**A century of banking in rural NSW. Three generations of bankers:**

**Maximilian Solling (1848-1893),****Maximilian Solling (1881-1947) and
Rex Eric Solling (1909-1980).**

**Maximilian Solling (1848-1893),**Maximilian Solling was born at Cooranbong on 1 March 1848, the third son of Danish-born Carl Frederick, an apothecary at Copenhagen, and Susannah Wilhelmine Solling who arrived at Sydney on the Florentia on 23 January 1840. Late in 1840 they engaged in dairying and grazing cattle at `Mambo' in the Brisbane Water district, where they were plagued by cattle stealers. As they were not British citizens, they obtained letters of denization (naturalisation) in December 1843 to be eligible for a land grant. By 1848 they had taken up their grant at Dora Creek, Cooranbong to the west of Lake Macquarie, but by 1851 they moved to more productive land at Richmond Vale in the Hunter region to continue their farming. At this time service industries and professions connected with banking, trade and government offered white-collar jobs with prospects.

The government town of ***East Maitland*** on higher terrace ground failed to displace the private town, ***West Maitland***, which retained the commercial status as the head of navigation on the Hunter River, West Maitland's population grew from 5,694 to 7,095 between 1861 and 1891, one of the most populous country towns in NSW. A railway line was extended to it in 1864, replacing ***Morpeth*** as the Hunter's major port.

Maximilian joined ***Maitland*** branch of the Commercial Banking Co of Sydney Ltd (opened on 11 April 1859) in February 1864 on an annual salary of 50 pounds. Young clerks were foot soldiers of head office, to be moved wherever it required. As banking emerged as a career industry, expectations about behaviour and rules and regulations for bank staff developed. Old rule books yield valuable insights into how they were expected to conform to certain standards of dress and lifestyle. The bank would not tolerate employees gambling, drinking, living in hotels or being in debt. And most banks required staff to remain unmarried until they had attained an annual salary of 200 pounds.

A bank clerk's wage was small and compared unfavourably with many trades; their work was tedious and monotonous while promotion and increased salary came slowly. If a clerk showed the right qualities they would progress to ledger keeping. Maximilian's first transfer was to ***Inverell*** branch on the Northern Tablelands in January 1873. From ledgers they might move to the public face of the bank, the teller's cage, from there to accountant and to the peak of their career, branch manager whose salary varied, depending on the location and size' of the branch, when a manager's salary had reached 225-pounds per annum. Head office decided to open a new branch at ***Bingera*** on 24 October 1874 at the same time as a new court and watch house, in a locality where gold and diamonds had been found. Maximilian was appointed its first manager (renamed ***Bingara*** in 1890). After ten years’ service, at 26 years of age, he reached an annual salary of 225 pounds with a house included as part of his employment. As he set about building up business, a horse was a necessity for every manager, essential to visit clients and appraise property prospects in outlying areas. As a person of local standing he was appointed to the Board of Bingera School in 1876.

***Casino*** located on the banks of the upper Richmond River, had its origins as a ford, and the region's natural centre. However the urban focus shifted downstream and ***Lismore*** displaced it as the chief town. Surveyed as a town in 1855, the bank opened a branch at Casino in 1870, and the town achieved municipal status in 1880; its population had increased steadily from 718 in 1881 to 1,926 by 1901. A butter company which opened there in 1897 triggered a land boom for an expanding dairying region. Maximilian became manager of the Casino branch in June 1877, replacing W.H. Drake. Maximilian married Frances Grace Tucker, fifth daughter of Thomas Tucker, founder of the Maitland Mercury (1843) newspaper, on 18 February 1880 at St Paul's West Maitland. The marriage produced four children, all born at Casino - Maximilian (1881), Carl (1882), Peter (1885) and Edith Marjorie (1888). He wrote to head office in January 1882 that his accommodation was sub­standard 'the heat of the office is unbearable...it is impossible for human nature to withstand long hours (Current Accounts No 38 January 1970 p23) The bank's response was to engage contractor G. Hughes to complete substantial brick bank chambers in 1883 for 3,300 pounds. To celebrate the new building Maximilian invited residents on 22 September 1883 to a 'grand and fashionable ball' at the School of Arts. (Sydney Mail 29/9/1883 p598) Records show Head Office consulted Maximilian often on business on the northern rivers, on advisability of opening new branches, and on applications submitted by other branches. He travelled to ***Ballina*** to open a branch there in 1883, and when a new Australian Joint Stock Bank began trading at Casino in 1884, he informed Head Office it was offering their best customers loans at 8%, against 9% they were charging. (Current Accounts No 38 1970 pp24-25)

