

Wilhelmina Muriel Higgins (Muriel) (1888 to 1965)

***The human heart is the only thing whose worth increases the more it is broken.***

**— Shakieb Orgunwall.**

Wilhelmina Muriel Higgins (Muriel) was born in Albury in 1888 and educated at the Star of the Sea Girls' College in Melbourne, where she had stayed as a boarder until completing her Leaving Certificate in 1904. After finishing school, she moved back to her hometown and went to work in the office at her father's coach-building factory in Townsend Street, Albury. She quickly fell back into the company of old friends she had known before she was sent off to school in Melbourne. The social life for many people in rural Australia at this time revolved around the church and Albury was no exception. Father J. W. Dwyer of St. Patrick's encouraged a wide range of social activities for the young adults of the parish including tennis tournaments, dances, and eisteddfod festivals with music, poetry, drama, and the fine arts. There were cricket and football teams for the young men and regular town music concerts from the Albury band. In March each year, the St Patrick's Day horse races were always a highlight of the social calendar. In this atmosphere, Muriel renewed her friendship with two young men of her generation, both of whom were leading lights in the social pecking order of the Roman Catholic Church community in Albury. Jack McDonnell was a clerk at T H Mate's department store at the southeast corner of Dean and Kiewa Streets and Charlie Phibbs was a telegraph operator at the Post Office. Charlie's family were well known cordial and lemonade manufacturers in the region.



**Wilhelmina Muriel Phibbs, formerly McDonnell, formerly Higgins.  
Photo taken c. 1960**



On enlistment, Jack McDonnell gave his address as Townsend Street, Albury and he was sent to Melbourne for basic training. He embarked for the Middle East from there on board HMAT A40 Ceramic on 23 November 1915. His convoy headed to Egypt initially with the intension of reinforcing the troops on the Gallipoli peninsula. However, by December 1915 it was clear that the whole Dardanelles campaign was an unmitigated disaster and plans were already in place to evacuate the army. Therefore, the Australian troops then undergoing further training in Egypt were sent to France for service on the Western Front.



**LANCE-CORP. J. A. M'DONNELL,**  
died of wounds.

Jack McDonnell was promoted to the rank of Lance Corporal in the 6th Battalion on 19 March 1916 while on active duty in France. Interestingly, this promotion was not reported to Victoria Barracks until much later. In the early correspondence from the army to Muriel, Jack is referred to as a private.

From the 1 July until 18 November 1916, the AIF took part in the Battle of the Somme, also known as the Somme Offensive. With British and French allies, they battled against the German Empire. It took place on both sides of the upper reaches of the River Somme in France and hence the name. The battle was intended to hasten a victory for the Allies, but in the end, only small territorial gains were made. More than three million men fought in the battle and one million men were wounded or killed, making it one of the bloodiest battles in human history.

On 19 August 1916, Lance Corporal Jack McDonnell was wounded in action and then evacuated to the No. 1/1 South Midland Casualty Clearing Station "In the Field" France. He died that same day of wounds to the abdomen. Jack McDonnell was later buried at the Warloy-Baillon Communal Cemetery Extension (Plot VII, Row C, Grave No. 58), France. Warloy-Baillon is a small village about 21 kilometers northeast of Amiens along the D919 to Arras. The

Communal Cemetery is on the east side of the village and the extension is on the eastern side of the cemetery. The fighting from July to November 1916 on the northern part of the Somme front accounts for the majority of the burials in the extension, but some are from the German attack in the spring of 1918. The extension contains 1,331 First World War Commonwealth burials and two from the Second World War.

The first notification most families received of the death of a loved one in Australia during the Great War was the infamous "Pink Telegram" sent from Victoria Barracks and usually addressed to the next of kin via the local church minister. In Muriel's case, the telegram went to Rev. Father Slattery of St. Patrick's Church, Albury. He was Parish Priest at the church from 1912 to 1949 and was kept busy with condolence visits during both World Wars.

