

THE TOOLE'S OF CHEPHALONIA

It is believed that the family originally came from County Wicklow in Ireland and that it belonged to the Clan O'Toole.

Extract from the Weekly Irish Times, 13th January, 1934. ¹

IRISH FAMILY NAMES O'TOOLE

The Arms of the O'Toole family are: Gules a lion passant argent.

The crest is: A boar passant proper.

The family motto is: VIRTUTE EN FIDELITATE.

The family is divided into two main branches, that of Leinster and that of Connaught, the Arms, Crest and Motto of both being the same.

They are a Leinster family and it may be taken that the Connaught branch was formerly of Leinster, having migrated in the troubled times. The family were from very early times rulers in the Kildare and Wicklow areas, at that time known as Imaile, a name which survives to this day in the Glen of Imaile, in the County of Wicklow. Their ancient title was Chiefs of Hu-Muireadaigh, and afterwards Kings of Leinster and Princes of Imaile.

There seems to be some doubt as to the correct Coat of Arms for this family, but the one given above is that more generally accepted. It may be well, however, to give the alternative, which is: Argent a lion rampant guiles, with a Crest: Two palms surmounted by a laurel branch over a ducal coronet surmounted by a cross.

According to additional information given in O'Hart's Irish Pedigrees, this family were also entitled to supporters with the Coat of Arms, which were two battle-axes and two Irish pikes, with two sprigs of Shamrock under the Shield. The last embellishment (the Supporters) is very rarely met with in the Coat of Arms of Irish families, and emphasize that blood-royal met with in the O'Tooles. They were originally of the O'Connor Clan, and their pedigree begins with the 109th King of Ireland, Vathair Mor² of the O'Connors.

In the scope of a short sketch like this, there is no space to give more than a general idea of the claims to distinction of this family, but mention may be made of some members who are preeminent in one way or another. The first is Saint Laurence O'Toole, who had a long and distinguished service in Dublin as Archbishop, and who died in 1180 at a place called Eu, in France. It is [written] down that it was at his suggestion that two chapels and a steeple were added to Christ Church in Dublin by Earl Strongbow. Another is Oliol³, who was the fifth Christian King of Leinster, and was baptized at Naas by St. Patrick. The Valley of Glendalough has long associations with this family, and the churchyard there still has many reminders of the former greatness of the O'Tooles of Wicklow.

My Great-Great-Grandfather, however, owned a small estate on the outskirts of Castlebar, County Mayo, where all his children were born. Nothing has been traced about him except

¹ Author is Lawrence Edward Dupuis Toole (1902 – 1979). This has been typed over from a copy and lightly edited for punctuation, grammar and layout by BFR, February, 2013. The changes of layout, but inseting some paragraphs, serve to render tree family relationships clearer to the reader.

² This should probably have been Cathair Már - King of Ireland & Leinster, between years 120 to 123 (descendant of Cú Chorb). The lines of the Kings of Ireland & Leinster, checked independently by BFR, indeed show the name O'Toole, first at: Donnucan macDúnlaing O'Toole - King of Leinster 1014 to 1016 (grandson of Tuathal macAugaire).

³ This name is given as Oilioll in the Irish Annals.

that he served in the British Army with the rank of Captain, and that he appears not to have used the O' [in his name]⁴. Old Army records show that Simon Toole was Regimental Adjutant in the 12th Light Dragoons in 1794. This regiment subsequently became the 12th Lancers. He was related by marriage to Sheridan.⁵ He died about 1796, while serving in Italy and is buried at Civitta Vecchia, not far from Rome.

Simon Toole had three sons – James, William and my Great-Grandfather, John Augustus – and three daughters – Mary, Fanny and Anne.

All three sons followed their father into the British Army.

James was Commissary General in Malta in 1800. He also served in Corsica, where he met and married a Mrs. Santelli, a widow. He had four sons – William, Ernest, Francis and Henry – and two daughters – Jane and Anne.

William, who was the father of Helen Ponzetta, became Auditor General of the Ionian Islands.

Ernest, as a Lieutenant in the Army, joined Major Denham's expedition to discover the source of the Nile and died in Abyssinia.

Francis was also in the Army and served in Malta. He eventually retired on half-pay.

Henry joined the Navy and was killed in action in China.

Jane married Sir Hector Gregg.

Anne married the Honourable Mr. Corhan.

(The above information was given by Mrs Helen Ponzetta, James Toole's granddaughter, and therefore related to my grandfather.)

William [Son of Simon Toole] rose to the rank of Major and served in the Peninsula War, where he was wounded. He also fought at Waterloo. He married a Miss Cooper and was last heard of in Falmouth, Cornwall, where he apparently retired. Nothing more is known of him or his family.

