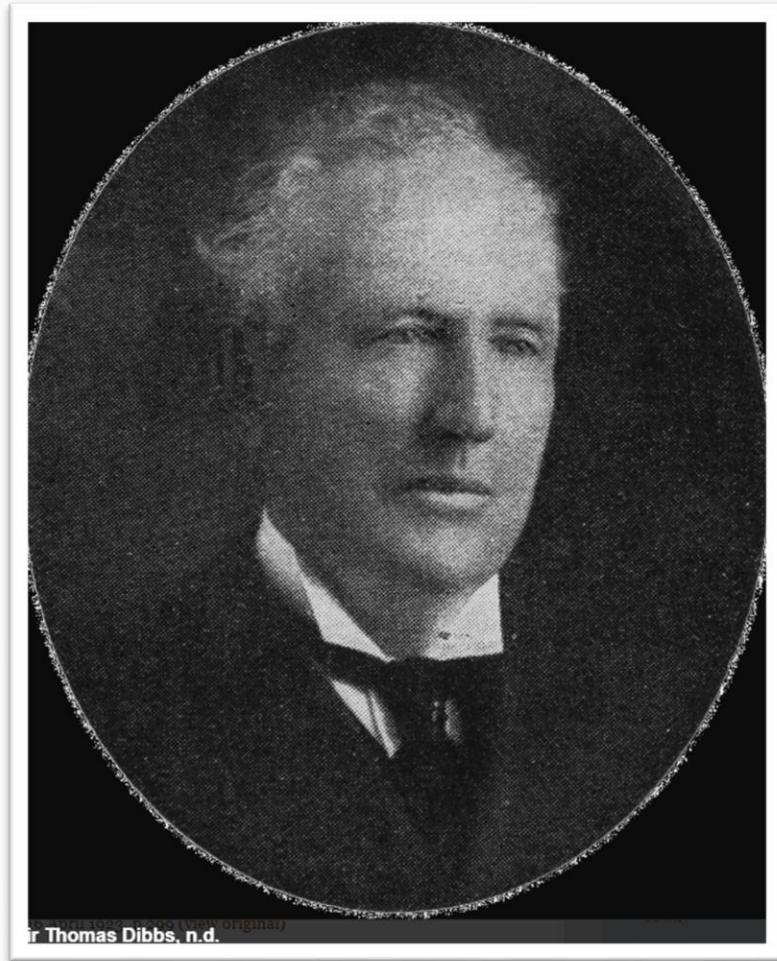




ROYAL SYDNEY YACHT SQUADRON

Commodores of the Squadron By John Maclurcan

12 - Thomas Allwright Dibbs (1901-1904)



Sydney Sails (1883)

One of the most enthusiastic members of the Squadron at this time was Thomas Allwright Dibbs, general manager of the Commercial Banking Company of Sydney. Born at Sydney in 1832, T. A. Dibbs was the elder brother of C. R. Dibbs, who in 1883 was Colonial Treasurer of New South Wales, and later became Premier. From his boyhood, T. A. Dibbs had been keenly interested in yachting, and in the 'seventies and 'eighties contributed many articles on yachting to the Sydney Mail, under the name of "Lanyard". Now, in 1883, aged fifty-one, he became the owner of a steam yacht, s.s. Ena, which was built by W. Dunn at Lavender Bay. She was of 32 tons register, and was described as a steam schooner, being fore-and-aft rigged on two masts, with an auxiliary steam engine amidships and screw propulsion. She was registered with the Squadron, of which T. A. Dibbs had been a member for many years, but, as in all such cases, registration by volumetric tonnage, in accordance with the rules of the mercantile marine, was no real indication of her size, since engine-space,



ROYAL SYDNEY YACHT SQUADRON

navigation- space, and crew's quarters were not measured. Ena was in effect solely a pleasure yacht, the first of several steam schooners which joined the Squadron in the 'eighties and 'nineties, and made picturesque appearances at regattas and other outings. They cruised in the harbour and along the coast, but naturally took no part in yacht racing, except to carry officials and spectators.