*"Parishioners remember him with love and esteem for his astute handling of distressing times, and his sporting, humorous, humble and peaceful instincts."* **History of the Catholic Church in Albury by the Rt. Rev. Monsignor J. H. Larkin, V.G.**

The pink telegram stated:-

*"Officially reported that Pte J. A. McDonnell, No. 3875, died of wounds received in action on 19/8/16 in France. Convey deep regret and sympathy of their Majesties the King and Queen and the Commonwealth Government in the loss that she and the Army have sustained by death of this soldier."*



**Rt. Rev. Father William Slattery**  
Parish Priest, St. Patrick's Church Albury  
1912-1949



**The "Dead Man's Penny" of John Albert McDonnell**  
The Memorial Plaque was issued after the First World War to the next-of-kin of all British and Empire service personnel who were killed during the war. It was called the "Dead Man's Penny", because of the similarity in appearance to the much smaller penny coin.

Almost exactly one year later in August 1917 Father Slattery would need to deliver the same dreadful news to the parents of Charlie Phibbs, Muriel's other beau and longtime childhood friend from before the war. There were many others of course. However, the deaths of both these young men had a lasting impact on Muriel. She kept framed photographs of these two young soldiers on her bedside table for the remainder of her life and so the circumstances of Charlie's war record is recorded here as it perhaps provides some clue for her subsequent decisions.

**Charles Patrick (Charlie) Phibbs** was killed in Belgium during The Third Battle of Ypres in 1917. Charlie was born on 15 Dec 1894 at Albury, NSW and was the son of Patrick James Phibbs and Mary Anne Phibbs, nee Hawkins. His father was a cordial manufacturer in Townsend Street, Albury. He was educated at St. Patrick's School in Albury and joined the Post Office after completing his Leaving Certificate and became a telegraph operator.

Charlie Phibbs had been with the AIF from the very beginning of the Great War. He enlisted on 25 August 1914 in Sydney and departed Australia on 18 October 1914 on the ship H.M.A.T. A8 Argyllshire. (Hired Military Australian Transport). This ship was part of the first contingent of the AIF sent overseas. They were originally bound for England to undergo further training prior to employment on the Western Front. However, the convoy was diverted to British-controlled Egypt to preempt a Turkish attack against the Suez Canal. On 25 April 1915, the Australian and New Zealand Army Corps (ANZAC) troops landed on the beaches of Gallipoli in Turkey. It was their first major action in World War One (or "the Great War" as it was called at the time). However, the Australian and New Zealand troops faced steep cliffs and Turkish soldiers determined to defend their homeland. Charlie Phibbs saw service on the Gallipoli Peninsula from April to September 1915. Because of his experience as a telegraph operator before the war, he worked in the communication section of the 3<sup>rd</sup> Field Artillery Battery of the First Brigade. He received orders of what to target from officers on the front line and relayed those to the gun crews. The standard artillery field gun used in 1915 was the British 18 pounder (so-called because of the weight of the high explosive shell). Each Brigade generally comprised three Batteries of four 18 Pounder Mk 1 or MK II guns. With a range of about 6,500 yards (almost 6km) they fired a range of ammunition including high explosive fragmentation, shrapnel, smoke, Star (illumination) and armour piercing projectiles. But at Gallipoli, the guns were deployed singly because of a lack of suitable firing positions. The ANZAC troops only ever occupied a small sliver of land, called the "beachhead." Charlie Phibbs remained there until 5 September 1915 when he was invalided from Gallipoli to the hospital ship "Fleet Sweeper" because of illness. On 3 October 1915 his condition was considered serious enough for him to be transferred to hospital in England.



**The first ANZAC Day 25 April 1915**

**3rd Field Artillery Brigade load 18 pounder gun at Gallipoli 1915**

Gallipoli has become recognized as one of the key turning points in the transformation of Australia from a British colony to a nation. Although the battle itself was a failure, the importance of the campaign in the shaping of Australian and New Zealand identity, cannot be underestimated. We still celebrate the Gallipoli landings, and all those that have died in all of Australia's wars, on ANZAC Day each year on April 25<sup>th</sup>.