John Augustus was born in Castlebar about 1790.

John Augustus Toole

John Augustus Toole was apparently already in the Army [at the age of 14] as is shown from the following extracts of letters, which he wrote to his sister, Anne, in Ireland.

Dublin, 1804: I go off tomorrow morning in the "Perseverance", a small merchantman commanded by Captain Walker.

Norwich, 1805: In two or three days we quit England to go on an Expedition; don't know where.

Portsmouth, 1805: It is now better than a fortnight since we arrived in this place. Every day we expect to leave, from Norwich I went to London in the Expedition coach where we remained three days. I think this is a very handsome place (Portsmouth). It is walled around and there are great canons in every part of the wall.

Gibraltar, 1805: Left Portsmouth to go on an Expedition. Left in the "Valiant" with Captain Birch of the Artillery. We were obliged to put in at Lisbon to avoid meeting the French Fleet who were off Cadiz and though

⁴ This is evidence that he had converted to the Church of England and become a Royalist/Loyalist. His service in the British Army corroborates this assumption.

⁵ Sheridan, the British MP and poet.

we remained there three days no person was allowed to go on shore. The day after we left Lisbon met "Lord Nelson" – one ship came here with us – both her and our convoy the "Queen" and "Dragon" have left us. We are waiting here, Gibraltar, until General Sir James Creigh receives orders from England and until then we don't know what part of the world we are destined for. Some say for Malta, some say for the East Indies and other that we are going back to England.

Apparently they eventually went to Malta for he writes from Malta throughout 1806 and in October 1807 he was still at Malta. In November 1807 he writes from Messina. The next extract from is correspondence reads:

Messina, August, 1808: They seem to be preparing an expedition from this place: I should like to accompany it where it might go, but let not this give any uneasiness on my account for if even there should be one, it is very unlikely that I should go with it.

Messina⁶ (no date): You have no doubt heard of our having taken the islands of Zante and Cephalonia, with an Expedition which sailed from Messina in September of about 2000 men under General Oswald. I wanted to go with the Expedition but could not get sent, however, they have since found assistance was needed in the Department on the Islands and arrived Zante, 14th of February, 1810.

Zante, 1812: Reduction in services required and may be put on half pay.

Further letter written after those quoted above indicate that he left the Service and for a long time was undecided whether to return to Ireland or stay on in Zante and have his three sisters go to him.

In 1817 he writes from Zante that he has decided to stay in Zante and try his fortune in business with another officer of the Commissariat. Some time after this his sister Anne must have gone to the Ionian Islands as only two more letter were written to her from Corfu.

Some time after he arrived in Zante, John Augustus Toole married Barbara Contessina Querino.⁷ Barbara died in Argostoli, Cephalonia on the 39th of October, 1877, at the age of eighty. She was, therefore, born in 1797, possibly in Venice but perhaps in Zante.

According to a letter from my father's sister, Angelica, her Grandmother was about thirteen years old at the time of her marriage. This would place the date of the marriage between 1810 and 1812. Probably it took place in Zante in 1811.

The Querino's were an old Venetian noble family and legend has it that Shakespeare's Othello was a Querino, who because of his swarthy complexion was known as *il Moro*. Be that as it may, Barbara Querino's father, the Conte Querino, went to Crete in about 1756 and acquired property there. Later he went to Zante, which at that time was territory of the Republic of Venice, and also acquired property there. They also had property, or at least a house, in Venice itself. At first the Contessina's brother Conte Antonio was very opposed to the marriage but later he became reconciled and a good friend of John Augustus, particularly after the latter on a visit to him in Venice caught the small pox, from which, however, he recovered.

⁶ Since the letter gives his date of arrival in Zante, the letter may actually have been started in Messina and finished in Zante. From where it was posted is not certain.

⁷ See the manuscript "Golden Threads" for a more detailed account of this marriage.

I have an original letter from John Augustus written to his wife and addressed:

*Alla Nobile Signora
La Signor Barbara Querino Toole
c/o Conte Antonio Querino
Venezia.*

This letter was started at Egina on the 20th October 1828, and finished at Zante on the 30th October 1828.

John Augustus met and entertained Lord Byron when the latter came to Greece. He accompanied him to Messolonghi where Lord Byron caught malaria and died. By a twist of fate, John Augustus also died from malaria at Vostizza, near Aegion on the 23rd August, 1829. He had gone there in connection with some land which he had bought jointly with a Mr. Messinesi with a view to planting currents. He was buried at Vostizza but later my Grandfather, Ernest Augustus Toole, brought his remains to Cephalonia and had them buried in the old English Military Cemetery in Argostoli.

