

EARLY HISTORY OF THE VICTORIA WEST BRANCH OF THE STANDARD BANK OF SOUTH AFRICA

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The Victoria West Branch of the Standard Bank was opened on 15 April 1863 with J.C. Chase as manager. It was the second of the Standard Bank branches to be established in South Africa, the first being at Port Elizabeth.

The first premises occupied by the Bank were erected on a portion of Erf 44, Commercial Street, and leased from John Adams for a rental of £60 per annum. The building comprised a teller's office and a manager's residence with sitting room, dining room, two bedrooms, kitchen, stable, pantry, and outhouses. The building was rough and unpretentious looking, but firmly constructed with a single storey and flat roof, and conveniently situated in the centre of the town. At the back of the building were a few cottages. In March 1873 a new teller's office was built on part of the yard adjoining the premises and the rental was raised to £90 per annum. On 9 December 1876 there was an attempt to rob and burn the Standard Bank. Nothing, however, was stolen from the safe and a Bushman was taken into custody.

In December 1879 the Bank moved to new premises, only two doors away from the old building, and still on Erf 44, Commercial Street. These were also leased from John Adams for £120 per annum, were more respectable in appearance, and afforded increased accommodation. The dwelling house, built of brick with a flat roof, consisted of six rooms, kitchen, pantry, and bathroom. Behind the dwelling house was a yard with a stable, a coach house, and a closet. Above the stable were two servants' rooms and at the back was a flourishing garden. A strongroom with iron doors and brick walls 35 cm thick was also built.

Five years later, in August 1884, the Bank moved to premises situated on Erf 45, Church Square, leased from a Mr Van Heerden for a rental of £72 per annum. In October 1893, nine years later, it rented premises on Erf 126, Church Street, from Mrs J.C. Copeling for £100 per annum. These consisted of two single-storey buildings: a banking office with a manager's room, book room, and bedroom, and a detached dwelling house for the manager. They were situated in the main thoroughfare of

the town and proved so convenient that in 1902 the Bank purchased them for £1 850. These were occupied by the Bank for many years — at least until 1919.

An early member of the staff, A.T. Thurburn, recalls: "We had only one post weekly to and from Victoria West. The arrival of the postcart was a great event, and everybody turned out to see it arrive, especially if there were any passengers. Owners of private carts passing the mail cart would bring information as to who the incoming passengers were. It was by such means that I was, much to his astonishment, able to welcome the Bank's inspector. He was recognised by the leather bag all inspectors used to travel with in those days."²

The inspection reports of the Branch give interesting details about the economy of the district and the village of Victoria West:³ According to the Inspection Report of 15 November 1866, the Victoria West Branch had operated at small expense and with comparatively small loss. The Division of Victoria West was at that stage the largest in the Colony, and the District of Victoria West was the largest in South Africa for sheep-farming. The farmers were as a rule men of means, to some extent proved by the fact that few of their farms were in any way encumbered. However, they suffered heavily from the severe droughts, and many of them had their flocks reduced from thousands to hundreds. Had it not been for the timely rain there would have been few farmers left.

The Inspection Report of 9 January 1869 indicates that the discount business of the Victoria West Standard Bank had for prudent reasons been considerably curtailed during the previous twelve months. Many of the farmers had to mortgage their properties, although five years earlier such men would never have dreamt of doing so. When times were more prosperous and wool fetched high prices, these farmers were lured into extravagant habits by the shopkeepers. Although the Division of Victoria West was, at that stage, the largest in the Colony, it was thinly populated but infested with shopkeepers and traders who tried to outwit the inhabitants, and great caution had to be exercised in dealing with them. The bulk of the farmers, however, soon returned to their more frugal habits. They also realised the necessity of improving their wool clips.

An abundance of rain fell during the year, mentions the Inspection Report of 29 April 1870. The long and painful experience of successive droughts had brought home to the more intelligent farmer the necessity of catching and storing rain whenever it fell. Many dams were constructed, only to be swept away by unprecedented rainfall, but many farmers began to repair the damage.