By the 21 April 1916, the health condition of Charlie Phibbs had improved. He was returned to a new unit (10th Field Artillery Brigade) in France. He was promoted from Gunner to Bombardier on 24 June 1916, and then to Sergeant on 1 August 1916. On 28 May 1917 he was recommended for the Military Medal for Bravery. The citation reads:-

*'Gallantry and devotion to duty during the operation against the HINDENBURG LINE in vicinity of BULLECOURT on the morning of 3rd May. This Non Commissioned Officer maintained efficient communication by repeatedly repairing, at great personal risk, wires cut by hostile shell fire. Again on the 13th May 1917, whilst working with the advanced Infantry Brigade headquarters, he displayed great courage during a heavy bombardment in which the entire Signal personnel were killed, and instruments destroyed, having been directly hit by an enemy shell. This Non Commissioned Officer, with Gunner O'BRIEN at once hurried to the spot and made every endeavour to restore communications. Sergeant PHIBBS has previously done excellent work through the SOMME operations.'*



**Front and back of Australian Military Medal wanted during the Great War**

From 31 July until 31 November 1917, the AIF once again joined its British, Canadian and French allies in another offensive against the Germans on the Western front - the Third Battle of Ypres, also known as the Battle of Passchendaele. Of all the World War I battles, Passchendaele serves as a vivid symbol of the mud, madness, and senseless slaughter on the Western Front. This third and longest battle to take place at the Belgian city of Ypres was ostensibly an Allied victory, but it was achieved at enormous cost for a piece of ground that would be vacated the following year. In the four-month period of the battle there were 275,000 British casualties at Passchendaele including 38,000 Australians, 5,300 New Zealanders, and 15,600 Canadians.

Charlie Phibbs was severely wounded by an exploding shell as he attempted to repair communication cables cut by enemy artillery late in the evening on the 31 July 1917 and died several hours later in the early morning of 1 August 1917.

After the death of their son, Mr. and Mrs. P. J. Phibbs of Albury received the following letter. It was published in The Albury Daily News, on Wednesday, November 7, 1917.

*"The late Sergeant, C.P. Phibbs*  
**AN OFFICER'S TOUCHING TRIBUTE**

*By the last mail Mr. and Mrs. P. J. Phibbs, of Townsend Street, Albury, received a letter, under date August 28, 1917, furnishing particulars with reference to the death of their son, Sergeant C. P. Phibbs. The letter is as follows:*

*"Dear Mrs. Phibbs, It is with feelings of the deepest sympathy that I write to you of the death of your son, No. 344 Sergt. C. P. Phibbs, who died of wounds on 31/7/17. He was with me forward in the big attack of that date, and it was at the O.P. that he was wounded and died. I had been detailed as Group Observer, and he was in charge of my communications. During the earlier part of the morning your son had repeatedly, under heavy shell fire mended the telephone lines, and it was in an effort to restore communication that he was wounded. He had set his lamp on a concrete dugout and was trying to raise a station when a shell exploded a few yards from him and between us. I was about six yards away, but by throwing myself flat escaped it. As soon as I got up I could see your son was wounded, and ran over and carried him into a dug out. We did our best for him, but we had no doctor; though I do not think it would have been any use. Fortunately we were able to ease the pain by morphia, and he passed away in great peace. His last words were for you and that I would write you, and I shall always treasure it that when he knew he was dying he could still think of his O.C., and some of his words I shall treasure to my dying day. I can't tell you how it affected me. I've been away since 1914, and I suppose I am callous now,*

*but I will frankly confess I sobbed like a child when he had gone. The Colonel sent me a message of sympathy, for he knew how greatly I esteemed him, and he would also convey to you his deep sympathy. It will be a big shock to Colonel King, too, when he knows. For myself, I have never got over it yet. We had been in every stunt in France together, and I relied on him more than anyone else in the Battery. It was a tremendous shock to the Battery, for they had begun to look on him as invulnerable. He was so brave, so absolutely fearless. I feel I am not making it any easier for you by writing this, but perhaps afterwards you will be glad to know what we thought of him. We buried him where he fell, for the shelling was too heavy to take him back. But I would like you to know that the other day the Padre and I went up and put up a large white cross, so that his grave will not be unnoticed and untended. Now I must close, and believe me I feel that my loss is only second to yours. With deepest sympathy, - Yours, &c. HAROLD DE LOW, Major and O.C., 38th Battery, A.F.A." **The Albury Daily News, on Wednesday, November 7, 1917***