English visitor and journalist Richard Twopeny observed in 1883 that 'in a community in which every class is largely dependent upon a banker's goodwill, he occupied the highest social position almost irrespective of his merits'. (R.E.N. Twopeny, Town Life in Australia, SUP, 1973, p189) As the man who held the town's purse strings, the manager was numbered among the local elite in Casino, supporting 1,485 inhabitants by 1891.

Maximilian contracted pulmonary tuberculosis, a highly contagious infectious disease where bacteria attacks the lungs and then a major contributor to the death 'rate. Declining health resulted twelve month's leave of absence from April 1891 for a health recuperating tour. He wrote to Head Office 'I have been 27 years in the service and have had 25 weeks leave of absence'. (Current Accounts No 38 1970 p25).

The ailing manager sailed with wife Frances and four children by steamer to China where, according for conventions of the day, its rarefied mountainous air would hopefully improve his health. However better health did not return, and granted a further three months leave of absence, the family travelled from Casino to Bowral on 1 November 1892 where Maximilian died on 20 February 1893, aged 44 years. His body was conveyed by train to West Maitland and buried next to his father. He left an estate of 3,436 pounds together with three AMP life insurance policies of 1,100 pounds. Wife Frances, born at Maitland in 1857, died at Coogee on 2 October 1931, aged 74 years.

Maximilian Solling’s eldest child **Maximilian** was born on 14 February 1881 at Casino and educated there and at ***Kiama***, joined the branch of the C.B Co at Kiama on 6 May 1898, at 17 years of age. During a long probationary period bank clerks were paid a pittance. Max began on an annual salary of 22 pounds 10 shillings; he was ineligible for the 50 pounds per annum living away from home allowance as he lived at home. His salary was a welcome financial support for his widowed mother and three siblings. He relieved at ***Berry*** and ***Gundagai*** during his years at Kiama from 1898 to 1901. Max became accountant of the ***Moss Vale*** branch (1901-1904), and then at ***Murrumburrah*** (1905-1907) where he met 23 year old Rosina May Troy who he married on 17 September 1908 at St Paul's Church Murrumburrah. There were three children of the union, Rex (1909), Eileen (1912) and Enid (1914). Max left Murrumburrah for Forbes branch on 12 November 1907 and remained there till the end of 1910.

A branch of the bank was opened at ***Bogan Gate*** in November 1910. The extension of the railway line from ***Parkes*** had reached Bogan Gate in 1896 on its way to ***Condobolin*** (1898). Bogan Gate, once part of Burrawang Station, offered large portions for selectors under the Closer Settlement Act, and developed as a service centre for a wheat and sheep growing region. The town comprised four public buildings in 1908 — a public school, railway station, post office and police station. (Western Champion 4 September 1908). A new bank was a critical part of any town's economic apparatus, essential to any real commercial development. The regional press observed 'the faith of the big banking corporation in the future of Bogan Gate...in the heart of the growing township'. (Forbes Advocate 15 October 1912). Maximilian moved to his first branch as manager of Bogan Gate on 27 January 1911, a temporary building, thirty kilometres west of Parkes on the central western slopes. After a wait of almost two years a substantial brick bank at Bogan Gate, with 18 rooms, was completed in November 1912. (Forbes Advocate 15 October 1912 p2) Max served as a member of the show committee, and wife Rose secretary of the Red Cross Fund. Max acquainted himself with semi-arid western district climate (18 inch annual rainfall) and conditions during his seven years at Bogan Gate.