Wednesday, 1st May, 1901 – The Referee

SAILING NOTES

(By 'WEATHER-EYE.')

Royal Sydney Yacht Squadron.

The official closing event of the Royal Sydney Yacht Squadron on Saturday was not an unalloyed success, as it simply teemed with rain during the afternoon. Under the circumstances yachting was anything but a pleasure, and as a consequence, the usual evolutions to mark the close of the season were not seen to very great advantage. However, some dozen yachts put in an appearance, and at the signal of the club's new Commodore, Mr. T. A. Dibbs, a course was steered for the lee of Point Piper. Here anchors were dropped, and by invitation the owners and crews of the yachts assembled visited the flagship, the Iduna, which, failing the completion of Mr. Dibbs' new steam yacht, Ena, was placed at the disposal of the Commodore by Mr. W. M. Cameron. Aboard the Iduna Mr. Dibbs received very many congratulations upon his election, Vice-Commodore W. M. Cameron, on behalf of the members of the Squadron, tendering a formal welcome to the new Commodore, and at the same time proposing his health. In response to the toast, which was most cordially honoured, Mr. Dibbs said that he was very pleased to meet such a large number of members and expressed himself as being very much indebted to the Vice-Commodore for allowing him to hoist his pennant on the Iduna for the celebration of the close of the season. He was disappointed at the non-completion of his new yacht Era, the building of which was commenced 15 months ago. He hoped, however, that when she was in commission during next season, he would have the pleasure of welcoming the members of the Squadron on board. (Applause).

During the afternoon, the Commodore entertained the company with a few interesting reminiscences. The yachts present, in addition to Iduna, included: — Electra (T. H. Kelly), Thelma, (Dr. McCormick, Oithona (A. J. Soutar), Isea (W. M. Marks), Oma (A. Dixon), Louelle (A. Mix), Violet (F. J. Jackson); Petrel (S. M. Dempster), Cooya (A. W. Crane), Heather (Dr. Gordon), Bronzewing (J. W. Manson), and Bul Bul (Barker).

The club steamer Sir William Wallace, with a few spectators aboard, also accompanied the yachts.

Sydney Sails (1901)

At the annual meeting of the Squadron in August 1901 Earl Beauchamp retired from the office of commodore, and was succeeded by Thomas Allwright Dibbs, owner of S.Y. Ena. This veteran yachting enthusiast, despite his sixty-nine years, was in full vigour as general manager of the Commercial Banking Company of Sydney, a post which he had held for thirty-four years and continued to hold for fourteen years more, until 1915, when he retired at the age of eighty-two.



ROYAL SYDNEY YACHT SQUADRON



Saturday, 26th October, 1901 – The Newsletter: An Australian Paper for Australian People Royal Sydney Yacht Squadron.

Mr. T. A. Dibbs, the general manager of the Commercial Bank of Sydney, is a fine specimen of the old Sydney resident. He is an expert in his business, a general favourite with the men in the company's employ, an enthusiast in public movements based on broad principles, and a devoted patron of yachting, the king sport of Sydney. In his capacity of commodore of the Royal Sydney Yacht Squadron, he presided at the dinner of that body on Monday and gave the company some interesting reminiscences of bygone days.

'I've seen George Thornton,' he said, 'stroke a whaleboat to Kissing Point and back, and have often seen him swim races in Woolloomooloo Bay, regardless of sharks.' To those who only know the tottering veteran, Honorable George, the Upper Mouse member, these sentiments come as a shock, and make T. A. Dibbs, for the moment, appear as a spirit from a past era.

'The year I was born,' he commented 'Governor Macquarie landed at Billy Blue's Point and hunted the wallaby and kangaroo there.' Blue's Point is now a substantial residential area with a special vehicular ferry running to it. It is to be in the near future the main connecting point with North Sydney.

The genial T.A.D. further paralysed his audience by the remark: 'Your Commodore has swum past the P. and O. Offices down Pitt-street, past where the substantial offices of Gibbs, Bright, and Co. now stand, to the Circular Quay. When I got there, after a good swim, I rested on the chains of a brig lying at anchor near where the E. and A. Wharf now is.