It was not clear whether John Augustus Toole ever left the Service or whether having left it he then returned to it. At the time of his death, however, he was Assistant Deputy Commissary General for the Ionian Islands.⁸ On the strength of this, his wife was able to apply for and obtained a pension equal to half his active pay and a compassionate allowance of 5/- per annum for each of her children.

John Augustus Toole and Barbara had five children: Anne, George, Mary, Antonio and my Grandfather Ernest Augustus Toole.

Antonio died when he was a child and Anne was brought up by her Aunts, John Augustus Toole's sisters, thus easing the burden for Barbara.

George when he grew-up obtained a position with the Ionian Bank, which was formed by [investors in] London after the British occupation of the Ionian Islands. Eventually he became manager of the Bank⁹ in Argostoli. He never married and died in Cephalonia after an un-eventful life.

Anne also did not marry and died in Argostoli.

Mary married a Mr. [James] Saunders, a Scotsman who was manager of the Ionian Bank, first in Zante and later in Cephalonia. They had five sons: George, James, Ernest, John and Charles.¹⁰

George Saunders went out to India with the Ralli brothers and eventually retired and died in England.

James Saunders remained in Cephalonia, married one of my Father's sisters, Barbara, and managed a current export business belonging to a Mr. Veghia.¹¹ They had one daughter, Alice.

⁸ British Army and Marine Archives show that he was appointed Deputy Assistant Commissioner General on the 16th December, 1813.

⁹ It was known as the British Ionian Bank, a joint stock bank. The archives of the bank, now in Athens, confirm the family connections given here.

¹⁰ There is evidence of a fifth son, Henry. First, Stonyhurst records show him arriving from Cephalonia in the same cohort as the other five. Secondly, John Augustus OBE, the Lloyds Agent in Athens, is also recorded at Stonyhurst, saying that his father and five uncles had attended. Henry must be the 5th uncle. It is possible that Henry was the son of different Saunders father, perhaps a brother of the John Saunders who married Mary Toole, but we do not have a record of this father, so this remains conjecture. It is possible that Lawrence omitted one of the children.

Alice first married a Frenchman and went to Indo-China and later, after she was divorced, she married a Mr. Raymond, son of a former British Vice-Consul in Corfu. They were finally divorced and Alice is now living with her children in South Africa.¹²

Ernest Saunders married a Greek lady and was, I believe, murdered. They had one son, Ernest.

Ernest [son of Ernest] is living and working in Athens.

John Saunders also married a Greek lady. He was for many years Honorary British Vice-Consul in Argostoli, and worked in my grandfather's and later my father's wine business. They had several children: John, Mary, Kitty, James, Charles and Arthur.

John, in an insurance agent in Piraeus.¹³

Mary, who married a Mr. Metaxas and lived for many years in Romania, returning to Argostoli after the first war. Now a widow, she is still living there.

Kitty Saunders never married and keeps house for her brother, John.

James also did not marry. He was with Ralli Brothers in India for many years, and now works with his brother in Piraeus.

Charles was also with Ralli Brothers in India. When he left India, he married Ioanna Kosmetato, daughter of a one time Mayor of Argostoli. He also works with his brother John.

The youngest, Arthur, worked for a time with his uncle, James Saunders, in Veghia's business and now is also with his brother John in Piraeus.

Charles Saunders [son of James Saunders] went into the army and was killed in the Zulu war.

Ernest Augustus Toole, my grandfather, was the youngest of John Augustus and Barbara Toole's children.

Ernest Augustus Toole

He was born on the 5th November, 1823, and was not yet six when his father died. He was terribly spoilt by his mother and probably also by his aunts. When he grew-up he was restless and unsettled. He did not take a job like his brother George, who eventually on the death of Mr. Saunders became manager of the Ionian Bank in Cephalonia, but ran around with other young men, probably better heeled, drinking and gambling. When he lost at cards, his devoted mother paid his debts, and this caused friction between the two brothers. George considered his young brother a disgrace and a waster.

¹¹ James Saunders was made partner in the firm. When Mr. Veghia, a Greek merchant, died single and childless he left the business and all its assets to James Saunders.

¹² This is consistent with the date of writing given at the end of the document: August 1955. The children of Alice and Eric Noel Raymond are Vivian Iris Raymond and George James Neville Raymond. It is Vivian Iris Raymond's reminiscences that make up the manuscript "Golden Threads." She studied at the University of Cape Town and became an architect, married an architect, and had nine children. At this time of writing (March, 2013) she is retired and living in Perth, Western Australia.

¹³ See Vivian Iris Raymond's reminiscences, "Golden Threads", for an charming account of this man and his movements during WWII.

