

Nan

### Muriel Ismay Smith - A Remarkable Life.

Born Muriel Archer, 23rd August 1897 in Launceston, Tasmania. Died 1988, in Kew, Melbourne. The youngest(?) of four children - Muriel had two sisters (Ivy and May) and a brother. (Reginald) Orphaned at the age of 12, when her mother died. Her father had earlier left the family, and was never heard of again. Her sister, Ivy, went to work at the Phoenix Biscuit Factory. Muriel left school and began scrubbing floors. So began a life of very hard work, right up until her death, aged 90, spurred on by a determination to escape the poverty trap.

In total, she would marry 3 times. Her first husband went off to WW1 and never came back. The second marriage was to Albert Rudd, a railway worker, who gave her two children - our mother and an uncle. She found him an unreliable provider. Life was still a struggle. I am not sure when they divorced. The third marriage was to a Stan Smith. This was the name she kept for the rest of her life, although the family knows little about him.

Muriel came to Melbourne to work as a conductress on the trams. She already had two young children (my mother and my uncle), but was too poor to bring them over with her. They were sent to relatives, on farms in Tasmania. When she was on her feet, years later, she brought her children over to Melbourne to join her. (The Postcards at the end of this story, provide some of heartache this forced separation caused her during this time, not to mention that experienced by my uncle and mother.)

She then opened a little corner delicatessen, (selling haberdashery and women's clothing as a sideline) in Carlton during the Depression. The business was not successful, mainly because she helped the poor through generosity of free food: nan told us stories of how she would give eggs "for the baby" and milk for the older ones" to mothers who had used up all their "ration stamps".

One of her stories was of a well-dressed lady who came in one day and asked to buy a dress. Nan explained that the dress would not fit her. The woman replied that she needed it. (Nan said she was very aware that this lady- a prostitute- pitied nan's struggling, and was buying out of pity and empathy to help another human being who was raising her two children, alone.) No child support back then. She also tells the story of how she "hid" Squizzy Taylor, a well-known criminal from the police under her counter, until they decided to continue their search elsewhere.



Muriel outside her delicatessen, circa 1930, before she divorced our grandfather, Albert Rudd



In 1933 she was able to rent the second floor of Victoria House from the owner, Mr. Thomas. She then sub-let the rooms for a shilling a room more than her rent. However, she still needed to furnish the rooms. So, she went into Myers and asked to speak to the Manager. She explained what she was doing, and asked the Manager if she could have beds, dressers, tables, etc. on credit. This was before lay-by, or current credit arrangements. "But I do not even know you", he is reported to have said. "No, but you will!", she replied. She declared that he then looked her up and down and responded: "You know, I think I will!", and gave her multiple numbers of pieces of heritage furniture which she always used to furnish her rooms. Myers ended up doing very well out of nan's business. She always bought on credit, and then paid off a little per month.

In 1935 she re-married, but later divorced? **Stan Smith**. She was then living at "Ormiston House" in Victoria Parade.

Muriel continued to rent and let out the second floor of Victoria House. In 1951, when Mr R.C. Thomas, the owner of Victoria House wished to sell the whole property, he approached her first to see if she was interested, saying that she was the only one he wanted to sell to. Nan went to the bank (The National, I think) in Lansdowne Street and secured a loan, the first of many, and bought the property. In one of many letters he wrote to her, he wishes her good luck, and expresses certainty that she will be a great success. (See Appendix A).

During her time, she also bought a large house in Rathdowne Street, (No. 63-69) Carlton opposite the Royal Exhibition Building, and Clontarf and Clonmell in Victoria Parade. She also assisted her son to buy in Albert Street, and her daughter to buy in Kew. Sometimes she sold one property to finance others. In 1971 she sold the house in Rathdowne Street (See Appendix B.) She used the proceeds from this to help her 3 grandchildren buy their own houses.

At the back of her flat, No. 3, and below the terrace of flat 6, before the eastern extensions to the building, there was a washhouse with an old boiler, used to supply hot water to the building. Nan was regularly out there shovelling coking coal into the furnace to stroke the fire, dressed in her usual attire - her pinny and gumboots. All sorts of rubbish were "eliminated" in that furnace - something the EPA would not approve of today! She had hired-help to help clean, distribute clean linen, and make up the beds for each tenant once a week. Thursdays was linen day, and even the grandchildren helped distribute the sheets, towels and pillowcases. Even in old age, she was known to clean the outside toilets for her tenants. She was too proud to allow her buildings to run down, unlike many other boarding houses of the day.



"Muriel Smith - at her front door, welcoming new tenants from the Fitzroy Gardens." C. The Herald and Weekly Times, Wednesday Nov. 16, 1983. (Nan was 85, and in her work clothes.)

In 1977, I was sailing down the Nile when I overheard a man on the deck below talking to a group of people about this wonderful and astute business woman he had dealt with, and that he was full of admiration for her; that they were still friends, many years later. I heard enough of the conversation drifting up to raise my curiosity. She sounded familiar. I approached him and he confirmed that he indeed was the bank manager and that the lady was indeed my grandmother, Muriel Smith of 220 Clarendon Street, and that she was indeed a remarkable woman.

Nan never retired. She was still working full time, when she fell from a ladder at the age of 90, fixing a light globe for one of her tenants. She spent the next 3 months in hospital, and then palliative care, before passing away in 1988. She worked 7 days a week, and only in the last 10 years took holidays once a year - mainly on the Gold Coast and Fiji.

When she died, in 1988, the properties she still owned were sold: 220 Clarendon street - for approx. \$1.3 m., Clontarf and Clonmell for c. \$500,000 each, and the little cottage - at 222 Clarendon Street for around \$200,000 ( I think). She had come from an orphan scrubbing floors to a millionaire! She had known what poverty was like. She had wanted to ensure that neither she , nor her children and grandchildren, would ever experience the same. She had achieved her goal! Nevertheless, my Uncle remarked at her funeral. " Poor Mum! She worked so hard **all** her life. And when she died, she couldn't take a cent with her!" It was a sobering lesson for the rest of us.





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Clontarf  
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Dear Mrs Smith,

It would be wasting words to wish you success in your new undertaking, because, with your brains, ability, and energy, anything you tackle must come good.

However, I would like you to know that Jo and I are wishing you the best of good luck, and good health, and that we are praying that you will be spared to have very many years of happiness surrounded by your loved ones, and that you will reap in time, the just and well deserved reward of your hard work and great effort.

Your family should be very proud of such a mother.

Kindest regards

yours very sincerely

R.C. Thomas

Appendix A