

The House That Once Was

George Matheson researches the home of his great grandparents

All photos courtesy of author's collection



Front of 102 Rosehill Ave.

Amongst all of the family materials, some in chests, some bundled together, others in frames, one box stood out. It contained photographs of a stately house along with hundreds of letters addressed to or from "102 Rosehill Ave., Toronto". The house, always referred to as "Rosehill", had belonged to my great grandparents, James and Louisa Loney.

One sunny summer day, I chose to drive along Rosehill Ave in search of #102. It was a short street, basically two blocks long. There were no houses to be found, just tall, modern upscale condominium buildings; none had the number '102'. Land that once lay beyond the

northern border of Toronto is now in the southeast corner of the toney neighbourhood of 'Deer Park'. Evidently, at some point, the value of the land had come to exceed that of the sum of the individual properties; whatever had once been there had been torn down to make space for pricey new development.

While it was disappointing at first, I resisted the natural urge to give up and wondered what I could learn about the house that no longer existed? Was there anything about the history of Rosehill that could bring me closer to my great grandparents who had once lived there?

So I headed off to The Toronto Archives which houses the City Directory. Published annually since 1861, they provide both an alphabetical listing of city residents, similar to more recent white-page phone books, and of occupants by street addresses.

I knew that my great grandparents and their first born (my grandfather, Clifford) had emigrated from Guernsey in the Channel Islands in 1883 in the hope of a more prosperous life. The Directories from that time followed James' employment as a butcher on Yonge Street, while living at various addresses as the family settled into Toronto life. By 1897 he had transitioned into Real Estate as a Broker, and moved his growing family into a semi-detached house on McPherson Ave. There they lived for the next ten years until, in 1908, James became the resident/owner of 102 Rosehill Avenue.

In looking back through earlier issues of the Directory, I could find no reference to this address or even to any street in Toronto called Rosehill. So how had the property been known earlier? Who had owned it?

Lot 16 *2 Con. from the Bay*

No. of Inheritance	Inheritance	Date of Grant	Date of Receipt	GRANTOR	GRANTEE	Consideration in Money or otherwise	Quantity of Land Granted
1548	Patent	17 Dec 1803		Crown	Hon. Henry Allcock	All 200. Acres	16 Con.
	Grant	20 Dec 1803	Jan 1830	Catherine Hannah Allcock only surviving child	Danican Cameron	\$825	All 200. Acres

Initial 1803 Letters Patent from Crown of original Lot 16.

When was the house built?

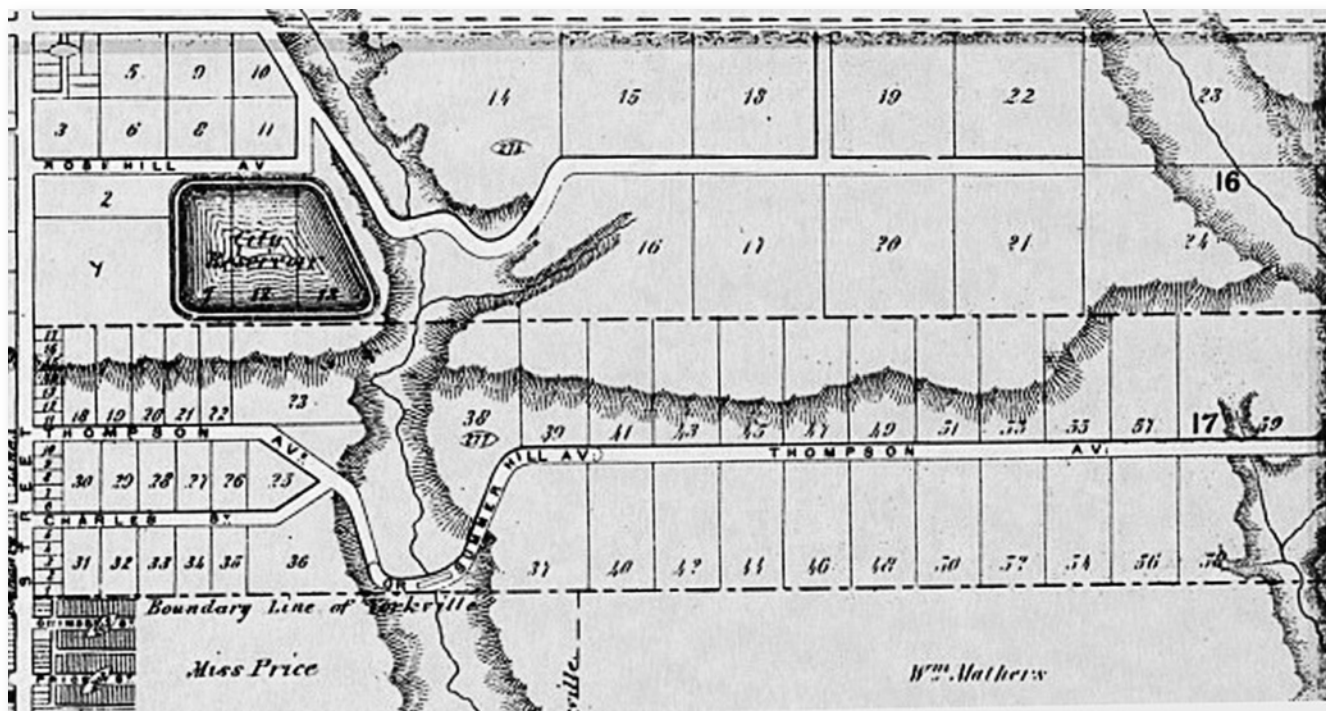
To trace past ownership, my next stop was the Ontario Land Registry, the government department that retains the records of all private land transactions in Ontario beginning in 1793. Prior to that, the land had been part of the territory belonging to the Mississaugas First Nation. Interestingly, in 1788, they had sold (some say surrendered) 250,808 acres of their land, including the Rosehill property to the British Crown in exchange for some money, 2,000 gun flints, 24 brass kettles, 120 mirrors, 24 laced hats, a bale of flowered flannel, and 96 gallons of rum.