'The only roads on the North Shore in those days,' he said, 'were tracks through the bush on the hillsides, where we used to shoot gill-birds, and where there grew a profusion of wild roses and indigenous fruits called five corners and gee-bungs.

'I have seen prominent members of this community in the little church of St. Thomas' that topped the neighbouring hill put half-a-crown in the plate and take 1s 6d change.'

Mr. Dibbs wound up his anecdotes by telling how he had heard the explorer Leichhardt, when lecturing in the School of Arts, make a mistake in the identity of a bush plant. Leichhardt said he had been much indebted to the geebung, which, as a matter of fact, is not edible.



ROYAL SYDNEY YACHT SQUADRON

Sydney Sails (1902)

The problem of finding a new home was energetically tackled when T. A. Dibbs became commodore, and he must be accorded a very large measure of the credit for seeing the project through to its ideal solution. In this he was ably supported by the other flag officers and the members of the committee, and in particular by Harold Cockshott (a barrister) and Arthur J. Milson, who put forward the suggestion that the Squadron should take a lease of "Carabella Cottage" at Kirribilli. This old home, the second of that name (the first having been William Shairp's at Careening Cove) had been bought or built by William Tucker, a wine and spirit merchant, who had purchased the property from Robert Campbell's heirs in 1860 and had died in 1886. It had passed into the possession of Miss Fanny Tucker, but was unoccupied and in a state of neglect, its garden overgrown with long grass and bushes. Yet the old stone building was structurally sound, and ideally situated as a Squadron clubhouse, having a waterfront at Wudyong Point, adjacent to Careening Cove and Neutral Bay, on the eastern side of Kirribilli.

A sub-committee of the Squadron, appointed to investigate the proposal to acquire "Carabella", entered into negotiations with the owner and reported, in February 1902, that Miss Fanny Tucker would be prepared to grant the Squadron a lease of the property for seven years, at an annual rental of £180. The Squadron would have the option, at the end of that period, of renewing the lease without change of rental, or of buying or leasing the whole or part of the grounds, together with the building which was valued at £400.

Sydney Sails (1902)

At the Squadron's annual meeting in August 1902 T. A. Dibbs was re-elected commodore, with Dr. J. F. Elliott as vice-commodore, and T. H. Kelly as rear-commodore.

The financial ability of Commodore Dibbs and Rear-Commodore T. H. Kelly, combined with the legal knowledge of Harold Cockshott, barrister, was chiefly responsible for bringing to a head the long-debated question of a suitable home for the Squadron. In all probability the suggestion of acquiring "Carabella" came initially from Alfred and Arthur Milson, since the locality had been their grandfather's interest, and their father (James Milson II) was still living, at a great age, at "Elamang", adjacent to "Carabella". To the credit for a move that was to prove spectacularly successful should be added acknowledgment of the co-operation of Miss Fanny Tucker and the trustees of the Tucker Estate in facilitating the negotiations.

Monday, 20th October, 1902 – The Sydney Morning Herald

ROYAL SYDNEY YACHT SQUADRON

OPENING OF THE SEASON.

There was a very good attendance of yachts at the Royal Sydney Yacht Squadron's opening ceremony on Saturday, and the affair was a success in every way. The wind was perhaps on the light side, but for a function of this kind much wind is not desirable. The manoeuvres were well carried out, the various craft taking up their positions in very fair order. The yachts assembled in Farm Cove about half-past 2 o'clock, the handsome steam yacht Ena, belonging to the commodore (Mr. T. A. Dibbs), lay out in the bay, looking exceptionally graceful with her brass work shining like burnished gold. As each yacht approached her ensign was dipped and acknowledged from the flagship. After the yachts had all saluted the signal, "Form squadron" was shown, then came "Follow me in line in order of tonnage." This manoeuvre having been carried out the next order was "Rendezvous at Bradley's Head" then "Anchor as most convenient," which was promptly carried out, and the yachts bedecked with flags, after which the ever-welcome signal, "Attend on board," was displayed. Amongst those who put off to the commodore's vessel were Dr. J. E. Elliott (vice-commodore), Messrs. T. H. Kelly (rear-commodore), J. A. Minnett (hon. treasurer) of the Royal Sydney Yacht Squadron, W. M. Marks (vice-commodore), C. T. Brockhoff (rear-commodore) of the Prince Alfred Yacht Club, A. W. Crane (commodore Sydney Amateur Sailing Club), H. Binnie, Dr. McCormick, Dr. C. Maclaurin, A. R.