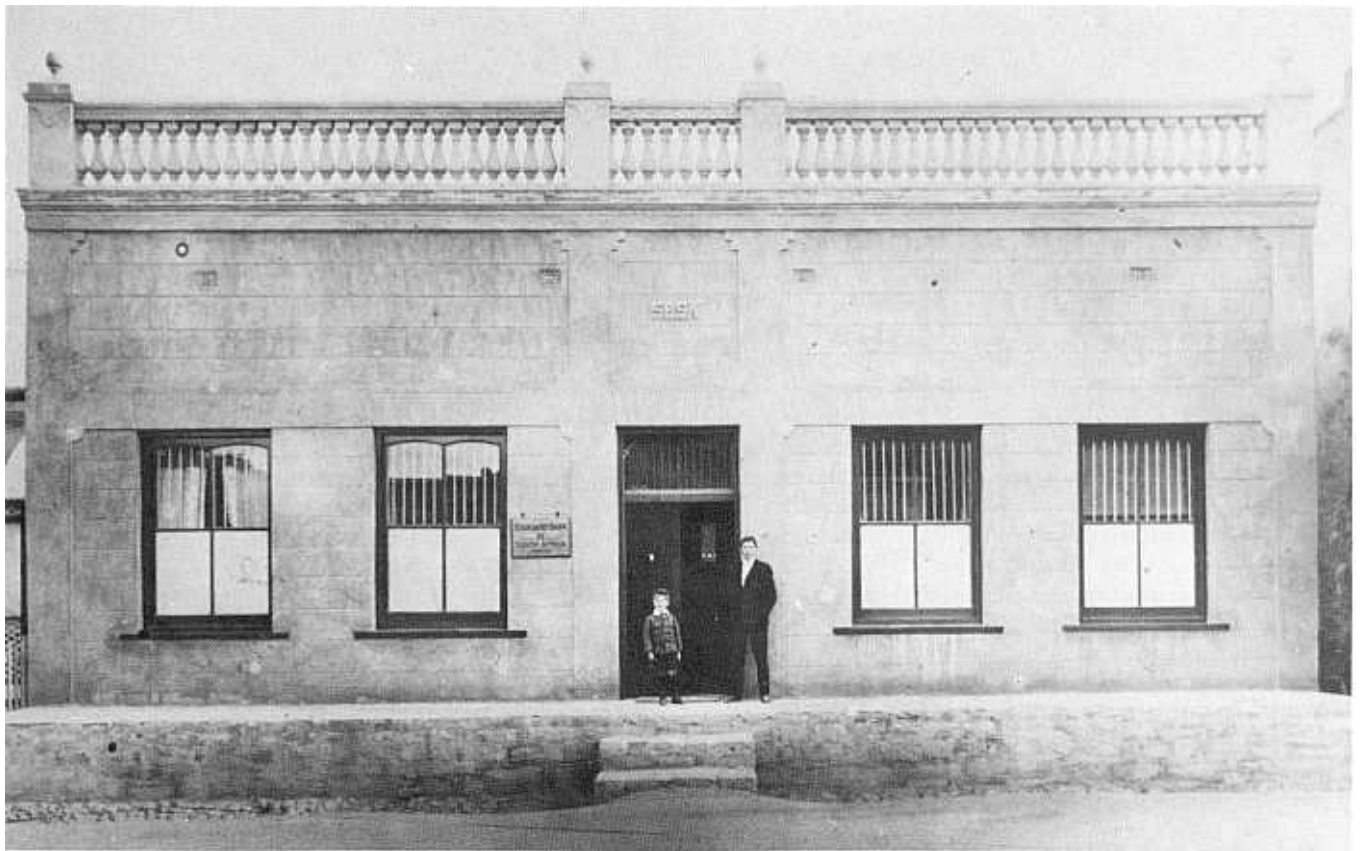
The Inspection Reports of 24 October 1872 and 4



Staff of Standard Bank Victoria West in 1884. From left to right, back: H. Dale and P. Miller (Accountant); front: C.J. Hutchins and W.A. Jones (Manager).

PHOTOGRAPH: ELBIE IMMELMAN

1. *Victoria West Messenger*, 1876.
2. Standard Bank, Johannesburg, Chief General Manager's Office, Marketing and Public Relations Division.
3. Standard Bank, Johannesburg, Inspection Reports.



Premises of the Standard Bank Victoria West. The photograph is undated but the building appears to be that occupied by the Bank from 1893 until the early 20th century. The Manager's residence can just be seen to the left of the picture.

PHOTOGRAPH: ELBIE IMMELMAN

July 1874 recount the very prosperous state of the district owing to the high prices farmers obtained for their wool, forage, and other agricultural produce. Some thirteen small centres of business had sprung up within a radius of 110 to 130 kilometres during the previous three to four years, and it was considered that Schietfontein (the present Carnarvon) in particular would soon have a trade at least equal to that of Victoria West. Government lands were being leased out rapidly for 21 years. Much of the loose money in the district was being absorbed by the new farms and labour, and some of the old farms were changing hands at, it was feared, prices that were too high.