His mother must have had some income apart from the small pension she received from the British government. She had some property at Agios Demetrios, on the Island of Zante, which she had inherited from her father and brother. And she must have had the income from this estate, on which currants were grown. Therefore, she was able to keep Ernest in pocket money and pay his gambling debts if they were not too large. On more than one occasion she was obliged to turn to George for financial assistance in order that Ernest's gambling debts could be paid.

Ernest finally went to America to seek his fortune. But apparently he did not like it there and came back. He went to America again on the insistence of his brother George after losing heavily at cards. George agreed to pay his debts on the condition that he go back to America and stay there.

Nothing is known about my grandfather's activities in America. And in later life he would never talk about them. His second visit to the United States did not last very long. And he presently returned for good with enough money to repay his brother, with whom thereafter he was not on speaking terms.

At the time of my grandfather's second return from America, his mother had a young girl protégé, who acted as her personal maid. Her name was Marietta [Konidi], and she was the daughter of the foreman looking after the property at Agios Demetrios in Zante. Her father's name was Nicolas Konidi, and she was Barbara's godchild. When Marietta's mother, Stella Konidi, died soon after the little girl was born, Barbara took charge of the child and brought her up. Naturally, not as a member of the family, but as a maid. Marietta was born in Zante on the 27th August 1835.

At the time when Ernest had returned from America for the second time, around in 1855, Marietta would have been 21. By all accounts Marietta was not a pretty young woman. She was short and dumpy, with plane features. Apparently she had a birth mark between her shoulders. She was also completely illiterate. In those days education was for the gentry only. The lower classes were born to work and were not allowed to get ideas above their station. Nevertheless, and in spite of all these handicaps, Ernest promptly fell in love with Marietta. And to the horror and consternation of the whole family he decided to marry her.

His devoted mother, his brother George, his sisters, his aunts all pleaded with him to abandon the idea of contracting such an unsuitable marriage. They pleaded, they threatened, they did everything possible. But my grandfather was a very headstrong man who had never been turned away from doing what he wanted. And so, in 1856, Ernest Augustus Toole married Marietta Konidi and cut himself off from the whole family. For years afterward his mother would not speak to them. And his brother George and sister Anne never forgave him.

This marriage which caused such an upheaval in the family, turned out to be a great success. And Marietta with all her lack of grace and schooling, turned out to be a most admirable and devoted wife and mother. Marietta was the making of Ernest. And therefore my grandfather always acknowledged that he owed everything to Marietta whom he called his lucky star.

Before their marriage Marietta made Ernest promise that he would never gamble again, a promise that he faithfully kept. This marriage produced its problems for my grandfather. He was cut off from all financial assistance from his mother; he no longer had any possibility of trying to make some money at gambling. He also was filled with a desire to show his family that he could get on very well without them. So he turned to business, and from the start he was amazingly successful.

He traded in everything that the Islands produced. He exported olive oil to Italy, and acquire his own fleet of sailing ships. When the export of oil was no longer profitable he turned to currents and built up a very successful business. In this he was greatly helped by the destruction of the French vineyards through a plant disease which created an enormous demand for Greek currants. He bought himself a fine house, and became the biggest and most prosperous, and most flamboyant, merchant on the Island. It must have been very galling to his brother George to watch his growing fortune and the accumulating balance which he kept at the Ionian Bank.

In 1873 my grandfather bought some ground and buildings outside the town of Argostoli on the waterfront running out to the lighthouse at the entrance to the harbour, as well as a quantity of wine from Mr. Desilla. Thus he launched himself into the wine business which turned out to be his most successful venture. The business was called the Vinaria, and became his favourite occupation. He built it up with characteristic zeal and energy, although he still continued his current business as well.

Before many years, the Toole wines were famous throughout Greece and in Germany, which was his biggest export market. Wine experts from Germany's Rhineland often came to Argostoli, just to see the Vinaria and study E.A.Toole's methods. On the Island of Cephalonia, the cultivation of wine increased enormously because Mr. Toole bought up all they [the famers] could supply. This increased greatly the prosperity of the Island and the reputation of my Grandfather. It also made him many enemies.

My grandfather had a great friend, a German from Frankfurt am Main, a Mr. Klaus, who was trading in nearby Patras, on the mainland, in Morea. Mr. Klaus greatly admired my grandfather, and eventually set up a wine business of his own in friendly rivalry: 'Achaea', which still exists today. It was modelled entirely after the Vinaria.

