



**J**ames Patrick Garvan, (1843-1896), insurance entrepreneur and politician, was born on 2nd May, 1843, at Cappagh, Co. Limerick, son of Denis Bourke Garvan, civil servant, and his wife Anne, née Culhane. In 1847 he migrated to Sydney with his family. Educated at John Armstrong's School in Redfern and Creagh's Elizabeth Street School, he won a scholarship to Sydney Grammar School in 1858, but left when his father died in 1860. Next year he became an assistant clerk in the survey department of the Sydney Municipal Council but was suspended on 29 December, 1866, for absence without leave. He resigned on 7 November, 1867, remarking, 'it was through taking part in political contests and supporting the losing side'; later he received £21 in damages. He then roved eastern Australia and in 1870-71, at Sydney, he was articled to R.R. Bailey and to B. A. Freehill. In 1872 he joined the Hill End gold rush and was a successful legal adviser for several mining companies. In 1875 at Sydney he read for the Bar with W. B. Dalley and Edmund Barton, but gave it up in 1876 and founded the Australian Terminating Building Society. He astutely saw the need for improved water transport and in 1876-79 established and nurtured the North Shore Steam Ferry Co. Ltd; predicting an increase of insurance he also founded the City Mutual Fire Insurance Co. Ltd. and the City Mutual Life Assurance Society Ltd.

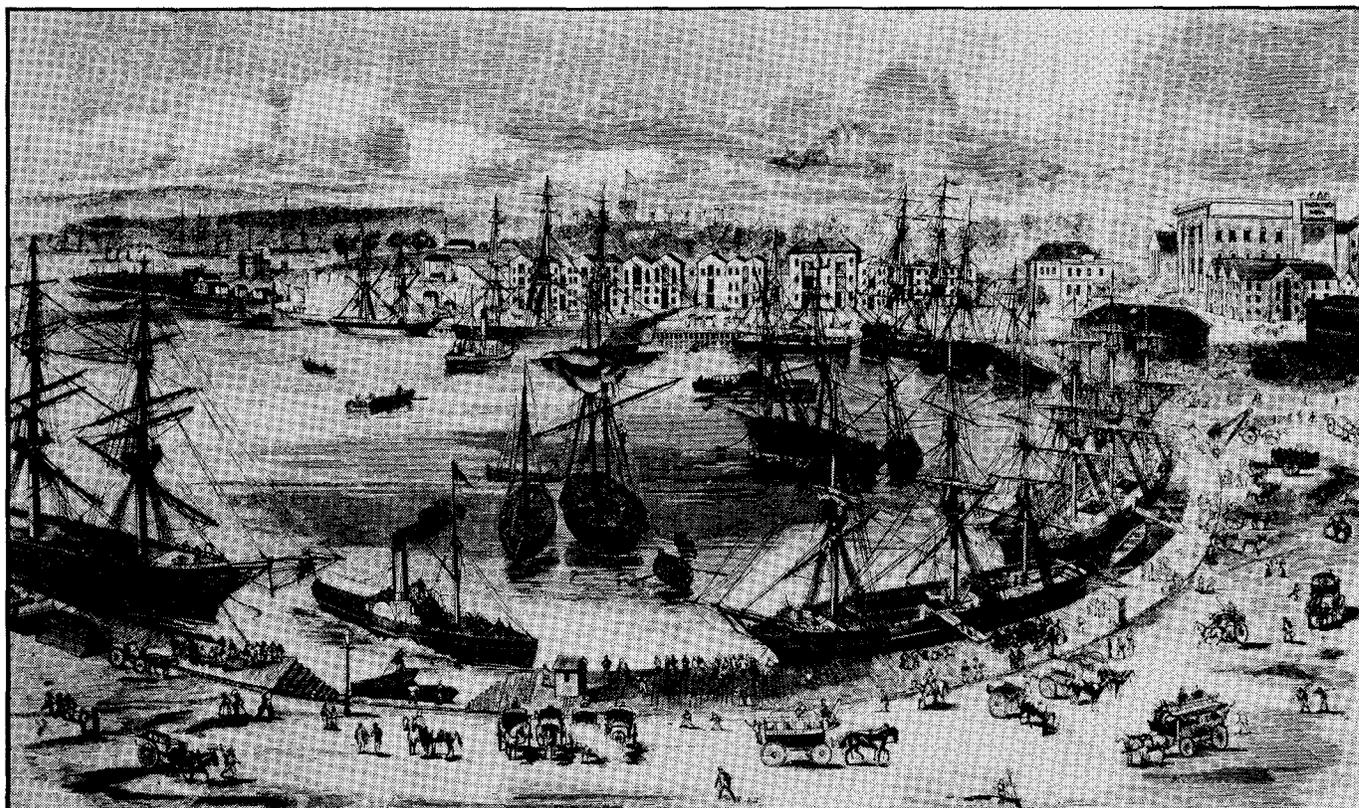
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cess in business with a notable share in sport and public activity through Irish-colonial societies. In the 1860s he had been a competitive sculler and amateur heavyweight boxer and held the record throw of 121 yards 1 foot with a cricket ball. Next decade he was vice-president of the National Regatta and umpire of championship rowing on the Parramatta River. He was also an outstanding horseman and prize-winning exhibitor of horses at the Royal Agricultural Show. In 1865 he had been corresponding secretary of the Irish National League and in 1876 he was co-secretary of the Daniel O'Connell centenary celebrations. His growing colonial repute and his wealth were augmented in the 1870s by pioneering work in the Lismore and Tweed River district.