**Charles Phibbs 1914 on enlistment September 1914**



**Charles Phibbs MM July 1917**

Charlie Phibbs was also awarded The 1914-15 Star, The British War Medal, and The Victory Medal in addition to his Military Medal. He is buried at Hooze Crater Cemetery (Plot XIX, Row D, Grave No. 14), Zillebeke, Belgium.

Charlie and his best friend from school, Jack McDonnell who was killed in 1916, were not forgotten. They had been "friends forever" but were also members of the St. Patrick's branch of the H.A.C.B.S. (Hibernian Australasian Catholic Benefit Society). The following article about the two appeared in the local newspaper.

*"HONORING THE BRAVE.*

*On Tuesday night there was a large attendance of members of St. Patrick's branch, H.A.C.B.S., to witness the unveiling and blessing of a tablet to the memory of Bros. John A. McDonnell and Charles P. Phibbs, M.M., who were killed at the war. The tablet is a fine piece of work, and was produced by Mr. T. T. Molloy, of Albury. His Lordship, Dr. J. W. Dwyer, performed the ceremony. In doing so he voiced his appreciation of the members' action. It was a happy coincidence that the signing of peace had been reported that day. He trusted that this Peace would end for ever the inhuman, miserable kind of way nations had of finding out which was the strongest. He hoped that never again would we hear of such a thing as war between nations calling themselves civilised. However, the purpose of their gathering that night was to pay a tribute of respect to the boys who had gone away to fight in the cause they believed to be right, and who had died on the battlefield.*

Those two lads whose memory they were honoring belonged to their society, and he was pleased the society had the thoughtfulness to recognise their worth. They had shown they were brave and good lads. He hoped such voluntary sacrifice would inspire others to make sacrifices and be always ready to do so. It was only things that cost a great deal that were worth having. No one could expect to get on in this world, or win merits for the world thereafter by doing cheap things. Those boys had done something that meant a great sacrifice, and they hoped God in His mercy would give them full credit for their splendid valour. He hoped the members would not forget to pray for the souls of the members to whose memory the tablet was erected, as well as for the souls of many others of their faith, in the district who had died on the battlefield.

Rev. Father Slattery intimated that a proposal had been made to erect memorial gates with the names of all the Catholic soldiers in the district who had lost their lives in the war inscribed on marble tablets in the gate pillars. It was proposed that they be erected in front of the Hibernian Hall in Smollet-street." **The Albury Banner and Wodonga Express Fri 27 Jun 1919 Page 28 HONORING THE BRAVE**

The widows of soldiers killed in the Great War, like Muriel McDonnell, were left to face many issues alone. Firstly, they needed to deal with the trauma of loss of a loved one they had assumed to be a life partner. Their husbands had left home in the full flower of youth and had been killed on a foreign shore on the far side of the world. For most Australians the places where their husbands, sons, or siblings died were unknown strange and foreboding places, they had never heard of before and could never visit. Repatriation of the dead from a war zone was prohibited from mid-1915. The ban was put in place mainly because of the logistical, health and morale problems the return of thousands of bodies would create, but it left widows, families and friends without a focus for their grief. A 'Christian burial,' a grave, and a headstone had long been the focus of grieving in the Western European tradition. However, that was not an option for families thousands of miles away. Then there were the inevitable questions about how and where the loved one died and did they pass-away peacefully or in writhing agony. War widows faced a prolonged and unresolved grieving process. There was "no closure" to use the modern vernacular. In September 1916, Muriel McDonnell wrote to the army for more news, any snippet of extra information she might gain. She received the following reply.