Condobolin on stock route that crossed the Lachlan River, was proclaimed a town in 1859 . Discovery of gold, and arrival of the railway, both in 1898, consolidated town settlement with 800 selectors pursuing mixed fanning in 1895. (Sydney Mail 23 March 1895 p618). The town population grew from 467 inhabitants in 1881 to 1,078 by 1901. Percy Bowman was the C.B.Co manager there for 14 years, replaced by Max in February 1918 . His customers at Bogan Gate entertained their departing manager at the local refreshments rooms where he was presented with a gold watch 'suitably engrossed in recognition of esteem from the people of Bogan Gate' and gathered at Bogan Gate station to see him off on 4 February 1918 on the train to Condobolin.

Max served chairman of Condobolin District Hospital and represented Condobolin in inter-town tennis competitions. After four years at Condobolin over 200 townsfolk gathered at the Central Hall in January 1922 to farewell the Solling family. Max made the observations that 'each time he came further west he found the people more hospitable and broader minded'.

It was the usual custom for townsfolk to gather to recognise the services of a manager when he took leave of their district, and wish them well at the next posting. It was an occasion for complimentary speeches, and presentation of gifts; a box of cigars, a watch, a wallet of notes. These public send-offs often yielded insights into the life of a country town banker. After a three year sojourn, Max and his family were on the move again in1922 to Gloucester.

The A.A. Company grant which stretched from Port Stephens to the Manning River sold off 206,000 acres of its holdings in 1903 to the Gloucester Estate; at the 1911 census ***Gloucester*** was a town of 1,472 inhabitants. Gloucester Shire in 1921 claimed 2,028 residents.

Max was told by Head Office that there were some challenging issues at his new branch. Friends at Phillip's Hotel, Gloucester reflected the departing manager struck 'Gloucester at its worst and had not had the easiest time'. An employee had embezzled funds, and Max's job was to clean up the mess. Locals said he did well, 'a real good sport... was a champion tennis player, was a good shot and a good fisherman'. (Gloucester Advocate 11 August 1925 p2).

He was transferred further north to ***Walcha*** in 1925, a grazing district on the edge of the Northern Tablelands, and the family remained there for almost ten years to April 1935. All banks encouraged staff taking an interest in the affairs of the community. It was not disinterested philanthropy; it was all about attracting more business for the bank. The Mayor chairing the farewell at Council chambers said Mr Solling had been chairman of the local Hospital, committeeman on the Literary Institute and a driving force on the Fishermen's Association. Another townsman described his son, Rex, was 'a real chip off the old block'. In response, Max apologised for being 'a poor speaker in public; his time there was very pleasant 'especially among my friends on the sporting field, in the bush or having a quiet game of cards... They are a very fine 'crowd of people.' It is an awful wrench to leave'. (Walcha News 12 April 1935 p1)

His final posting was to ***Bangalow***, on the far north coast from 1935 to 1942, a place where he could indulge his passion for fishing. As the bank rationalised jobs during the war, in February 1943 Max, after thirty two years as a branch manager, was transferred to ***head office*** at 343 George Street, Sydney. Customers were not happy. A four page petition signed by local residents requested head office that they retain their wonderful manager, but to no avail. Head office's response was a 100 pounds grant as the Board's 'practical expression to their sympathy with you in the loss of your Branch'. On his retirement on 22 August 1946, aged 65 years, on a salary of 555 pounds per annum. He died at Cremorne on 23 August 1947, aged 66 years, leaving a net estate, for probate purposes of 3,974 pounds. Wife Rosina, born at Mittagong on 1 June 1885, died at Cremorne on 1 February 1961, aged 75 years.