Garvan had a natural political instinct and outgrew the constrictions, often sectarian, of municipal affairs. In February, 1872, he was defeated for the Hastings seat in the Legislative Assembly, but in 1880 won Eden as a free trader. In 1882-83 he claimed that the treasurer, J. Watson and the minister for works, F.A. Wright had breached ministerial standards, but in 1885 supported Henry Parkes's right to criticize members of parliament outside the House. Garvan's political stature increased through his restraining influ-

ence in the lively Sydney visit of William and John Redmond in 1883 and, by 1885, his tolerance and rationality, revealed as chairman of St. Patrick's Day celebrations, helped to allay rising racialism and sectarianism. He became a leading parliamentarian and specialized in informed criticism of governmental accounts; his analysis of railway administration helped Parkes in 1888 to separate it from political influence. As colonial politics ramified in response to financial stresses, Garvan, somewhat against his grain, became more actively involved. He concluded that income taxation and extra customs duties were needed and in February, 1886, moved the motion that brought down John Robertson's ministry, but, as Minister of Justice under Patrick Jennings, he could do little to alleviate political confusion. When Parkes made free trade and protection the clear-cut issue at the elections of February, 1887, Garvan became a protectionist and toyed with the idea of becoming the party's leader. In January-March, 1889, he was treasurer under George Dibbs, and, in defence of W.P. Crick, warned parliament: 'Be careful lest in the exercise of power by a majority you do not stamp out that hope of liberty which must manifest itself more in a minority than



*Circular Quay, Sydney, arrival point for Irish emigrants to New South Wales.*



Bridge Street, Sydney, from a watercolour by C. Martens (The Dixon Galleries).

anywhere else'. A convinced federationist, chiefly because of his grasp of banking and currency, he was proposed by Parkes as a member of the 1891 convention, but was displaced by Dibbs. Pressure of business reduced his zest for politics and he lost his seat in 1894.

Political disorder and Parkes's domination of parliament in 1887-91 had helped Garvan to decide to consolidate his insurance ventures. In December 1886, influenced by the success of the Prudential Assurance Co. of England, he founded the Citizens' Life Assurance Co. Ltd. to concentrate on industrial insurance to enable workmen to buy small insurance on low premiums. His integrity and insight helped him, as managing director, to recruit skilful and

devoted assistants, and, despite envious and ignorant critics, the enterprise rapidly prospered. 'As to whether he was the first to introduce Industrial Assurance to any part of Australia is a matter of small importance. There is no doubt whatever that he was the first to prove that [it] could be made to pay in this country'. Under Garvan's eldest son, John, the company amalgamated in 1898 with the Mutual Life Association of Australia to form the Mutual Life and Citizens' Assurance Co.