**Muriel McDonnell with her newborn baby, Jack Junior, in 1916. A copy of this photo was on its way to France when Muriel received news that her husband had died of wounds.**

DH

5th December, 1965 6

19652

Dear Madam,

With reference to the report of the regrettable loss of the late No. 3875, Private J.A. McDonnell, 6th Battalion, I am in receipt of advice which shows that he died at 1/1st South Midland Casualty Clearing Station, "in the field" France, on 19th August, 1916, of wounds received in action.

These additional details are furnished by direction, it being the policy of the Department to forward all information received in connection with deaths of members of the Australian Imperial Force.

Yours faithfully,

Major.  
Officer i/c Base Records.

Mrs. W. McDonnell,  
Townsend Street,  
Albury, N.S.W.

A second issue many war widows faced was financial. They would need to carry on their lives, and care for children, without a breadwinner and often without a home of their own. At the time it was not socially acceptable for married women to work. Even until well after World War Two, women were expected to cease work once they married. For example, it was illegal for a married woman to work in the federal public service until 1966. And any work that was available was poorly paid. Many young widows with children, had to fall back on support from their extended families to take them in. That is what Muriel did. On February 13, 1917 she wrote to the army again using her father's address for correspondence. She was already facing life without the emotional support of a partner, but money worries and finding what happened to her husband's effects were also concerns. The money her husband Jack sent her each month had stopped when he died in August 1916.

C/o Mr Jas Higgins  
Townsend St  
Albury  
Feb. 13 1917

To the Base Record Office  
Victorian Barracks  
Melbourne.

Major J. N. Beau.  
Dear Sir:

I received the death  
Certificate of L. C. J. A. McDonnell  
3875 B. Company 6th Batt.  
and thank you for same.  
Could you give  
me any idea of when to expect  
my deferred pay & the things  
of my husband.  
I would be most  
grateful if you could, and

M. McDonnell 12/2

Base Record Office  
17 FEB 17 AM  
RECEIVED

National Archives of Australia NAA: B2455, MCDONNELL, J.A.

Thanking you in anticipation  
Yours dear Sir  
Yours Sincerely  
M McDonnell

Base Record Office  
17 FEB 17 AM  
RECEIVED

National Archives of Australia NAA: B2455, MCDONNELL, J.A.

c/o (care of) Mr. Jas Higgins  
Townsend St.,  
Albury  
Feb 13, 1917

To The Base Record Office  
Victoria Barracks  
Melbourne.

Major J. N. Beau

Dear Sir:

I received the death Certificate of L. C. (Lance Corporal) J. A.  
McDonnell 3875 B. Company, 6th Batt. and thank you for same.

Could you give me any idea of when to expect my deferred pay  
and the things of my husband?

I would be most grateful if you could, and

Thanking you in anticipation. Your dear Sir.

Your Sincerely

M. McDonnell

It would take many more months before Muriel received her husband's effects. In a typical army SNAFU, the package was addressed to Jack McDonnell's father at Swift Street, Albany, West Australia and not to Swift Street, Albury, NSW.

P.C.

**AUSTRALIAN IMPERIAL FORCE.**  
**KIT STORE.**



**110, GREYHOUND ROAD,**  
**FULHAM, LONDON,**  
**S.W.**

Telephone:—HAMMERSMITH 1899.

Inventory of Effects of— The Late. 3875. L/Cpl McDonnell J.A. 6th Batt'n.

Forwarded to— Next of Kin.  
(Father) John D. McDonnell,  
Swift Street,  
Albany,  
West Australia.

Effects.

3rd Echelon) 2 Wrist Watches & Straps, 2 Wallets, Telescope in  
No. 2279.) Case, Diary, Whistle, Pipe, Note Book, 2 Cigarette  
Lighters, 2 Small Leather Pouches, Rosary, Prayer  
Book, Letters, Small Manicure Set.

No. of Package

*SP 3566*

Checked by

NAA: B2455, MCDONNELL J A

National Archives of Australia

Eventually however, the parcel was redirected to the correct address. In May 1917 Muriel, still at her father's Townsend Street factory, acknowledge receipt of the "kit." The still grieving widow was in for one more surprise however. Among Jack's effects were a prayer book and a diary he kept of his time in France. The diary pages covering the last few days of his life were mostly blank. Clearly, there was little time to write in the heat of the heavy fighting. However, Rev. Chaplain F. J. Herrigan had kindly added notes about when Jack was wounded and died and where he was buried.