By the time of its incorporation in 1834, Toronto had been laid out according to concessions which were then divided into 200 acre Lots. The Rosehill land, Concession 2 Lot 16, lay to the north of the city boundary.

As quickly as these Lots had been laid out, they had been awarded mostly to prominent Loyalists or early established settlers who, according to the mores of the time, "were professing Christians, physically capable of clearing, cultivating and improving the property, able to provide proof of having obeyed laws, having led a life of inoffensive manners in one's former country".

As for Lot 16, on December 17, 1803, it had been granted by Letters Patent from the Crown to Hon. Henry Allcock, then Chief Justice of Upper Canada.

After passing hands several times, on June 21, 1839, a wealthy tanner in the city, Jesse Ketchum, had acquired and given it to his daughter Annie Emma Ketchum and her husband, Walter Rose, as a gift following their marriage. It was when owned by Rose that it had come to be called Rosehill combining Walter's surname and the fact that the land was on a gradual slope. After Rose's death in 1865, Lot 16 had been resurveyed and the area between Yonge Street and the ravine to the east divided into 24 sub lots with a significant portion of the property – Lots 7, 12 and 13 – being expropriated by the city as the site for a reservoir. SubLot 11, upon which Rosehill would later be built, lay directly across the road from the reservoir.



1878 Map of sub-divided Lot 16.

According to the 1907 Assessment Roll, used to determine taxation for the succeeding year, SubLot 11, which belonged at that time to a Mrs. Peterson, had a value of \$2500 for the land and a further \$200 for a small building. By the next year, when James was the owner and while the appraised land value remained at \$2500, a building now existed on the property with an additional assessed value of \$3000.

To verify that this had been Rosehill, I turned to the "Fire Map" for that year. At that time, insurance companies were creating these maps to assist in calculating fire risk. The one for 1908 showed a building with a significant assessed value, towards the southeast corner of the lot. Somehow, in less than a year, James had managed to acquire the property and build this grand home. How did he do it, I wondered.

The most likely explanation is that it was a "Catalogue Home".

Toronto was growing quickly at that time; boundaries were being stretched or redrawn, lots were being subdivided and house construction was booming. To meet the demand, it was not uncommon for houses, even the grand and expensive, to be built from 'kits' advertised in catalogues. These packages included complete plans and all of the materials needed to quickly assemble a house. Many bore a resemblance to Rosehill with its stately turreted brick facade, gabled roofs and broad porches.

With its expansive views across the wide lawns to the ponds and trails surrounding the reservoir to the south, it was a home suited to a man of stature and wealth. James had



\$2,073⁰⁰

For \$2,073.00 we will furnish all the material to build this Eleven-Room Residence, consisting of Mill Work, Ceiling, Flooring, Finishing Lumber, Building Paper, Pipe, Gutter, Sash Weights, Mantel, Hardware, Painting Material, Lumber, Lath and Shingles.