ROYAL SYDNEY YACHT SQUADRON

Marks, R. Massey, W. Cope, S. M. Dempster, A. J. Soutar, J. Thompson, W. H. Hallett (of the Clontarf, Ireland, Yacht Club), W. H. Gritton, R. Scott, and G. H. Leibius.

After half an hour or so pleasantly spent on board partaking of the commodore's hospitality and generally looking over the ship the crews re-joined their vessels, and shaped a course for their moorings, all apparently well pleased with the outing.

The following craft took part in the proceedings: - Ena (Mr. T. A. Dibbs), Electra (Mr. T. H. Kelly), Thelma (Dr. McCormick), Oithona (Mr. A. J. Soutar), Petrel (Mr. S. M. Dempster), Cooya (Mr. A. W. Crane), Oenone (Messrs. Marks and Reading), Culwulla (Mr. W. M. Marks), Fleetwing (Mr. C. T. Brockhoff), Bronzewing (Messrs. Manson and Young), Lahloo, Albieore (Dr. C. MacLaurin), Ada, SY, (Mr. Josephson), and Mr. Joseph Thompson's motor yacht. The club steamer followed the yachts during the manoeuvres, and afterwards anchored close to the flagship, the guests being ferried over to the commodore's yacht.

ON THE COMMODORE'S YACHT.

Commodore T. A. Dibbs's beautiful steam yacht Ena put out from Lavender Bay wharf about 2 p.m. with a numerous company of guests. Amongst those on her were, in addition to the commodore, the following gentlemen: Captain T. B. Dibbs, Messrs. R. P. Hickson, James Grant, J. O. Fairfax, C. Dalrymple Hay, H. S. Dalrymple Hay, Alfred Milson (ex-commodore), Arthur Milson, Leslie Milson, William Hixson, Robert Massie, T. W. Bremner, Henty (Royal Victorian Yacht Club), Graham, Evans, and Dudley, and Captain Christie, D.S.O. The party was taken for a run to the head of Darling Harbour, thence to Farm Cove, where the yachts of the squadron saluted the commodore's flag, and finally to Athol Bight.

There, after all sail had mustered, the officers, and in some cases the owners, of the various craft visited the Ena and were received by the commodore. For half an hour or so the "harbour salts" talked yachting, exchanging reminiscences and talking of the future of Sydney's natural summer sport. Then Mr. W. M. Marks, vice-commodore of the P.A.Y.C., who represented that club in the absence in England of the commodore (Mr. S. Hordern) proposed the health of Mr. Dibbs. The toast was received with ringing cheers, supplemented by cheers from all on board the assembled yachts. The commodore, responding, referred to the pleasure he felt at having onboard the commodore's yacht of the R. S. Y. S., the vice-commodore of the rival club. The incident appeared to him to be a true indication of the community of interests which exists among true sportsmen. The gathering broke up, and shortly afterwards all craft were turned homewards.