It was characteristic of my grandfather that is those more leisurely times he started work at 4:00 in the morning. At the time his employees and other men went to work, my grandfather having finished a morning's work was taking a brisk walk before breakfast. Other businessman could never understand how Ernest Toole could find the time for a walk when everyone was going to work.¹⁴ He went back to work again at 9:00 and was busy until noon. After lunch he invariably rested, and went back to work from 3:00 to 6:00 o'clock in the afternoon.

I have a record of the capital and profit from the Vinaria from 1888 to 1897, which was left by my father. It reads as follows:

Capital in 1887	Dr.	616,428.04	Profit in 1888	Dr.	43,020.78
" 1888	"	667,250.45	" 1889	"	84,364.88
" 1889	"	624,434.59	" 1890	"	112,576.40
" 1890	"	713,446.90	" 1891	"	164,579.84
" 1891	"	890,963.22	" 1892	"	150,199.59
" 1892	"	1,004,676.46	" 1893	"	158,431.44
" 1893	"	1,041,156.25	" 1894	"	115,580.00
" 1894	"	1,045,418.56	" 1895	"	235,278.36
" 1895	"	1,208,065.88	" 1896	"	236,426.39
" 1896	"	1,359,840.29	" 1897	"	268.660.50
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	Dr.	9,165,970.64		Dr.	1,569,136.18
		=====			=====
		Average Profit 17.12%			

¹⁴ Similar stories are told of James Saunders' work ethic during the time that he was partner and later owner of the trading company started by Mr. Veghia.

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These figures are interesting because they show the growth of the Vinaria right up to the time of my Grandfather's death. It should be borne in mind that the Drachmae of that time were gold Drachmae of which 25 = 1 Sovereign. Moreover, the Pound Sterling today is worth only about $\frac{3}{4}$ compared with the purchasing power of the of the Sovereign of that time. On today's values the profit of the 1897 would be about £64,500.00 expressed in Sterling. This is phenomenal by any standards, and there was no income tax in those days. Even by today's¹⁵ standards my grandfather became a very rich man and was the envy of his contemporaries. He lived magnificently and entertained on a very lavish scale. Foreign dignitaries, eminent archaeologists, and even German princes who visited Greece, always stayed with him. And at all functions dinners and balls, which my grandfather gave, my grandmother, who was the simple peasant girl who spoke no word but Greek and could not even sign her name, was the perfect hostess, gracious and charming. But Marietta was not only a good housekeeper and a gracious hostess, she bore and brought up a large family.

There were six daughters and three sons. The daughters were:

Evanthea, who married Mr. Arthur Hill. Mr. Hill had a business in Athens as a manufacturer's agent. And also owned a marble quarry on the Pendelikon. They had six sons: Arthur, Willie, Regie, Archie, Harry and Edgar.

Barbara, married a Mr. Wartmann, Swiss who had a business in Corfu. They had two children, Jimmy and Lilly. Mr. Wartmann died young and Barbara remarried her cousin, James Saunders, son of my grandfather's sister Mary. They had one daughter, Alice.¹⁶

Mary married Alexandro Inglessi, a Greek repatriate from Romania, who had some property in Cephalonia. They had the following children: Eustathio, Stella, Andrea, Ernest and Evaline.

Ellen married Mr. Mila, a Cephalonian Greek who had a business in Romania. They had no children.

Angelica married Mr. Peters, a German from Bremen, and went to live in Germany. They had the following children: Olig, Olga and Marietta.

Fanny also married a German, Mr. Joseph Ridel, from Bavaria, who was working for Mr. Klaus of the 'Achaea' in Patras. They had three children: Beppo, Mali and Georg.

The three sons were:

John, my father, born 13th of February 1861, married Evelyn Dupuis, daughter of the British Consul General in Piraeus, and had the following children: Ernest, Mary, Nora, Gladis, Daisy, Lawrence (myself) and Edwin.

Willie died young

James married Kate Iakovato, the daughter of a wealthy Cephalonian who had big estates in Lixouri. Their children were: Harry, Ernest, Nico, Renee.

All the children of my grandfather were educated in Germany, at a school near Frankfurt am Main, and often spent holidays with Mr. Klaus' relatives. My Grandfather must have

¹⁵ Time of writing: 1955.

¹⁶ "Golden Threads" is a charming story written by Vivian Iris Raymond, and has been described by some as an 'ode to Alice'.

been a bit of a martinet and all his children stood in awe of him. It is said that even when they were grown up, they did not dare speak at table unless spoken too, or ask for a second helping unless he offered one. But he adored my mother who did not stand in any awe of him, and he spoilt her terribly. This favoritism on his part must have sown the seeds of jealousy and envy in some of my aunts towards my mother, which in later years turned into cruel malice.