By allowing a fair price for labor, cement, brick and plaster, which we do not furnish, this house can be built for about \$6,700.00, including all material and labor.

For Our Free Offer of Plans See Page 2.

A MANSION of Colonial style of architecture. Large front porch, 7 feet 6 inches wide by 45 feet long, with Ionic porch columns. Large reception hall with opening to the parlor and living room and containing an open oak staircase of very unique design. All the rooms are large size. The dining room contains two small china closets, making the inside corners of the dining room correspond with the corners formed by the bay window, giving it the appearance of an octagonal room. Mantel in the living room. A door connects the living room and kitchen. Living room and kitchen are also connected by means of the butler's pantry, which contains a small china closet with leaded art glass. Rear stairs lead from the living room to the second floor and directly under them are inside stairs leading to the basement. Note the balcony on the second floor with door leading to it from the front and also from the side chamber. Balcony over the rear porch with door leading to it from the hall. Big towers and bay windows on both sides of the house give a perfect view from practically any direction and perfect light and ventilation.

Our Superior front door, veneered oak. Queen Anne windows for first floor and attic. Oak interior doors and trim for the main rooms on the first floor. Sewing room, kitchen, pantry and entire second floor finished with cypress doors and clear cypress trim. Clear maple flooring throughout the entire house and gum or hickory wood flooring for the porches.

Built on a cement block foundation; brick construction and shingle roof.

Excavated basement under the entire house divided into rooms for fuel, boiler, vegetable cellar, fruit cellar, storeroom and laundry; 7 feet 6 inches from floor to joists, with cement floor. Rooms on the first floor are 9 feet 6 inches from floor to ceiling; second floor, 9 feet from ceiling to ceiling.

This house can be built on a lot 47 feet wide.

Complete Hot Air Heating Plant, for soft coal, extra.....	\$147.24
Complete Hot Air Heating Plant, for hard coal, extra.....	\$122.02
Complete Steam Heating Plant, extra.....	\$322.37
Complete Hot Water Heating Plant, extra.....	\$375.02
Complete Plumbing, extra.....	\$135.00