**AUGUST** 8th Month 1916  
19 SATURDAY 232-134  
Lance Cpl. McDonnell  
mortally wounded at  
5. A. M. & died at  
11. A. M. at S.S.M.  
Clearing Station

**AUGUST** 20 SUNDAY 233-133  
Buried by priest  
Rev Captain F. J.  
Herrigan.  
R.C. Chaplain  
(Late of Edinburgh)  
P. S. M. Hospital  
British Exp. Forces.  
Abroad.  
Mac. R.I.P. buried in  
cemetery of the Village  
of Harlow. France

The last 2 entries in Jack McDonnell's 1916 diary were written by the Rev. Captain F. J. Herrigan, Roman Catholic Chaplain of the British Expeditionary Forces Abroad. The priest appears to have been present when Jack died and was buried.

The diary and prayer book have been handed down over the generations in the family.

In 1914, the War Pensions Act was passed quickly by the federal parliament. It provided for pensions for widows and dependent children of members of the Forces who were killed or incapacitated during the war. Rates were set in line with the rank held by the deceased member of the AIF. Pensions paid to widows of men below officer rank were considerably less than the basic wage leaving them dependent on help from relatives or on charity. The payment was described as '**at the lowest acceptable financial level.**' It was feared that if the pension was too generous, women would be discouraged from supporting themselves. From the 12 November 1916, Muriel McDonnell was granted a pension of £2 per fortnight as a widow and a further £1 per fortnight per her newborn son, Jack junior. In 1919 the minimum wage for an adult male Australian worker was £6 9s per fortnight. In addition, under the Act, the pensions of war widows were terminated immediately if they remarried.

1. Full name, number, rank, and unit of Member of Forces in respect of whose death or incapacity pension was claimed ...	McDonnell. John Albert: 3875 L/Cpl., 6th Bat t
2. Full name and address of person for whom pension was claimed ...	McDonnell, Wilhelmina Muriel: Townsend St, Albury
3. Relationship of such person to Member ...	Widow,
4. Result of Claim ...	£2 p.f granted from 12:11:16
5. Name and address of Trustee (if any) ...	

*J. A. McDonnell*  
Deputy Commissioner of Pensions at Sydney

D.964/S.16.—C.4056.—10a.

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**WAR PENSIONS ACT 1914-1916.**

**DAILY STATEMENT (MILITARY)**

Showing Grants, Alterations, and Cancellations of Pensions (together with date from which such action took effect); also Rejections of Claims.

**Form Z.3.**

Statement No. 196

Containing 16 sheets

Date 20:12:16

State of New South Wales.

1. Full name, number, rank, and unit of Member of Forces in respect of whose death or incapacity pension was claimed ...	McDonnell. John Albert: 3875. L/Cpl., 6th Bat
2. Full name and address of person for whom pension was claimed ...	McDonnell. John Albert: Townsend St Albury
3. Relationship of such person to Member ...	Child:
4. Result of Claim ...	£1 p.f granted from 12:11:16
5. Name and address of Trustee (if any) ...	McDonnell, Wilhelmina Muriel. As Above.

There was a third issue war widows like Muriel McDonnell faced. They became known as the "surplus of women" generation. In Britain more than 700,000 British men were killed during World War One. This tragic loss of life affected the lives of young women as well. The war casualties resulted in a particularly large gap between the male and female populations of people aged 25 to 34 according to the 1921 census. Although the press sensationalised the results, using phrases like 'surplus' and 'superfluous' women, the reality in Australia was slightly better. Still, as a 31 year old widow with a young child in tow in 1919, marriage prospects were few and far between. It is not difficult to imagine Muriel had secretly hoped that both Jack McDonnell and Charlie Phibbs would return safely from the war. But that was not to be. So perhaps what she did next is no surprise.