When my Great-Grandmother, Barbara, died and then her eldest son George [died], Ernest made over the property in Castle-bar to his sister Anne. When Anne in turn died she left the property to her nephew, James Saunders, who in time sold it. Thus the last link with Ireland was dissolved. The property in Agios Demetrios must have been retained by my Grandfather and then passed in whole or in part to my Father. I remember as a child that one of my Grandmother's nephews, a Nikolas Konidi, whom we called cousin, used to come over from Zante every year and visit us. He always brought large baskets of fruit, pears, from the property. But the time I was old enough to notice things cousin Nikolas had stopped coming over and I never heard any more about the property in Zante. Perhaps my Father sold it, but it certainly passed out of his possession.¹⁷

To my four eldest Aunts when they married, my Grandfather gave 2,500 sovereigns as their portion. He took my father into the Vinaria while he put Uncle James into the currents business together with Alexandro Inglessi. In time my Grandfather handed over the Vinaria to my Father. And the currents business [he handed over] to my Uncle James and Alexandro Inglessi jointly, and withdrew from active operations. Before very long, however, the currents business failed under the management of my Uncle and then my Grandfather brought him also into the Vinaria.

My Grandmother, Marietta, died suddenly in Argostoli on the 29th of November, 1895, at the age of sixty. My Grandfather, Ernest, did not long survive her and died, also suddenly, while on a visit to Vienna on the 12th of July, 1896.

He left his house, furniture and all personal effects jointly to my Father and Uncle James [Toole].¹⁸ The Vinaria, which at the time of his death was valued at 1,359,840.29 gold Drachmae, he divided sixty per cent to my Father and forty per cent to my Uncle James. This division of the business caused considerable bitterness and it was said by my Uncle [James Toole] and some of my Aunts that my Grandfather showed preference to my Father because of his fondness for my Mother and that she "got around him." This was entirely untrue as my Mother was quite incapable of getting around anyone and she was never a money grabber. Moreover, my Grandfather was essentially a very just man. The explanation was simply that my Uncle [James Toole] had already lost the difference in the Currents business, which failed through his [mis]management. My Uncle sold his share of the house, furniture and effects to my Father and devoted the rest of his life to trying to gain control of the Vinaria.

For a time the business continued to prosper but, by degrees, the situation began to deteriorate and the business started to decline. With the turn of the Century the economic life of Athens and the mainland of Greece began to develop and as this development advanced the economic life of Cephalonia and the other Ionian Islands began to decay. More and more of the better-to-do Cephalonians left the Island and took up residence and

¹⁷ According to oral history from Vivian Iris Raymond, this property was passed to James Saunders, and later to Alice Raymond. When Alice was a refugee in South Africa, a single mother with two children, she sold the property, probably at far too low a price. It enabled her to purchase a chicken farm and to survive some lean years.

¹⁸ This James should not be confused with James Saunders who was independently wealthy from the current trade through his association with Mr. Veghia.

commerce in Athens, taking with them all their movable wealth. Many competitors both in Cephalonia and in the Morea began producing inferior wines, usually from currents, and with these the Vinaria could not compete.¹⁹ Eventually the German market, which had taken most of the wines from the Vinaria, was so flooded with inferior Greek wines that an embargo was placed on the importation of all Greek wines. This did inestimable damage to the Vinaria, which had to try and find other markets.

The Island of Lefkas, to the north of Cephalonia, produced an excellent heavy red wine admirably suited as a “*vin de coupage*” for the French market. My Father thought to take advantage of this and established a second Vinaria in Lefkas, buying building and installing wine-making machinery and barrels. But this venture did not succeed because Algerian wines began coming into that market for the purpose of “*coupage*” and eventually the Lefkas Vinaria was liquidated with a heavy loss. Moreover, my Father had been very unfortunate in his choice of Agents. In Romania, his brother-in-law, Mr. Millar, who had married Aunt Helen, was appointed to represent the Vinaria and considerable quantities of valuable wines were sent to him on consignment. But he neglected the business and eventually went bankrupt, causing my Father heavy losses. In Bremen also, where my other Uncle, Mr. Peters, who had married Aunt Angelica, looked after the interests of the Vinaria, things did not go well. Finally, certain stocks of wine which were lying in German at the outbreak of the First World War were lost. In spite, however, of these reverses and catastrophes as well as the unsatisfactory situation with the Vinaria itself, it speaks well for the soundness of the business that it survived until 1922 when my Father died.