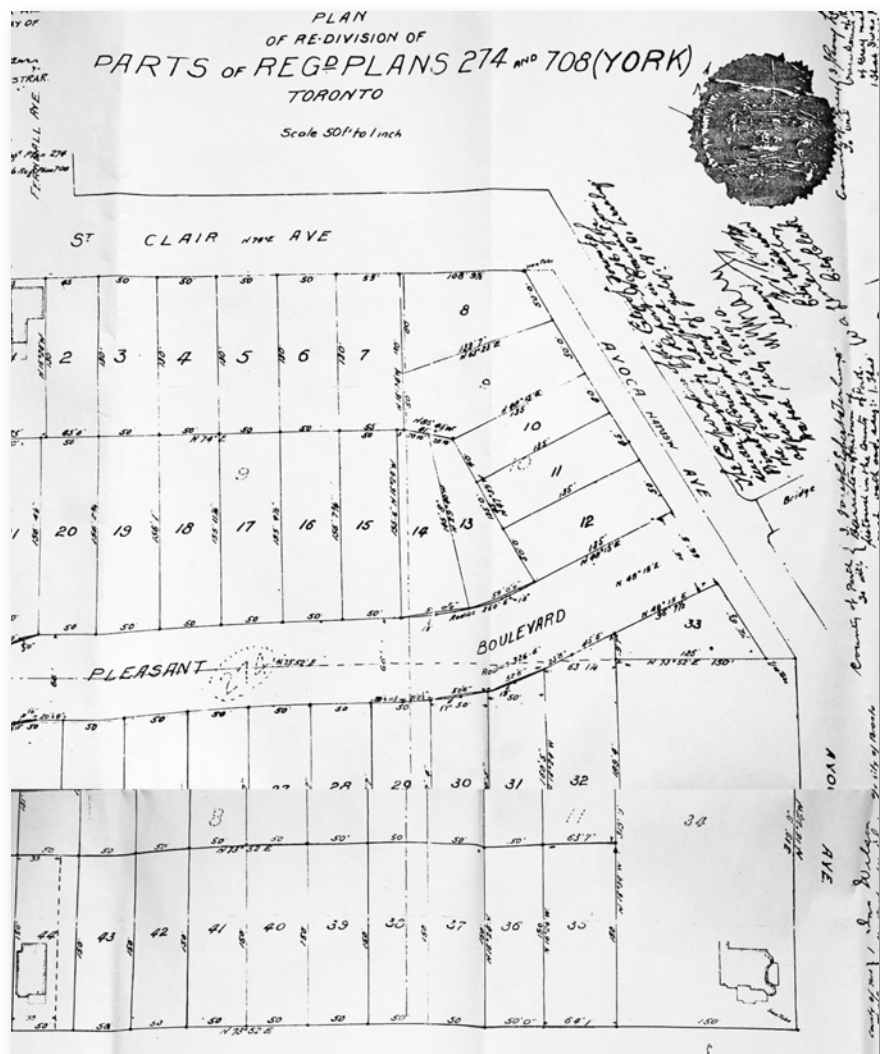
MODERN HOME No. 303




FIRST FLOOR PLAN SECOND FLOOR PLAN

SEARS, ROEBUCK AND CO. CHICAGO, ILLINOIS

A Catalogue House Advertisement.



Hand drawn survey of further subdivisions in 1910.

finally become, it seems, the man he had dreamt of being when he had set sail from Guernsey almost thirty years earlier.

But something I found tucked away on a shelf in the Land Registry suggested that James was not yet content with his place in life; he sought to become even wealthier. It was a large, hand-drawn, authorized application for the acquisition and further “redivisioning” of the existing lots into 34 smaller ones suitable for private residences. James had not only purchased Lot 11 (then relabeled as Lot 34) for his own home, he had also acquired, often in Louisa’s name, additional lots immediately to the west along what was now Rosehill Ave. Over the next few years he would proceed to sell off the lots, at first investing the gains in further ventures, and later borrowing money to speculate in the burgeoning field of mining. He was playing in the bigger leagues.

Rosehill symbolized how far James had come in 25 years, from a poor but determined immigrant butcher to a successful and wealthy 53 year old businessman known for his silver knobbed walking stick and top hat.

He had assembled an impressive fortune and built this grand home that, for the next twenty-four years, was to stand proudly at the centre of family life. Rosehill was where the children and grandchildren would celebrate weddings, birthdays and Christmases, or just “drop by for tea”. And it was where they gathered to grieve in sad times as with the death of Louisa in 1924.

Hundreds of letters collected



James and Louisa in Rosehill Garden.

over the decades told of life in Rosehill and gave some details of James’ business activities. At one time (1911), he was promoting himself as “a Real Estate and Mining Broker” while at another (1922,) he bore the title of “President of the Rosehill Silver Mining Company” with Rosehill as his business address.

All of this changed abruptly, as it did for many, with the Crash of 1929 and the Depression that followed. Not only did James’ investments fail and his career disintegrate, eventually he lost all that he had built – including the house.

In July 1932, the banks that had been his lenders in the good times, issued a **Final Notice of Foreclosure** (FOF) against the property. The next year, the 1933 Assessment Roll described Rosehill as ‘vacant’ and from then on there were no business listings for James.

In letters written to my grandfather, James expressed his desperation. In one, he talked of retaining a lawyer, but then

concluded: “I don’t think Thomson can do anything.” In another, he asked Clifford, a Baptist minister, to pray for him. But neither the lawyer nor the prayers worked and, in February 1935, a **Certificate of Judgment** was issued followed by a **Notice of Tax Sale**.

By then, James was reduced to asking his sons for money to cover his simple needs while he lived in a modest apartment nearby with two of his daughters. From there it was only a short walk to Rosehill Avenue where he might well have watched as Rosehill was razed to the ground in 1937 and later walked past the five new rental houses (90-98 Rosehill) built on the property.

Five years later, James would die, poor and sad. Gone was his wife, gone was his career and... gone was his home.

Forty-five years later, the land would be cleared again and a sixty-one unit condominium built; promoted as the most luxurious and “most prestigious condominium residence in Canada”. (A recent real estate listing set the opening price of one of the units at \$5,000,000.)

As I traced the ‘life’ of the house that once was, I found myself discovering more about the parallel life of James; for the story of Rosehill is as much the story of its owner, my great grandfather. Both had once, in a bygone era, risen high and stood proud – but only for a time. ☒☒



GEORGE MATHESON is a regular contributor to *Your Genealogy Today* and *Internet Genealogy* magazines.