Wednesday, 28th January, 1903 – The Sydney Mail and New South Wales Advertiser

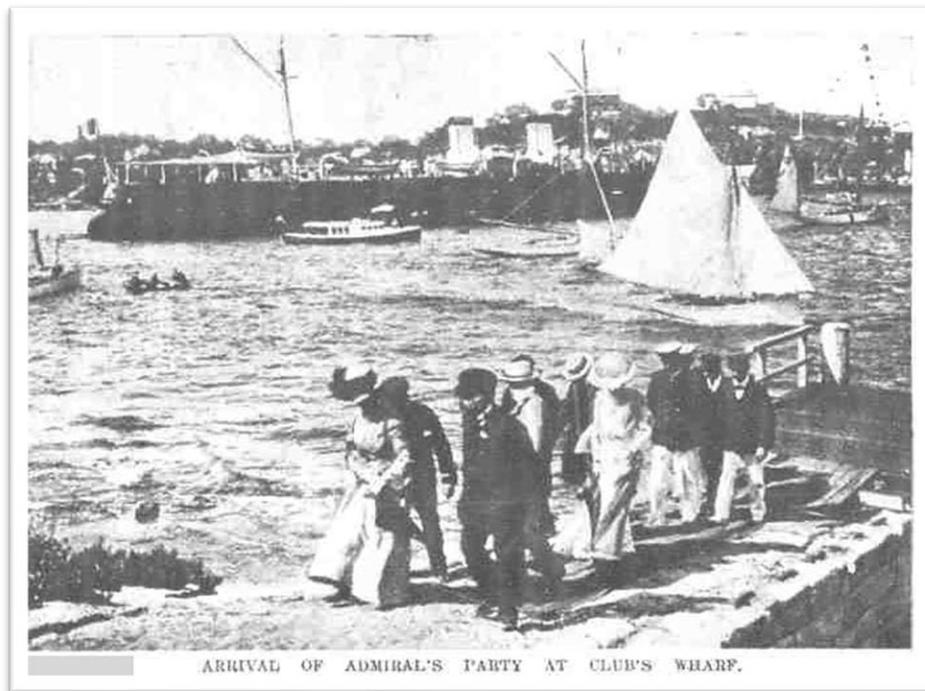
Opening of Royal Sydney Yacht Squadron Clubhouse, Kirribilli

On Saturday afternoon an interesting function to all yachting men was successfully carried out at Kirribilli Point, North Sydney, in the formal opening by his Excellency Vice-Admiral Fanshawe of the Royal Sydney Yacht Squadron's club house, known as Carabella, the proceedings taking the form of a garden party tendered to Commodore T. A. Dibbs. There was a large attendance of ladies and gentlemen. At 2.30 p.m. a number of yachts belonging to the squadron mustered in Farm Cove, and preceded by the commodore, went over to Neutral Bay. There was not a very large gathering of yachts, the convenience of many of the owners being evidently better suited by journeying to Carabella by land, but the craft that were present were gaily decorated with flags and added considerably to the picturesqueness of the scene as witnessed from the water.

The following yachts were noticed either at anchor or cruising in the vicinity: — Electra, T. H. Kelly (rear commodore); Bronzewing, S. Y., S. Hordern (commodore P.A.Y.C.); Thelma, Dr. McCormick; Violet, F. J. Jackson; Scotia, T. W. Bremner; Heather, N. H. Murray; Aoma, A. Dixon; Bronzewing, Manson and Young; Tartan, Dr. Gordon Craig; Colarim, E. J. Flaherty; Lah-Loo, Heron and Blix; Louelle; Oithona, A. J. Soutar; and Mr. Reeks's power yacht.



ROYAL SYDNEY YACHT SQUADRON



ARRIVAL OF ADMIRAL'S PARTY AT CLUB'S WHARF.

After mooring off Carabella the yachts 'dressed ship,' thus presenting a charming foreground of colour, and offering a striking contrast to the dark hull of the French warship Protet, which was also moored in the vicinity.

The services of the Naval Brigade Band had been secured for the occasion, and some excellent selections were rendered during the afternoon. His Excellency the Admiral arrived in the steam pinnacle of the Royal Arthur shortly after 3 o'clock, accompanied by Mrs. Fanshawe and Miss Fanshawe, and among others present were: — Commodore T. A. Dibbs, T. H. Kelly (rear-commodore), Commodore S. Hordern (Prince Alfred Yacht Club), W. M. Cameron, W. Reeks, R. M. Pitt, F. J. Jackson, W. M. Marks (rear-commodore Prince Alfred Yacht Club), J. A. Ross, F. W. Waley, Dr. McCormick, and S. T. Wilson (hon. secretary of the club). The captain and officers of the Protet also attended by special invitation.