A big handicap to the business after my Grandfather’s death was the load it had to carry. There was my Father, my Uncle James, my Uncle Alexandro Inglessi, John Saunders,²⁰ Mr. Rocco the accountant, and later my cousins Andrea and Ernest Inglessi, all working in the Vinaria doing I don’t know what. After Mr. Rocco died his place was taken by a Mr. Annino as accountant. Then my Uncle Alexandro Inglessi died. Eventually my cousins Andrea and Ernesto Inglessi also left. I was too young to remember the Vinaria in its heyday or even in the earlier stages of its decline. My recollection, when as a small boy I was occasionally allowed up into the offices are of my Uncle James sitting in the small private office in a cloud of cigar smoke pouring over the books. In the outer office sat Mr. Annino cooking the books and John Saunders gaping. Downstairs my Father would be working in one of the stores supervising the preparation of wines or carrying out tests in the laboratory. It is debatable whether John Saunders ever did any work though he spent all his life in the Vinaria cooking up and retelling unfounded and malicious scandal and slanders about my Father and Mother, to whom he owed his livelihood. There is no doubt that Mr. Annino, in whom my Father seemed to have great confidence, spent his time feathering his [own] nest.

My Uncle James spent no active part in running the business. He divided his time between interfering and joking with the men downstairs and generally preventing them from getting on with their work, and pouring over the books making sure that his share was properly credited with any profits and that all losses were debited to my Father. After all, my Father had the controlling interest and was therefore responsible for all losses. My Uncle’s personal needs were small because he had married a very rich wife who maintained their household and paid for the education of their children out of her own income. On the other hand, my Father had a large and expensive household to maintain

¹⁹ This is nonsense. The Vinaria could not compete with a rapidly recovering viticulture in Europe and the production of superior wines in France and Germany.

²⁰ This is John Saunders the son of John Saunders, the Scottish banker, who married Mary Toole.

and being extremely generous by nature he rushed to the aid of his sisters when they were in trouble. When Uncle Millar went bankrupt in Romania my Father rushed over there and straightened out his affairs at heavy cost. When my other uncle, Uncle Hill, suddenly died in Athens my Father mortgaged our house to Mr. Vechia to raise £5000 in order to help Aunt Evanthia and enable her sons who were at school in England and Germany to carry on their education.

My Father was very generous by nature and also, it must be admitted, he had expensive tastes and liked the good things in life. He grew-up amidst increasing wealth and splendor and as a young man he was able to enjoy the best of everything regardless of cost. After all, with the Vinaria producing an income of £60,000 a year of which he was entitled to 60% (reckoned at today's values) why shouldn't he? There was not way at that time to foresee the decline that was to set in. He travelled very extensively in Europe both before and after he was married, ostensibly to visit the firm's agents, but actually having a splendid time. At home my Father and Mother continued entertaining on the same lavish scale set by my Grandfather. They gave big balls, dinners, masques, picnics to the top of the Black Mountain to see the sun rise and to Afrato on the southern coast of the Island where there was a splendid beach.

My Mother had all the social graces. She was beautiful, she was an accomplished pianist, singer and painter and she spoke five languages fluently. She had married into a very rich family to whom expense mean nothing and entertainment on a big scale was the normal thing. She inevitably became the leader of the younger set. Everyone flocked to her parties, to the tennis club that she organized and which was maintained entirely by my Father. She gave magnificent and expensive presents at Christmas, on anniversaries and marriages. Everything that my Father and Mother gave was taken with complements and profuse thanks and then the recipients went home to criticize my Mother and Father and to tear their characters to shreds.

Later, when things began to go badly with the business and the huge incomes were no longer coming in it was difficult for my Mother and for my Father to slow down. They were both incredibly optimistic and could not believe that things would not go well again. After all, what is one bad year, or two, in a business that had been as prosperous as the Vinaria? They continued to spend lavishly in anticipation of the better times that were to come. They were encouraged in this attitude, especially by my Uncle James, who, pouring over the books at the Vinaria, must have rubbed his hands in secret glee as he saw my Father's share rapidly diminishing as the money was drawn out. My parents, unfortunately, did not see the red light until they were brought up with a jolt right up against it. By then it was too late. My Father had frittered his share away until my Uncle James held two thirds of the shares in the Vinaria and my Father only one third. Then my Uncle put on the screws. My Father was not allowed to draw out money then his share on any profit actually accrued and all the shops were instructed not to allow my Father and Mother any credit.

Those were hard times indeed for my parents, especially during the First World War, when often there was nothing to eat in the house but fried brown bread smeared with treacle, which my Father made from currents. But still my Mother would not give way. When she no longer had any servants, she did all the housework herself with the aid of my sisters, and she did all the cooking. When she no longer could afford a dressmaker she made all her own clothes and hats and still turned out the smartest woman on the Island. She believed implicitly in the need to keep up appearances and used to say, "Never let people know you are down or they will kick you under."