Muriel McDonnell, nee Higgins, married Edward Terence Phibbs (Ted), the younger brother of her first husband's long time best friend and rival, Charlie Phibbs. They were married on 2 February 1925 at St. Patrick's Church Albury, the same church where she had married Jack McDonnell 10 years earlier. There is a wonderful 3D tour of this historic church at: <https://my.matterport.com/show/?m=dM7V2qJstVt>. Rev. Father William Slattery officiated at the service. He was the same priest who brought Muriel the news of Jack's death and told Ted of the death of his much-respected older brother.

Ted Phibbs was 11 years younger than Muriel and was perhaps a strange match. Whether Ted was something of a consolation prize after the two men Muriel loved were both killed in the Great War, I was never told. Or perhaps Ted felt some obligation to help. But from my youngster's perspective in the 1960s, it appeared to me they were a happy elderly couple who got along well. I never heard them argue or utter a cross word. And I know my grandfather, Ted, was devastated at Muriel's funeral.

Wilhelmina Muriel Phibbs died of a sudden heart attack in Albury on 9 April 1965. She was 76 years old at the time. She was buried at Glenmorus Memorial Gardens in Albury, NSW, close to where her parents and some other siblings are buried in the Pioneer Cemetery. Ted Phibbs died on 15 May 1979, aged 80, in Albury and was buried next to his wife Muriel in the Glenmorus Memorial Gardens. They were survived by three children.

**Stephen Phibbs**  
**19 August 2020**

## Source-Reference List

1. The personal accounts of Muriel Phibbs, nee McDonnell, nee Higgins in this chapter are based on either my own recollection of events or were stories told to me by her husband Ted Phibbs (I was 25 years old when he died), or from my father, uncle and aunt, or other close relatives.
2. Jack McDonnell Service Record - National Archives of Australia. Army - World War 1: 1914-1918.  
<https://www.naa.gov.au/explore-collection/defence-and-war-service-records/army-world-war-i-1914-18> McDonnell John Albert : SERN 3875 : POB Illabo NSW : POE Melbourne VIC : NOK F Citation: NAA: B2455, MCDONNELL J A.
3. McDonnell, John Albert service details see website AIF Project:  
<https://www.aif.adfa.edu.au/showPerson?pid=196698>
4. Charlie Phibbs Service Record - National Archives of Australia. Army - World War 1: 1914-1918.  
<https://www.naa.gov.au/explore-collection/defence-and-war-service-records/army-world-war-i-1914-18> PHIBBS Charles Patrick : Service Number - 344 : Place of Birth - Albury NSW : Place of Enlistment - Sydney NSW : Next of Kin - (Mother) PHIBBS Mary. Citation: NAA: B2455, PHIBBS CHARLES PATRICK.
5. Charlie Phibbs – Further details, including MM citation, see website AIF Project  
<https://www.aif.adfa.edu.au/showPerson?pid=240060>
6. Larkins, Msgr J.H., SERVANTS OF GOD, An Abridged History of the first Century of the Catholic Church in the Parish of Albury, 1956. Unnumbered, illus.
7. The late Sergeant, C.P. Phibbs AN OFFICER'S TOUCHING TRIBUTE - The Albury Daily News, Wednesday, November 7, 1917. This newspaper **has not yet** been indexed at Trove.
8. Trove - HONORING THE BRAVE. Article identifier: <http://nla.gov.au/nla.news-article101502122> Page identifier: <http://nla.gov.au/nla.news-page10826408> APA citation: HONORING THE BRAVE. (1919, June 27). The Albury Banner and Wodonga Express (NSW : 1871 - 1938), p. 28. Retrieved August 8, 2020, from <http://nla.gov.au/nla.news-article101502122>
9. The Diary and Prayer Book of John Albert McDonnell and photographs of Muriel and Charlie Phibbs have been handed down over the generations in the family and are presently in the possession of my brother.
10. Other papers and documents, including War Widows pension details are from Jack McDonnell Service Record - National Archives of Australia as detailed above.
11. Photo of John (Jack) Albert McDonnell from the website, Virtual War Memorial Australia. <https://vwma.org.au/> Other photos, including those of Charlie Phibbs, have been handed down within the family.
- 12.