THE CLUB HOUSE



ROYAL SYDNEY YACHT SQUADRON

At 3.30 p.m. the majority of those present assembled in the vicinity of the flagstaff, and Mr. T. H. Kelly requested the Admiral to declare the club house and grounds open. He said that the idea of having an establishment of the kind had existed for many years, and no doubt it was a matter of surprise that it had not been carried out before, as it was, no doubt, an encouragement to yachtsmen to have, as it were, a local habitation.

But although various schemes had been proposed the members of the squadron had not been able to bring the matter to a satisfactory completion until the present year. Last June they ascertained that Carabella was available for the purpose, and after some negotiations a lease of the property was secured. Vice-Admiral Fanshawe said it was with very great pleasure that he had accepted the invitation of the Royal Sydney Yacht Squadron to be present and to perform the ceremony of declaring the club open, and he congratulated the members of the squadron upon having secured so picturesque a site for their club house, and one so admirably adapted for the purpose of enabling yachtsmen to meet together to discuss matters connected with yachting. He now formally declared the Royal Sydney Yacht Club to be open.

Mrs. Fanshawe then took the halyards and 'broke' the flag, which had previously been rolled up under the truck of the flagstaff, and as the Union Jack spread out under the influence of the north-easterly breeze three hearty cheers were given, and the band played 'A life on the Ocean Wave.' Commodore Dibbs moved a vote of thanks to the Admiral for the kindness in attending to open the club. This was one of the first of his Excellency's official duties since he arrived in the State, and he could assure him that he would always receive a hearty welcome from the Royal Sydney Yacht Squadron at their new club house. (Hear, hear.) It had given him (Mr. Dibbs) very great pleasure to be there as guest and commodore of the squadron. The squadron had been in existence for 41 years, and for about seven years previously to its initiation he was a member of the old Sydney Yacht Club.

The vote of thanks having been carried by acclamation, the Admiral briefly acknowledged the compliment, and assured those present that the occasion was one which would never be forgotten by himself and Mrs. Fanshawe and Miss Fanshawe.





ROYAL SYDNEY YACHT SQUADRON

Tuesday, 17th November, 1903 – The Sydney Morning Herald

ROYAL SYDNEY YACHT SQUADRON

At a meeting of the Royal Sydney Yacht Squadron last evening the chairman announced that the commodore (Mr. T. A. Dibbs) had decided to retire from his office, as he was unable to give the time to the position that it deserved. Mr. W. M. Cameron moved a vote of thanks to the retiring commodore for his services. The motion was carried by acclamation.

Friday, 13th September, 1912 – Illawarra Mercury

STATE CELEBRITIES. No. 1.

MR. T. A. DIBBS.

Mr. Thomas Allwright Dibbs, General Manager of the Commercial Banking Company of Sydney, Limited, is one of the most notable financiers and at the same time one of the most interesting personalities in New South Wales. He began life as a junior clerk in The Commercial Banking Co. of Sydney, Ltd., at the age of fourteen years. At the age of eighty years he has been manager of that eminently successful financial institution for no less than forty-five years, which probably constitutes a record in this newer part of the world. In eleven years after entering into the service of the bank he was promoted to the position of accountant; a few years later to that of assistant-manager, and in March, 1867, he rose to the position of general manager. He was then under 35 years of age and had been less than 20 years in the bank. It is generally acknowledged that the splendid prosperity of the Commercial Banking Co. of Sydney, Ltd., is due in large measure to Mr. Dibbs' able management. He has lived the strenuous life; always at work, and absorbed in it. In his eightieth year he attends to business still with the same rigid punctuality always characteristic of him.

For many years Mr. Dibbs was an enthusiastic yachtsman. He was formerly Commodore of the Royal Sydney Yacht Squadron. If Mr. Dibbs arranged a yachting party, and any one of the party arrived a minute behind the appointed time it would be to find the yacht gone. That was characteristic of his whole life. In all transactions, business or pleasure, he was there to the moment, in cherished observance of that estimable commercial principle — absolute punctuality.