Maximilian Solling’s son **Rex Erie Solling**, was born at Forbes on 23 August 1909, was educated at Condobolin North Provisional School from 1918 to 1920, obtaining the Qualifying Certificate, and completing his fornal schooling at East Maitland Boys High. At 16 years of age he joined ***Armidale*** branch on 18 February 1926, at an annual salary of 80 pounds, and eligible for a 40 pounds living away allowance. After four months was transferred to ***Walcha*** branch from June\_1926 to January 1928 where his father was manager. He was transferred to ***Condobolin*** (February 1928) and then spent a year at ***Molong*** from May 1928. The young clerk actively involved himself in local sports, and hisdeparture attracted a profile in the local press. Rex was 'a keen; accurate and obliging official', they wrote, 'and is bound to go far in the service. His manly bearing won friends of the genuine kind. He knows all about athletics, healthy indoor games and was a keen field sport. As an amateur boxer he has admirers among those who understand the 'noble art'. (Molong Express 18 May 1929 p12) He was posted to ***Manilla*** (1929) and ***Quirindi*** (1930).

Rex became part of the relieving staff during the depth of the depression, a migratory sort of life, constantly on the move. Between July 1931 and May 1932 he moved thirteen times to branches in the New England region and on the North West slopes. It ended when he received a permanent position at ***Moree*** on 7 June 1932 where he stayed for almost seven years. He played tennis at Moree where he met and became engaged to Jessie Webb in 1937; in 1938 the boarding house he resided in was destroyed by fire, losing his prized stamp collection. Rex and Jessie were married on 8 April 1939 at St Phillip's Church, Sydney. The policy of the Commercial Bank was that where a bank employee married a local, the couple would be transferred within a short time to another outpost of the Bank's Empire. They travelled to 222 Seymour Street Bathurst in May 1939, and during the austere times of the Second World War, their two children, Stephanie (1940) and Max (1942) were born.

He was made accountant of ***Albury*** branch on 2 July 1945 where he subsequently bought his first home, 672 Olive Street, continuing to work a five and one half day week with a two week annual holiday. Proclaimed a city in 1946, Albury offered a lot of facilities for an inland town and his children completed their primary education at Albury Boys and Girls Public Schools.

After almost ten years Rex and his family was transferred in May 1955 to a small railway town on the north west plains of NSW laid out during the Boer War, with a hotel, general store and Pastures Protection Board, ***Burren Junction***, where trains continued on to Walgett on one line, and Pokataroo on the other; it was his first branch. The town was a service centre for a pastoral region of extensive holdings but still not connected to the electricity grid and reliant on tank water. After four and a half years on the black soil plains, the posting to ***Coolamon*** in the Riverina came in August 1959, a wheat growing area of small holdings, a people's co-operative store with its own flour mill, with a war memorial that occupied pride of place in the town centre. The town's great passion, bordering on fanaticism, was Australian Rules, totally absorbing its townsfolk during winter. Our first year there, the mighty Grasshoppers, won the premiership for the first time in 14 years.

All trading and savings banks in NSW closed on Saturday from 20 January 1962.A banker's five and a half day working week came to an end. Rex arrived at his final branch, ***Condobolin***, located on the Lachlan River, on 31 January 1963. Earlier he had gone to school there when his father was manager, and he had relieved there. A warm, welcoming town, its friendly people made Condobolin a place with a soul. He retired on 23 August 1972 after 46 years’ service on a salary of $6,936 per annum.

After a lifetime in inland NSW Rex and Jes headed for the north coast and settled at 5 West End Avenue Three where he died on 27 August 1980, aged 71 years, leaving a net estate valued at $64, 254. Survived by his wife, Jessie, born on 24 February 1917 at Dubbo, died at Three on 18 May 2017, aged 100 years. She left an estate of $1.22 million.

*From* ***Max Solling****, son of Rex Eric Solling
who thought you might find this of interest.*