In 1871, at Sydney, Garvan had married Mary Genevieve, daughter of Dr. Glissan. Leaving an estate of £21,445 and survived by his wife, six sons and six daughters, he died on 20 November, 1896, at North Sydney, and was buried in the Catholic section of

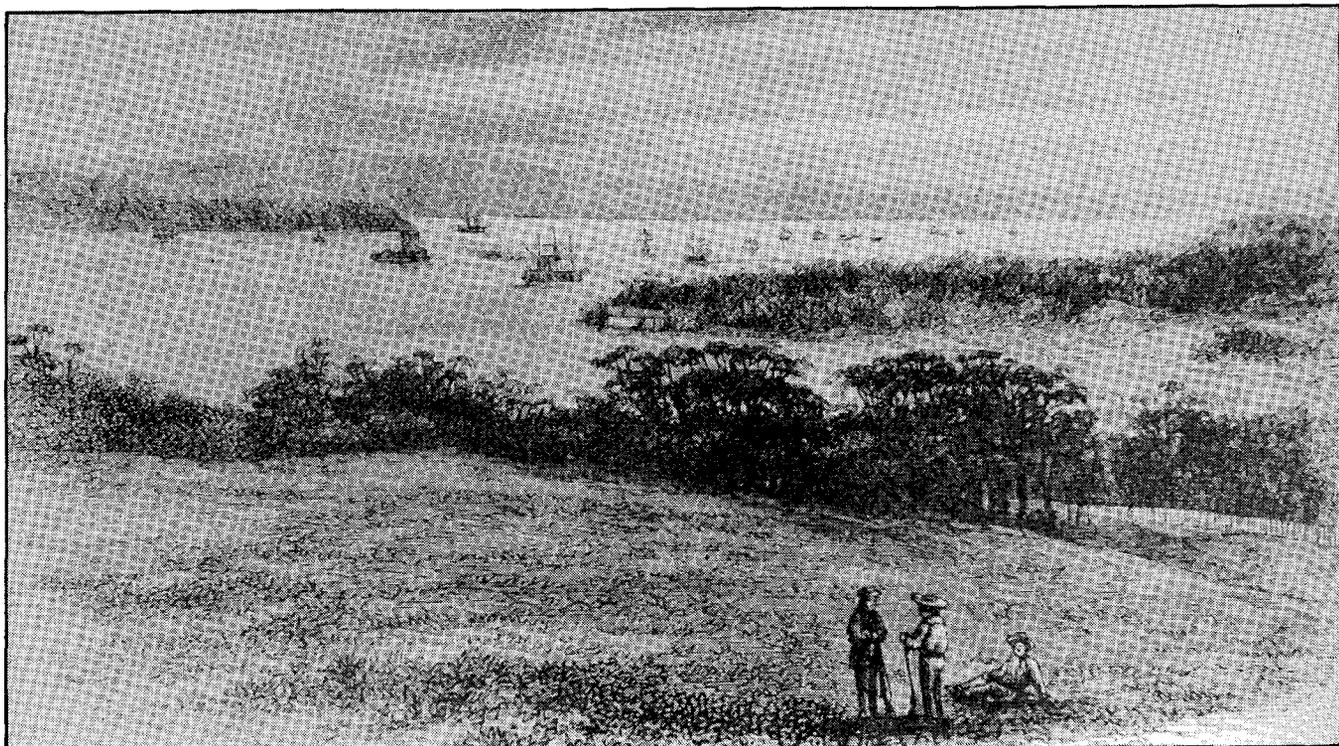
Rookwood cemetery. His remains were later transferred to South Head cemetery. Edmund Barton aptly pointed to his 'entirety of life, adorned with consistent principle, filled up in the discharge of virtuous duty, with nothing to conceal, no friendship broken, no confidence betrayed, no timid surrender to popular clamour, no eager reaches for popular favour'.

**Sources**

*A'sian. Insurance and Banking Record*, 16 Nov. 1889; *Aust. Financial Gazette and Insurance Chronicle*, 7 Mar., 11 Dec., 1896; *Town and Country J*, 21 Apr., 1883; Parkes letters (ML); information from Duncan McCorquodale, Wahroonga, NSW.

Bede Nairn

(Reprinted from the *Australian Dictionary of Biography*).



An early nineteenth century view of Sydney Harbour.