In 1865 production of wool in this area was approximately 450 000 kg from 149 farms. Within ten years the production had increased to 900 000 kg from 350 farms, and large tracts of land were still to be surveyed and leased. The farms were generally large, ranging from 4 000 to as many as 30 000 hectares, owing to the distance from one to the next with a permanent water supply. As Noble says: "The opening up of springs and construction of dams have greatly increased their capabilities. On an average there are at least three or four reservoirs on each farm, the value of each of them averaging from £100 to £200."⁴

The value of land varied remarkably. In 1875 superior land was valued at 10/- to 15/- per hectare, compared with the 1/- to 1/6 per hectare for inferior sites. Usually the size of flocks ranged from 500 to 8 000 although there were instances of larger ones at pasture. The farm Pampoenkraal, for instance, boasted as many as 16 000 sheep as well as 150 oxen and from 200 to 300 mules and horses. Generally the pasture was excellent, carrying one sheep to the hectare.⁵

The wisdom of the Land Leasing Act's liberal policy (1864) was strikingly proved in the three districts of Beaufort, Fraserburg and Victoria West. Since 1867 over 3 000 000 hectares had been leased for periods of 21 years. This was of direct and material benefit to the region. The extent of ground leased in the Victoria West area was more than 920 000 hectares, giving a total rental of £5 471 a year.⁶

According to the Standard Bank Inspection Reports of 14 July 1877 and 28 May 1878 a severe drought raged, with sheep dying in considerable numbers. From August 1876 to February 1878 no rain fell, the dams dried up, and fountains stopped or grew weaker. The Division, celebrated for the fine quality and permanence of its pasturage, was converted into a black waste. The financial cost of sheep lost through drought was estimated at £150 000. It was foreseen that this misfortune would not only affect the trade in Victoria West, but also influence the following season, as the amount of wool brought in would be much less and a farmer's income for the year much reduced. Consequently he would not be able to pay his annual account with the storekeeper. Trade in Victoria West was almost entirely confined to supplying the farmers with merchandise and buying wool from them. During 1877 6 100 bales of wool were purchased at a value of £66 000. The storekeepers were thus also great sufferers, as no money or wool came in. Transport costs on goods from Port Elizabeth rose from 12/6 to 22/6.

In spite of these setbacks in 1878, an assignment of wool shipped by Mr Sidney Jackson of this district fetched the highest price on the London sales, viz., 2/1½ and 2/1 per lb. (2,2 lb = 1 kg).

4. J. NOBLE, *Descriptive handbook of the Cape Colony* (Cape Town, 1875), p.140.

5. *Ibid.*, p.140.

6. *Ibid.*, p.141.



Staff of the Standard Bank Victoria West, September 1919. From left to right, back: C.R.M. Getliffe, W.P.J. Louw, and P.A.K. Liebenberg; middle: Miss V. Church, L.B. Parsonson (Manager), and Miss E.A. Cloete; and front: T.J. van der Merwe.

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Inspection Report of 23 February 1883 points out major changes in the district. When the census of 1875 was taken, Victoria West was found to be by far the largest sheep-area in the Cape Colony, the number of sheep and goats in the Division being a little over a million, equal to about a fourteenth in the whole Colony at that date. The Divisional Council Valuation of the fixed property in 1882 was £1 175 000. This proves the district was a wealthy one. After the census of 1875 was taken the District of Carnarvon was formed, taking in a large slice of the Victoria West Division, and some of the above-mentioned stock would then have been taken over by Carnarvon. To compensate for the loss, however, considerable development took place in the northern part of the district in the vicinity of Prieska. In the period 1886 to 1894 the farmers suffered great setbacks and were financially crippled through continued droughts and low wool prices. During 1888 the business of the Standard Bank dwindled to almost nothing, because of the collapse of several of the larger shopkeepers and the low income of the farmers.⁷

The Inspection Report of 22 June 1895 states that in 1895 the District of Victoria West covered an area of 4 239 square miles (approximately 10 980 km²) and that at the census of 1891 the population numbered 7 220, of whom 3 406 were Whites. It was also the outlet for the Divisions of Carnarvon and Kenhardt. In 1894 Victoria West produced approximately 720 900 kg wool and 7 480 kg mohair.

During 1895 2 000 tons of wool, 340 tons of skins,

and 40 000 head of livestock were despatched by rail from Victoria West Road (the present Hutchinson). In addition to the above, 560 tons of wool were railed from Aberdeen Road. The wool and skins were the produce of Victoria West and Carnarvon districts. The livestock came chiefly from Kenhardt, Prieska, and from north of the Orange River. Farming in the Victoria West and adjoining districts was much affected by scarcity of water and heavy losses had been sustained over the years. The report envisaged that these would be considerably lessened in the future as modern improvements were gradually adopted by farmers. Distances from the railway, however, and consequently slow conveyance, remained a great drawback to any extension of farming generally.

Today the Victoria West district is still one of the largest sheep-producing areas in South Africa. As in the past, the economy of the district is still influenced by droughts, rain, and wool prices. The Standard Bank now occupies a modern building in the centre of the town. **Q**

7. Standard Bank, Johannesburg, Inspection Reports 1886, 1888, 1893 and 1894.