When Mr. Dibbs took up the management of the bank, to which he has given his long life's service, the capital account stood at £400,000. It is now £1,700,000. The reserve fund was £110,000. It is now £1,545,000. The figures bear their own eloquent testimony.

On the 7th July, 1907; Mr. Dibbs completed his Diamond Jubilee of 60 years service in the bank. The total amount of dividends paid to shareholders during his management was £5,141,000; the total amount paid previously to this was only £703,000. The average rate of dividend paid by the bank under Mr. Dibbs' management (to 1907) was upwards of 17 per-cent. and so on all through his career as manager the figures bear witness of uninterrupted success. On frequent occasions this has been acknowledged by the Board of Directors.

In connection with the 60th Anniversary of Mr. Dibbs' appointment to the bank, Mr. E. W. Knox moved — 'That the Directors be requested to procure a portrait of Mr. T. A. Dibbs, to be hung in the Banking Room as a remembrance of his long and successful term of office as General Manager, and that a service of plate be presented to Mr. Dibbs in commemoration of the completion of the sixtieth year of his employment by the Bank. The resolutions were carried with enthusiasm. In 1847 the Bank was situated in George Street, on the site where Sargent's now have a restaurant, but in that year the Directors purchased a suitable piece of land at the corner of George and Barrack Streets, whereupon a new and commodious banking house was erected, and where from 1854 the head office has been located. Mr. Dibbs was born within an easy stone's throw of this spot, on the site now occupied by the Equitable Buildings. Close by was the old Tank Stream of historic memory. That was on the 31st October, 1832. What changes since then — and the subject of this sketch has been an eye-witness of them all — from the day when the eastern side of George Street - was almost a paddock, "in which that good old colonist, the late Mr. Thomas Sutcliffe Mort conducted auction sales," to the present



ROYAL SYDNEY YACHT SQUADRON

hour when £1800 would not buy one foot of it on the George street frontage. Rightly it has been written, "other men there are who, born in Australia, have lived longer, and have equally good memories," but it is doubtful if there is another left whose memory can compass so much that has an historical bearing upon the story of Australian development. The banks are the country's confessionals, and it has been the fortune of Mr. Dibbs to have been one of the confessors for 65 years."

Mr. Dibbs has a splendid memory, and many Sydney publications for years past have been from time to time indebted to him for interesting anecdotes. He relates that he looks back with pleasure to the days he spent as a teller. "I suppose, he says, barring the chance of an occasional loss, there is no place in a bank that is more pleasant to occupy, than that of a paying or receiving teller. On one occasion I was short in my balance for a day or two until it was discovered £20 was the amount. I was surprised to receive £20, in four £5 notes, which were quietly handed over the counter. To my question what the gift was for, the answer came, 'we heard that you had lost £20 and we wished to reimburse you the loss.' I handed back the money to the generous donors with the information that I had discovered the error. The sum was contributed by four customers of the bank whose united balances at current account aggregated upwards of £60,000."

Tales of the days of gold rushes; of depositors identified by marks on their bodies; of opening branches in the country, when the railway had not extended beyond Campbelltown; of forgeries; of adventures, some exciting, some pathetic, some romantic, some humorous, Mr., Dibbs could fill a Volume; indeed if such were published, it would form a fine, and valuable historical connecting link between now and the old colonial days. Even this brief sketch of the sterling life under notice would be incomplete without reference to a few facts which have revealed the heart and mind of the man. The Commercial Banking Company of Sydney, Ltd., has the reputation of treating its employees with utmost consideration. The Directors, of course, share in the credit of this, but Mr. Dibbs has been the primary moving spirit, and apart from his hand in it he has also been a generous giver. A little while ago several hospitals received from him a gift of £1,000 each. He also gave a subvention of £5000 to establish a fund for the relief of cases of sickness among the employees on the bank.