How true this attitude was and under other circumstances it might have paid off. But in a small town on a small island envy, malice and jealousy prevailed. My Aunt Barbara and my Father's own brother were prominent in fabricating and disseminating the most despicable, the most cruel and most malicious slanders about my Father and my Mother, but especially their hate turned against my Mother. It was my Mother who had ruined the business and [ruined] my Father; it was my Mother who was responsible for all the troubles that beset the business and much more. Everything was my Mother's fault [they said].

But it was my Father with my Mother's approval who [had] rushed to the aid of his sisters when they were in financial difficulties. And it was my Mother who persuaded her parents to invest every penny they could spare, and [who invested] the whole of her inheritance and more into the Vinaria to buy wines when funds were short and the banks refused to make any loans because of the gossip.

My Aunt Barbara²¹ never lost a penny in the Vinaria and my Uncle James Toole never invested a penny from his wife's fortune in the business: not even as a loan at time when a very little liquid capital might have saved the business and put it back on its feet. There was a time before the Great War when my Father found a particularly capable agent for Egypt. He soon developed a big and growing demand for E.A. Toole brandy. In this could have been followed-up, E.A. Toole brandy might have been as well known today as Remy-Martin.²² But ready cash was needed to develop the demand, to buy new wines suitable for distilling to distil, suitable wines [to keep] in stock, to buy new brandy casks in which to mature the brandy, for bottling etc., and shipping to Egypt for sale. But the money was not there, and the banks, because of the reputation of wastefulness and extravagance which had been built up around my Father, refused to make the loans, particularly because Uncle James refused to guarantee them. So the golden opportunity was lost.

There came a second opportunity during the First World War when the Allied Armies fighting in Macedonia and particularly the French needed large quantities of young wine for their troops. Old rich wines were also needed as tonics for the military hospitals in Saloniki. This project was put up to my Father by my cousin Ernest Inglessi, who was at the front. My Father referred it to my Uncle James for his approval as by now he held 2/3rds of the shares in the Vinaria, and therefore a controlling interest. Uncle James turned it down flat, probably because some cash was required to put the project into operation. So this, the last chance passed also, and my Father never really recovered from the blow. She struggled on manfully to keep the business going until his health collapsed and he died on the 16th of November, 1922, in (...) year, eleven days after my twenty-first birthday.

My Uncle, James Toole, sat on in his office, alone now and lost without my Father to help to run the business, for another two years while the business finally collapsed about his

²¹ Barbara Toole was married to James Saunders, and with Mr. Veghia were independently wealthy. In later years they and their children too experienced a decreasing family fortune from the decline in the current trade. It is a questionable idea of Lawrence Toole's that they should have invested in a cousin's failing business. It is unlikely that their investment, had they made any, could have saved the business.

²² This is unlikely. There were several causes of rapidly increased prosperity on the Ionian Islands during the period of the British Protectorate and lasting up to the end of the 19th Century: Free trade as a result of 19th Century globalization, failure of crops on the Greek mainland because of the war of independence and civil chaos, destruction of French and other European vineyards due to a fungal disease, and some other factors. All these advantages drew to a close in the first two decades of the 20th Century. History was heading in another direction. Probably nothing could have saved the Vinaria.

ears. Then, still sitting in the office where he had spent all his life trying to get even with my Father for having been left a bigger share in the Vinaria, he tried to commit suicide by inhaling carbon monoxide from a charcoal stove. He failed but early in the next year he succeeded in blowing out his brains with a revolver.

Today the remnants of the Toole's are scattered and there is none of the name in Argostoli. When I visited the island a couple of years ago after more than twenty years absence, our house where I was born and which had once seen such splendor and riches was in the last stages of decay. Shortly afterwards it was demolished by the earthquakes. Of the Vinaria, some of the walls and the outlines of the other buildings remained, a bleak ruin as a memorial to greed, prejudice and malice.

Only in the old English cemetery are there any Tooles now. The crumbling bones of my Forefathers of three generations lie in and about the splendid mausoleum which E.A. Toole built. Has the White Marble Angel standing on the tall gray marble pedestal surmounted by a cross and the headstones and crosses marking the side graves also been tumbled into the dust by the earthquakes?²³

Written in Basil, Switzerland, from records and accounts gathered over the years by Laurence Toole, son of John A. Toole, who was the Grandson of the John Augustus Toole who first came to the Ionian Islands in 1810.²⁴

²³ No. It is still standing, as of 2013.

²⁴ This document retyped from the original by BFR, February, 2013. Some minor punctuation errors corrected, the footnotes added and the layout altered with inset margins where appropriate to make family lines clearer.