later MMBW plan, which Moss had apparently tried to sell before his insolvency. The rate book showed that the banks held many properties in the area; rates would have been a huge drain on the banks' resources and it would have seemed wise to leave Moss as the owner on council records.

Nat Gould, the British writer, wrote in his book *Town and Bush*:

*In 1894 it was positively painful to see the vast number of houses to let. It was not only moderate-sized houses that were tenantless, but gentleman's residences were closed, or merely left in charge of a caretaker. In some instances there was no one in charge, and the once-beautiful grounds, that were gay with flowers and echoed with the merry laughter of children, were neglected and solitary. It must have cost man heartache to [be] leaving these lovely spots, full of old associations and connected with the happiness of families.*

*I was told by a gentleman, well informed, that at this time there were over twenty thousand houses to let in and around Melbourne. Many of these houses will go to ruin. Vagabonds go round to the empty tenements and*