In July, 1897, having been 50 years in the service of the bank, the shareholders unanimously voted him £250 to purchase a service of plate. There is hanging in the bank a portrait of Mr. Dibbs, painted by the eminent Sir Edward Poynter, president of the Royal Academy, London. It is from a photo, specially taken when Mr. Dibbs reached 60 years of age. The subject of our sketch has filled many official positions outside the bank. He served on two Royal Commissions, one that of inquiry into the working of the different departments of the Government; the other, of which he was president, to inquire into the state of the Government balances, etc. He is one of the trustees of the Church of England Property Trust, Diocese of Sydney, and Treasurer since its initiation of the Church Loan Fund. He was a trustee of the Patriotic Fund raised to relieve our wounded soldiers in the Boer War; also one of the trustees of the Royal Naval House, and treasurer of the fund, raised to complete the Rawson Institute for Seamen, and many others of a similar character.

Sydney Sails (1918)

Sir James Fairfax had died in 1919, aged eighty-five. Sir Thomas Allwright Dibbs, who had been knighted in 1917, died in 1923, aged ninety- one. His son, T. B. ("Bertie") Dibbs, who had joined the Squadron in 1886, died in 1921. A grandson of Sir Thomas, L. B. Dibbs (son of T. B. Dibbs) had joined the Squadron in 1907.



ROYAL SYDNEY YACHT SQUADRON





ROYAL SYDNEY YACHT SQUADRON

Dibbs, Sir Thomas Allwright (1833–1923)

By **G. J. Abbott**

This article was published in *Australian Dictionary of Biography*, Volume 4, (MUP), 1972

Sir Thomas Allwright Dibbs (1833-1923), banker, was born on 1 November 1833 in Sydney, the second son of John Dibbs, master mariner, and his wife Sophia Elizabeth, née Allwright. He attended the Australian College and at 14 began work in the Commercial Banking Co. of Sydney. He became its accountant in 1857, inspector in 1860, manager in March 1867 and general manager in 1882. At his retirement in 1915 he was voted a pension of £2000 and made an honorary director. He was also a substantial shareholder of the bank, having begun to buy shares in the early 1850s; he thereafter accumulated more by purchase.

The bank's annual report for 1923 recognized that 'the Bank, as it stands today is a monument to [Dibbs's] ability and faithful service'. Under his prudent management the bank progressed and was extolled for its success, particularly for its high annual dividends in 1867-92. In 1893 when several Sydney banks foundered, it weathered the crisis by closing its doors in May to permit reconstruction. This action, instituted on Dibbs's insistence, was justified but much criticized as completely unnecessary because the bank was then considered solvent. Its reopening in June in a healthy condition was later credited to Dibbs's ability to do 'the right thing at the right time', and increased his repute for skilful management, clear judgment, quick perception, decisive action and genuine concern for the welfare of the bank's employees.

In his last thirty years with the Commercial Bank Dibbs became a doyen in the Australian banking community; his opinions on banking and finance were much respected and his advice was often sought by the New South Wales government. His brother George who was premier in 1891-94 may not have been as dependent on his advice as has sometimes been claimed, because Thomas was in England in 1892 and because the brothers were temporarily estranged. Dibbs published a useful booklet, *Interest Tables*, in 1877 and was also responsible for shaping some important banking practices in Sydney, particularly the form of the daily settlement and the exchange system set up in 1888. He also had a long association with the Bankers' Institute of New South Wales and was its president in 1901.

His family connexions, his standing in financial circles and his wide interests won Dibbs prominence in New South Wales. He was appointed to the Civil Service Inquiry Board in 1887 and was president of the committee of inquiry into public accounts in 1900. A keen yachtsman, he was a commodore of the Royal Sydney Yacht Squadron. He was active in diocesan affairs of the Church of England and his philanthropic interests included the Sydney Naval Home and the Queen Victoria Home for Consumptives; in June 1915 he gave his home, Graythwaite, to the Commonwealth government as a convalescent hospital for wounded soldiers. Equipped and furnished from the proceeds of a public appeal it was opened in 1916 under the control of the Red Cross Society. Dibbs was knighted in 1917. He died in Sydney on 18 March 1923, survived by his wife Tryphena, née Gaden, whom he had married at Sydney in 1857, and by six daughters. His estate was sworn for probate at more than £133,000.

A portrait is at the head office of the Commercial Banking Co. of Sydney.